



THE
MENTORING
PROJECT

LEAVING A LEGACY
THROUGH YOUR
DAILY ACTIONS:
PLANNING TODAY FOR
TOMORROW'S IMPACT



AUTHOR: DR. RICHARD PERHAI
EDITOR: DR. LARRY OATS

**LEAVING A LEGACY
THROUGH YOUR
DAILY ACTIONS:
PLANNING TODAY FOR
TOMORROW'S IMPACT**



**AUTHOR: DR. RICHARD PERHAI
EDITOR: DR. LARRY OATS**

CONTENTS

| | |
|---|----|
| INTRODUCTION | 4 |
| PART I: THE STEWARDSHIP OF A LIFE..... | 6 |
| PART II: THE IDOLS WE BUILD | 11 |
| PART III: THE VOCABULARY OF FAITH..... | 16 |
| PART IV: PRACTICAL WISDOM FOR THE KINGDOM..... | 21 |
| PART V: FINISHING WELL | 26 |
| CONCLUSION: THE FIRST STEP IS TODAY..... | 29 |



INTRODUCTION

I was sitting in a small living room a few years ago. The house belonged to a woman in our church named Martha. She was ninety-two. The air smelled like old paper and tea. She knew she didn't have much time left. She reached over to a side table and picked up a Bible. The leather was peeling. The spine was held together by clear tape. "This is all I have to give them," she told me.

She wasn't talking about money. She had a house and a small savings account. But she didn't care about those things. She was talking about her grandkids. She had spent forty years writing in the margins of that Bible. She wrote down prayers when her son was sick. She wrote down verses that kept her sane when her husband died. She was worried. She asked me, "How do I leave a Godly legacy for my grandchildren?"

We often think about leaving a legacy as a legal problem: wills, taxes, and who gets the good china. Those things matter because we want to be responsible. But they aren't the heart. An estate is what you leave for someone. A legacy is what you leave behind.

The Bible says we are just passing through. We are like mist. That sounds dark, but it is actually helpful. It means we can stop trying to build a kingdom for ourselves. We don't have to be famous. We don't have to have our name on a building. We have to be faithful.

History is full of people who felt this friction. In the early church, people lost everything for their faith. They didn't have bank accounts to leave behind. They had stories. They had the Gospel. They passed down the truth that Jesus is Lord. That was enough to change the world. Today, we have a gap. We go to church on Sunday and talk about eternity. Then on

FIELD GUIDE

Monday, we log in to our bank accounts and feel a different kind of pressure. We want to be secure. We want our kids to be safe. But the world is broken. Money can disappear. Health can fail. I see this struggle in my office all the time. A father comes in, looking tired. He has worked sixty hours a week for twenty years. He has provided a great life for his family. But his kids don't know him. And they don't know his God. He realized too late that he was building the wrong house.

This guide is about fixing that focus. It is about Biblical stewardship. That is a heavy word. It means you are looking after something that belongs to someone else. Your life belongs to God. Your money belongs to God. Even your children belong to Him. We are going to talk about how to live in a way that lasts. We will look at the hard questions. We will talk about money and inheritance, but we will look at them through the lens of the Cross. We will talk about how to write a legacy letter.

It is messy work. Faith always is. You will probably realize you've made some mistakes. I have too. But God's grace is bigger than our bad planning. You can start today. It doesn't take a million dollars. It takes a quiet heart and a willing spirit. Let's look at how it works.

1

THE STEWARDSHIP OF A LIFE

Biblical Stewardship: Understanding We Are Tenants, Not Owners

There is a moment in life when the illusion finally cracks. Sometimes the moment happens in a hospital hallway. Sometimes the moment happens at a funeral. It happened to me when I stood in a room after the kids have grown and moved on. I looked around at the things I worked hard to build, protect, and maintain. I realized how few of those things were actually under my control. The control is not there in the end. The control was never really there. Scripture doesn't let people pretend that the illusion is real for long.

The Landowner's Trust

When I read Psalm 24, I see that it gets straight to the point. It says clearly: The earth is the Lord's, and everything in it—the world and everyone who lives in it. Not just most things. Not only spiritual things. Everything. That means the land, resources, and nations. Psalm 24 also speaks to the private parts of our lives we hold close, like our time, children, opportunities, health, and influence. As you read this, notice your breath. That breath does not begin with you, and it does not end with you.

That truth sounds simple until it presses against the way we actually live. We talk like owners. We plan like owners. We protect like owners. We say *my kids, my money, my future, my retirement*. Scripture doesn't scold us for using that language, but it does quietly correct our underlying assumptions regarding stewardship vs ownership. We are tenants. Every good thing placed in our hands has come with a trust attached to it. Not ownership papers. A responsibility. A calling to care for what belongs to Another. That changes the posture of one's life. It turns accumulation into

FIELD GUIDE

stewardship. It turns anxiety into accountability. It turns generosity from an optional virtue into a natural outcome of faith.

The Misunderstood Assignment

In more living rooms than I can count, during late evenings with cold coffee and closed spreadsheets, I've seen realization slowly appear on someone's face. It's not scandal or humiliation, but a quiet kind of grief. A father sees his son living out a dream that isn't really his. A mother realizes that her encouragement has slowly become pressure. There are no raised voices, just the heavy feeling that somewhere along the way, the assignment was misunderstood.

