Many people, making even the smallest of donations, enable RBC Ministries to reach others with the life-changing wisdom of the Bible. We are not funded or endowed by any group or denomination.
The last few years have been difficult for the church. Not because of external threat, but because of widespread moral and spiritual defection within our ranks. Never has there been a better time to lift those who have fallen into distraction, disillusionment, or despair. Never has there been a better time to be reminded of the important goal of finishing well.

I am grateful to RBC senior research editor Herb Vander Lugt for his own example, and for the wisdom he summarizes for us in the following pages.

Martin R. De Haan II
FINISHING WELL

Finishing well is the right way for a Christian to close the final chapter of life’s book. It testifies to the reality of our faith. It leaves for those who remain a legacy of inspiring memories.

People are deeply impressed when they see a godly believer finish life with calmness, dignity, and grace. I remember well how stirred many of us were by what Mrs. Richard Neis did when she learned that she had only a few weeks to live. She held an open house for her friends and relatives where she cheerfully told us goodbye and said she was looking forward to being with Jesus. She finished life well.

This concern about finishing well, however, is not limited to the elderly. It is a passion of the wise long before they say their goodbyes. No clear-minded person wants to leave this world on a bad note. No one wants to be remembered as a fool who gambled life with no thought for the future.

We must realize that finishing well can only be guaranteed by the choices of today. We need to live every day as if it were our last—because it could be. Just recently I conducted funeral services for two young men who died about 30 hours apart. Jack Van Dyke, a 39-year-old husband and father of three, had a fatal heart attack in a motel room with his wife and children present. We who knew him are so grateful for the kind of person he was when God called him home. He was a loving husband, a kind father, a faithful Christian, a respected workman, and a delightful friend.

Kevin Rotman, a 19-year-old, was killed in an industrial accident. He died

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as a godly believer, an amiable son and grandson, a gentle older brother, and a tender boyfriend of the girl he had planned to marry. Both of these young men finished well because they were living well.

Finishing well, therefore, is relevant to young and old. The end of life may come unexpectedly. From childhood on, we who believe on Christ have a deep-seated desire to be remembered as a good person. And the only way to make sure we will be remembered that way is to live well right now.

Many believers who finished well lived well from the beginning of their Christian experience. They maintained a good marriage, took parenthood seriously, served the Lord faithfully, and kept growing spiritually. Whether they died early or late in life, they finished well.

It would be great if every Christian lived this way, but that’s not the way it is. Some fall into gross immorality along the way. Some go through a nasty divorce. Some fight a battle with alcoholism or homosexual desires and don’t always win. What about such people? Must they conclude that they have blown it? That nothing can erase past failures? That they cannot finish well? Not at all! Both the Bible and experience show us that people can finish well even after dismal failure.

Think of Manasseh (2 Ki. 21; 2 Chr. 33). Succeeding his father Hezekiah as king of Judah, he was involved in witchcraft, he murdered the people he didn’t like, and he sacrificed children to the idol Molech. But toward the end of his 55-year reign he repented. He did what he could to undo the harm he had done and died at peace with God. He finished well!
I know of a man who finished well even after ruining his life by moral failure. When he was in his late fifties, after years of living an exemplary Christian life, he had an affair, divorced his wife, and married the younger woman. He broke many hearts, brought shame to his children, and disillusionment to his grandchildren. His new life did not bring him the joy he expected. Eventually he repented. He couldn’t remarry the wife he had wronged, but he did have time to regain the respect of family and friends before he died.

Chuck Colson tells of the conversion and final days of Rusty Woomers, a death-row inmate. Deeply remorseful over what he had done, Rusty met with loved ones of the people he had murdered to express his sorrow and to ask their forgiveness. He bade his own dear ones a touching farewell and went to the electric chair with grace.

While neither Manasseh nor the elderly father nor Rusty left a legacy equal to that of people who never fell into sin, all three spent their final days in fellowship with God and died peacefully. It is never too late for repentance and restoration.

Don’t take this as an invitation to live carelessly. Christians who think they can repent later have no guarantee they will have that luxury. Furthermore, they will miss the joy that comes from a close walk with God, they will leave behind memories that don’t inspire others, and they will face the prospect of suffering loss at the judgment seat of Christ.

No matter where you are on life’s journey, now is the time to live well so that you can finish well.
HANDLING CHANGE WITH GRACE AND FORESIGHT

How well we end our earthly days depends largely on how well we handle life’s inevitable changes.

We proceed from infancy to childhood to adolescence to adulthood. As adults, we move rapidly through the changes from singleness to marriage, from parenthood to becoming grandparents, from getting ahead at work to the place where we peak and start going down the ladder. Our relationships change. Parents, uncles and aunts, and other members of their generation grow old and die. Our children grow up and move out. The people of our generation leave us one by one. We know that our own death is not far down the road.

