

Financially, is it best for a Christian to *die broke* or *die invested*? Maybe you've given that some thought... perhaps you haven't! I would guess it's likely that those who might be just a little bit older have given it more thought than a Gen Z'er might have!

Hey, there've always been a couple of one-liners hanging around when it comes to that type of question. How about this classic zinger? *"You'll never see a U-Haul behind a hearse!"* 'Course that means dead people aren't bringing their worldly goods with them to their next destination. Funny. A couple of folks on the internet give credit to the universally admired actor Denzel Washington for originating that saying —yet that one-liner's been being repeated in the American church world for a really long time.

But you surely wouldn't be surprised at all, that when you google that U-Haul phrase, some jokesters have in fact posted pictures of hearses towing U-Hauls! And those photos do tend to make you laugh!

The other end of the spectrum of "death and finances" is embodied by a bumper sticker that was pretty popular several decades ago: *"he who dies with the most toys wins."* That one-liner is quite solidly attributed to Malcolm Forbes, the famous publisher of *Forbes* business magazine founded by his father.

Malcolm Forbes is worthy of comment in the context of this very episode. He was unapologetically extravagant—a very wealthy, exuberant partier, traveler, and collector of art, homes, aircraft, motorcycles, yachts, and, of course, Fabergé eggs. Those were very pricey bejeweled eggs made in Russia starting long ago with the czars. Now, did I say parties? Forbes famously threw himself a 70th birthday party that cost \$2.5 million back when a million bucks was really big money by most everyone's measure!

But Forbes was a very serious man in many ways: awarded a Bronze Star and a Purple Heart in World War 2, elected as a senator in New Jersey, credited for growing *Forbes* magazine substantially in readership and stature, and advocating free markets far and wide. But his quote here about toys has serious advocates in those who simply say that, rather than hoarding money, people should live life joyfully with others. OK, but a serious question arises for the believer: does the phrase *"he who dies with the most toys wins"* really fit into Biblical stewardship? Let's talk.

By far the most interesting giver of vast wealth in America has been Andrew Carnegie, who's credited for giving \$350 million dollars away by the time of his death over a century ago in 1919. Carnegie was an emigrant from Scotland who started by earning \$1.20 per week in America back then and ended up selling his Carnegie Steel company to businessman J.P. Morgan for over \$300 million way back in 1903—again, that's about \$11 billion in today's dollars! His company, Carnegie Steel, was the forerunner of the behemoth U.S. Steel. So yeah, *Carnegie reportedly gave away \$350 million over his lifetime...that was many billions in today's dollars.* Reports are that, in total, Andrew Carnegie gave away 90% of his wealth!

In 1889, Carnegie authored *The Gospel of Wealth*, a book where he exhorted wealthy industrialists to give away most of their wealth and to do that in light of their faith. But while some claim Carnegie to be a Presbyterian, others claim a different story, from a simple "religious heritage" to being an outright atheist.

Regardless, Carnegie contended that the life of a wealthy businessperson should be comprised of two parts: the first stage the creation and the accumulation of wealth, then the second stage would be for the later distribution of that wealth to benevolent causes. Carnegie's philosophy was that *"philanthropy was key to making life worthwhile."* That's a little different than *"he who dies with the most toys wins,"* right?

Carnegie funded a very wide variety of his interests: broad categories included education, music, science, civil heroism, pensions, and world peace. To this day, Carnegie's footprint remains in numerous libraries funded in communities large and small...Carnegie Mellon University...and several famous nonprofits like the Carnegie Endowment for International Peace. To be sure, Carnegie was on the wrong side of public opinion several times, scourged by some for being at least partly responsible for the Johnstown Flood and for the 1892 Homestead Strike. But he had a definitive quote about not giving away real wealth, even when it was clearly earned by hard work and perseverance: *"The man who dies thus rich dies disgraced."*

And there's yet one more last thought from Andrew Carnegie to ponder: he believed many heirs of large fortunes often squandered them in hedonistic living rather than nurturing and growing the inheritance.

