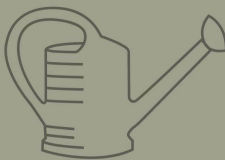




THE  
MENTORING  
PROJECT

# CHRISTIAN LEGACY PLANNING: WISE RETIREMENT GIVING



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FIELD GUIDE

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# INTRODUCTION: THE GOLDEN YEARS OR THE GRASPING YEARS?

Arthur lived in a home that was paid for, drove a reliable car, and possessed a pension that most people in his neighborhood would envy. For forty-five years as a dedicated engineer, he had built a life defined by precision and foresight. By every earthly metric, he had arrived at the finish line of a successful career. But the atmosphere in his sun-drenched living room didn't feel like a victory lap. It felt like a bunker – safe on paper, suffocating in real life.

Despite his financial security, Arthur's daily routine was governed by a profound, underlying dread. He spent his mornings obsessing over inflation charts and his afternoons tracking the minute fluctuations of the stock market with the intensity of a man whose next meal depended on it. He was a millionaire who lived with the constant, grinding anxiety of a beggar. His greatest fear wasn't death; it was the possibility that his next check might bounce. He had spent his life building a fortress of "enough," only to find that the walls didn't make him feel safe. They only made him feel trapped.

This is the quiet crisis facing many in their later years. We are told that retirement is the "Golden years," a time of rest and reward. But for many, the transition from earning to spending triggers a deep-seated survival instinct that can turn the most generous heart into a grasping one. Instead of entering a season of peace,

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we enter a season of hyper-vigilance, where every cent is guarded, and every gift feels like a threat to our survival.

### ***The Scarcity Trap***

What Arthur was experiencing is something I call the Scarcity Trap. It is a pattern – psychological and spiritual – where the absence of a recurring paycheck distorts reality. When you are working, you view money as a flow – something that comes in as it goes out. But when the "earning years" end, many begin to view their savings as a stagnant pool. Every time they take a bucket of water out of that pool to pay a bill or help a grandchild, they look at the water level and panic. They don't see the rain; they only see the drought.

This mindset makes us hold tighter to our resources precisely when we should be looking for ways to use them. The fear of "running out" becomes a self-fulfilling prophecy of misery. We stop being stewards of God's provision and start being prison guards of our own wealth. We tell ourselves we are being "prudent" or "responsible," but under the surface, we are actually operating out of a lack of trust. We've moved our faith from the Provider to the balance, and because the balance is finite, our peace becomes fragile.

Have you noticed that the more you have, the more you seem to worry about losing it? Why does a larger bank balance often lead to a smaller heart? The Scarcity Trap whispers that safety is found in the size of the hedge we've built around ourselves, rather than the character of the God who promised never to leave us or forsake us.

### ***The Shift in Perspective***

Breaking out of this trap requires a radical shift in how we view the final chapters of our lives. We have been conditioned by a consumer culture to believe that retirement is about "saving for a rainy day." We spend decades accumulating a "nest egg" so that we can be comfortable when the storms of old age arrive. While there is wisdom in legacy planning, a life focused solely on self-preservation eventually becomes a very small and lonely one.

The Gospel invites us to move from "saving for a rainy day" to "sowing for an eternal harvest." This doesn't mean you ignore your bills or act recklessly with your pension. It means you change the fundamental goal of your finances. Instead of asking, "How much can I keep to ensure I'm never uncomfortable?" you start asking, "How much has God placed in my hands to invest in things that outlast me?"

In the Kingdom of God, resources are meant to be a river, not merely a reservoir. If they were only a reservoir, it would become stagnant, foul, and unusable. When you view your retirement through the lens of eternity, the "pool" doesn't remain stagnant, and, surprisingly, it doesn't look like it's shrinking. It looks like it's being deployed. Every act of biblical generosity is a seed planted in a field you will walk in forever. Arthur's anxiety was rooted in the idea that his life was winding down. But for the believer, life is actually gearing up. Christian retirement is not the end of the mission; it is a change in the theater of operations. You finally have more time, wisdom, and resources to do more for the Kingdom that you were too busy to do when you were climbing the corporate ladder.