The hymnwriter Henry F. Lyte was insightful when he wrote, “Change and decay in all around I see—O Thou who changest not, abide with me.” To finish well, we must cope with these changes gracefully and trustingly. In the following pages, we will consider eight of the areas in which mental and spiritual adjustments must be made as we go down life’s road:

1. Dealing With Physical Decline
2. Coping With Vocational Disappointment
3. Adjusting To Family Change
4. Adapting To Retirement
5. Preparing For The Death Of Your Spouse
6. Losing Your Independence
7. Planning Your Legacy
8. Evaluating Your Performance

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DEALING WITH PHYSICAL DECLINE

When my wife and I celebrated our 50th wedding anniversary, a number of people who attended our open house said, “My, you two haven’t changed.” We enjoyed hearing these words, but we knew they weren’t true. In our wedding picture I had wavy hair and weighed 138 pounds. Not today! We still looked quite young in the pictures taken during the 1950s. But not nearly as young as in 1941. The years have taken their toll. But not just with us. We noticed that the people we had known in our youth also looked older.

I often hear people in their seventies and eighties say, “I don’t feel old.” I’ve said it too. But the fact that we’re declining physically cannot be denied—even by those of us who are healthy. No matter how hard I run when I hit a ground ball in a softball game, it takes me a long time to get to first base. I can throw a ball with all my might, but it still travels in an arc. The morning after strenuous activity, I head for the medicine cabinet for aspirin. And I can consider myself blessed to be able to function as well as I do. Many of my friends in my age bracket are unable to get around very well.

It’s undeniable that we begin to deteriorate physically at age 30. I have three biblical suggestions that have worked for me in dealing with physical decline: (1) acknowledge it gratefully and responsibly,
(2) live one day at a time, and (3) keep reasonably active.

I. Acknowledge Physical Decline Gratefully And Responsibly. Growing older is not a disgrace. Looking older need not be humiliating. Having limitations must not be construed as something shameful. The Bible says that reaching old age is a blessing. It says of Abraham at age 175, “Then Abraham breathed his last and died in a good old age, an old man and full of years, and was gathered to his people” (Gen. 25:8). Rehoboam, king of Israel, erred seriously when he ignored the counsel of his elderly advisors (1 Ki. 12). The aged were called “elders” in Israel (Josh. 24:31). They were to be respected (Lev. 19:32) and looked upon as wise (Job 12:12). Gray hair is an old person’s “splendor” (Prov. 20:29). Therefore, we should count every added year of life as a gift of God and as a reason for gratitude.

Added years, of course, bring with them added responsibility. Our physical decline does not reduce our capacity to serve the Lord. Paul wrote to his young friend Titus and told him to teach the older men and women how to be a spiritual help to the younger people in the assembly (Ti. 2:1-4).

The elderly men are to be (1) temperate—clear-headed, moderate, sensible in thought, speech, and action; (2) worthy of respect—dignified in demeanor and serious-minded about spiritual matters; (3) self-controlled—overcoming temper, passions, and weaknesses; (4) sound—spiritually healthy and examples to the young in the way they trust, love, and endure.

The responsibility of the
older women was set forth as follows: “Likewise, teach the older women to be reverent in the way they live, not to be slanderers or addicted to much wine, but to teach what is good. Then they can train the younger women” (Ti. 2:3-4 NIV).

Older women are to: (1) be reverent—possess such reverence for God and spiritual realities that they cannot be addicted to alcohol or gossip; (2) teach what is good—teach and train younger women that loving their husbands and children is an indispensable element in their lives.

Attaining old age is a blessing from God. Most people would rather get old than die young. But we want to get old without being grumpy, set in our ways, and disagreeable. As believers, we should want to be the kind of people Paul described in this passage. The time for this spiritual growth to begin is right now. As you decline physically, you can go in the opposite direction spiritually and be ready to meet the challenge of Titus 2:1-4 when you reach the stage where “older” or “aged” applies to you.

2. Live One Day At A Time. A second element in handling physical decline is to live one day at a time. It's true that Jesus said this about everyone, but it is especially important for us as we feel ourselves slipping physically. He told us not to worry about tomorrow and then concluded with the statement, “Each day has enough trouble of its own” (Mt. 6:34 NIV). Some people learn how to do this while they're still young. A nurse I know has a severe case of multiple sclerosis. She is very aware of what lies ahead as she becomes increasingly incapacitated, yet she is cheerful. One day
she said to me, “The trouble with this disease is that it takes so long to kill a person. I’m ready to go right now. But I’m also going to squeeze as much joy as I can out of every day.” Although she has to get around in a wheelchair and has difficulty speaking and swallowing, she still has a good attitude and takes life one day at a time.