Thirty-year careers. Factory shifts. The same boots worn thin at the heel. I've known men who built strong companies and believed their work was meant for them. Only later, when life slowed down and the applause faded, did a harder question appear: Was I ever really in charge, or did I just assume I was the owner?

Most people don't notice, but the pain isn't from failing. It comes from being out of alignment. God gives responsibility on purpose. He isn't careless with influence. Children, resources, skills, and opportunities aren't given by chance. They are assignments. And with assignments comes responsibility—not panic, but accountability.

When we misunderstand the assignment, everything feels heavier than it needs to be.

The Thorns in the Field

Look at Genesis 3. It's interesting because the Scripture doesn't actually curse the work itself—it curses the ease. Thorns. That relentless resistance. It's like the ground is physically pushing back against you. And honestly? That is the one specific detail that most people just ... well, they just gloss right over, even in Bible verses about money.

Sweat. That's when it finally entered the equation.

You see this same kind of friction in the markets today. Those revenue lines that won't stay straight—they wobble up and down. Forecasts that just slip through your fingers. You know that one deal? The one you

LEAVING A LEGACY THROUGH YOUR DAILY ACTIONS

thought looked absolutely airtight, but watched it completely unravel by week three. Planning starts to feel like you're pushing against something that flat-out refuses to be controlled. The ground fights back. It just does.

And that friction? It does something to the human heart. It doesn't just wear you out—it actually starts to rewire the way you function, often disrupting our living with an eternal perspective.

Here's the thing: the second those outcomes stop cooperating, the instinct to tighten our grip just takes over. Store more. Protect more. We tell ourselves we're just delaying generosity until "conditions stabilize." It sounds disciplined, doesn't it? It even sounds prudent.

But truth be told? Sometimes it's just fear. Just fear with a tie on.

Cain grasped. Pharaoh had undisputable power and resources while he kept tightening those chains. Even that rich fool in Luke 12—he built bigger barns and labeled it "strategic foresight." Scripture doesn't actually sneer at planning. Not at all. What it does is expose the raw anxiety we try so hard to dress up as long-term thinking.

"I'm just being responsible."

"I'm thinking about the future."

"You never know what could happen."

Sometimes, that really is wise. But at other times, it's just a cover—something we've made from the latest economic news.

Sin has been drilling this same tired lesson into us for centuries: accumulation equals safety. Generosity? That equals exposure.

The math sounds incredibly convincing—at least until you actually start examining the source code.

The Root of Self-Protection

Look at those thorns in the field. They don't just make the work harder. There's more to it. They make us defensive. They suggest that scarcity is all there is, and that being generous is just naïve. Once we believe that, stewardship falls apart and becomes nothing more than self-protection.

FIELD GUIDE

Genesis never presents this as some minor character flaw, either. Not at all. It presents it as the direct fallout from rebellion. It's a simple, brutal trade: when trust in God breaks, trust in "stuff," in possessions, rises up to take its place.

That is exactly why these conversations we have about money, or legacy in the Bible, or inheritance are never just financial. They are deeply theological. At the end of the day, they reveal the one thing we try to hide: where a person actually believes their safety comes from. Understanding Biblical principles of money management isn't about numbers; it's about whether we are building a fortress or a bridge.

The Good Manager

Jesus rarely talked about ownership. Not really. What He actually talked about was management. Faithful servants. Stewards. Watchful workers. He was always describing people who were entrusted with resources that didn't actually belong to them—but resources they would, one day, have to give an account for. It's a shift. Subtle, sure, but absolutely decisive. It moves the needle from "*What can I keep?*" to "*What has been placed in my care?*" And honestly? That one question changes everything.

Now, a good manager doesn't ignore the future. Of course not. He prepares for it. But here is the difference: he prepares with open hands, not those clenched fists we're so used to. He plans, but he does it without that exhausted pretense of being in control. He saves, but he never loses sight of the purpose behind the saving.

He understands something fundamental—that provision is meant to flow *through* him, not just terminate with him. It's not a dead end. And that is exactly where the whole question of inheritance naturally comes up. It's not some clever strategy for maintaining control from beyond the grave. Not at all. It's simply an extension of stewardship—one that finally outlives the steward.

Inheritance and Influence

Scripture talks about inheritance, and it does so without any embarrassment. It does not shame anyone for providing for future generations. In fact, while it often warns us not to put our trust in wealth, it

LEAVING A LEGACY THROUGH YOUR DAILY ACTIONS

also affirms the value of thoughtful preparation. If you feel a tension between these ideas, that is intentional. God cares not only about what is left behind, but also about the heart—the real, honest heart—that shapes the act of giving in the first place.

I have seen this happen. I have sat with families who were torn apart because inheritance was used as leverage. Imagine that for a moment: conditional love written into legal documents. It is a form of control that tries to extend beyond a person's life. That is not stewardship. It is simply a long-lasting fear.

On the other hand, I have also met families who became stronger through the process. This happened because generosity was quietly shown for many years. It was not perfect or always extravagant, but it was consistent. These children learned early that money is a tool, not something to be worshipped. Tools are used. God and people are loved. They saw that provision was real, but they understood that God was even more real.

