

Truth for Today

The Bible Explained

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Growing Old – The Christian Life Leaving it all Behind

[NKJV Version of the Scriptures used unless otherwise stated.]

Introduction

I would like to start my talk by telling a couple of stories that I was told when I was younger. The first comes from my school days. I recall one particular teacher who gave a few assemblies while I was at the school. He didn't do many assemblies, but they stuck in my mind whenever he did them. He didn't do anything particularly exciting either, he just recited the stories of a few individuals. But I was gripped because he told of people who had been successful in this world and how their lives had been changed when they had turned to God. But he didn't reveal the name of the individual until the end, giving no clues during his talk as to their identity.

One story I really remember was about William Colgate, who was the founder of the household name we all know from our bathrooms up and down the country. My paraphrase of the story is this: William Colgate's initial soap business venture was a failure. Following his conversion, he was convicted by the Bible to give some of his earnings to the Lord's work. From that point on he always gave an amount of his earnings away, and his business venture took off – as we well know. William Colgate found that his success increased the more he gave away. He was one of the drivers behind the American Bible Society and gave generously to support many Christian endeavours. Following his death in 1857, it was found that, although his business was financially secure and flourishing, he had very little personal wealth having given much of it away to support Christian causes during his lifetime.

My second story was one that I was told about a well-known preacher regarding the way in which he had dealt with his income. I may have the figures wrong, but the essence of the story is not affected by my poor memory. This preacher worked out that he needed £23 of his £25 income to live on. So, the preacher determined to give away the other two pounds to the Lord's work. By the time he had finished his ministry he was earning well in excess of the first amount, but he still only needed about £23 to live on. He continued to give the rest away to the Lord's work. Unfortunately, I cannot remember the name of that particular preacher, but I do remember the impression it made on me in terms of the way he had dealt with his money.

So, there we have it, two stories to ponder on if nothing else. I wanted to recite these two stories because they were the first things that came to mind when I was looking at the topic before us today – Growing old – Leaving it all behind. The first thing that I suppose needs clarifying is what the subject 'leaving it all behind' concerns. We are not going to consider a gospel message today, although it will come up during the course of things. Rather, it is specifically looking at how believers should deal with our wealth and possessions in our old age, with the thought of what we do with them - especially when death occurs.

I have found that this is quite a difficult topic to cover because people's circumstances can be so very different and change from generation to generation. Also, the issues are so wide ranging. We

cannot always follow the examples of the past as they may not be practical when compared with our situations today. The government in the UK recently put into law the requirement to have a work-based pension. Such things were not even comprehended in the 19th century in which my examples came from.

That's why I started with my two stories. I still remember them all these years later. I never took the practical examples as something to follow nowadays. It was the principles of the individuals that I thought were useful. Principles such as giving to the Lord's work, living within your means, and not increasing outgoings on self when income increased. There could be other issues, but the point I am aiming at is that, although we do not have specifics in the Bible, there are helpful principles that can shape our decisions.

A final point before we look at some of the Bible's teaching that we do have on this subject, is to emphasise when it is that we should consider these things. The series' subject is on growing old. Therefore, the target audience is those who are older. But the lessons from this subject are applicable to all ages, and, in fact, are better determined earlier in life than later. Particularly as we never know when we may reach the end of our life here on earth. It is best not to put these things off!

Biblical Principle 1 – Possessing Eternal Life is a Must

This brings us to the first, and perhaps most critical point, whenever we think of the subject of wealth, planning for old age and other such things. Let us turn to that well known parable of the Lord Jesus in Luke chapter 12 verses 13 to 18:

“Then one from the crowd said to Him, “Teacher, tell my brother to divide the inheritance with me.” But He said to him, “Man, who made Me a judge or an arbitrator over you?” And He said to them, “Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses.” Then He spoke a parable to them, saying: “The ground of a certain rich man yielded plentifully. And he thought within himself, saying, ‘What shall I do, since I have no room to store my crops?’ So he said, ‘I will do this: I will pull down my barns and build greater, and there I will store all my crops and my goods. And I will say to my soul, “Soul, you have many goods laid up for many years; take your ease; eat, drink, and be merry.”’ But God said to him, ‘Fool! This night your soul will be required of you; then whose will those things be which you have provided?’ “So is he who lays up treasure for himself, and is not rich toward God.””

Here is our primary consideration. It is worth remembering because it forms the primary consideration for nearly every practical topic. It goes without saying that any biblical advice, or principles, although certainly good, are of no benefit to someone who has not first sorted out their relationship with God. Leaving behind any possessions, or what to do with any wealth, is really quite irrelevant when someone has not looked after their eternal soul. The greatest possession we can have is the love of the Lord Jesus. It is also the only thing we can take with us when we come face to face with God. It is only through the saving work of the Lord Jesus that we can consider a life beyond this one. Only His death on the cross of Calvary is able to provide us with eternal life. How much more value is eternal life secured in Christ Jesus, than anything this world could offer us!

