

FOCUS ON THE FAMILY

By Dr. James Dobson

LEAVING MONEY TO CHILDREN CAN DO MORE HARM THAN GOOD

QUESTION: My wife and I are approaching our retirement years, and we have been very blessed financially. We own several large businesses and will have a sizable estate to pass on to our three children. How do you feel about leaving large amounts of money to the next generation, and is there a right and wrong way to do it?

DR. DOBSON: My views on that subject may not be what you want to hear, but I can only tell you what I've observed and what I firmly believe. In a word, I'm convinced that it is very dangerous to give large amounts of money to kids who haven't earned it. A sociological study published some time ago called Rich Kids validated the concerns I have observed. The authors of that study concluded that large trust funds are usually destructive to those who inherit them. The case studies they cited were convincing.

Human history also confirms the dangerous influence of money. Men and women have lusted for it, killed for it, died for it and gone to hell for it. Money has come between the best of friends and brought down the proud and mighty. And alas, it has torn millions of marriages limb from limb!

It's also been my observation that nothing will divide siblings more quickly than money. Giving them a large inheritance increases the probability of tension and disharmony within a family. Your sons and daughters will fight over control of your



Dr. Dobson

businesses, and they'll resent those who are designated as decision makers. Some of them will lose their motivation to be responsible and will experiment with various addictive behaviors — from gambling to alcoholism. There are exceptions to these negative consequences, of course, and some people do handle wealth and power gracefully. But it is a difficult assignment at best and one that requires the greatest maturity and self-control.

The question to ask is whether or not leaving large amounts of money to offspring is worth the risk it imposes on those you love. You must decide if you want to remove from your children the challenges that helped you succeed or the obligation to work hard, live frugally, save, build and produce by the sweat of your brow. Do you feel right about replacing that need for discipline and industry with a ready-made empire that can be mishandled or squandered?

Please understand that I know this view is unconventional. One of the reasons people work so hard is so their children won't have to. They love their kids immeasurably and want to make things easier for them. Further, they've invested a lifetime in the development of a business and the accumulation of wealth. Are they now going to sell it and walk away? That's an unpleasant prospect for any parent.

I can't make that decision for others, of course. My obligation is simply to present the issue as I see it. And in my experience, the inheritance of wealth is threatening to family relationships, self-discipline, spiritual commitment, and responsible living. It should be done only with great care, years of preparation, and much prayer.

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QUESTION: Is it harder for a man or for a woman to recover from an affair by a spouse?

DR. DOBSON: I have not observed any appreciable difference between the sexes at the time of disclosure. Both husbands and wives suffer incalculable anguish when a mate is unfaithful. Men do seem to have a cultural advantage after the crisis is over, however. Their work is often a better diversion, and their economic consequences are less severe. They also find it easier to find someone new, as a rule. But no one wins in illicit affairs of the heart.

Dr. Dobson is founder and Chairman Emeritus of the nonprofit organization Focus on the Family, Colorado Springs, Colo. 80995 (www.focusonthefamily.org). Questions and answers are excerpted from "Complete Marriage and Family Home Reference Guide" and "Bringing Up Boys," both published by Tyndale House.

Pray for our nation to seek God

Take delight in the Lord, and he will give you the desires of your heart. Psalms 37:4 Pd. Adv.

Lessons from the Heart

Speaking the Truth in Love

By Pastor Eric J. Haley



Haley

Would not it be a wonderful thing if we had the type of safeguards on our tongues that we have on our email? Spell check would not really help much unless we were in a spelling bee but some kind of a phrase or word usage check would be nice. Having a chili pepper or two pop up before our eyes before the words come out might be very useful.

It is really impossible to speak and always know that our words are the right words for the moment or that our right words will be taken in the right way. It is a difficult thing to do as Ephesians 4:15 suggests, "speak the truth in love." We often think that means we should never speak the truth unless we can say it in a loving sounding way. This leads us many times to not speaking the truth at all.

How many times have we heard the phrase, "Friends don't let friends drive drunk?" But when it comes to stopping them is there a polite way to say, "Give me the car keys, your too drunk to drive?" I suppose we could come up with something more imaginative though disingenuous and say, "Why don't you just relax in the back seat and let me take you home, after all, you have had a hard day and I have always wanted to drive your car?"

Maybe there is a middle ground approach to this scenario but with an impending risk of someone killing themselves and others, the best approach is one of immediate action, even though the words may sound a bit

harsh. I think one of the best examples of speaking the truth in love is found in Luke chapter 14. The story begins with Jesus being invited to a Sabbath dinner and ends with a whole bunch of people being offended. At least we assume they were offended because if it were us, we would certainly be offended.

At this dinner, Jesus addresses the hypocritical legalism of the Pharisees, the pridefulness of the guests seeking the best seats, the self-serving attitude of the host who only invited friends who would return the favor and the presumptuousness of a particularly vocal Jewish guest who thought he had a free ticket to eat bread in the kingdom of God.

We can imagine what the great multitudes outside the house were thinking. Perhaps things like, "Boy he sure told them. Get 'me, Lord!" But then Jesus spoke to them also about their half-hearted commitment. Was Jesus speaking the

truth in love? You bet! — in the deepest way. He was speaking the truth out of love, recognizing that in His eternal perspective, the attitudes displayed were as destructive as driving drunk.

Jesus was not the kind of person to recognize a path of destruction without warning all those who would listen. Friends do not let their friends go down that path. His compassion for all of mankind was and is too great for that.

When I read the words of the One who was full of grace and truth, I am often compelled to pray, "Lord, guard my tongue but never let me assume that you have sealed my lips."