Alignment and Rest

Think about it this way. A manager—a real, faithful one—doesn't wait until the very end to start asking the heavy questions. And honestly? It isn't even about chasing some kind of moral perfection. Not at all. It's just about ... faithfulness. Plain and simple. You have to look at what's in your hands right now and ask: *"Is the way I'm using this actually echoing the heart of the One who gave it to me in the first place?"* And here's the kicker—the one we often avoid: *"Am I training the next generation to put their trust in God ... or am I just setting them up to trust the pile of stuff I'm leaving behind?"*

Those questions? They aren't there to throw stones or make you feel guilty. Not even close. They're just an invitation to get some clarity. Because stewardship, if we're being really honest here, is less about guilt and much more about alignment. It's about living in a way today that actually makes sense when you look back on it ten, twenty years later. It's about realizing that, eventually, the keys have to get handed back. And when that moment finally comes, the faithful tenant doesn't need to panic. He can just ... rest. He rests because he knows, deep down, that the land was never his to defend anyway. It was only ever his to tend.

2

THE IDOLS WE BUILD

Overcoming Idols in Financial Legacy Planning

There's something deep inside us that just doesn't want to disappear. We know life is short. We know the facts. We go to funerals. We say all the right things. But even so, deep down, we resist the idea that our time is limited. We struggle with the thought that the world will simply keep going without us.

So, we build. We save money. We start businesses. We work on our reputations and create things meant to last longer than we do. None of this is wrong by itself. Scripture doesn't condemn work or planning. But it does warn us about what happens when good things start to carry the kind of importance only God should have. That's when they become idols. These aren't obvious idols, either. They look respectable. They seem wise and responsible. They're the kind of idols you can easily justify if someone asks.

When we look for Bible verses about legacy, we find that a meaningful life isn't built on what we hoard, but on passing on faith. It is easy to confuse Christian life goals with simple accumulation, but the "respectable" idols of safety and status often hide the truth: that our desire for permanence is actually a hunger for the eternal.

The Myth of Financial Security: Trusting God Over Wealth

Jesus tells a story in Luke 12 about a man who had what most would call a "good problem." His land produced way more than he expected. His barns? They were overflowing. Now, he wasn't stealing. He wasn't cheating anyone. By almost any standard, he wasn't doing anything illegal or even immoral. He just ... well, he didn't know when to stop.

LEAVING A LEGACY THROUGH YOUR DAILY ACTIONS

And then he talks to himself. That detail? It matters. He never once talks to God. He never stops to ask what all this abundance is actually *for*. He only has one question: “What shall I do, for I have nowhere to store my crops?” And he answers it exactly the way most of us probably would. Bigger barns. More storage. More control. Then he says the quiet part out loud: “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.” He honestly thought he had secured his soul.

But God calls him a fool. Not because he made a plan—but because he *trusted* the plan. He believed that enough grain in a barn could protect his very life. He thought abundance could buy peace. And that belief? It’s still everywhere. People don’t usually say it out loud, but they live like it’s the absolute truth. *If I can just get far enough ahead. If I can just save enough. If I can just eliminate the risk.* Then—and only then—I’ll rest.

But rest never actually comes that way. The target just ... moves. Security always demands more. I’ve sat with people who had far more than they could ever need and still lived in constant anxiety. And I’ve sat with people who had very little—and they slept peacefully. The difference was never about the numbers. It was about what or who they trusted to hold their future. Jesus isn’t saying planning is foolish. He’s saying that trusting in the abundance you’ve stored is. Bigger barns don’t actually remove fear. They just teach fear where to live.

The Trap of “Self-Made” Success

If fear is what builds the idol of security, then pride is what builds the idol of “self-made” success. “I earned this.” It sounds reasonable, doesn’t it? It sounds fair. Responsible, even. After all, Scripture honors hard work. It never praises laziness. So, what’s the issue?

The problem isn’t the effort. It’s forgetting where every single piece of that effort actually came from. This idea of “self-made” success assumes a closed system. *My* intelligence. *My* discipline. *My* risk. But Scripture never lets that story stand on its own. Every part of that system was received before it was ever exercised. You didn’t give yourself your own mind. You didn’t pick your opportunities. You didn’t control the time or place of your birth. You certainly didn’t prevent all the disasters that *didn’t* happen to you. You didn’t even sustain your own health year after year.

FIELD GUIDE

Grace isn't just something that saves sinners. It's the very thing that holds everything together. I've watched people start with genuine gratitude, and then, slowly, drift into entitlement. It's not sudden. It's quiet. Over time, God moves from being the Provider to just being a background assumption. Thankfulness stays in the vocabulary, sure, but the dependence? That disappears from the heart.

And once success becomes the proof of your worth, generosity starts to feel ... threatening. Giving feels like you're losing ground. Sharing feels like self-erasure. Comparison creeps in, and judgment is usually right behind it. Scripture cuts through all of that with one blunt, uncomfortable question: "What do you have that you did not receive?" That question isn't meant to insult your effort. It's meant to put it where it belongs. Everything is grace—or nothing is. There's no middle category where we get to take the credit without any consequences. Pride doesn't make success sweeter. It just makes it heavier. You have to defend it. Protect it. That's not freedom. That is just pressure.

That question isn't meant to insult your effort; it's meant to clarify what the Bible says about inheritance and the gifts we hold. It's the foundation for Christian estate planning, moving us from protecting "ours" to stewarding "His." Everything is grace—or nothing is. There's no middle category where we get to take the credit without any consequences. Pride doesn't make success sweeter. It just makes it heavier. You have to defend it. Protect it. That's not freedom. That is just pressure.

Why We Want to Be Remembered

Underneath all that security and success is something even more basic. We want to matter after we're gone. We don't usually say it that way. We talk about "legacy." We talk about "impact." But often? What we're really wrestling with is the terrifying fear of being forgotten.