Biblical Principle 2 – Love of Money or Treasure in Heaven

The next principle I want to highlight is what our pursuit in life is. I get the impression that when the Lord said that we should 'store up treasure in heaven' in Matthew chapter 6 verse 20, He was pleading with people not to pursue earthly riches. The Lord knew that not only do these have the potential to be damaging, but they are the most likely things in the world to distract us from going after the things of God and doing the work that He has assigned for us to do.

I have three well known scriptures to look at for this principle, which are warnings about the pursuit of wealth.

1 Timothy 6 verse 10: "For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows."

Ecclesiastes 5 verse 10 and 11: "He who loves silver will not be satisfied with silver; nor he who loves abundance, with increase. This also is vanity. When goods increase, they increase who eat them; so what profit have the owners except to see them with their eyes?"

Proverbs 18 verse 11: "The rich man's wealth is his strong city, and like a high wall in his own esteem."

We see here some of the risks involved with the pursuit of wealth in preference to the things of God. The potential is to be led into evil and sin, thus ruining our witness for Christ. The fact that wealth can never satisfy us means that we will always want more; and then there is the fact that it becomes the thing that we trust in rather than God. It is worth remembering that the rich young ruler in Mark 10 did not go away happy although he had many possessions, rather he went away sorrowful because the Lord said that his trust in them wouldn't gain him eternal life.

Of course, this does not preclude believing people having wealth. My first story is testament to that. This is about the focus and drive behind our lives. Do we look to please God or to gain things for ourselves?

Biblical Principle 3 – Generous Giving

In contrast to the previous principle, I now turn to a frequently mentioned principle in the Bible. That of giving. There are many verses in the Bible which talk about the need to give of our substance. The Lord gave generously when He walked in this world. The well-known statement of 'a cup of water given in My name', which is in verse 41 of Mark chapter 9, shows us that there is really no excuse for not giving where we see a need.

The Bible seems to demand that giving be a regular feature of our lives. It was obviously mandated in the Law of the Old Testament to support the Levites in the temple. In the New Testament, although not mandated, it is expected from those who follow the Lord Jesus. The Lord Jesus gave everything for us; therefore, it is not unreasonable that giving is expected to be a part of our renewed lives. But not only this, we have the reminder in 2 Corinthians chapter 9 verse 7 that 'God loves a cheerful giver.' Our giving is not only expected from us but is expected to be done gladly by us. Again, we are to look to our Lord, knowing that He gladly gave Himself for us.

What a contrast this attitude is to that of the world around us, which is grasping, always wanting more. Its people believe they are entitled to everything at the expense of others and always considering themselves to be worse off and hard done by. The reminder of the Christian attitude to giving is important to bring us away from such thoughts.

Biblical Principle 4 – Care for Believers

I have included this last principle as something that I thought would be a helpful thing to consider for our subject. The scripture I base this on is Acts chapter 2 and verses 44 and 45:

“Now all who believed were together, and had all things in common, and sold their possessions and goods, and divided them among all, as anyone had need.”

In this passage, we see that there was a desire to ensure that every believer was equal, and that each had what they needed. There was a caring attitude in the early church to ensure that everyone was provided for. This was as essential as it was natural for those early believers. They were cut off from many things in taking a stand for Christ, and therefore the early church became the only provider for many of these believers.

This principle may seem to be similar to the previous one and, in many ways, it is part of the same thing. But in this one, a more personal responsibility for fellow believers is emphasised. Many people give to different Christian activities because they wish to support the work, but they do not necessarily get involved personally with the people doing the work. However, this scripture shows the requirement of care and concern for people we regularly meet with in church. It's about knowing our fellow believers well and meeting their needs as they arise.

Some Practical Questions

I think it is best now to look at some more practical implications of this subject. How then do we put these things into practice?

Let us just consider some typical questions and see how they fit with these biblical principles. I have four questions to go through which may come to mind when considering our wealth and possessions.

The first is this – Should we give all our money and possessions away? The early church naturally seemed to do this. It sounds like it was a wonderful time when there was such commonality amongst those believers. They wanted to be equal in everything because they all had the Lord Jesus in common. However, this is not a requirement that is ever taught in scripture. Clearly this occurred in Jerusalem, but we don't hear of it going on much in other places. The book of Philemon suggests that he was a rich man and that the local church was therefore able to meet in his house. A great benefit for those local believers to have such a one in their company. It seems that the need to give things away is a regular activity rather than a singular event. The Lord expects us to carefully consider what we do with those resources which He has granted us in this life.

On a more practical note, in our western society there is a need for us to be cautious as well. Such a decision to give away all our money and possessions may actually be detrimental to our witness to those around us, and potentially be seen as irresponsible. This does not rule such a course of action out, but it is something we should be mindful of. After all, the early church gave their possessions away so that everyone in the church could have what they needed. It was a bringing together of resources, rather than denying themselves of possessions, for the Lord's sake.