Another woman I knew battled a painful disease called multiple myeloma for about 12 years. On days when the pain was under control she was upbeat and amiable. She could have worried about tomorrow’s pain or about dying, but she didn’t. She trusted God one day at a time and was beautifully serene when the end came.

These are matters of legitimate concern. But instead of dwelling morbidly on all the unpleasant possibilities that lie ahead, we should thank God for today and enjoy what we can now, trusting the future to Him. The Bible assures us that whatever God permits, He will provide what we need. He has told us that He won’t let us be tested without giving us all the grace we need to go through it (1 Cor. 10:13). Jesus also promised to be with us all the way (Mt. 28:20). We honor the Lord, bear a good testimony, and add much enjoyment to our later years when we obey Christ’s instructions to live life one day at a time, and to let tomorrow take care of tomorrow’s problems.

3. Keep Reasonably Active. The third practical suggestion for handling physical decline well is to keep reasonably active. The older we get the easier it is to take the path of least resistance and just sit around. This is a serious mistake. But so is the
opposite extreme. Some people are so determined to fight off the effects of old age that they take vast quantities of vitamins and tonics, make a fetish of exercise, and spend large sums of money to look young. They seem to think they can stop the aging process if they work at it hard enough.

Paul told Timothy that physical exercise “does bring limited benefit” (1 Tim. 4:8 NEB). However, he went on to make it clear that our emphasis should be on the spiritual area of life, which has benefits that last forever. Exercise and self-discipline in eating are commendable. They help us feel better and may add a few years of quality life to our earthly time, but that’s all. Keep reasonably active, but place more emphasis on your spiritual preparation.

COPING WITH VOCATIONAL DISAPPOINTMENT

We all like to be appreciated, and many of us get a great deal of satisfaction out of our work. We also enjoy the added financial compensation that accompanies job advancement. But in today’s complex and changing technological society, the time comes all too soon when, for many, the progress stops. A man discovers that he’s as skilled as he ever will be at his job. He may be only in his forties, but he starts seeing newly trained younger
people passing him by. Worse still, his job may be phased out and he can find no other place where his training helps him to get a job.

This happened to one of my nephews, who is almost 50 years old. He wasn’t old enough to qualify for any kind of retirement. So he had no other option than to enroll in a job training program and make a new start in another community.

When the half-century mark nears, many people who hold respectable jobs and provide well for their families start feeling like failures. “All I’ve ever done is sell cars! When my working days are over, what have I really accomplished?”

People who take life with some degree of serious thought—whether unskilled laborers, skilled technicians, professionals, or executives—reach the point at which the glamour, idealism, and expectation of youth are replaced by solemn self-evaluation. That is why a skilled 52-year-old surgeon in a television interview said that he is trying to have some fun now because he receives little satisfaction or fulfillment in his work. All he has done is to slightly postpone the inevitable.

A man who had reached the top in three fairly large companies told me that his success is not giving him much pleasure. At the other end of the spectrum are the middle-aged and elderly who feel they are complete failures because they never made a lot of money or accomplished anything great by human standards.

The “successful but unsatisfied” and the “unsuccessful and frustrated” need to see that our real worth is not in how much we have accumulated nor how much we have accomplished. Young men and women must
be aware of two dangerous “dragons”—activism and materialism. Activism says, “You are what you have accomplished.” Materialism says, “You are what you have acquired or accumulated.” Both activism and materialism produce misery and destroy lives.

The Bible shows that our worth in God’s eyes has nothing to do with how successful we are by this world’s standard or how much we have accumulated. Our worth is found in the fact that God created us in His image and gave us the authority to rule over the earth as His representatives (Gen. 1:27-30; Ps. 8). Therefore, every one of us possesses a unique dignity and authority on the earth.

Sin prevented us from accomplishing all that God created us for, but He did not abandon us. Way back in eternity, He determined that at the proper time the Second Person of the Trinity would become a member of the human race, live without sin, take our punishment by dying on a cross (In. 3:16; 2 Cor. 5:21), and rise from death (1 Cor. 15:25-58). Every believer has been chosen by God to be the recipient of forgiveness and eternal life (Eph. 1:3-6). This is what gives us tremendous value in God’s sight.

Since believers will someday be on display before the angels and all other intelligent beings as the objects of God’s love and grace (Eph. 2:6-7; 3:10-11), we can be assured that we are all significant—either in life or in death.