So, we attach ourselves to things that last longer than we do. Buildings. Accounts. Names. Anything that might echo after we're gone. Scripture understands that impulse—it just refuses to let it rule our lives. The Bible never actually promises that your name will last forever on this earth. It promises something much better: that your life is hidden with Christ. That your future is secure even if your memory fades here. Resurrection—not

LEAVING A LEGACY THROUGH YOUR DAILY ACTIONS

remembrance—is the real Christian hope. Trying to live forever through your stuff? That's exhausting work. It turns blessings into burdens. It makes letting go feel like you're dying twice. The gospel offers a different way. You don't have to preserve yourself. You've already been kept. This shifts our perspective toward finishing life in faith, knowing that what matters most at the end of life isn't the weight of our bank account, but the depth of our trust. When we settle the question of our eternal security, we can finally ask, "is it biblical to leave money to your children?" from a place of freedom rather than a desperate grab for immortality.

Is It Biblical to Leave Money to Your Children?

This is usually where the room gets quiet. People lean back. The conversation gets very ... careful. And for good reason. Scripture doesn't just give us a simple, one-size-fits-all rule here. It gives us wisdom, which is honestly much harder.

The Bible affirms the need to provide for the next generation. Neglect is never spiritual. Responsibility is not optional. Parents are called to care. But Scripture is also brutally honest about the danger of wealth when it's passed on without formation. Money can bless. It can also completely distort, especially when it arrives without context, or discipline, or faith.

When we ask if inheritance is biblical, the answer is yes, but it is always tied to the concept of leaving a spiritual legacy for your children. I've seen it—parents working themselves into the ground just to make life "easy" for their kids, only to leave them totally unprepared for any real hardship. Comfort was secured, but character? Not so much. I've also seen parents give modestly and live generously, teaching their children—by example—that money is a tool, not a god. Those children didn't grow up without struggles, but they did grow up knowing exactly where to turn when the struggle came.

So, the question isn't just whether leaving money is biblical. The real question is: what kind of people are being shaped along the way? What does the Bible say about inheritance? It suggests that a "good man leaves an inheritance to his children's children," but that inheritance is hollow if it doesn't include a map for how to use it.

FIELD GUIDE

Inheritance teaches something, whether you mean it to or not. It teaches what you feared. What you trusted. What you believed would actually keep your children safe. Money can be an act of love, of course. But it can also be a way of avoiding the harder work. The work of formation. Of conversation. Of modeling faith over a lifetime. Scripture doesn't hand you a formula. It just asks you to pay attention to what is a Godly legacy.

What Our Idols Cost Us

Idols always promise safety, but they never, ever deliver it. Security says, "If you have enough, you'll be at peace." Success says, "If you achieve enough, you'll matter." Legacy says, "If you leave enough behind, you won't really be gone."

None of those promises actually hold up. What they do instead is quietly train the heart to trust something—anything—other than God. And once that happens? Generosity starts to feel risky. Dependence feels weak. Faith feels ... theoretical. Jesus doesn't tear down these idols because He's against your joy. He tears them down because they simply cannot carry it.

The gospel isn't asking you to stop working, or saving, or providing. It's asking you to stop asking those things to *save* you. You don't need to build something that lasts forever—you've already been promised a resurrection. You don't need to secure the future—God's already got it. You don't need to prove your worth—Christ already did that. When that truth finally sinks in, slowly, the grip starts to loosen. The fear quiets down. Giving becomes possible. Rest stops feeling like it's irresponsible. And the idols we once defended? They start to look a whole lot smaller than we remembered.

3

THE VOCABULARY OF FAITH

Spiritual Legacy: How to Pass on the Gospel to Your Family

Every single home teaches something. It really does—even when you're not even lifting a finger to teach. And the kids? They're always there, listening, watching, just soaking up the "tone" of the place. They figure out what actually matters just by seeing what gets talked about easily at the dinner table, and—maybe more importantly—the stuff that never quite gets mentioned.

They learn what carries actual weight by watching what shapes your decisions when things get tense or messy. That is exactly how faith gets passed down. Or ... how it doesn't. It's not really about the formal lessons first; it's about the language. It's about what you consider "normal" inside your own four walls. Look, you could leave behind a house, some solid savings, and a perfect 10-year plan—and those children could still be totally lost when life hits them hard. Or you can leave behind far less materially and still give them a solid enough place to stand when life gets heavy.

Scripture has always been more concerned with that second part. Legacy isn't built in one big, heroic moment. It's built slowly. Through the words that get used again and again. Day by day. This consistent investment is what creates a truly durable foundation. When we consider what the Bible says about generational wealth, it's clear that the greatest riches are the values rooted in the home.

Teaching your children the difference between using resources and worshipping them is a primary way to avoid inheritance disputes later on; if they value the Giver more than the gift, the gift won't tear them apart. It also answers the internal tension of is it a sin to hoard wealth for the future?

FIELD GUIDE

The answer lies in whether that wealth is a closed fist of fear or a tool for the family's mission.

Deuteronomy 6 and the Rhythms of Life

You know, when you really look at Deuteronomy 6, it doesn't actually sound like some rigid church program, does it? To me, it sounds like ... well, a day. Just a regular, messy day. You're walking. You're sitting. You're lying down, then getting back up. It's just life as it's actually happening in the moment. God's words? They aren't meant to be kept on a high shelf for those "special" religious moments. No, they're supposed to be woven right into the boring, ordinary ones.