### ***Biblical Principles of Giving in Retirement***

We often treat generosity like a young person's game – something you do when you're building your career and looking for tax breaks. But the Bible never gives us a "retirement age". In fact, some of the most significant acts of giving in Scripture come from those in the sunset of their lives.

The biblical principles of money management don't expire when you get your first Social Security check. Psalm 92:14 says of the righteous, "They still bear fruit in old age; they are ever full of sap and green." This "fruit" isn't just about personal character; it's about communal impact. God's design for your later years isn't for you to retreat into a shell of self-protection. He wants you to be a source of shade and nourishment for the generations coming after you.

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Honoring God with your wealth in retirement is a profound act of worship because it proves that your hope was never in your 401(k). It is a declaration to your family, your church, and your own soul that God is still the One who sustains you. When a retiree gives significantly, they are saying, "I have watched God provide for seventy years, and I'm not going to start doubting Him now." It is the ultimate testimony of a life well-lived.

In the next few sections, we are going to look at the practicalities of this shift. We'll talk about how to overcome the "Fear of the Future," how to distinguish between true needs and perceived threats, and how to create a Christian legacy that carries the weight of the Gospel into the lives of your children and grandchildren. Arthur eventually learned that his peace didn't come from the stability of the stock market; it came from the hands of the One who names and holds the stars. You can choose to spend your final years grasping at the wind, or you can choose to spend them sowing for a harvest that will never fade. Let's choose the harvest.

# 1

## FAITH BEYOND THE LAST PAYCHECK

### *Stewardship When the Income Stops*

The arrival of your final professional paycheck marks a real psychological turning point. For decades, your life was probably governed by the predictable pulse of a salary – an accumulation that allowed for spending and saving. When this cycle halts, the "stream" you relied upon suddenly becomes a "reservoir." For many, this transition triggers a deep, unsettling apprehension as the familiar flow of resources appears to be replaced by a finite pool.

During this shift, it is remarkably easy to succumb to a form of spiritual amnesia. As vulnerability increases, we instinctively become more defensive, beginning to view our properties and savings as "ours" in a way we never did while working. However, Kingdom logic dictates that retirement is not the end of your role as a manager. Rather, the conclusion of your career is the beginning of a more focused, intentional chapter of divine stewardship.

### *The Owner vs. the Manager: Understanding Christian Stewardship for Seniors*

We often claim that "everything belongs to God" when a regular paycheck is guaranteed. Yet, when the salary stops, that abstraction meets the friction of reality. The impulse to transition from a "manager" to an "owner" is never more potent than when you feel you are living on a limited supply.

Biblically, stewardship is not a position from which one can retire. A steward is simply someone entrusted with another's assets to fulfill that person's goals. Whether you are beginning your first job or navigating a pension at 85, you are not the source of your

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wealth, nor are you its final destination. The money remains the property of the Master.

But for many seniors, financial worry is often an identity crisis in disguise. When "earning power" vanishes, we may feel a loss of significance and cling to assets to maintain a sense of authority. We call it "prudence," but it is often fueled by a lack of peace. We move our trust from the Provider to the "pile," creating a fragile security that vanishes the moment the market fluctuates. If this "identity crisis" becomes more acute and is not addressed, security can vanish even in bull markets.

God does not entrust us with resources to build elaborate bunkers for our final years. He places assets in our care so we can continue participating in His work. In this stage, your focus moves from *how you accumulate* to *how you deploy*. You are a steward accountable to the King, responsible for ensuring every resource reflects His priorities. Reframing retirement as a "management contract" replaces the burden of ownership with the quiet freedom of stewardship. If the resources are His, He is responsible for the outcome; your task is simply to be found faithful.

### ***The Manna Principle: Trusting Providence Over the Pension Fund***

The wilderness of Sinai offers a profound lesson on divine provision. The Israelites had traded the predictability of slavery for the uncertainty of freedom, with no safety net, no backup plan. They were entirely dependent on God's daily intervention, leading to the "Manna Principle" – a concept vital for every retiree.

In Exodus 16, God provided miraculous nourishment with a specific instruction: gather only what is needed for the day. Hoarding for the future resulted in decay and rot. God was teaching His children that security is found in the Provider, not the provision.