This thought is expressed beautifully in Psalm 116:15, “Precious in the sight of the Lord is the death of His saints.” The Hebrew word translated “precious” sometimes means “valuable” (the “precious stones” in 2 Samuel 12:30 were jewels),
but it also means “costly”—that which has cost pain or toil, as in Proverbs 12:27. Since the psalmist is praising God for delivering him from death, the idea of “costly” better fits the context. The death of a devout believer is costly to God because He loses for earthly service a person He chose from eternity, forgave through the death of the Son, changed through the new birth, and equipped through the gift of the indwelling Spirit. That’s why God does not lightly let His children die.

I thought of this when ministering to Cindy, a 32-year-old wife and mother who was dying from leukemia. I grieved over this situation. I sensed that God too was deeply concerned. He who sees the fall of a sparrow as significant (Mt. 10:29-31) shared the pain this young woman and all her loved ones were feeling at that moment. He valued Cindy very highly. He highly values you and me. And the value He places on us has nothing to do with how rich or famous we are.

**ADJUSTING TO FAMILY CHANGE**

Another area of change to which we must adjust is the family. To a child in a traditional home the term family connotes mom, dad, siblings, and maybe a pet. At this stage of life, youngsters can’t conceive of anyone ever taking the place of the ones they live with right now. A picture of mom, dad, and children sitting around a table stirs our emotions.
But even in the best of homes, relationships keep changing. Children gradually become more self-sufficient and independent, and parents must learn to give them more and more freedom. Before long the children leave their mom and dad to establish new families. The parents become grandparents. Before they are willing to view themselves as middle-aged, the two of them are alone again. They have mixed feelings. On the one hand, they are glad they are past the trials and tribulations of child-raising. On the other, they miss the excitement and action of the years when the children were at home. Sad to say, it is at this point that many marriages grow sour and some parent-child relationships break down. The path of wisdom is to prepare for this time well before it comes.

The Marriage Relationship. A husband and wife, even when the children are small, do well to give highest priority to their responsibilities to each other. Through their marriage they have entered a “one flesh” union intended by God to last a lifetime. The children will one day do exactly what they did—leave mom and dad to establish a new home. They must not allow their children to mar their relationship with each other.

The self-sacrificing love and mutual submission enjoined in Ephesians 5:22-33 is all-important during the years of young parenthood. As a pastor, I’ve seen many couples lose their closeness when one of the partners felt pushed to second place behind the children. Sometimes mothers become so eager to be loved by their children that they openly show disrespect for their husbands. Sometimes
fathers are so eager to have a good relationship with their sons that they set up an “us” against “them” (mother and sisters) conflict. In such situations, the marriage is likely to be in trouble when the children leave home.

Some time ago, my wife and I were tremendously encouraged when we saw so many young couples shopping together with their small children. All around us we saw young husbands and wives showing their togetherness and sharing the responsibility to care for the children. My wife said, “These people will still be loving one another when they reach our age.”

The years bring change to all marriages. The sexual relationship won’t be what it once was. But this is normal and should be accepted as such. Men who buy sex manuals or try to stimulate sexual desire by looking at pornographic books and films make a serious mistake. The thing to do is to avoid being preoccupied with the fact of sexual slowdown. When a husband and wife communicate, treat each other with kindness, develop common interests, and pray together, they will almost always have a satisfactory sex life—even in the senior adult years!

Parent-Offspring Relationship. Bumper stickers give widely divergent messages about older people and their offspring. Some say, “I love being a grandparent” or “Happiness is being a grandparent.” Others say, “I’m spending my children’s inheritance.” Many elderly folks enjoy their grown children and grandchildren so much they say it’s better than young parenthood. When I kiddingly told an attractive 65-year-old that I would find her a husband, she turned serious and

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replied, “Thanks, but I’m not looking for a husband. I’ve got such a wonderful relationship with my children and grandchildren, I don’t want to risk losing it.” But an 80-year-old man quite bitterly said to me, “My kids don’t care about me. They’re just waiting for me to die so they can get my money.”

Among Christians, the relationship should be wonderful. Grown sons and daughters who obey the command to honor their parents will keep in touch. Wise parents will make themselves easy to love by doing their best to avoid being nosy or domineering. They will love their grandchildren, but not infringe on the authority of the parents.

I have observed that many elderly widows are neglected by their offspring, especially when they live in a retirement home. Perhaps children find it more enjoyable to visit parents who still live together in a house. Maybe they reason that their mother has many companions and friends where she is living. Whatever the reason, it is wrong. Mothers and grandmothers usually want to be close to their offspring. To ignore them is to disobey the Scriptures and set a pattern that is likely to be carried on in the next generation. Children who see their parents showing love and respect for Grandma and Grandpa are almost certainly going to do the same when they grow up.