And that tells you something pretty huge: faith is meant to live exactly where real life happens. Not just when you're at church. And definitely not just during those heavy, forced "formal" conversations. I'm talking about it in the car. At the kitchen table. Right before bed. In all those tiny, weird gaps in between everything else. Legacy is built when God comes up naturally—mostly because He is actually a part of your thinking process. When prayer is just ... normal, and not some ceremonial event. When you're practicing gratitude, even on the days that didn't go well at all. When you can name your frustration honestly instead of trying to cover it up with "religious" talk.

Children notice these things. They really do. They're watching what actually steadies you when the plans fall apart. They hear how you talk about money, and work, and the people who've hurt you, and even the future. They notice whether God is spoken of as a living, breathing reality or just treated like a subject you have to handle with careful, religious gloves.

I know a lot of parents worry about not doing "enough." But Scripture shifts that whole question. It asks: Are you living a faith that can actually be caught? Because, let's be honest, faith is caught way more than it is taught. Kids are learning long before they can even explain what they believe. They're forming this "working theology" just by watching how you live your life. Deuteronomy assumes you're just there, not that you're perfect. It assumes that God matters enough to you that He just shows up in the

LEAVING A LEGACY THROUGH YOUR DAILY ACTIONS

rhythms of it all. That kind of faith? It doesn't come from pressure; it comes from just being close. From proximity.

The Power of the Story

Honestly, if I had to name one of the most destructive habits in Christian homes, it would be the silence. Specifically, that heavy silence about failure. Parents often get this idea—this well-meaning idea—that they're protecting their kids by hiding every single weakness. But you know what actually gets hidden instead? Grace. Pure and simple.

Children don't need "perfect" parents who never seem to struggle. They really don't. What they actually need are parents who know how to run back to God when they inevitably fail. So, tell your children your story. But don't rush it. Do it slowly, over time, in those little pieces they can actually carry. Tell them about the mistakes. The fears. Those seasons where you honestly had no clue what you were even doing. And please, tell them how God met you there—not always in some huge, dramatic way, but just ... faithfully.

You might think this undermines your authority, but actually it's the opposite. It builds a kind of trust that lasts. It teaches your kids that repentance is a normal part of life and that mercy is a real thing you can touch. It shows them that faith isn't about being "impressive"—it's about being honest.

I've sat with grown children—people who just walked away from the faith entirely. And why? Often, it's because they believed Christianity was only for people who never struggled the way they did. Their parents meant well—of course they did—but they just never gave their kids a "language" for mercy. So the gospel just stayed theoretical. Like a textbook.

But then I've seen families where the parents spoke out loud about their failures and about God's long patience. Those kids didn't grow up without scars (none of us do), but they knew exactly where to go when they stumbled. They knew grace wasn't just some emergency measure for "bad" people. It was a part of daily life.

Stories—they shape how a child imagines God. If they only ever hear about your strengths, they might end up believing that faith just collapses the

FIELD GUIDE

second a weakness shows up. But if they hear about your weakness and God's faithfulness, they learn where hope actually lives. Your story, if you tell it honestly, becomes more than words; it becomes their map.

Writing It Down

Sometimes, talking just doesn't go far enough. I've experienced that, and maybe you have as well. It isn't a matter of not being sincere. We all have only so much time. Writing gives you a way to keep sharing your thoughts, even after you're gone.

A Christian legacy letter isn't meant to control anyone, even if some people use it that way. It's not simply a list of expectations or warnings. For me, it's a witness. It's your chance to say: "Look, this is what I actually learned about God. This is where I struggled hard. This is how grace actually carried me through."

Writing helps you pause and think about what truly matters. Many people discover, once they begin, that they spent more time giving comfort than building faith. This can be hard to realize, but it also brings clarity.

A legacy letter doesn't have to be long. What matters is that it's honest—really honest. When you write, focus more on Christ than on your career or achievements. Share more about real, lived-out mercy than about being remembered. And when it comes to trust, let that be a bigger theme than success.

Tell your children what you hope they'll hold onto when life feels unfair. Make it clear that your confidence in their future isn't about what you leave them in a bank account. It's about the God who will walk with them when you can't be there anymore.

I've seen families keep these letters long after the possessions were gone and the money was spent. It wasn't because the writing was impressive or literary. It was because the words sounded like their parent—familiar, real, steady. Writing it all down is an act of humility. It means admitting you won't always be there, and it's a way of entrusting your family to God instead of trying to stay in control.

LEAVING A LEGACY THROUGH YOUR DAILY ACTIONS

Passing on the Right Vocabulary

At the end of the day, legacy isn't really about the assets, is it? Not primarily. It's actually about the language. It's about the specific words that just ... kind of hang in the air at your house. Is it fear—or is it trust? Is it gratitude, or maybe that "I'm owed this" entitlement vibe? Maybe it's a culture of control versus one of total dependence.

Here is the thing: kids are going to talk about God exactly the way they hear *you* talk about Him when life is actually going sideways. I'm not talking about the shiny holidays or when you're sitting in a church pew. I mean, during the raw disappointment. During the stress. During those totally ordinary, boring, frustrating days.

