Going 'Til You're Gone

By Gary Miller

The title of this article is also the title of my third book in the Kingdom-Focused Finances Series. The first one, *Kingdom-Focused Finances for the Family,* was written with young Anabaptist families in mind. The second, *Charting A Course*, was written for young people. *Going Till You're Gone* targets a group of people seasoned with the accumulation of life experience, who are still young enough for change to occur and who have a powerful influence on the previous two groups. They are the folks in their forties, fifties, and sixties who will receive approximately twelve trillion dollars in inheritance coming to this group of Americans. The question burning in my heart was whether this wealth would actually be a blessing in the lives of people in our conservative churches. This article is for any age bracket, but particularly if you are in that forty-to-seventy age group, I challenge you to have a vision for the latter part of your life.

A time of great change

We all know that, from a global perspective, we in America are wealthy. But have you ever wondered if wealth has always been this unevenly distributed across the globe? Back in 1820, before the Industrial Revolution, if a man in the poorest country was making a dollar a day, a comparable man in the wealthiest country was making $3.50 per day. That is a 3.5:1 ratio. Today that ratio has grown to 140:1.

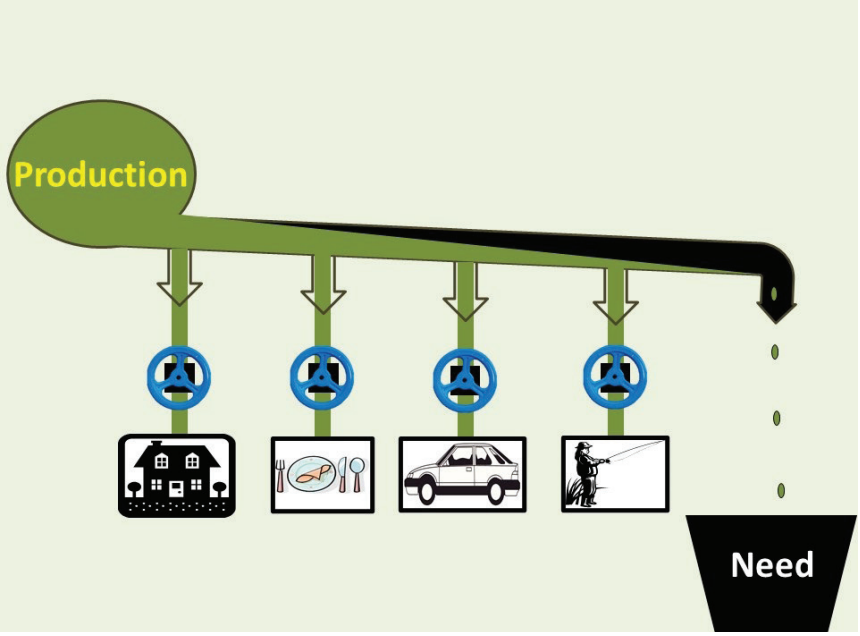
This tremendous change is reflected in the worldview and habits of different generations. For example, those born between 1925 and 1955 either lived through the Great Depression or shortly thereafter, and as a result, they tend to be frugal. A common saying from that group is, "Use it up, wear it out, make it do, or do without." They tended to be savers, fearing debt. I remember my father talking about watching farms being taken by the banks during the Depression, and those memories impacted his life and the way he viewed money. Many people who grew up during this time are slow to embrace change, because change means risk, and risk often had tragic consequences in that era.

On the other hand, I never saw anything like the Great Depression, and the generations after me are even farther removed from it. Today's generation is known for consumerism, a disposable society—buy it, use it, throw it away, get another one. They put less thought into long-term consequences and have little fear of debt, credit cards, and car loans. They are accustomed to instant gratification and have little patience to wait. They are easily bored, looking for something new and exciting, and willing to embrace change.

What happens when these two groups interact? There is tension. The older ones can't understand the impatience and wastefulness of the younger ones. The younger generation can't understand why the older ones save everything.

I hear younger people who travel more and are more globally aware than the older generation, ask, "Why does the older generation focus so much on themselves? Why don't they give more?" The answer is that the older ones came from an era that shaped them differently.

We live in a time of change—something the older generations tend to resist. I am not bringing this up to suggest the youth are right. My point is that those of us headed into our latter years need to recognize that the reason for our scrimping and saving may have changed, and in this time of affluence we may have something to learn from the younger ones about generosity.