God’s blessing rests on families that practice mutual submission, tender love, and deep respect. Paul implied this in his classic passage dealing with family relationships: Ephesians 5:22–6:3. Immediately after his admonitions to husbands and wives, he commanded

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children to obey their parents in the Lord and repeated the promise of Exodus 20:12. Nothing equals close family relationships in producing old-age happiness. An elderly couple, who can easily afford to spend the winter in a warm climate, recently told me they are going to stay home from now on because they so much enjoy being near their children and grandchildren. A widow who lives in a retirement home told my wife and me that although she misses her husband and the house they lived in, she is perfectly content because she has the Lord, her children and grandchildren, and many friends.

I’m not a prophet, nor the son of a prophet, but I predict that the offspring of these people, the ones who maintain such a close family relationship, will be given the same love when they grow old. Building family relationships now will pay great dividends in the future.

ADAPTING TO RETIREMENT

Another change to which a person must adjust is the added free time that comes with retirement. During our busy years we may look at retirees with a degree of envy. They can golf or fish all they want. They can sleep in every morning. What a life! But the fact is that retirees aren’t comfortable staying in bed much longer than they did when they worked. They find that golfing and fishing, excellent recreational activities for a
person who is working, are not the kinds of things they can enjoy for hours every day. The result is that some retirees are bored, don’t get along with their mates very well, and more or less sit around waiting to die.

On the other hand, some retirees are so happy they say they could make a career out of retirement. They have more time for daily devotions. They are busy with projects at home. They look around to see what they can do for others. They are involved in church activities. They have time for their children and grandchildren. They are now enrolled in a Bible study. They wonder how they ever found time to earn a living.

The following four elements are key factors in a happy retirement:
(1) meaningful devotions,
(2) enjoyable activities,
(3) helpful service, and
(4) an active, learning mind.

I. Meaningful Devotions. Take time every day to feed your soul and pray, both with your spouse and in private. Each person can determine the time, length, or the method. Thousands of retirees use Our Daily Bread for their joint devotional period, and a more demanding type of reading for their private time. Some make a prayer list and go through it systematically. Others depend on their memory and the prodding of the Holy Spirit in their intercessory praying.

The godly person is one whose “delight is in the law of the Lord” (Ps. 1:2). He also prays, “My voice You shall hear in the morning, O Lord” (Ps. 5:3). Daniel, as an aged man far removed from his own people, went to his upper room three times a day, opened the windows toward Jerusalem, knelt, and “prayed and gave thanks before his God” (Dan. 6:10). Jesus told
us to “ask,” “seek,” and “knock” in prayer (Mt. 7:7). Paul repeatedly admonished us to pray (Rom. 12:12; Eph. 6:17-18; Phil. 4:6; Col. 4:2; 1 Th. 5:17; 1 Tim. 2:1). A devotional life—reading the Bible and praying—is an essential element in the life of a godly retiree.

2. Enjoyable Activities. A retiree must also become involved in some enjoyable activities. The Bible doesn’t say this, but it does recognize our human need for wholesome enjoyment through activities. Only the active can truly enjoy rest. God gave the Sabbath to Israel so that all rich and poor, male and female, could rest from daily toil. But rest after work is quite a different thing from being idle.

The writer of Proverbs repeatedly warned the sluggard (6:6,9) and the slothful (12:24). Paul warned against idleness (1 Th. 4:11; 1 Tim. 5:13). Enjoyment is good; idleness is bad. The way to find proper enjoyment is through wholesome activities. Some people may choose to get involved in home improvement and repairs. One retiree told me he is glad whenever his wife tells him about a leaky faucet or something that needs fixing. Some people choose a hobby. Others find great delight in golfing or fishing or watching sporting events. Many hobbies are available even for people who are confined to their homes. Find something you can enjoy and spend some time doing it. Proverbs 17:22 declares, “A merry heart does good, like medicine.”

3. Helpful Service.
The third essential element in handling the time afforded by retirement is that of reaching out to others. For Christians this can be an effective way to witness.

I know an elderly woman...
who is a good cook. She looks for opportunities to bring in meals to families where the mother is ill or hospitalized. She also gets other women involved when the situation continues for a while. A retired man who loves to fix things offers his services free to older people who can no longer perform small carpentry and plumbing jobs. A retired minister in a small community checks the obituary column in the local newspaper and writes a personal letter to the family, expressing his sympathy and offering to counsel them free of charge. A woman in her eighties sends notes of encouragement to young people at graduation time, to shut-ins, to bereaved, and to those who have been hospitalized. Another elderly woman telephones people she knows to be lonely.

