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POWERED BY PURPOSE

"I don't want to die for nothing. I want to die for something."

—Jack Bauer, 24

A few months ago, I watched one of the most amazing interviews I've ever seen. A national conference scheduled U2's Bono to talk about his commitment to relieving the HIV / AIDS epidemic in Africa. To be honest, I thought he'd be the typical, self-absorbed rock star who mouthed a few platitudes but really didn't have his heart in it. I was wrong. Really wrong. With crystal clarity, Bono explained that his celebrity status is "insane," but he wants to use it to accomplish something noble. He said that the church hasn't been doing its part. He isn't upset with Christ, he explained, but with Christians who claim to know Jesus but who don't care about the things Jesus cared about. Bono quoted the passage in Matthew 25 about feeding the hungry, caring for the sick, and visiting prisoners. In these verses, Jesus said that when we care for "the least of these my brothers," we are actually doing it for him. The sign of a true Christian, Bono insisted, is the commitment to take action to relieve suffering. He has devoted his fortune, his time and energy, and his reputation to the monumental task of wiping out the AIDS epidemic in Africa, and he's already making a profound difference.

As I watched the interview, I was struck with the biting insight that God has given me tremendous resources, too (not as much as

Bono, but plenty), and I can choose to use everything I am and everything I own to make a difference in other people's lives. When that interview began, I certainly didn't expect the words of a rock star to penetrate my soul and inspire me to action. Bono's interview was the tipping point to encourage me to write this book to help others connect their resources to what matters most.

We don't have to have great wealth or a worldwide reputation to make a difference. All we need is heart. My wife Connie has been an elementary school teacher for 20 years, and her heart is in tune with Bono's and Jesus'. Every year, I watch her devote herself to those young students. She genuinely cares for them as little people with hopes and hurts, dreams and fears. After 20 years, she could put herself on autopilot, but she doesn't. She still prepares for each day like it's the most important day in those children's lives. Over and over, I've seen her cry because a child is having difficulties at home, and Connie empathizes with that child's pain. Parents tell me how much their children love Connie, and they talk about how their kids love to go to school and learn because Connie loves them and makes school an adventure for them. Do you remember your kindergarten teacher? These kids will remember theirs, and many of them will do a little better in school and in life because an obscure kindergarten teacher cared enough to pour her life and her love into them.

Some people may be reading this book and feel a bit frustrated by now. They're thinking, *We're in the third chapter, but we haven't gotten into budgeting and investing yet. When is this guy going to get where I want to go?* If you're feeling frustrated that we aren't moving faster, I want to assure you that we'll get to all the details of financial management you can handle. But I've found that most people's

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choices with finances only make sense when they're moving in a clear, purposeful direction. If you try to make those decisions without a sense of purpose for your life, you'll be easily sidetracked and end up confused and empty. Defining or clarifying your sense

of purpose is an essential element—actually, *the* essential element—in financial planning. The needle on the compass of your life directs everything you are, everything you do, and everything you have.

DEAD ENDS

A few years ago, Connie and I took a vacation to Washington, D.C., and northern Virginia. I love history, and we enjoy visiting grand houses, so two of our stops were to George Washington's Mt. Vernon and Thomas Jefferson's Monticello. After touring the homes and listening to the guides talk about these men, I realized they were very different personalities.

These two men fascinated me, so I studied their lives. I learned that Washington accepted the command of the Continental Army when that ragtag bunch had almost no hope against the British Redcoats, the most powerful army in the world. He risked everything for a cause that seemed doomed to fail, but his courage and resolution carried him and his men through long, difficult years of battle, death, disease, and bitter cold. As general and as the first president, Washington's nobility and integrity guided him and our country. Over and over, people wanted this great man to become more of a king than a president, but he always humbly gave power away instead of insisting on more. After two terms, he chose to step away from power when he could easily have been president for life. When Emperor Napoleon heard that Washington had voluntarily stepped down, he was amazed. Faced with the thought of doing the same thing, he remarked, "I am no Washington!"

Jefferson's crucial role in the founding of the country is undeniable. The beauty and power of his thoughts in the Declaration of Independence continue to inspire us today, but in his biography of John Adams, historian David McCullough describes a dark side in Jefferson's life. During Washington and Adams's administrations, Jefferson repeatedly schemed to tarnish Adams' reputation, though he denied any involvement in these activities at the time. Instead of nobility and integrity, Jefferson's political legacy reads more like Watergate.