My next question is whether a believer should make a will? I know that this is something that has not always been a popular decision to make in the past. There is a view held by some that taking such an action of planning for the end of our lives is somehow lacking faith in God. I have known a number of cases where a person has died without a will and it has always been a messy and difficult affair for those dealing with the deceased's estate, with most of it being lost to things that

the deceased would never have wanted it to go to. Even where there is a will there are many problems to contend with. Having a will seems a sensible approach in general. It also seems to go well with the idea that we are required to be good stewards of what God provides us with. Why would we have no plans for what we may leave behind? I also believe that there is a biblical principle for this, which is found in King David's life. He knew from God that his son Solomon was to build the temple, so he set about making provision for the project. The resources put aside by David for the task were monumental and David made it very clear what he intended for these things after his death.

Just as an aside related to this topic: I was recently thinking about the number of legacies that had been left to a particular Christian activity that I am involved in. It was good that financial support was secured for a number of years for the work due to these legacies. But it was also sad for two reasons. The first was that the legacies meant that there would be no future donations once that legacy money had run out. The other was that some of the legacies were from people who had never supported the work whilst they were alive - they had left it all in their will! There is something a bit odd about that. If we look at the way the Lord Jesus gave Himself for each of us, we realise it was very costly to Him. He entirely sacrificed Himself! That is the key feature of Christian giving, that you are sacrificing something for someone else. Otherwise, it is not really giving at all. I am not sure you can really say that you are sacrificing anything when you merely leave it behind in a will.

We now come to the next question and that is to ask how much should we plan for our future life upon earth? I think this is important because we start to move into the realm of living by faith when we consider this question. We have to be very careful that we do not plan too much to secure our future. This may seem to contradict the comments I made regarding the questions of having a will. But there is a difference between stating what you want to happen to the things you leave behind and actually trying to achieve a certain target or goal for your own security in old age. I knew a man who became obsessed with ensuring he had enough income in his old age because he had seen his own father's plans for his widowed mother amount to very little. Ironically the father had been quite careful, but there was nothing he could do about inflation being so high at the time of his death. Unfortunately, the son became obsessed with keeping his revenue coming in from all sorts of schemes and ventures. In the end he had far more than he ever needed, but very little time and ability to actually do anything with it. He made no plans for it following his death and it all was a mess which nobody benefited from at all. But I remember thinking at the time, there was very little faith in God's provision in this. We should all act responsibly and make wise decisions, but it should never detract from the fact that we have a loving Father who cares for us. He knows the number of hairs on our head. We should ensure that our plans are not actually negating the need to rely on God's provision in our lives.

Now we move to a slightly different type of question - what about enjoying retirement? In the western world the main drive for accumulating money and possessions is very much geared around ensuring that we can enjoy our retirement and do lots of nice things that we want to do because we will have much more free time. Now, I can hear the OAP-protests that say that in retirement life seems busier than ever before. I have no intention of debating such a point, I'm afraid. We are dealing with possessions and wealth in this talk. The world around us tells us to plan for our future, make as much as you can to ensure that your old age is comfortable and can be enjoyed to the full, regardless of how busy it may become. Then there is a constant bombardment of information implying that those who are retired do not have enough money and that they need more financial support and what they should have had has not been given to them. Now, all these things may be the case, but my challenge would be this: Does this general worldly attitude impact the way we believers should view our wealth and possessions in retirement? Are such thoughts preventing us from giving generously, or meeting the needs of those around us? Are they making us think that we deserve to enjoy ourselves and get what we deserve? I know

they sometimes affect my thoughts on the matter, even though I am a long way off being retired myself.

There also is a wider implication as the attitude to retirement that we see in the world around us can affect our whole walk for God, not just our wealth and possessions. We must ever be mindful of the first principle: keeping our thoughts and our decisions in life tempered by the knowledge that we have an eternal home to look forward to, given to us by the One who is Lord of everything. The attitude of the world is to get what we can for ourselves. The attitude of the believer should be to look to serve the Lord in this present life, looking for our future life with the Lord, which is far better than anything this world has to offer. This service includes the stewardship of our possessions and wealth until the day we are taken to be with Him. How much is this seen in our lives? And what example do those of us who are elderly show to those who are younger believers of our desire to be with God, because we recognise the world as something that is corrupt, judged and condemned?

Concluding Thoughts

I have reached the end of my time on this topic, and I hope that these thoughts have been useful to my listeners.

I conclude with the thought that the greatest possession and wealth we can ever have is that of eternal life through Christ Jesus our Lord; and everything else that we may receive or have from God should be dealt with in the light of that fact.

Thank you for listening to this Truth for Today talk on Growing Old – Leaving it all behind, talk number T1242.

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