We can utilize our time in such a way that we are extremely useful and helpful. The psalmist portrayed the blessedness and fruitfulness of the aged who love God:

*The righteous will flourish like a palm tree, they will grow like a cedar of Lebanon; planted in the house of the Lord, they will flourish in the courts of our God. They will still bear fruit in old age, they will stay fresh and green (Ps. 92:12-14 NIV).*

4. An Active Mind.

Another key element in making the best of our retirement years is maintaining an active mind. While some people develop short-term memory loss and Alzheimer’s, the majority can still learn, even memorize. Interestingly, the Bible portrays a number of people who were lucid and vibrant in old age.

Jacob, who was almost 150 when he died, called his sons to his bedside and
eloquently uttered inspired prophecies that looked far into the future (Gen. 48–49). Moses had a clear mind when he, at 120, climbed the mountain where he would die (Dt. 34). Caleb at 85 asked for the privilege of leading in the military conquest of the desirable hill country later named Hebron (Josh. 14). Daniel was at least 90 when he, after being miraculously delivered from the lions’ den, “prospered during the reign of Darius and the reign of Cyrus the Persian” (Dan. 6:28 NIV). At the time of Christ’s birth, the aged Simeon and the 84-year-old widow Anna both recognized Jesus as the promised Messiah and spoke movingly about the significance of His coming into the world (Lk. 2:25-38).

The idea that the elderly are normally senile is not supported in the Bible nor in data gathered during the last 30 years. Much of what passes for senility results from the fact that many older people are placed in situations where nothing is expected from them. After presenting a series of case histories, the well-known Dr. William Gasser concluded that most “senile” people were cured when they accepted responsibilities assigned to them and were given the opportunity to do some creative thinking.

Some mental processes do slow down with advancing years. The elderly are more prone to forget where they put things. And they do not memorize as quickly. But this may be because, in part, they don’t concentrate on what they view as something trivial. It’s also possible that when they try to memorize, their minds are cluttered by worries and cares they find difficult to put aside. Older persons should not panic when they detect these tendencies. And
the younger should not be quick to conclude that Mom or Dad is becoming senile or developing Alzheimer's disease.

Elderly people who want to keep learning and believe they can memorize and remember are likely to remain mentally keen. Those who make Bible study and prayer an important part of their lives will grow spiritually. The combination of new insights with recollections of the past can enrich every area of life, heightening their capacity to enjoy simple pleasures: the sights, sounds, and smells of nature; the chatter and laughter of small children; the quiet companionship of loved ones and friends. This will enable elderly believers—even those who endure aches and pains—to find great enjoyment in their finishing years. Retirement years can be rich and useful and God-honoring.

One of life's most traumatic changes occurs when a spouse is taken away by death. This can happen when we are young, but when we grow older the probability grows. Let's look at this solemn event from two angles: before it occurs, and after it has occurred.

**Before It Occurs.**
Couples must face the fact that one partner is likely to die before the other. They should prepare themselves by discussing the practical problems the survivor will have to handle. They should...
agree on medical treatment and the use of life-support if it merely lengthens the process of dying. The surviving spouse should be prepared either to move into a retirement home or to continue living in the home they shared. The survivor is far less likely to feel guilty about choosing not to use heroic measures if this was discussed thoroughly in advance. By talking frankly about these practical matters, the surviving spouse will be better equipped to continue alone.

This realism, plus the spiritual strength gained through Bible study and Christian fellowship, prepares us for the inevitable. When we grow spiritually to the place where we know in our experience that the “Spirit Himself bears witness with our spirit that we are children of God” (Rom. 8:16), we will accept the loss of our loved one with a strength above our own.

**After It Occurs.**

When a spouse dies, the survivor is somewhat numb. This lessens the immediate pain. In addition, relatives and friends usually are very supportive. The distress builds up a few weeks later when reality sets in. The survivor may think life just isn’t worth living. This is not the time to make important decisions.

Many people make serious mistakes by acting impulsively during this down time. An older friend of mine sold his mobile home to move in with his children during the first month after the death of his wife. Six months later he began to miss the people in the park where he had lived. But the park was full and no existing home was on the market. He moved to a retirement home and liked it quite well. But he said he should not
have made a big and important decision so soon after his wife’s death. During this adjustment period, people may think they will never enjoy life again. That’s usually not true. The writer of Psalm 30, in a song of personal thanksgiving, praised the Lord for hearing his cry during a time of great distress. He rejoiced in the assurance that the final words from the lips of God’s obedient children will be cries of joy. Ultimately, this song of praise will be sung by all the redeemed in heaven. But even here on earth, evening tears will be followed by morning songs. “Weeping may endure for a night, but joy comes in the morning” (Ps. 30:5).

Carolyn knew her life would soon end, but she assured her sorrowful family members that they would “laugh again.” Her husband Eugene, a very sensitive and gentle man, misses her more than words can tell. But he tells me that he once again finds life enjoyable. He hasn’t “lost” his wife. He knows where she is and expects to see her again.