In their financial dealings, Washington and Jefferson were poles apart. Both owned large plantations, and they experienced financial hardships in the early years of the country. Washington was disciplined and wise in his handling of money, and when he died, he had one of the wealthiest estates in the nation. In contrast, Jefferson spent money on frivolous things his entire life. His journals record lavish expenses for all manner of purchases, from the finest leather gloves to the best wines. To pay off his loans, Jefferson often sold slaves and broke up their homes. When he died, his estate was deeply in debt, and he left a legacy of selfishness, foolish spending, and shattered families.

William James wrote, "The greatest use of a life is to spend it for something that outlasts it." Sadly, many people follow the example of Jefferson more than Washington. When I meet with clients, I typically ask questions about what matters most to them. Sometimes, I hear descriptions of wonderful, compelling purposes that inspire me, but sometimes people tell me that all they want in life is to have more money to spend on themselves. These people may be relentlessly driven to achieve success at all costs, or they may have inherited their wealth and be able to indulge every whim. Either way, their self-absorption causes them to miss out on rich relationships, the joy and peace of real contentment, and the thrill of seeing their lives touch others. They may have a lot of money and a lot of passion to have even more, but their paths lead eventually to dead ends.

In my life (and I suspect I'm not alone in this), one of the biggest engines that propels me down the dead end roads is comparison. For years, I woke up every day consciously or subconsciously comparing the possessions and pleasures Connie and I had to what others had. My conclusion was that I needed a bigger house, a bigger car, a bigger bank account, and a bigger wife (just kidding, Connie). If others' successes and possessions are the measuring stick, nothing is ever good enough because we can always find people who have more and bigger stuff. Companies throw gas on this fire of misplaced desire when they give awards, accolades, and plaques that honor those who led the company in sales—even if they lost their families and their health in their drive to achieve. Company directors can

tell who has “the comparison virus” and will sell their soul to be the top salesman so at the annual meeting, the boss will call them up on stage and say, “You are the best! Everybody, look at him (or her). This is what you can be if you work as hard.” I know how all that works because I bought that line. I was consumed with comparison. I was winning awards and making a lot of money, but after a while, I felt completely emotionally bankrupt. I became clinically depressed—hopeless, helpless, and confused. Comparison rotted my soul.

It's important for all of us to spend our lives for something that outlasts it.

It's important for all of us to spend our lives for something that outlasts it. Whether we're currently buried in debt, barely above water, or bucks in the bank, but still worried, we can take steps to discover what's really meaningful to us.

LOVE AND LOYALTY

People and causes; love and loyalty. I believe those are the ingredients of a life of purpose. If we look past our selfish desires, we find people we love and causes that inspire our loyalty. That's what makes life worth living and keeps us from paths leading to a dead end. When I think of love and loyalty, soldiers come to mind. I've watched lots of documentaries of men at war, and whether fighting in World War II, Korea, Viet Nam, Iraq, or anywhere else, men in the trenches often say they joined to fight for our country and freedom (noble causes), but in the heat of battle, they fight, bleed, and die for the guy next to them in the foxholes.

The people we live for are usually under our roofs, but we may expand the circle of purpose to include individuals and groups that share our commitment to a noble cause. We may, like Bono, devote ourselves to relieve suffering or stop the spread of disease, or we may invest our time, energy, and money in building houses for the poor, caring for prisoners or the elderly, sharing the Good News about Christ, helping someone who's hungry or hurting, or any of hundreds of other noble efforts.

I've heard people say that we should be able to write our life's purpose on the back of a business card, but I think life's a bit more complicated than that. Most of us have many different responsibilities, so our purpose in life will reflect those complexities. If we're going to live for something or someone beyond ourselves, we can look at three areas of life:

First, we begin with our families.

A major part of my purpose is to provide for Connie and our kids—not just financially, but in every way that a good husband and father provides. Some of us may be tempted to dream big dreams for our lives—and I'm all for that—but the biggest dreams shouldn't bypass our most cherished relationships. At the end of my life, my dreams won't be nearly as important as the quality of relationships I've had with Connie, JR, Brandon, and Carissa. I may want a new Lexus and other expensive toys, and I can afford them—but not if I want to provide money for a college education for my kids, a nice wedding for Carissa, and some great vacations that make memories for a lifetime. Putting my family first means saying “no” to some things I'd really enjoy for a while, but that's okay with me because my family is an enduring treasure.