A time to reflect and refocus

I like to think of this time in life as a time to stop and regroup, look back, look forward, and develop a more Biblical vision for the future. Let's look at the hypothetical situation of a man I will call Jim. By the time Jim was twenty-five, he was making $25,000 per year in construction. As he continued working, his income rose as his experience increased. Around the age of sixty, his income maxed out, and over the next twenty years, his health and income both declined. At age eighty he died.

Note that Jim's expenses—not just his income—also increased, leveled off, and then declined. Suppose Jim got married in his mid-twenties, and his expenses climbed exponentially. His income now had to provide for a wife and children, plus pay off a house. These expenses increased until he was about forty-five, when the children began to leave home. When he was fifty, he paid off the house and expenses decreased. By age fifty-five, Jim's expenses were again about the same as when he was twenty-five.

Something that fluctuates according to income and expenses is what we call *discretionary income* (money left over after basic survival expenses are met). In your later years you generally have a lot more of this "leftover" income. Reflecting and refocusing means taking stock of what you are doing with it. Where you spend discretionary income says a lot about where your heart is, since that extra money always follows your longings and desires.

Imagine in the illustration above that the circle represents production from the resources God has placed in your care, including your income, talents, and abilities. All of the production will go somewhere. The boxes underneath represent expenses such as shelter, transportation, food, and hobbies. As the resources flow, you choose the setting for each valve to adjust the flow into each box.

As you think about getting older, consider your setting on these valves. Where are your resources going? How much is being wasted? We tend to look around to find out how others have their valves set. When we do that in our affluent culture, we waste a tremendous amount of resources. Something else happens as well—others watch us. Not only for our sake, but also for those who are watching, it is important to reflect and focus prayerfully, seeking where God would have us set our "valves."

A time to demonstrate

When we lived in the State of Washington, I enjoyed taking the children backpacking. On one of those trips we took a three- to four-hour hike to Robin Lake about six thousand feet up in the Cascade Mountains. It wasn't a difficult climb until we reached a certain point where the trail appeared to go straight up. On this particular day, we stopped at the steepest point to rest and catch our breath.

As we were ready to continue the climb, one of the children saw a movement on the trail ahead and said, "Hey,

somebody's coming!" We waited for the hiker to approach, noticing that this hiker had everything we didn't. He had the latest in hiking clothes and equipment, and beside him, we must have looked like a trio of hicks. "The trail is brutal," he said, pausing next to us. I saw my children wilt. "But," he added, "it's worth it when you get there!"

I've thought about that statement many times in relation to getting older. Younger individuals in our communities are watching those of us who have been on the trail longer. They wonder what's ahead, and is it worth it?

Young fathers in our congregations often confess they are not the spiritual leaders they should be. A part of them would love to go buy a boat or take that hunting trip and just escape for a while. Young mothers spending their day doing laundry and mundane work around the house while trying to referee the children, would love to hide in a corner somewhere with a novel. And they're watching us older ones, wanting to learn something. Is following Jesus really worth giving up everything this world has to offer?

What are we teaching the younger generation if we spend our later years chasing fun, wasting our resources? They know the trail is brutal. Are they learning from us that it's not really worth it?

A single sanctified vision

Early in our marriage, my wife and I often visited an older single sister who had a tremendous impact on me. She wanted to reduce her life down to three things—a bed, a Bible, and a phone to call and encourage others. She had enough money to do what she wanted to do, but the Word of God was her passion. Think about the end of your life. Do you have a single, sanctified vision for serving the Lord at the end of your days? Your life focus is being analyzed. And, make no mistake, those of us who are financially successful are being watched in particular.

I spend a lot of time on airplanes, and I'm fascinated how many people on those planes are constantly looking at pictures of the rich and famous. Do you know why? Because the rich and famous can do whatever they want, and we want to know what they're doing. Never mind that they cope with life through drugs, alcohol, and rehab. We just want to imagine what we would do if all restraint was removed. My father used to tell me, "If you want to know who you really are, think about what you would do if all restraint were gone." When no one else is around is when you find out what kind of character you have. If you have been successful financially, does your life influence others toward the Gospel?