Today, biblically responsible investing portfolios can easily become a form of "hoarded manna." We check balances with compulsive regularity, seeking a peace that numbers on a screen cannot offer. The Manna Principle reminds us that God's reliability is a daily renewal. He did not promise a forty-year supply of bread

all at once; He promised to be there every single morning. Trusting Providence does not mean abandoning financial planning, but it does mean refusing to treat your accounts as a "Savior." The noise of future uncertainty is silenced by the record of God's past faithfulness.

### ***Generosity for Retirees on a Fixed Income: The Widow's Mite***

Retirees often feel that a "fixed income" limits their ability to be generous. However, Jesus taught that this environment is actually ideal for the most profound form of giving. In Luke 21, Jesus observed wealthy donors casting large sums into the treasury, followed by a poor widow who dropped in two tiny coins. Though her contribution was mathematically irrelevant, Jesus declared that she had given "more than all of them" (Luke 21:3). Not more than any one of them, but more than all of them!

God measures the sacrifice, not the zeros on the check. God looks at the heart. The wealthy gave from their surplus, but the widow gave from her poverty, leaning entirely on God for her next meal. This is the ultimate model for the final chapters of life. Generosity on a fixed income is about proportion and posture. A small gift from a limited budget carries immense spiritual weight, acting as a radical act of giving back to God. It declares to your family and your soul that you do not need a massive surplus to be a blessing.

### ***Living as a Kingdom Steward***

The transition to retirement is not a move from "useful" to "useless," but a shift in the nature of your stewardship. With the perspective of a lifetime, you have seen God provide through every crisis and transition.

Do not let the fear of a "shrinking reserve" turn you into a defensive owner. Be the manager eager to show the Master a return on His investment. Trust in the Manna Principle, knowing that the God who faithfully carried you through decades of labor is the same God who will sustain you through your final seasons. Your resolve to be generous now is a powerful spiritual legacy,

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proving that your hope was never in the bank balance, but in the One who holds the keys to every treasury.

## 2

# THE GIANT OF FINANCIAL ANXIETY

### *Overcoming the Fear of "Not Enough"*

At the threshold of your later years, a specific shadow begins to loom. It is a giant that follows many retirees into the quiet of their homes, whispering during the late-night hours when bank statements are spread across the kitchen table. This giant is the pervasive, suffocating dread of "not enough." Whether an individual has five thousand dollars or five million, the anxiety often feels identical. It is the haunting suspicion that somewhere, just past the horizon of the next decade, your resources will vanish, leaving you exposed and destitute. You start playing "what-if" scenarios in your mind as the uncertainty looms larger and larger.

This isn't just math. It's a spiritual siege. In an era of economic volatility and climbing costs, the fear of the future can become a paralyzing force. To live generously in this season, we must first confront this giant. We must tear down the structure of anxiety that keeps us from the peace God has promised, even in the sunset of our lives. I mean, if we are to be anxious for nothing, but in everything pray to God, doesn't this include how we treat this season of life?

### *The Fear of the Nursing Home: Overcoming Longevity Risk*

If you peel back the layers of most financial worries for seniors, you eventually find the specter of the care facility. It is the ultimate "what if." What if my health fails? What if I need care that costs \$10,000 a month? What if I become a burden to my children?

This "longevity risk" – the statistical possibility of outliving your wealth – is used by the world to sell us a life of perpetual grasping or perhaps longevity insurance that we can't afford. We

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are told to accumulate a massive "cushion" to protect against the inevitable decline of our bodies. While estate planning for seniors is wise, the fear of the nursing home can easily become an idol that demands the sacrifice of our joy. We stop giving to the church or helping our grandchildren today because we are terrified of a medical bill – or undesired medical news – that might arrive fifteen years from now.

The spiritual antidote is found in the character of God as our Lifelong Sustainer. In Isaiah 46:4, God promises: "Even to your old age, I am he, and to gray hairs I will carry you. I have made, and I will bear; I will carry and will save." God does not view you as a "liability" when you stop producing a paycheck, nor as a "cost center" when your health wavers.

Overcoming this fear requires realizing that ultimate safety was never in the size of your healthcare fund; it was in the hands that formed you. When we obsess over costs or what-ifs, we imply that God's ability to care for us expires when our independence does. But the God who provided manna in the wilderness is more than capable of navigating an inflated economy. Trusting Him with your "gray hairs" means believing He has already been to the future, seen the final bill, and made a way.