I'd like to say that I've always had this perspective, but that would be a lie. For years, I put my career first, spending my resources of time, money, and affections on building the biggest business I could build. I was driven to be a success, but in the back of my mind, I felt guilty and ashamed that I wasn't the husband and father I knew I could be. I came to a point that I finally saw the emptiness of my pursuits and the damage I was inflicting on those I loved. During that painful season, I faced reality and made the choice to value my family more than my own career. My only regret in that decision is that it took a while for me to “get it.”

Next, we can examine our own lives and notice the activities that bring us the most fulfillment.

Those things that bring us the most joy and stimulate our passions are almost certainly part of our purpose in life. For example,

a friend of mine is in a management position in his company, but he told me, “You know, I can manage schedules and work loads just fine, but what I really enjoy—what really revs my engines—is when I can build confidence and skills into people’s lives. I love to see other people succeed!” He just described an important element in his life’s purpose.

Some of us dream of making a difference beyond our normal sphere of influence.

Many of us are completely satisfied with providing for our families and using our abilities in fulfilling ways at work or in our communities, but we are wise to at least consider one more step: We can dream about touching countless lives if we step out of the normal way of doing life and go for even more. Certainly, most of us are not entrepreneurs. Many of us are quite content making a difference in our own spheres of life, but some of us long for a bigger impact. Something inside propels us to dream, like Bono, of gathering people and resources and making a huge difference in a community, a nation, or the world. Let me give you a few examples.

Something inside propels us to dream, like Bono, of gathering people and resources and making a huge difference in a community.

- William Wilberforce was a homely little man who served in Britain’s House of Parliament. After he became a Christian, he reflected on God’s intention for his life. Soon, he was convinced of his purpose. He wrote perhaps the shortest and most challenging purpose statement I’ve ever read: “God Almighty has set before me two great objects, the suppression of the Slave Trade and the Reformation of Manners [turning people from vice to virtue].” England was the world’s greatest sea power, and much of its commerce was built on the backs of slave labor. For this reason, powerful forces in government and industry opposed Wilberforce’s efforts to free the slaves. He was sometimes physically beaten and often verbally ridiculed, but he was resolute in his purpose. Just days before he

died, news reached him that a bill had passed to outlaw the slave trade. His purpose was fulfilled.

- On a more personal level, Phyllis Stanley wrote:

“I want to live my life very *purposely*, regularly reviewing and praying over my purpose in life, loving God intensely, cherishing and inspiring my husband, praying for and keeping connected spiritually with my children, loving women and seeking to lay spiritual foundations in their lives.

“I want to live *faithfully*, believing God for what I cannot see. I want to believe that God can do in my children’s lives what I cannot do.

“I want to live *creatively*, creating beauty and warmth in my home, around my table, and in my Bible study. Creativity adds sparkle to a focused, purposeful life.

“I want to live *paradoxically*. I want to go against my selfish nature, against our culture, giving a little bit more than I feel like giving, going the second mile, being like Jesus.”¹⁰

- And a friend of mine shared his purpose with me. It reads:

“After thinking about how I’ve experienced fulfillment and what I want people to say at my funeral, my purpose is:

- That my family would be convinced that I genuinely love them.
- That I provide adequately for them.
- That I impart some measure of wisdom to my family, friends, and clients.
- That I help people wrestle with the complexity of God and his will for us.
- That I serve to deepen and extend people’s God-given messages.”

Our purpose statement doesn’t have to follow anyone’s direction or design. Far more importantly, it needs to come from our

10 Quoted by Linda Dillow in *Calm My Anxious Heart*, (Navpress, Colorado Springs, 1998), p. 105.

hearts. The ultimate direction for our lives seldom is clear at the beginning. Most of us need time and experience to refine our desires and discover the things that matter most to us. Stephen Covey, author of the best-seller, *Seven Habits of Highly Effective People*, wrote, “Whatever is at the center of our life will be the source of our security, guidance, wisdom, and power.”