**LOSING YOUR INDEPENDENCE**

Another adjustment involves the prospect of dependency. If we grow old, we are likely to become more dependent on others. The degree of dependence varies greatly. Some remain quite self-sufficient up to the time of death, while others are helpless for years. We can’t predict how dependent we
will become, and it’s better that we don’t know. God wants us to trust Him. This brings us back to our Lord’s admonition that we refrain from worrying, because to do so is to show a lack of trust in our heavenly Father. Jesus said, “Do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own” (Mt. 6:34 NIV).

Occasionally, people know that mentally they will soon be detached from reality. A 52-year-old pastor, who resigned because he was in the beginning stages of Alzheimer’s disease, said he expected that even though his mind would be confused, he in his inner spirit would still be in communion with God. He said he felt worse for his wife and family than for himself. He also found great comfort in his confidence that he would someday be in heaven where he would be perfect.

Our pride can be our greatest enemy when we begin to need the help of others. So we should view our disabilities as disciplines designed to make us more humble and Christlike. We should also realize that many people find great fulfillment and joy in ministering to others. Margaret, a Christian friend who works in a nursing home for very little pay, told me she does this because it’s so rewarding. Many older women who care for their ailing husbands find great fulfillment and joy in ministering to others.
joy in their labor of love. Perhaps one of the reasons Jesus on the cross said “I thirst” was to give someone an opportunity to show Him love. The man who filled a sponge with sour wine and extended it to the Savior may have found great joy in being permitted to render this small service (see Jn. 19:28-30).

**PLANNING YOUR LEGACY**

Another great change will occur when we die. We will be in our new home, no longer here to communicate with our loved ones and friends. We will leave behind the earthly possessions we amassed and the influence we exerted. When we’re young, we don’t think much about how our loved ones will divide our estate. But because death is always an imminent possibility, all of us, young or old, should set up a will or trust that clearly spells out how our estate is to be handled. The surviving spouse and children deserve this protection. This is doubly important when we grow old.

From the standpoint of eternity, of course, the value of our earthly possessions is not nearly as important as the spiritual impact we made during our lives. That’s something everyone should have firmly in mind during youth. I know parents who have lovely memories of sons or daughters who died. It is a fact that the kind of person we are in life determines the “fragrance”
we leave behind after we die. Paul used the fragrance metaphor eloquently:

*Now thanks be to God who always leads us in triumph in Christ, and through us diffuses the fragrance of His knowledge in every place. For we are to God the fragrance of Christ among those who are being saved and among those who are perishing. To the one we are the aroma of death leading to death, and to the other the aroma of life leading to life. And who is sufficient for these things? (2 Cor. 2:14-16).*

Your “fragrance” can remain on earth long after your departure and will follow you forever in the glorified persons influenced through the aroma of your life. The change from influencing while on earth to influencing while in heaven is one for which you can prepare.

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**EVALUATING YOUR PERFORMANCE**

On earth, our performance is evaluated by our peers. But when we reach heaven, our performance will be reviewed by Jesus Christ, “For we must all appear before the judgment seat of Christ, that each one may receive the things done in the body, according to what he has done, whether good or bad” (2 Cor. 5:10).

We need not be afraid of this judgment, wondering whether or not we will be condemned. The issue of our salvation was settled when we believed on Christ. At the judgment seat, our
lives will be evaluated. How did we use the gifts God gave us? How well did we use our time? How faithfully did we take advantage of our opportunities? We are saved by grace through faith alone, but God never intended that faith should stand alone. He expects our faith to express itself in love and obedience. We will receive commendation if we have done well. To receive no commendation will be a great loss.

In 1 Corinthians 3:10-15, Paul portrayed the Christian lifestyle as symbolized by a foundation of either “gold, silver, precious stones,” or “wood, hay, straw.” What we put into the foundation will be tested by fire. If after believing on Christ we live committed and obedient lives, we will be rewarded—the gold, silver, precious stones will endure the fire. We will receive His commendation and a reward. On the other hand, if after we receive Christ we live disobedient lives, we will not receive His commendation.

Too often these days, Christian people make light of the judgment seat of Christ. In our affluent society many believers want the best of both worlds. They kid themselves into accepting the idea that a few more or less rewards isn’t all that important. But the apostle Paul didn’t view the judgment seat that way. Immediately following his reference to our
appointment for this judgment he declared, “Since then, we know what it is to fear the Lord, we try to persuade men. What we are is plain to God” (2 Cor. 5:11 NIV). Paul’s fear of doing something that would bring grief to his Master would not let him be hypocritical.