When I was a young father, I worked with an older brother whom I plagued with spiritual questions every day, but I could hardly get anything out of him. I concluded he was just shy. One day, however, he came alive! Someone on the jobsite began talking about toy tractors, and this minister talked and talked. He knew all sorts of things about toy tractors! When I went home that day, I had learned two things about him. One was that he *could* talk. The other was that his passion was toy tractors, and not the Gospel. What is your passion, and how are people being influenced by your life?

The power of casual comment

Sometimes we say things without thinking about what they really imply. For example, we say that someone is "just renting." What does *just* renting mean? Well, it is probably suggesting that renting isn't as good as owning. But is this true? Think about what this comment reveals about your heart. I'm not saying there is never a time to own, but the fact is, all of us are only using the items we claim to own. We come to this life with zero, and we leave with zero, and in between we can put some items to use, but that's all.

What do we mean when we say, "He never amounted to very much"? Or, "He was sure successful." Do we mean he was successful in applying Jesus' teachings in his life? How do these comments influence young people in how they think of success? These comments reveal your inner beliefs.

Churches go bankrupt too.

It's not unusual for multigenerational businesses to go bankrupt. It often happens like this: The first generation is deeply connected to the business, taking all the risk in getting it started, and this uncertainty and fear provides focus and motivation. The second generation runs the business, listening with appreciation to the stories of the previous generation's struggles. They focus on preserving what they have been given. The third generation runs the business with little sense of the work invested to bring the business to this point. Sometimes they want to

try new methods or embrace new opportunities, but the previous generation sees it as a threat and won't allow it. Disconnected, apathetic, and not embracing the vision and mission of the founder, they focus on the dividends and invest little back into the business. As a result, many businesses go bankrupt when the third generation takes over.

Churches go through similar cycles. Many of us have ancestors who left the comfort of a cold, organized, passionless church that had little focus on the Lord. They left everything, risking their lives and livelihoods to find something more. The *Martyr's Mirror* tells their stories. These people poured everything into the new Anabaptist movement, sharing the Gospel with everyone who would listen. We could call this the first generation.

The second generation's tendency is to focus on protecting and preserving what was handed down to them, not taking as much risk, putting less emphasis on sharing, and looking at everything from the potential of losing what they have. And finally, the third generation becomes apathetic and passionless, disconnected from the risk and investment of the previous generations. And the church goes bankrupt, though not in the same way as a business. It's a spiritual bankruptcy that happens quietly and without perception. People start looking at what they can get from the church instead of looking at how they can work to further the church's mission. Eventually the vitality is lost, and the members just go through the motions of doing church.

This is a cycle that has happened throughout time,[1] but in your latter years, you can do something to keep this from happening in your community. Here are some questions you should ask yourself:

1. *What is my primary point of reference?* The first generation knew they didn't have all the answers. Their point of reference was fasting, prayer, and the Word of God. Today we are living in a time unlike any before. We face questions we don't know how to answer. We need the older generation to pull us back to that same reference point, saying, "Have we prayed about this yet? Have we fasted? What does the Word of God say?"

2. *Whose kingdom am I focusing on?* Is it *your* kingdom? Is it the kingdom of your denomination? When you see churches drifting toward the world, does it hurt? Do you mourn their loss? Or do you feel good about yourself because your group is not drifting in the same areas as they are? Do you rejoice when another group grows more holy or committed, or do you feel competitive and speak against the position they are taking? We need those of you in your latter years to move the community to a more kingdom-focused vision.

3. *Am I willing to be a mentor and a father?* Notice the Apostle Paul's words to the Corinthians: "For though ye have ten thousand instructors in Christ, yet have ye not many fathers" (1 Corinthians 4:15). There is no shortage of instructors in American Christianity, but there is a shortage of *godly "fathers"* willing to walk alongside people. We need older ones to purpose to be that kind of father, not just to their own children, but to their entire community. Be there to listen, to walk with others, and to demonstrate as well as instruct.

4. *Am I seen by the younger people as willing to learn?* Are you approachable? Are you willing to make radical changes in your life? Just as the third-generation businesses can go bankrupt because the older generation isn't willing to listen to their ideas, this can happen in churches as well. This does not mean novices should be made leaders and say whatever they want. But are their concerns heard? Sometimes the Lord speaks through the younger ones. The wisdom that comes with age and experience will listen to the merits of ideas from the younger members.