AUTHENTICITY AND ACTION

Things have changed since the 18th century when Wilberforce trusted God to use him to free the slaves. Today, the obstacles to fulfilling our purposes aren't governments and industries. We face the soul numbing multiple effects of incredible disposable wealth, the rapid speed of life, a vast array of options for any decision, and relativism that tells us that all choices are equally valid. The sheer quantity of choices we face each day is mind-boggling. For example, only a few years ago, television offered only three networks, but today, cable or dish TV offers hundreds of options for every hour of the day. Technology has made even the most obscure information available in a heartbeat, and we can communicate with each other with startling ease.

In addition to the vast amounts of money, technology, and comforts we enjoy, spectacular failures in government, business, and the church have eroded trust in authority. We may conclude that wealth, the speed of life, relativism, and being cynical of authority have shattered people's sense of purpose, but they haven't. They're just looking for something they can really believe in. Today, people long for and look for authenticity. They don't care what anyone promises (they hear promises all day, every day). They want to know if people are authentic, with integrity and gut-level honesty, and willing to admit when they don't have all the answers.

People who value authenticity don't want to just write a purpose statement in a notebook. They want to take action. If they say their purpose is to help homeless people, they go downtown to take some food and clothes to people who live under bridges. If they commit themselves to teach children of immigrants to read, they carve out

substantial time to do the research, find the best methods and organizations, and go to these children to teach them new skills.

Many young people I meet realize the “opportunity costs” of their choice where they invest their lives, so they take a little extra time to consider the implications of their decisions. They understand that when they say “yes” to one mission, they’re saying “no” to countless others. They have a finite amount of time and money, so they want to be sure that they are investing in the things that really matter. Years ago, people trusted authority more than they do today, and they were willing to be told which direction to go. But no longer. This generation researches the options, weighs the possible outcomes, and makes decisions based on gut-level instinct and input from peers.

Purpose isn’t stagnant. Few of us have a single, compelling purpose throughout our lives like Wilberforce. For most of us, our sense

For most of us, our sense of direction and passion shifts as we uncover new abilities and discover new responsibilities and opportunities.

of direction and passion shifts as we uncover new abilities and discover new responsibilities and opportunities. As the years go by, our purpose may seem more clouded at one time than another, but hopefully, it will become clearer as we actively engage in things that stimulate our interests and awaken our souls.

Older generations sometimes could articulate a clear purpose, but too often, they failed to put their resources into action to make a real difference, or their personal lives failed to match up with their stated purposes. Today’s generation is looking for something authentic, something rich and real, and something more than pious statements that they can pour their lives into. They want their lives to count in tangible ways.

As we’ve been saying in these first three chapters, uncovering and clarifying what matters most gives direction to every area of our lives, including financial planning. A clear, compelling purpose captures our hearts. We get up every day (or most days, anyway)

with a sense that our lives are going to count for something beyond our own selfish demands. That's fantastic! Our purpose energizes us and makes us want to use every resource we possess to make a difference in the lives of our family, our work, our neighborhood, and in any cause that makes our hearts sing.

No matter what our financial condition might be, establishing a clear purpose is an important step in providing motivation for change. Those who are buried in debt will realize that they've been hustling down the wrong path, and now they can change direction. First, they can take steps to get out of debt so they will be free to pursue their purpose with enthusiasm and passion. Those who are barely above water will grasp the fact that real life is a lot more than just getting by. With a strong, new sense of direction, they'll be motivated to make better choices to provide for the future and accomplish their life's mission. Those who have bucks in the bank but are still worried will have their worries melt away in the warmth of confidence in God and in their future. And those who are full of purpose and contentment will continue to help others find and follow real meaning in life with even more clarity.

TRANSCENDENCE

One of the refreshing elements of the younger generation's view of life is that they ask tough questions without assuming the answers. This unnerves some of us, but it encourages us to look at things from a fresh perspective. They're willing to ask questions like, "If God exists, what difference does he make in my life? Does he have any claim on me? Does he really have a purpose for me?"