So, we're back to the beginning: *is it best to die broke or die invested?* Well, giving away 90% of one's wealth like Carnegie did certainly seems to qualify for working diligently toward dying broke! And Carnegie was aggressively investing in his big communities of the United States and his native United Kingdom. So maybe the answer is to die broke *by dying investing in others!* Again, is it best to die broke or die invested? The answer can be "yes" to both *at the same time*—that's essentially what Carnegie did, by his own lights!

But wait just a minute. There are serious, legitimate issues embedded in this quandary. So, I'm going to raise a series of considerations as Christians in the context of our stations in life in the modern era.

1. I often say that many Americans define the word "wealthy" in America as "someone with \$1 more than I have." That's really quite often true even for many with quite fat bank accounts...and the faces of Bezos, Musk, and Gates on TV tend to prompt that kind of sentiment! Regardless, many folks have an aversion to being considered wealthy—real or perceived. But by historical standards and in comparison to the world's populace today, the truth is the average American *is* wealthy.
2. Here's a big thing: the gathering of a measure of wealth by the average person can and does often feel insufficient for addressing the possible financial future ravages of dementia or Alzheimer's, especially if attacking both spouses. So, is it good stewardship to give your money away without regard to this type of unpredictable fate? Besides, at what age will you still need funds: 90...100?
3. The U.S. Government has revealed gross financial irresponsibility as to federal debt, erosive inflation, and ongoing threats that the wealthy "pay their fair share"—which, of course, means much more government taxation of citizens' savings.
4. Maybe you give money today to churches or other institutions. Will they sustain the core beliefs and values and intensity they hold today? History often shouts *no*. So, a deep, thoughtful look at all Christian churches, denominations, and ministries is required for wise investing in them today!
5. 1 Timothy 5:8 (ESV) says, "But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever." And Proverbs 13:22 says, "A good man leaves an inheritance to his children's children." So, in this era of pretty radical social change in many American cities, schools, and neighborhoods, what about the true futures of children and grandchildren? Will they need additional resources to navigate wisely?
6. Matthew 6:19 says, "Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal." That's always a bracing question.

Hey, how's that for a somewhat bewildering mix of seemingly conflicting directions and possibilities? So, *is it best to die broke or die invested?* And the *answer is still the same: a resounding "yes!"* Right, we must be vigilant to invest in God's purposes outside ourselves: for me, that's keeping what I call being a "Great Commission Christian" in focus: that part is clear! And it would be great to "die broke," going right down to zero...but what about the privilege of stewardship of resources for children and grandchildren—now and in the future—as well as wisely covering hardship risks like long-term medical costs? That's the tension that will always surely visit the believer desiring to be a non-hoarder who follows hard after Christ.

So. The answer is indeed "yes" to striving to both "die broke" and "die invested." But the better way to say all that is captured in these words: *die stewarding wisely!* That's right: *die stewarding all your responsibilities and opportunities wisely!* And I do believe we have two clear Bible verses to anchor exactly that wise stewarding of our finances. First, Jesus said, "The Holy Spirit teaches all things." (John 14:26) And Jesus also said, "My sheep hear My voice...and they follow Me." (John 10:27)

Yeah, the sure path is...to be an ever-listening student of God and His purposes! So, *die stewarding wisely!*

A&A: Application & Action

1. Do you think America was ultimately better off or worse off for Andrew Carnegie having emigrated from Scotland to America and do all that he did? What do you think might have been most impactful: Carnegie's work in steel or his work in philanthropy? Discuss.

2. What specific strategies have you developed and lived out in handling personal finances? Specifically, perhaps you deploy strategies that help you to not operate in a fear of the future without hoarding the resources God has provided? Share.

3. Do you have a fully God-honoring, Spirit-directed tension of stewarding wisely now and into the future—a tension that makes you actionably serving His Kingdom priorities like the Great Commission? Discuss.