Sure, you might leave them a house. You might leave them some resources. And those things help—they really do—but they aren't going to be the thing that actually guides them when the world starts shaking under their feet. The gospel will. And the gospel? That is something learned through a shared vocabulary. It happens through the words you repeat and the habits you actually live out right in front of them. It's about Scripture spoken plainly—without all the religious jargon—and grace practiced right out in the open, especially when it's messy.

That kind of legacy? It doesn't just happen by accident. But—and here is the best part—it doesn't require you to be perfect, either. It just grows. Slowly. Through ordinary faithfulness. One honest conversation at a time.

4

PRACTICAL WISDOM FOR THE KINGDOM

Practical Wisdom for Christian Estate Planning

Let's be real. Most people actually hate talking about planning. And honestly? It isn't because they don't "get" it. It's because planning forces you to sit with something you'd really rather not think about for more than a few seconds. Eventually, you won't be the one there to answer the questions. You won't be the one fixing what breaks or smoothing things over. Someone else is going to be standing there—holding everything you left behind—just trying to make sense of it all.

That thought? It's exactly why people push things off. "I'll get to it later," we say. Or, "There's still time." But here's the thing: time doesn't stop just because we're avoiding the conversation. And that weight? It doesn't just vanish into thin air. It just shifts. Usually, it lands right on the people you love most, and usually right when they're already buried under the weight of grief.

Planning isn't about being morbid. Not at all. It's just about being honest. It's about loving your people enough to actually think ahead while you still have the clarity and the strength to do so. Whether you plan carefully or just avoid the whole thing altogether, something is getting left behind either way. Peace ... or confusion. A clear direction ... or a lot of tension. Those outcomes are being shaped right now—long before the end ever shows up.

Generosity as Worship

Worship? It's funny, but we usually box it in. We think it's just about the music or showing up on a Sunday morning. But when you actually dig into Scripture, it's never that small. Not even close. Real worship is what holds

LEAVING A LEGACY THROUGH YOUR DAILY ACTIONS

worth in your eyes. It's what you're willing to trust God with when holding on to stuff feels like the only "safe" move. And—let's be honest—nothing exposes that truth faster than money. Nothing.

Think about the church for a second. For most of us, that local community has been quietly supporting us for years. I mean, think about who taught you. Who corrected you when you were off track? Someone was praying for you when you didn't even have the words for it yourself. People sat in the trenches with you when everything fell apart. You heard the gospel preached to you right when your faith felt... well, pretty thin.

And all that happened way before you ever considered making "final plans." But then, the second we start thinking about the end? The church just kind of disappears from the map. It's not usually because people are angry. It's fear. Pure and simple. We're scared things will be mishandled. We're scared of losing our grip on the wheel. We worry that things won't be done "our way" anymore.

But that fear? It completely misses the point of worship. Giving to the church was never about being 100% sure of the result. It's about trust. Always has been. You don't give because you can control the outcome—you give because God is worth it. End of story. His work doesn't just stop because your life does.

When you treat generosity as an act of worship, it stops being this "strategic" move. It's not about influence. It's not about getting your name on something. It just becomes... gratitude. It's you saying, without needing to justify it to anyone: "God has been faithful here, and I trust Him to stay faithful after I'm gone." That kind of giving does something to the heart. Control stops feeling so vital. Fear actually loses its grip. And what looks like a minus on a bank statement feels like a massive win for the soul.

The Peaceable Estate

Grief is already hard enough on its own. When confusion gets added, it becomes even heavier. I've seen families fall apart, and it wasn't because of greed. It was the silence—no real conversations, no explanations, just legal documents and assumptions.

FIELD GUIDE

That's when people start guessing what you really meant. Old wounds you thought were healed can come back. Trust slowly fades in the background. That kind of damage lasts much longer than any inheritance. A peaceful estate isn't always about everything being equal. It's about making sure no one is surprised. Clarity is a form of kindness.

This means you need to talk while you still can. Explain why you made certain decisions and share the reasons behind them. You're not doing this to defend yourself. It's about helping your children so they don't have to guess your intentions when you're gone.

I've seen families go through deep grief and still stay close because everything was clear. They didn't agree with every decision or love every outcome, but they understood the reasons. That understanding kept bitterness from growing.

Being a peacemaker doesn't just stop when your life ends. In many ways, this is one of the last chances to make a difference. Planning with peace in mind means thinking about real people, not just numbers. Consider personalities, family history, and the weak spots each one has. Care more about how your children get along with each other after you're gone than about appearances. Avoiding these talks might feel easier now, but wisdom is always kinder in the long run.

Kingdom Impact

Most people see estate planning as just paperwork. It feels like a checklist: sign here, sign there, then close the folder and move on.

That's how our culture usually approaches it.

But Scripture challenges that view. It invites you to see estate planning not as legal cleanup, but as a final act of stewardship. When you are no longer here, your choices will keep speaking. They will show what you trusted and what you believed would last after you were gone.

And control always slips away. It always does.

Christian estate planning is not louder than the world's version. It is quieter. The world asks, "Who gets what?" but Scripture asks, "What story does

LEAVING A LEGACY THROUGH YOUR DAILY ACTIONS

this leave behind?” Are we living in God’s story or one of our own making? The world focuses on protection, while Scripture encourages service. It is not just about preserving what you built, but about honoring the One who gave it to you in the first place. That’s living in His story.

That shift, though it may seem small, changes everything.

Now, don’t misunderstand me. Legal clarity is important. Order matters. Wills, trusts, and beneficiary designations all require precision. If paperwork is sloppy, it can create chaos in families. I have seen siblings fall out over unclear instructions. That’s silence when clarity was needed, and confusion where peace should have prevailed. Faithfulness acts.