Actually, those are questions seekers have asked for millennia. Answers can be elusive, but author Os Guinness has concluded that if God indeed exists, and if he is involved in our lives, then surely his purposes permeate every fiber of our existence. In his insightful and challenging book, *The Call*, Guinness defines our purpose as "the truth that God calls us to himself so decisively that everything we are, everything we do, and everything we have is invested with a special devotion and dynamism lived out as a response to his summons and service."¹¹

11 Os Guinness, *The Call*, (Word Publishing, Nashville, 1998), p. 4.

We live in a tangible world, and to a large degree, our existence is dominated by what we can see, feel, hear, taste, and smell. But God “has put eternity in our hearts,” and we instinctively know there’s something beyond the tangible. The unseen world is every bit as real as the seen, and we long for the invisible to make a difference in our lives. The perspectives and convictions we absorb as we “reach for the invisible God” give us direction for our choices in the visible world of relationships, work, time, and money.

Certainly, throughout history, some people have lived meaningful lives apart from God. They have cared for the poor, built libraries, provided medical care, educated children, and performed a host of other noble works. But apart from the centerpiece of a transcendent purpose, one that is defined and guided by God himself, people often slip back into a self-absorbed existence. Instead of the thrill and challenge of changing lives, they experience nagging emptiness punctuated by fleeting moments of elation.

But we can’t just add Jesus to our already full lives. Christ didn’t come to help us be more successful in our selfish pursuits. He came

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to revolutionize our lives, to give us love for the unlovely and broken hearts for the hardhearted. If he is truly who he says he is—the Savior who forgives and the Almighty God who spoke and created the universe with a word—then he commands our wonder and devotion. If we’re looking for love and loyalty to

drive us, for a person and a cause that inspire us, then we need look no further than Jesus.

Jesus didn’t try to make following him sound easy. His purpose brings far more fulfillment than anything else life can offer, but his path leads us through valleys as well as to mountaintops, full of challenges as well as thrills. He told his followers, “Anyone who intends to come with me has to let me lead. You’re not in the driver’s seat; I am. Don’t run from suffering; embrace it. Follow me and I’ll

show you how. Self-help is no help at all. Self-sacrifice is the way, my way, to finding yourself, your true self. What kind of deal is it to get everything you want but lose yourself? What could you ever trade your soul for?" (Matthew 16:24-26)

Jesus was communicating "the paradox of purpose": If we pursue self-fulfillment, we'll end up empty, but if we give our lives away, we'll experience love, peace, joy, and tremendous satisfaction. Self-absorption, Jesus assured us, guarantees an empty life. We may get everything we want, but we lose what's most important and most fulfilling: rich relationships and the thrill of seeing that our lives really count. But purpose is personal. As we read the Scriptures and pursue God's direction for our lives, he will give each of us light and life, but his purpose will be uniquely crafted according to our personalities, our abilities and passions, and the opportunities he gives us right where we live.

Often people ask, "Just how does it work? How does God show us our purpose?" Those are great questions, and the answers aren't that simple. We may want something dramatic, but God usually shows us his path for us in more humble ways. For every Moses who saw a burning bush, there are a million others whose purpose is clarified bit by bit and day by day as we read the Scriptures to learn more about God's character and his plan, as we pray for God's leading, as we increasingly tune our hearts to sense the Holy Spirit's prompting and nudging, and as we trust God to open doors of opportunity. When we take steps of faith, we realize that we're good at some things, but not so good at others. Our friends and leaders affirm what they see in us, and we feel encouraged by their input. No, this process isn't nearly as exciting as seeing a burning bush or hearing an audible voice, but that's the way God leads the vast majority of us as we pursue a purpose that lines up with God's. As that purpose captures our hearts, we'll use every resource in our lives to fulfill it.

One of the biggest benefits of clarifying our purpose is that we can learn to rest. Rich, real wisdom doesn't come our way when we're flying through life at 90 miles an hour. For many people I meet with, life feels like a runaway freight train. When Moses came

down from the mountain with the Ten Commandments, one of them told us to stop regularly to reflect, think, and talk about what matters most. That's a lesson we still need to learn today. No amount of religious activity can replace the benefits of rest. One of the most important insights men and women can learn in our culture is the absolute necessity of changing pace, slowing down, and reflecting about the most meaningful things in our lives.