Eric Haley is the pastor at Calvary Chapel Carroll County.

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BRINGHURST UNITED METHODIST: Rex Charles, pastor. SS: 9:30 a.m., SW: 10:30 a.m.	FLORA FIRST CHRISTIAN (Disciples of Christ) S. Center Street, Flora. Woody Slade, pastor. SW: 9:30 a.m., SS: 10:30 a.m.
BROOKSTON CHURCH OF CHRIST: 206 N. Prairie Street, Brookston. Ron Guzman, minister. SS: 9 a.m., SW: 10 a.m. & 6 p.m.	FLORA GRACE BRETHREN: 103 S. Willow St., Flora. James Franklin, pastor. SS: 9:30 a.m., SW: 10:30 a.m., Wed. Prayer Service: 7 p.m.
BUCK CREEK UNITED METHODIST: 4915 Ferret St., Buck Creek. Dwight Monical, pastor. SS: 9 a.m., SW: 10:15 a.m.	FLORA PRESBYTERIAN CHURCH: 211 S. Center St., Flora. Charles Compton, pastor. SS: 9:15, SW: 10:15 a.m.
BURLINGTON FIRST BRETHREN: 205 W. 8th St., Rev. Dr. Peter Rousakakis, pastor. SW: 10 a.m., SS: 9 a.m.	FLORA UNITED METHODIST: 107 E. Main Street, Flora. Rex Charles, pastor. SW: 9 a.m., SS: 10:15 a.m.
BURLINGTON CHURCH OF CHRIST: Dave Osborne, pastor. SW: 9:30 a.m., Bible Study (Thur): 6:30 to 7:30 p.m., SS: 10:30 a.m.	FLORA VALLEY VIEW SOUTHERN BAPTIST: Route 2, Flora. Bill Godbey, pastor. SS: 9:30 a.m., SW: 10:30 a.m. & 6 p.m.
BURNETTSVILLE FIRST BAPTIST: Second & Main, Burnettsville. SW: 10:00 a.m., SS: 11:15 a.m.	GRACE MISSIONARY BAPTIST: 1101 Dreifers Ave., Delphi. Mark Ramey, pastor. SS: 10 a.m. SW: 11 a.m.
BURNETTSVILLE CHRISTIAN: Sixth & Washington, Burnettsville. John Wright, pastor. SW: 9:30 a.m., SS: 10:30 a.m.	HICKORY GROVE CHURCH: CR 700 W., Jefferson Township, Ken Smith, pastor. SS: 9 a.m., SW: 10 a.m.
BURNETTSVILLE CHURCH OF THE BRETHREN: First & Main, Burnettsville. SW: 9:30 a.m., SS: 10:30 a.m.	MILLSIDE MISSIONARY BAPTIST: Hwy. 22, 2 miles E. of Burlington. Doyle Buckner, pastor. SS: 10 a.m., SW: 11 a.m. & 6 p.m.
BURROWS PRESBYTERIAN: SS: 11:30 a.m., SW: 10:30 a.m.	IDAVILLE CHURCH OF GOD: 11073 E 50 N, Idaville. Chris Murphy, pastor. SW 8:30 & 10:30 a.m., SS: 9:30 a.m.
CALVARY CHAPEL CARROLL COUNTY: Wabash & Erie Canal Interpretive Center, Delphi. Eric Haley, pastor. SW: 10 a.m.	JUBILEE FELLOWSHIP: CR 50 N, Flora. Scott Gamel, pastor. SW: 10:00 a.m.
CAMDEN UNITED METHODIST: Dan Gottschalk, pastor. SS: 9 - 9:45 a.m., SW: 10 a.m.	LIVING FAITH CHURCH OF THE BRETHREN: 310N 250W. Jeff Tomson, pastor. SS: 9 a.m., SW: 10 a.m.
CLYMERS UNITED METHODIST CHURCH: 4003 W 400S. Clymers Kevin Drane, pastor. SW: 10:30 a.m. SS: Same as worship.	LIVING STONE CHURCH: 54 Main St., Rossville. SS: 9 a.m., Fellowship: 9:45 a.m., SW: 10:15 a.m.. Children's church available
COLBURN ROAD BAPTIST: Bill Cadle, pastor. SS: 10 a.m., SW: 11 a.m. & 6 p.m.	LOCKPORT NON-DENOMINATIONAL CHURCH: East of Patton. Nord Zootman, pastor. SS: 9:30 a.m., SW: 10:30 a.m. Sun. Bible Study: 6:30 p.m.
COLBURN UNITED METHODIST: Kasey Schnepf, pastor, SW: 9 a.m., SS: 10:20 a.m.	LOWER DEER CREEK CHURCH OF THE BRETHREN: CR 300 N, SE of Camden. Guy Studebaker, pastor. SW 10:15 a.m., SS: 9:00 a.m.
CROSSROADS COMMUNITY CHRISTIAN: 3570 E 200S, Bringhurst, Dan C. Butcher, pastor, SW: 9:30 a.m. SS: 10:30 a.m. Youth group 6:30 p.m., Bible study Wed. 6:30 p.m.	OAK GROVE CHRISTIAN: 11810 N 900 W, Monticello. Interim pastor, Rev. Ashli Cartwright-Peak. SW: 10 a.m.
CUTLER PRESBYTERIAN: Jeff Brown and Ann Bingaman, lay pastors. SS: 9:30 a.m., SW: 10:30 a.m.	PINE GROVE MISSIONARY BAPTIST CHURCH: Crooked Road, 1 mile E of Delphi. James Baughman, pastor. SS: 10 a.m., SW: 11 a.m. & 6 p.m.
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