I have seen believers set up their estates to support gospel work long after they were gone. A small church was able to keep going because someone quietly gave support. A missionary family received help during hard times. A local ministry continued without public recognition. There were no plaques or headlines—just quiet obedience.

Those decisions were not about building a legacy or making a name. They were about trust. They quietly said, “I won’t be here. God will.”

That simple truth changes how we face fear.

When you truly believe that God is still at work after you are gone, you start to let go of control. Money no longer feels like your last line of defense. It becomes a tool that keeps moving, circulating, and serving, instead of sitting locked away.

When you plan this way, urgency softens and panic fades. You stop trying to control everything after you are gone. Instead, you focus on whether your plans reflect the kingdom you said you believed in.

Planning this way is not cold or morbid. It is not a grim focus on endings. It is hopeful. It faces the reality of mortality without fear. It recognizes that your time is limited, but refuses to let that fact create fear.

Instead, it brings clarity.

Clarity is a gift to your family.

FIELD GUIDE

The alternative is not good. I have seen it: ambiguity, guesswork, and unspoken expectations that come up after someone dies, when no one can explain what was meant. That kind of confusion does not honor anyone.

But when estate decisions come from steady faith instead of quiet anxiety, they leave something better behind. It is not just about transferring assets or having neat paperwork.

They leave a sense of coherence.

They tell your children—and anyone paying attention—that the kingdom of God wasn't a Sunday vocabulary word. It shaped spreadsheets. It shaped signatures. It shaped the final distribution of resources.

That is not a small thing.

And once you see estate planning that way—as stewardship extended to the final chapter—it stops feeling like administrative debris. It becomes one more arena where trust in God sharpens the edge of obedience.

All the way to the end.

When You're No Longer in the Room

There's going to be a day—it's inevitable, really—when you just won't be there to explain yourself anymore. You won't be around to clarify things. Your decisions? They're going to have to do all the talking for you. They'll tell your children (and probably many others, too) what you actually, truly believed about God. It's about trust. It's about what really mattered to you during those times when life felt completely uncertain, and you realized the future just couldn't be controlled.

This kind of practical wisdom for the kingdom? It isn't trying to be "impressive" or loud. Honestly, it's quietly thoughtful. It's incredibly ordinary. It doesn't spend any energy trying to preserve your own name or build some monument. It just tries to leave behind peace. Shalom. A true flourishing linked to living in the presence of God. Each day. Unassumingly. And that kind of peace—when it's actually, intentionally left behind—well, it lasts way longer than anything money could ever buy.

5

FINISHING WELL

Finishing Well: Preparing for Your Eternal and Earthly Legacy

Honestly? Most of us don't really think about the end. Not in any real sustained way, at least. It used to be normal generations ago. But we find it morbid. We're too busy staying "useful" or "needed." Finishing always feels like this thing that's miles away, even when you know it actually isn't. And when it finally does start to show up on the horizon, it usually happens pretty quietly. Scripture talks about the end, but not to rush us or freak us out. It teaches us to number our days, so that we have a heart of wisdom. It talks about the end, so we don't hold on so tight that we forget who is actually carrying us through the whole thing. Finishing well isn't about some big, impressive performance at the very end. It's just about learning how to loosen your grip without panicking. And trust me, that is way harder than it sounds.

The Sabbath of Life

We spend our whole lives working and planning and trying to be the "responsible" ones. We hold it all together—or we try to, anyway. And that's fine. It's not wrong. God gave us work before anything in this world ever broke. But there's a point where the work has to change. Or maybe the lesson does? At some point, you have to learn how to stop without feeling like a total failure.

I've personally sat with people who weren't actually afraid of dying, but they were deeply unsettled by "unfinished" things. Conversations they dodged. Things they meant to fix but didn't. What bothered them wasn't death itself—it was the feeling that if they let go, everything would just fall apart. That fear? It just shows you how much weight they were trying to carry on their own shoulders.

FIELD GUIDE

The "Sabbath of life" is realizing that God doesn't just step away when you have to step back. He doesn't lose control just because you're doing less. Honestly, He doesn't need you to hold the world together. He finishes what He starts. Period. Letting go isn't quitting—it's trust. Sometimes, it's the deepest trust a person ever has to learn. That kind of rest doesn't hit you all at once. Usually, it comes slowly. Sometimes through weakness or limits you didn't even choose. It's that simple (but painful) realization: you've done what you could, and now you're being asked to trust God with what you can't do. And when that rest finally arrives? It's quiet. But it's real.

The Resurrection Hope

Christians don't look at the end the same way everyone else does. It's not because we don't grieve (we definitely do) or because death feels like some small thing. It doesn't. It's because death just isn't the final word. For a believer, the end isn't a "goodbye." It's more of a "see you in a little while." So death, in that sense, has lost its sting.

I've been in rooms where that truth wasn't just preached from a pulpit—it was just *there*. The loss was heavy. The grief was incredibly real. And yet? There was this steadiness. Not some fake optimism or denial, but a hope that had been lived with for a long, long time. That kind of hope doesn't just pop up at the last second. It's formed over years of ordinary, everyday faith. It's about trusting Christ when absolutely nothing dramatic is happening. When life is plain.