For years, I measured the meaning of my life by the number of things on my to-do list and the names in my appointment book. The more the better. And in fact, I was only satisfied if I had to rush from place to place with no time in between. In his article, "Diagnosing Hurry Sickness," in *Leadership* magazine, popular author John Ortberg identified two signs of stress—speeding up and multi-tasking:

- "Speeding up. You are haunted by the fear that you don't have enough time to do what needs to be done. You try to read faster, lead board meetings more efficiently, write sermons on the fly, and when counseling, you nod more often to encourage the counselee to accelerate."
- "Multiple-tasking. You find yourself doing or thinking more than one thing at a time. The car is a favorite place for this. Hurry-sick pastors [and anyone else, for that matter] may drive, eat, drink coffee, listen to tapes for sermon ideas, shave or apply make-up, direct church business on the car phone—all at the same time. Or they may try to watch TV, read *Leadership*, eat dinner, and carry on a phone conversation simultaneously."¹²

Hurry sickness is an epidemic in our culture. It promises success, but robs us of meaning. One of the most courageous things any of us can do is face our compulsion to hurry and take bold steps to stop, rest, and reflect. Try it. It'll change your life.

12 John Ortberg, "Diagnosing Hurry Sickness," *Leadership*, Fall, 1998.

BIG DREAMS, BIG HEARTS

Early in my career, I was driven to become a success. At that time, I thought ambition was the highest virtue in anyone's life. Later, when I began following Jesus, I became much more suspicious of ambition—especially my own. Ambition, though, is neutral. The drive to achieve can be right or wrong, good or bad, depending on the purpose. If it's noble, then ambition can be shaped and directed by love and loyalty instead of self-promotion.

I've learned that it's wise to be cautious about great goals and big dreams. After all, Jesus said, "The meek [not power-hungry people] shall inherit the earth." Those who have bigger dreams must wrestle with pride and humility, and humility comes from being broken, the painful process of realizing that our selfish ambitions are stubborn and insatiable. When stubbornness gives way to authentic love and compassion, God's grace (coupled with our genuine efforts) produces love, joy, and peace in our lives. This delicious fruit can never be earned or achieved by our power alone.

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Strong leadership and a bold vision can't be thrust on people by a megalomaniac. Loyalty must be earned. In his book, *In, But Not Of: A Guide to Christian Ambition and the Desire to Influence the World*, author Hugh Hewitt wants to see Christians "consciously commit to impacting the culture. To do that requires influence. Influence is not an automatic gift bestowed on good people. It is earned."¹³

I believe God delights when we dream big dreams that focus on his purposes and trust his means to accomplish those goals, but spiritual words don't guarantee noble hearts. We all know about Christian charlatans who use dramatic, emotional language about

13 Reviewed by Gina R. Dalfonzo, www.boundless.org/2002_2003/departments/pages/a0000800.html

God to manipulate people to give money to build bigger buildings and pay for huge salaries. Today, I'm more suspicious of people who have grand, glowing dreams, and I look for authenticity in their words and actions. My pastor, Rick Baldwin, is one of the best examples of someone with big dreams and a big heart. He often talks about the reason he and a group of people started our church nine years ago. He did the research, and he realized that 250,000 people who don't go to any church live within 30 minutes of our building. And when he talks about reaching them with the love and forgiveness of Christ, he almost always has tears in his eyes. I've been around him enough to know that his tears are genuine. He really cares for people. He's a man of big dreams who is energized and directed by love, not selfish ambition. He's a man with a big heart. Rick is a man who is powered by purpose.

T E N A C I T Y

Many factors threaten our sense of purpose. Selfishness can erode it, and disappointments can make us want to give up. Those who experience fulfillment are usually those who have faced difficulty and loss, but they eventually achieved their purpose. Some writers even say that "the death of a dream" is an integral part of the process of reconstructing, redefining, and resurrecting that dream.

Guideposts can help us stay on the path when we are tempted to drift or run away. Jonathan Edwards was a Christian leader with a powerful sense of destiny. To keep on track, he wrote a series of resolutions to guide his life. Some of these include:

"Resolved, to live with all my might, while I do live.

Resolved, never to lose one moment of time; but improve it
the most profitable way I possibly can.

Resolved, never to do any thing out of revenge.

Resolved, never to do anything, which I should be afraid to
do, if it were the last hour of my life."