### ***The Rich Fool and the Barns: A Deep Look at Luke 12***

In the Gospel of Luke, Jesus addresses a man who thought he had finally solved the "not enough" problem. His land produced a massive harvest, and his solution was simple: "*I will tear down my barns and build larger ones ... and I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be merry'*" (Luke 12:18-19).

On the surface, this man looks like a success story. He was prepared for his "golden years." But God calls him a "fool." Not because he was wealthy, but because he was "not rich toward God." Of course, this is a figure of speech. God Himself doesn't need anything from this man. Being rich towards God means thinking about the needs of others, like family, friends, and the poor.

The "Rich Fool" suffered from a fatal case of the "first-person singular." His monologue is littered with "I" and "my." He saw his surplus not as a tool for the community, but as a wall to protect his own comfort. He believed that by adding zeros to his inventory, he was buying years for his soul. The tragedy of the "bigger barn" strategy is that it creates a false sense of security while insulating the heart from the needs of others. For a retiree, the "bigger barn" might be an unnecessarily large investment account or a lifestyle focused solely on self-preservation. Being "rich toward God" means realizing that a surplus was never meant to be a wall; it was meant to be a bridge.

### ***Investing in the Unshakeable: The Bank of Heaven***

We live in a world of volatile tickers. In a single afternoon, a market can erase a decade of savings, fueling the giant of anxiety. We feel our future is tied to the whims of Wall Street. But the follower of Christ is invited to invest in a different currency. Reflecting on Bible verses about giving, Jesus commanded us to "lay up for yourselves treasures in heaven, where neither moth nor rust destroys" (Matthew 6:20). Not surprisingly, Jesus concludes this section with "Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself" (Matthew 6:34). We can't invest in this different currency if we haven't addressed the source of our peace.

This is a major change in focus. Faith-based investing in the unshakeable means shifting our ROI (Return on Investment) to ROK (Return on Kingdom). When you support a missionary, feed the hungry, or mentor the next generation, you move funds from a volatile account to an eternal one. You move fragile money toward lasting fruit. My 90-year-old father has commented to me that he has more to give, not less, because of his longevity. Now, imagine the growth potential if we consider longevity across multiple generations.

Heaven's economy doesn't crash. When you give, you aren't "losing" money; you are relocating it to a place where inflation cannot touch it. If your most valuable assets are stored where

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they cannot be shaken, the headlines of the day lose their power to steal your sleep.

### ***Defeating the Giant***

Overcoming financial anxiety is not about having "enough" money; it is about having "enough" God. The giant of dread is a liar. It tells you that you are alone and your money is your only hope. But the Gospel tells a far better story.

You have a Father who has carried you through every recession and crisis for seventy or eighty years. You have a Father who has already given you Jesus, His very best. Why would He stop now? You have an inheritance that is "*imperishable, undefiled, and unfading, kept in heaven for you*" (1 Peter 1:4). Next time the giant whispers about the stock market, answer with the truth of the Covenant. Your barns may be small, but your God is vast.

# 3

## GIVING BEYOND THE CHECKBOOK

### *The Stewardship of Time and Wisdom*

For the better part of four decades, your life was likely defined by a persistent trade-off. You had a career, perhaps a family to raise, and a mountain of responsibilities that consumed every waking hour. In that season, your generosity was often transactional by necessity. You wrote checks to the church, supported missionaries, and contributed to building funds because your schedule simply didn't allow for much else. You gave God your money because you had little time to give Him much of anything else.

But now, the landscape has fundamentally shifted. While you may be navigating the anxieties of a fixed income or the "scarcity trap" we discussed earlier, you have suddenly come into possession of the greatest luxury in the modern world: hours. The alarm clock no longer dictates your value, and the corporate calendar has lost its authority over your Tuesday mornings. This abundance of time is a specific kind of Kingdom capital, and how you invest it will determine the legacy of your final chapters.

