Excerpt & meme’s - At the Crossroads – Clayton Smith & David Wilson

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Excerpt

Legacy Planning is Essential for Good Stewardship

In recent years we have been hearing our church members ask, “What do I need to do to be ready for retirement? Can we afford to retire? I want the next part of my life to the best. I want to make a difference!” As many as 10,000 men and women are retiring each day but many dislike and are anxious about the idea of retirement; they very much would like to be redirected or redeployed to a life in retirement years that is meaningful and significant. Yet, transitioning into retirement without adequate planning can be very frustrating. At our church we have found a vital need for ministry with the Boomers!

For too many there may be an unfortunate lack of purpose, significance and identity. We have seen many people who really are at the prime of their life miss out on opportunities that bring fulfillment and joy. They do not think seriously about their potential legacy and what a difference they can make for their family and church.

While some of the greatest challenges of retirement are emotional and relational, the financial stewardship challenges that many face are often unknown. Many don’t have a spending plan for retirement and enter into the unknown with financial anxiety. We may not be able financially to retire so we will keep on working. We may even want and need an “encore” job! Having an annual spending plan in retirement is not only important each year, but it is the foundation for a legacy plan that directs your bequests.

In any case, most people plan to live more modestly than before. People downsize and find ways to live with less money—but with more joy. Scripture says that fulfillment is not determined by finances alone. Contentment happens when you understand your financial situation clearly and live within your means. Yet, living within your means and leaving a legacy covers much more than just finances. Pastors who care for families at the time of the death of a loved one know that if the deceased had planned his or her legacy, family members experience healing of grief and greater joy and are able to celebrate a well-lived life that was filled with love, faith, hope, and charity.

If you have not retired, how long do you expect to work? If you have retired from a career or have a spouse who has retired, how are you spending your time?

John Wesley, the founder of the Methodist movement in the 1700s, lived and died as a generous man of God. He left a legacy of faith and love that informed and inspired the Methodist movement in England to give birth to a new church in America. As a result, Methodist Christians today know that good stewardship makes great generosity possible.

“Make all you can, save all you can, and give all you can!”

—John Wesley

Wesley knew that safeguarding one’s legacy was an important consideration for all times of history. Over the years, you may have learned how to better manage your money. You may also have learned the painful consequences from financial failure. As people approach retirement, money management and good stewardship are essential to ensure a significant and successful road ahead.

In his sermon “Toward the Tithe and Beyond: How God Funds His Work,” John Piper gives the example of John Wesley and his generosity.

*This so baffled the English Tax Commissioners that they investigated him in 1776 insisting that for a man of his income he must have silver dishes that he was not paying excise tax on. He wrote them, “I have two silver spoons at London and two at Bristol. This is all the plate I have at present, and I shall not buy any more while so many round me want bread.”*

*When he died in 1791 at the age of 87, the only money mentioned in his will was the coins to be found in his pockets and dresser. Most of the 30,000 pounds he had earned in his life had been given away. He wrote, “I cannot help leaving my books behind me whenever God calls me hence; but in every other respect, my own hands will be my executors. In other words, I will put a control on my spending myself, and I will go beyond the tithe for the sake of Christ and his kingdom.” 2*

Wesley’s example is a challenge as you seek to honor Christ with your money over your lifetime. It helps to remember, however, that it is all God’s money anyway. Hold it with open hands. Give with the grace that has been given to you.

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1 Adapted Excerpt from AT THE CROSSROADS, Leadership Lessons for the Second Half of Life, by Clayton Smith and Dave Wilson, Abingdon Press, 2016

2 John Piper, “Toward the Tithe and Beyond: How God Funds His Work” (sermon, Bethlehem Baptist Church, September10,1995), http:/www.soundofgrace.com/piper95/09-10-95.htm

**Key excerpts from *At The Crossroads* for Promotion**

* This study is not about planning a retirement that is fiscally secure and physically healthy. This study is about developing a spiritually significant approach to retirement that will add joy to your life, years to your life, and life to your years! We want to help you choose the road to significance through spiritual lessons to guide the second half of your life!
* God gives you a purpose. Once you discover and pursue your purpose, you find greater joy.
* Regardless of your retirement stage, you can discover and experience more of life. As you clarify your purpose, each day you can wake excited to get up and get going. As you approach retirement, you will be asked often what you plan to do. Many people think retirement is about playing golf, taking long vacations, sitting at home watching television, puttering around in the yard, lounging around the pool, or indulging in rest and relaxation. Yes, those might be fun for a while. But after about two weeks, most people want to do something else. Something with purpose.
* Troubled times and uncertainty emphasize the need to recognize the importance of a spiritually significant retirement plan. Without such a plan, life may be sweet and easy, but it may also be short and less significant than we want it to be. You now have two lifetimes. One is as you grow up, mature, and start jobs and families. The other consists of the life after all that. How will you spend your second lifetime?
* Life teaches that each one of us is unique. God has shaped every person and has planned for that person to fulfill a purpose and to be significant. Are you seeking a higher purpose, especially for the second half of your life?
* I believe there is something more in life that God wants me to do. How do I discover it?
* Retirement is a time to discover other things you can do by pushing boundaries
* People who have successfully transitioned from employment to retirement believe they still have much to learn and want to have fun along the way. They retire *to* something, not *from* something, and they have plans in place before retirement starts, plans that give them a future with hope.
* You learn a lot from conversations with significant others in your life, yet too often you forget to talk with those you love the most about significant matters in planning for the second half of your life.
* Retirement is about the significant difference you can make. It is about your opportunity to change lives. It is about your impact on family, friends, church, and community. It is about leaving a sustaining legacy for those you love.
* For a legacy to make a difference, it needs to be communicated to others or written down to be read by others when you are deceased. You may not be ready to transition into heaven, but now is the time for you to plan how you will finish well