One of the strongest statements of tenacity is found in a poem by Robert Service, who wrote about the hardships and grit of miners who searched for gold in the Yukon. Through bitter cold and

harsh deprivations, these men and a few women kept their focus. In “The Law of the Yukon,” Service wrote:

“Send not your foolish and feeble; send me your strong and
your sane,
Strong for the red-rage of battle, sane for I harry them
sore.
Send me men girt for the combat, men who are grit to the
core. . . .
And I wait for the men who will win me—and I will not be
won in a day,
And I will not be won by weaklings, subtle and suave and
mild,
But by men with the hearts of Vikings and the simple faith
of a child,
Desperate, strong, and resistless, unthrottled by fear or
defeat,
Them will I gild with my treasure, them will I glut with my
meat.”¹⁴

Few of us face the hardships these miners endured, but all of us can learn from them to be more dedicated to our goal and tenacious in achieving it.

FIRST STEPS

Most of us aren’t quite ready to leave home and devote the rest of our lives to a cause in another land. Our first steps are much closer to home, and in fact, are probably at our homes. We don’t need to be dreaming big dreams until we are taking responsibility to care for those who are in front of us every day.

In *Keep a Quiet Heart*, author Elisabeth Elliott tells the story of a friend who took his first steps to fulfill his purpose. Elliott wrote, “My friend Jim O’Donnell tells how he, a hard-headed, hard-hearted man of the world, found Christ. His conscience was awakened.

14 “The Law of the Yukon,” by Robert W. Service, quoted by Elisabeth Elliott in *The Path of Loneliness* (Servant Publications, Grand Rapids, Michigan, 2001), pp. 105-106.

The call of God was immediate: ‘Go home and love your wife.’ The change was so sudden and so radical, Lizzie could not make head or tail of what had come over him. This self-confident and self-interested man had quit living for himself. He had died. An altogether new kind of life was now his. The first difference it made was the difference that mattered most—in his private life.”¹⁵

We’ve spent three chapters looking at our memories, our values, and our purpose in life. Does all this make any difference in how we handle our money? Yes, it makes all the difference in the world! Even when our sense of purpose is still in the process of being clarified, it gives us enthusiasm and energy to connect every resource in our lives to what matters most. That’s the way we make our money count.

In the next chapter, you’ll get to chart out your plan. The thought of writing your financial plan gives some of you goose bumps, but some of you are going catatonic at the thought—and the two of you are probably married to each other! I want to encourage you to pour your heart into the next chapter or two. Don’t see it as a mean-

In fact, the plan you chart in the next couple of chapters can bring you more peace and fulfillment than you ever dreamed possible.

ingless exercise. It’s not! In fact, the plan you chart in the next couple of chapters can bring you more peace and fulfillment than you ever dreamed possible. After that, we’ll look at some amazing facts about saving and investing in Chapter 6. Hang on. It’s going to be a fun ride!

15 Elisabeth Elliott, *Keep a Quiet Heart*, (Revell, 2004), p. 156.

THINK ABOUT IT...

This exercise is designed to help you clarify what matters most to you so that you can write a purpose statement for your life...and your money.

1. Make a list of your strengths (in relationships, at work, in every aspect of your life).

2. Block out your life into 10-year increments. Actually, start with a 5-year period of your late adolescence (15-20 years old), and then cover each decade of your adulthood. In each period, list the activities that brought you the most joy and fulfillment. Then, for each of those activities, identify the particular aspect of it that gave you a sense of fulfillment.

3. After answering the questions about the activities that brought fulfillment and frustration, look for a pattern of fulfillment. What would you say is your life's "hot spot," the activities that have been the most fulfilling?

8. Reflect on the things that have given you a sense of fulfillment and the legacy you want to leave behind. As clearly as possible, write a statement of your life's purpose. (It doesn't matter how long it is, and if it isn't as clear today as you want it to be, that's okay. Most of us spend a lifetime clarifying and shaping our sense of purpose. Think deeply, reflect on the things that mean most to you, and write your purpose statement.)

9. How does your purpose in life affect how you use your resources? In other words, how can you connect your resources to what matters most to you? What difference will this make in how you handle your finances and other resources?

G O I N G D E E P E R

1. Read Matthew 16:24-26. What do you think it means to "lose your life" so you can "find it"?

MAKE YOUR MONEY COUNT

2. Plenty of people want to “get everything they want.” What are some evidences that they actually “lose” out on life by pursuing that goal?
3. In what extent would you say your purpose in life is connected to God’s purposes? Explain your answer. What are some specific ways you can align your purpose more with God’s?
4. What would your life look like if you were convinced “that everything you are, everything you do, and everything you have is invested with a special devotion and dynamism lived out as a response to God’s summons and service”?