### *Currency Other than Cash: Ministry Opportunities for Retired Christians*

In the economy of the world, "time is money." But in the economy of God, time is often more valuable than gold. We live in a society that is functionally "time-poor." Younger families are sprinting between work, childcare, and basic survival, often leaving them spiritually dehydrated and relationally isolated. As a retiree, you are sitting on a gold mine of availability.

For forty years, you were the one in the sprint. Now, you have the opportunity to be the one who stands by the side of the road with

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a cup of cold water. This isn't about "staying busy" or finding hobbies to kill the afternoon; it is about recognizing that your presence is now your primary offering. A "presence" that is unhurried, attentive, and available is one of the rarest gifts you can offer a frantic world.

Many retirees fall into the trap of thinking that "church ministry" only means the tasks no one else wants to do – stuffing envelopes, ushering, or cleaning the kitchen. While those tasks are honorable, they rarely tap into the specialized "currency" you've accumulated. Your ministry might look like being the person who can spend two hours listening to a weary neighbor. It might mean showing up to a community meeting just to be a voice of calm and reason. It might mean becoming the "designated encourager" for the church staff who are perpetually on the edge of burnout. You finally have the margin to do what Jesus did: you can notice people. Some have wisely learned to do this even amid the sprint, but it would be a tragedy not to learn it after the sprint is over.

### ***The Duty of the Elder: Mentoring the Next Generation***

There is a specific mandate in the New Testament that is often treated as an optional suggestion, but it is actually a vital survival strategy for the local church. In Titus 2:3-5, the apostle Paul outlines a clear chain of command for the transfer of spiritual life. When exploring what the Bible says about retirement, we see he instructs the older men and women to be "teachers of what is good," specifically so they can "train the young" in the practicalities of faith and life. Is that happening in your church? If so, you have models to follow. If not, maybe you can restart this biblical trait.

Your most generous act in this season of life will likely not be recorded on a bank statement. It will be recorded in the life of a young father who is terrified he's failing his kids, or a struggling couple who doesn't know how to navigate the friction of their first five years of marriage. You are a repository of "scar tissue wisdom." You have lived through the recessions, the parenting

crises, the health scares, and the spiritual droughts that the younger generation is currently facing for the first time.

The tragedy of the modern retirement "dream" is that it often encourages seniors to segregate themselves into small groups or communities where they only interact with people their own age. And it can be even more tragic than this. When I was a young man, I asked an elderly man in my church to apply Titus 2:3-5 in his life and the lives of those in the seniors' community. He said, "We paid our dues. Now it's your turn." Certainly, we all have ministry opportunities throughout our lives. But the elderly have a special calling to the younger generation. This segregation and entitlement create a "wisdom leak" in the Body of Christ. The younger generation is drowning in information. They can find a thousand YouTube videos on how to fix a sink or manage a budget – but they are starving for wisdom. They need someone to tell them that the current storm won't last forever. They need someone to show them what a long-term commitment to Christ looks like when the initial excitement has faded.

**The Mentorship of Presence:** You don't need a formal curriculum to mentor. You just need a kitchen table and an open heart.

**The Gift of the Long View:** Younger people tend to live in the "now," making every crisis feel terminal. You provide the "long view" that stabilizes their frantic hearts.

**The Validation of Struggle:** When an elder says, "I struggled with that too, and God was faithful," it breaks the power of shame in a younger person's life.

Do not assume that the younger generation doesn't want to hear from you. They may be intimidated, or they may not know how to ask, but they are desperate for the stability you carry. Your duty as an elder is to be a bridge, not a bystander. Every hour you spend pouring your life into someone thirty years younger is an investment that will pay dividends long after you've entered eternity.

***Intercessory Giving: The Power of the "Retirement Prayer Ministry"***

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Perhaps you are reading this and feeling a sense of frustration because your health no longer allows you to "be available" in the ways we've described. Maybe you are a "shut-in," confined to your home or a care facility, and you feel that your season of usefulness has officially expired. If that is you, I want to challenge that perception with tenacity. You have the potential to be the most generous person in your entire congregation through the labor of intercessory giving.

In the book of Colossians, Paul mentions a man named Epaphras, who was "always wrestling in his prayers" for the church (Colossians 4:12). Notice the word Paul uses: *wrestling* (and he doesn't use that idea only once in relation to prayer.) Prayer is not a passive activity for those who can't do "real" work. It's striving in the best sense of that word. Prayer is the engine room of the Kingdom.