A time to finish faithfully

As you think about the end of your life, plan to finish faithfully. It is so easy to procrastinate on this important goal, but it is a part of good stewardship. When doing research for the book *Going 'Til You're Gone*, I interviewed a number of older people who have given their lives to the kingdom in their later years. One brother struggled all his life to squeeze a livelihood out of his piece of land. As he got older, the town began to grow toward him, and suddenly he sold his property for millions of dollars.

[1] This is evident in the book of Judges where the Israelites were delivered from their enemies and then the following generations apostasized again.

As a leader in a congregation who had counseled others, he knew how dangerous this could be for his church and his family. Calling his family together, he said, "You know I just received millions of dollars, and I want to be open and transparent with what I'm going to do with it. All of you have your own businesses. A few of you have some needs. I will give you a little money to help with those needs, but the rest of the money is all going to support other parts of the kingdom, because I don't think it will bless you."

I'm not suggesting this is what everyone should do, but I have talked to this man's children, and they are blessed by his example. He demonstrated that his money was God's resource. No law says you must pass all of your money on to your children. Almost every young family in financial difficulty that I have counseled has either received money or is planning on receiving money, and it incapacitates them. The anticipation of "something coming" can actually be a burden, keeping a family from getting out and working diligently.

Begin where you are.

This teaching can be overwhelming when you first hear it, but I encourage you to begin right where you are. God has given you talents and abilities. I believe He has opened doors that He wants you to walk through today. There is some blessing you can offer to someone wherever you are.

I like to use the illustration of a merry-go-round. As it starts to spin, you feel the pressure pulling you away from the center, and the farther away you are from the center, the more the pressure grows. As you think about getting older, I encourage you to develop a strong devotional life—a life of prayer and fasting. Centering your life on the kingdom, drawing nearer to the Lord, is like standing close to the center of the merry-go-round—there is less pressure the closer you get.

Sometimes we forget how rich we really are. A few years ago, I was traveling in Myanmar. It was a miserably hot day, and I was banging around in an old rusted-out vehicle. Eventually I realized I was in an area where I wasn't supposed to be; it was too dangerous. I felt nervous, and I wanted out of there. To make matters worse, it was getting dark, and we reached a swampy area where they put me in a boat and told me to watch out for poisonous snakes. I had to flash my camera every once in a while to see where we were going. The humid air was full of mosquitoes.

I had been sent by CAM to check up on a microloan program, but I wasn't enjoying the trip at all. In fact, I was feeling pretty sorry for myself. When we finally reached our destination, I saw a single light bulb and about two hundred people sitting cross-legged on the ground waiting for me. That night I felt about as small and silly as I've ever felt in my life. Nearly two hundred women and a few men had walked great distances just to tell me "thank you" for a loan of fifteen dollars! They had paid the loan back sixty cents per week over six months, and they stood in a long line that night to shake my hand. They shed grateful tears over the change the loan had made in their lives, and I was crying too. I was crying because I felt stupid for complaining about the mosquitoes, the sweat, and the misery.

As my wife and I traveled home later, I ordered two hamburgers and two drinks at the first airport we departed from. The bill was fifteen dollars. I looked at my wife and said, "Something is not right with this world."

You and I live in a time of tremendous opportunity during which so much can be accomplished. We need to focus our minds on the kingdom instead of our culture. Remember how your discretionary income follows your longings? As you get wrapped up with what God is doing in the world and the needs out there, you'll find your money flowing toward those needs. Giving becomes a joy in your life.

If there was ever a man in the Old Testament who deserved to rest in a La-Z-Boy, it was Caleb. He lived forty years with a murmuring, complaining people in the wilderness. But instead of wishing for ease and comfort, this is what Caleb had to say at the end of those long years: "I am as strong this day as I was in the day that Moses sent me. As my strength was then, even so is my strength now, for war, both to go out and come in. Now therefore give me this mountain." Here in his final days, he asked for *more* war, *more* fighting, *more* battles! Can you purpose to be a Caleb at the end of your life?

My final question is this: How do you regard the resources God has placed in your care? As the end of the Civil War approached and the Union Army was winning, the Confederates realized their Confederate currency would soon be worthless. If you lived in that moment near the end of the war and had a pile of Confederate currency,

how much would you save? How much would you pile up, knowing that any day word would come that the war is over, and your money would be worthless?

You are living in that moment right now. All of the resources you think are yours will someday be worthless. Where are the men and women today who will impact and influence those who are younger to choose a lifestyle that is based on the principles of God's kingdom instead of following our surrounding culture?

AF Stewardship Resources

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