What you leave behind isn't just the stuff you owned. You leave behind a sense of what you actually believed about the future. Like—was this world everything? Or was something better coming? Resurrection hope frees you from that desperate need to make yourself last forever through your work or your name. You don't have to do that if you actually believe another City is coming.

Keeping Your Eyes on Jesus

Scripture talks about the Christian life like a race, but honestly, it's not a sprint. It's the kind of race you finish just by staying upright. Finishing well doesn't mean being the strongest one at the end. It's about knowing where to look when you're completely exhausted. When you have nothing left to prove.

LEAVING A LEGACY THROUGH YOUR DAILY ACTIONS

I've seen people finish badly, and I've seen others finish quite well. The difference? It wasn't about their circumstances. It was habit. It was where their eyes had been going for years. People who learned to keep coming back to Jesus, over and over, found it way easier to trust Him when everything else started falling away. But people who lived on pure momentum? They struggled when things slowed down. Finishing well is just a long, long practice of trust. It's about believing—right up to the very last breath—that Christ's grip on you is infinitely stronger than your shaky grip on Him. And, thank God, it is.

Looking Ahead

The Bible talks about this City that's coming. And look, it's not just a metaphor. It's real. A place where things are finally set right. Work isn't frustrating there. Fear doesn't get to call the shots. Loss doesn't follow you around.

But here's the thing: that future City isn't meant to pull you "out" of this life. It's meant to help you hold this life lightly. When you believe that City is actually coming, you don't have to cling to this world so desperately. You can work without making an idol out of it. You can plan without being paralyzed by fear. You can love people without trying to control how they turn out. That way of living? It doesn't come naturally to any of us. It's learned. Slowly. Over years of following Jesus in tiny, ordinary ways. And when the end finally comes? It won't feel like a collapse. It'll feel like an arrival. That ... that is what it means to finish well.



CONCLUSION: THE FIRST STEP IS TODAY

A lot of people seem to think that legacy is just something you deal with "later." You know, when life finally slows down or when you're older, and things supposedly make more sense. But the truth is? Legacy doesn't wait. It's happening right now. Actually, it's been happening for a while. It shows up in those boring, everyday moments. It's in how you speak when you're exhausted, how you react when things go completely sideways, and what your family hears you say about God when you aren't trying to impress anyone. These moments feel tiny, but they're the ones that actually stick.

I know many people read stuff like this and immediately feel this weird pressure. Like you're suddenly "behind," or you have to fix your entire life by Tuesday. But that's honestly not how God works. He doesn't expect you to overhaul your whole existence in one go. He just asks for the next step. Just one. You don't need a massive bank account or some flawless, 50-year plan to leave a real impact. You don't even have to undo every single past mistake. What actually matters is just walking with Jesus *today*. That's where the real shift begins.

And if you feel like you're late to the game, you aren't the only one. Seriously, most people feel that way. If you've got regrets, well, that's just part of being human. God already knows the whole story anyway. He works with what's real—the messy stuff—not with some "perfect" version of what we wish had happened.

LEAVING A LEGACY THROUGH YOUR DAILY ACTIONS

Legacy grows through everyday faithfulness. It's about telling the truth instead of hiding it. It's admitting you aren't in control (but trusting God anyway). It's about asking for forgiveness and actually giving it to others, even when it's the last thing you want to do. It's letting people see that your faith is part of your real, gritty life, not just some "neat and tidy" thing you keep in a box.

I've feared that if I admit sin, especially to my teenage or adult children, then they might lose respect for me. But I've found that the opposite is often true. More mature children already realize that their parents are not perfect. Parents need to acknowledge this, love their children, and provide a godly example. Cherishing the good news that all our sins are covered in Christ brings peace and relational closure.

People don't need you to be a superhero. They just need to know where to go when life gets heavy. They need to see that you actually, personally rely on God's grace.

If you're a bit older, don't take this as some kind of warning. Think of it as permission. Permission to finally slow down. To say the things that actually matter. To clear up what you can and—this is the big one—to let go of the things you were never meant to hold onto forever. And if you're younger? Don't trick yourself into thinking this is for "later." The way you're living right now is already teaching someone something. The habits you're building, the way you handle fear, the way you talk about God ... someone is watching that. They're learning from you, whether you're trying to teach them or not.

You can't choose how long you've got, but you can choose how you're going to live today. So, just start there. Walk with Jesus today. Trust Him with the stuff that's kept you up at night. Love the people in front of you. Be honest. Rest when you're tired. This kind of life might not look like much on the outside, but it's the kind that actually lasts.

I want to finish with a simple prayer. *God, please just help them walk with You today. Take care of their families. Give them real peace where they feel overwhelmed right now. And when their work is finally done, let them find their rest in You. Amen.*



DR. RICHARD JOHN PERHAI serves as Vice President and Academic Dean at Kyiv Theological Seminary, where he has been a professor of Bible and Theology since 2003. He holds a Ph.D. in Systematic Theology (magna cum laude) from Baptist Bible Seminary, a Th.M. in Bible Exposition from Dallas Theological Seminary. He is the author of *Antiochene Theōria in the Writings of Theodore of Mopsuestia and Theodoret of Cyrus* (Fortress Press, 2015).

DR. LARRY OATS is a longtime Bible professor and former Dean of Maranatha Baptist Seminary (2009-2019) with over 40 years of service at Maranatha Baptist University in Watertown, Wisconsin. A graduate of MBU, he holds a PhD in Systematic Theology and specializes in Fundamentalism and Baptist history.