A retiree who commits their hours to prayer is performing a high-level spiritual service that a busy pastor or a harried deacon simply cannot replicate. You have the time to go deep. You can take the church directory and pray through it name by name. You can intercede for the missionaries on the front lines, the children in the nursery, and the leaders making difficult decisions. You are the "unseen support" that keeps the entire structure from collapsing.

I knew a woman who was bedridden for the last five years of her life. By the world's standards, she was a drain on resources – a "liability." But the people in her church knew the truth. They knew that if you were in a crisis, you called "Mrs. H." because she would take your name to the throne of grace and stay there until something shifted. She was the most generous person I knew. She didn't give money; she gave her breath, her focus, and her spiritual authority. She was a "shut-in" whose influence reached around the world through her prayers. Is the Lord calling you to this new front?

***Redefining Your Value***

## CHRISTIAN LEGACY PLANNING: WISE RETIREMENT GIVING

If you are currently feeling the "friction" of retirement – the sense that you are no longer "needed" because you aren't producing a product or a paycheck – remember that God does not measure your worth by your utility to a corporation. He measures your fruitfulness by your faithfulness to His call.

The "Golden Years" are not an invitation to stop serving; they are an invitation to serve differently. You are moving from the stewardship of *earning* to the stewardship of *imparting*. Whether you are sitting across a coffee shop table from a young man who needs a mentor or sitting in a recliner with a prayer list in your lap, you are doing work that has eternal significance.

Don't let the "scarcity trap" convince you that you have nothing left to offer because your bank balance is fixed. Your time is not fixed. Your wisdom is not fixed. Your access to the Father is not fixed. You may have less cash, but you carry more weight than ever. The most generous version of yourself isn't the one who wrote the biggest checks in your fifties; it's the one who offers the most of your heart in your seventies and eighties.

# 4

## THE FINAL ACT OF STEWARDSHIP

### *Legacy, Wills, and Difficult Conversations*

For many, Christian estate planning is something to be filed away under the "to-do eventually" tab of the mind. It is a subject that forces us to confront our own mortality; in a culture that worships youth and avoids the reality of the grave, discussing a last will and testament can feel morbid or even defeatist. However, for the follower of Christ, the distribution of assets at the end of life is not a cold legal necessity. It is the final signature on a lifetime of stewardship—a purposeful means of leaving a legacy for your family and the Kingdom. It is the ultimate opportunity to declare, one last time, where your heart has truly resided.

In this final season, your role as a manager of God's resources reaches its most critical juncture. You are deciding how the capital you've managed for decades will continue to work for the Kingdom long after you have entered the presence of the Master. This isn't just about taxes and probate; it is about the spiritual gravity of your final testimony.

### *Estate Planning as Worship: Your Final Testimony of Faith*

We often view a will as a dry, technical document designed to keep the government's hands off our money and ensure our relatives don't descend into legal warfare. While those are practical benefits, the biblical perspective on legacy is far more profound. When examining what does the Bible say about inheritance, we see that an estate plan is effectively your "last sermon." It is a concrete expression of your values, your priorities, and your trust in the providence of God.

When a believer approaches estate planning as an act of worship, the focus shifts from "protection" to "proclamation." By

intentionally designating portions of your estate to the local church, to missions, or to ministries that have shaped your walk with Christ, you are making a legal and spiritual declaration. In a sense, it beautifully addresses how to tithe in retirement at the absolute finish line of life. You are telling your heirs – and the world – that the mission of the Gospel was not just a hobby or a Sunday morning habit; it was the foundational purpose of your life.

Legacy giving is a way to "speak" even when your voice is silent. It allows your resources to continue feeding the hungry, training pastors, and reaching the lost in the decades to come. Imagine the spiritual satisfaction of knowing that a house you once lived in or an investment account you once managed will one day fund a Bible translation project or provide a scholarship for a struggling student. This is the beauty of "final stewardship." You turn temporary property into lasting impact.