Proverbs 16:6 declares, “By the fear of the Lord one departs from evil.” A proper fear of judgment is a cleansing fear. We make a serious mistake when we think lightly of this awesome, life-revealing appointment with God.

While our appointment at the judgment will be an awesome event not to be taken lightly, it ought to be eagerly anticipated. For the obedient, it will also be the crowning day. It will bring us face to face with the Savior we have loved and adored. The apostle Paul looked forward to it as the occasion on which he would receive the “crown of righteousness,” a reward that has been reserved for “all who have loved His appearing” (2 Tim. 4:8).

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Seeing Jesus and hearing His words “well done” will be the culminating point of our existence.

He who will be our Judge is the One who went to the cross for us, the One who broke death’s power for us, the One who now lives in heaven as our understanding Friend and Intercessor. Seeing Him and hearing His words “well done” will be the culminating point of our existence.
A GODLY KING WHO DIDN’T FINISH WELL

Israel’s King David started well (1 Sam. 16–1 Ki. 2:10; 1 Ch. 1–29). As a boy he showed fearless trust and reliance on God when he killed Goliath (1 Sam. 17). He was a gifted poet, musician, and author. The prophet Samuel referred to him as “a man after [God’s] own heart” (1 Sam. 13:14). In many ways he was a great king. Yet he imitated the heathen kings by marrying many wives. He also, while he was in his fifties, placed a terrible blight on his life when he committed adultery with Bathsheba and arranged the death of her husband.

David’s last years reveal that he didn’t finish well. When David heard that his son Amnon had raped his daughter Tamar, David was angry but apparently did nothing. Later, when his son Absolom had Amnon killed, he mourned over Amnon’s death and longed to talk to Absolom, but again made no effort to contact his son (2 Sam. 13–14). A few years later David ordered a census to determine his military strength, even though he knew God had shown His people that they should not trust in horses, chariots, and armies but in Him (Dt. 17:15-16). Even on his deathbed, David displayed a spirit contrary to God’s ideal of loving our enemies when he instructed Solomon to find a way to execute Joab and Shimei. While he had a right to be greatly distressed by the wrongs of these men, he would have exemplified the high spiritual note of some of his psalms far better if he had not asked for vengeance.

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A FORMER PHARISEE WHO FINISHED WELL

Paul was a well-educated Pharisee and a zealous Jew (Acts 9–28). Because of his intense loyalty to the Mosaic Law as he understood it, he hated the gospel message that was proclaimed by Christians. He approved of Stephen’s stoning and went on with his persecuting activities, but he had a miraculous conversion when Christ appeared to him. At that moment he said, “Lord, what do You want me to do?” (Acts 9:6). That became the passion of his life.

Paul went on to serve the Lord tirelessly for more than 30 years, suffering unbelievable hardships (2 Cor. 11:23-33). He never faltered, even when fellow believers misunderstood and maligned him (Phil. 1:14-18).

Finally, Paul was arrested and placed in the Mamertine dungeon under the sentence of death, perhaps by beheading. Knowing his earthly end was near, he wrote:

*I have fought the good fight, I have finished the race, I have kept the faith. Finally, there is laid up for me the crown of righteousness, which the Lord, the righteous Judge, will give to me on that Day, and not to me only but also to all who have loved His appearing* (2 Tim. 4:7-8).

From the first day that Paul believed on the Lord Jesus Christ, he lived an exemplary life. No wonder he closed his life so triumphantly! The apostle Paul was definitely someone of whom we can say, “He finished well.”

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YOUR FINISHING STORY

Bedridden with brain cancer, Michigan Congressman Paul Henry summarized his condition with the words, “My walk with God continues.” A short time later the Lord walked Paul into heaven. While a slow torturous death from brain cancer is not an easy way to die, it can be said of Paul Henry that he finished well. He left behind the fragrance of a vibrant faith and transformed life.

You too can finish well. To do so, you must first make sure you are a member of God’s family. If you haven’t done this, you can by acknowledging your sin, by admitting your need of God’s forgiveness, by believing what the Bible says about Jesus dying for you, and by receiving Him as your Savior (see Rom. 3:23; 6:23; 10:9-10,13). This puts you on the right path, but it’s only the beginning of your journey.

If you want to “live and die happily,” as stated in an old catechism I studied as a boy, you must make it your life’s aim to “express your gratitude to God” for His salvation. You are to grow spiritually by keeping in touch with Him through confessing your sins (1 Jn. 1:8-9), loving even your enemies (Mt. 5:44), and letting the Holy Spirit take control of your life so that you are “filled” with Him (Eph. 5:18-21).

If you will follow this path as an expression of your gratitude to God, you will finish well. What more could anybody want?
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