### ***The "Inheritance" Debate: Kids vs. Kingdom***

One of the most friction-filled areas of retirement is the tension between providing for children and honoring God with our final assets. Many parents feel a heavy, unspoken pressure to leave "everything" to their kids. There is a fear that giving a significant portion of the estate to the church will be seen as a slight to the family, or worse, as "disinheriting" the children out of some religious fanaticism.

On the other hand, we are confronted with the biblical wisdom of Proverbs 13:22 – "*A good man leaves an inheritance to his children's children.*" So, how do we navigate this?

The "Inheritance" Debate is rarely about the money itself; it is about the message we are sending to our heirs. If we hand a massive, unearned sum of money to children who have not been taught the character of stewardship, we may actually be doing them a profound disservice. History and sociology are littered with stories of "affluenza" – the spiritual and moral decay that happens when a large inheritance hits a heart that isn't prepared to handle it.

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First, there's no biblical rule that says 100% must go to blood relatives. Stewardship doesn't stop at family lines.

Second, children often need character more than cash. A visible "Kingdom portion" can teach more than another zero.

Third, talk early. Name the love, name the plan, name the why – so it doesn't land as a surprise. Dealing with the guilt of "disinheriting" the church for the sake of comfort – or vice-versa – requires a return to the foundational truth: the money belongs to neither you nor your children. It belongs to the King. Your job is to listen to His direction on how to divide it. Leaving a significant "Kingdom portion" in your will is not an act of neglect toward your family; it is an act of faithfulness to your Father.

### ***How Much Should a Retiree Give to the Church?***

Navigating the concept of the "tithe" in retirement can be confusing. During your working years, the math was relatively straightforward: you gave ten percent (or more) of your "increase" – your salary. But now that the salary has ceased and you are living on a combination of Social Security, pensions, and distributions from accounts you've already tithed on, the "math of the ten percent" feels murky.

Should you tithe on the gross amount of your Social Security check? What about the Required Minimum Distributions (RMDs) from your IRA? If you already tithed on the money when it went into the 401(k) thirty years ago, do you tithe on it again when it comes out?

While we can get lost in the weeds of legalistic accounting, when we look at what does the Bible say about giving, the New Testament invitation is always toward sacrificial, cheerful generosity. For a retiree, the question moves from "What is the minimum required?" to "What does a life of worship look like on this income?"

The goal isn't to satisfy a tax auditor in heaven; the goal is to keep your heart soft. If you find yourself agonizing over the exact percentage to the point of anxiety, step back. God is more interested in your trust than your ledger. Navigating the tithe on a

fixed income is about maintaining the rhythm of dependence on the Father. It is a monthly reminder that even though the paycheck is "finished," the provision is ongoing.

### ***The Final Signature***

Your estate plan is the period at the end of the sentence of your life. It is the final opportunity to prove that your security was never in your "barns," but in the One who provided all of the harvests.

Don't leave your final act of stewardship to chance or to the default laws of the state. Take the time to sit with a Christian estate planner or a trusted advisor. Have the difficult, awkward, and ultimately beautiful conversations with your family. Ensure that your last will and testament is a document that brings glory to God and provides for the continued expansion of His Kingdom.

When you finally stand before the Master, you want to know that you managed His resources well until the very last second. You want to be able to say that you didn't just accumulate a pile of wealth to sit on – you deployed a legacy of grace that will continue to bear fruit for generations. Your last act of giving is not a loss; it is the ultimate "sowing for an eternal harvest." The check may be the last one you ever write, but the impact will never bounce.

# 5

## THE VIEW FROM THE FINISH LINE

### *Giving with an Eternal Perspective*

As the race nears its conclusion, the scenery changes. The frantic pace of the middle miles fades, and the horizon becomes the primary focus. For the Christian in the later seasons of life, the "finish line" is not a wall but a threshold. From this stage of life, a different clarity emerges. From here, you can see that the things we spent decades accumulating are remarkably light, while the things we gave away carry a weight that anchors our soul in peace.

### *Sending it Ahead: Impacting Lives Now*

We have all heard the cliché that "you can't take it with you." It's a reality that hits with newfound force when you are clearing out a basement or updating a will. But Jesus offers a radical alternative to the nihilism of leaving it all behind. In Matthew 6:19-21, He instructs us not to hoard treasures where "moth and rust destroy," but to store them in heaven.

You cannot take your retirement account into eternity, but you can "send it ahead" by investing it in the lives of people who will be there to greet you or whom you will greet there some day. Every dollar used to support a ministry, every hour spent mentoring a student, and every resource deployed to alleviate suffering is a transfer of capital from a collapsing currency to an eternal one. You aren't losing your assets; you are simply changing their location. When you give in your later years, you are performing a spiritual currency exchange, ensuring that your life's work yields a harvest that neither moth nor rust can touch.

### *Living with an Eternal Perspective: The New City vs. Old Currency*

As the lights of the "New City" grow brighter, the "old currency" of this world should naturally lose its luster. Think of a traveler nearing the border of a new country. They don't scramble to accumulate more of the local money they are about to leave behind; they look for ways to spend it or convert it before it becomes useless paper.

An eternal perspective means realizing that your true inheritance isn't sitting in a vault; it's waiting at the destination. The closer you get to the presence of God, the less you should feel the need to cling to the "safety" of a bank balance. Why obsess over the stability of a temporary tent when you are about to walk into a permanent mansion? This shift in focus is the ultimate cure for the "grasping years." It allows you to live with an open hand, knowing that the Father is not just your Provider in this life, but your Great Reward in the next.

***The Joy of an Empty Pocket: The Story of a Generous Saint***

I once knew a woman named Mary who lived in a tiny apartment and owned very little. She had spent her retirement years giving away almost everything she received – her pension, her time, and even her furniture. When she passed away, her "estate" consisted of a few books and a well-worn Bible. By the world's standards, she died in poverty.

But at her funeral, the chapel was overflowing. Person after person stood up to tell stories of how Mary's "empty pockets" had filled their lives with hope. She was the happiest person in the county because she had discovered the secret: the less she held, the more she had. She didn't die with nothing; she died with everything that mattered. Her "empty pockets" were a sign of a heart that had been completely satisfied by the King. She didn't leave a fortune, but she left a legacy of fire that is still burning today.



## CONCLUSION: THE MASTER'S FINAL AUDIT

We often imagine our final meeting with the Creator as a strictly financial review – a divine accounting where the columns must balance and the debts must be cleared. But the "final audit" of the Master is not interested in your net worth; it is interested in your heart's orientation. He isn't looking at the size of the reservoir you managed to collect; He is looking at the quality of the bridge you built for those who are coming after you.

There is a classic story of an elderly man who traveled a lonely highway until he reached a vast, deep chasm through which a sullen tide was flowing. The old man crossed in the twilight; the swollen stream held no fears for him. But once safely on the other side, he stopped and built a bridge to span the tide. A fellow traveler asked why he wasted his remaining strength building for a path he would never tread again. The old man lifted his head and said,

*There follows after me today  
A youth whose feet must pass this way.  
This chasm, which was as nothing to me,  
To that fair-haired youth may a pitfall be.  
He, too, must cross in the twilight dim –  
My friend, I am building this bridge for him.*

***The Beginning of Your Legacy***

Retirement is not the closing of the book; it is the writing of the epilogue, which is often the most significant part of the story. It is the transition from a mission of success to a mission of significance. Your accumulated resources, your hard-won wisdom, and your newfound hours are the timber and stone for the bridges the next generation desperately needs.

When you choose to be generous in this season, you are declaring that your life was about more than self-preservation. You are proving that the Gospel has the power to silence the survival instinct and replace it with a vision for eternity. Your legacy is not the money you leave behind, but the faith you move forward into the lives of others.

### ***A New Definition of Peace***

For the retiree who is sitting today with white knuckles, struggling to let go of the "safety" of their resources, the challenge is to trust that a bank balance was never the true source of security. The specific anxieties that haunt the nights – the rising costs, the uncertainty of health, and the dread of being a burden – are real, but they are not the final word.

True peace comes from unclenching the fist. An open hand is the only way to receive the joy that has been prepared for this final chapter. There is a quiet assurance in providence that surpasses any number on a screen. You are richer than you've ever been, not because of what you've kept, but because of what you have the capacity to give. Use your time, your wisdom, and your assets to build bridges that will stand for generations. Finishing the race is not about retreating into a bunker of fear, but about walking into a field of fruitfulness.



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