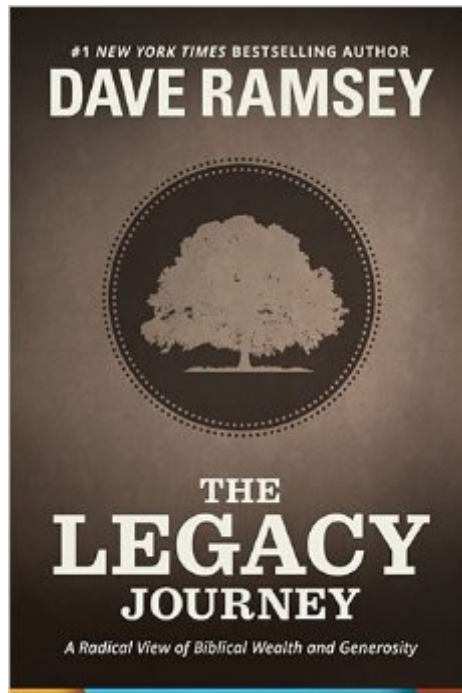


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The Legacy Journey: A Radical View Of Biblical Wealth And Generosity



Synopsis

* Web Description Dave Ramsey shares Biblical wisdom on the legacy we build with our wealth. What does the Bible really say about money? About wealth? How much does God expect you to give to others? How does wealth affect your friendships, marriage, and children? How much is enough? There's a lot of bad information in our culture today about wealth and the wealthy. Worse, there's a growing backlash in America against our most successful neighbors, but why? To many, wealth is seen as the natural result of hard work and wise money management. To others, wealth is viewed as the ultimate, inexcusable sin. This has left a lot of godly men and women honestly confused about what to do with the resources God's put in their hands. God's ways of handling money caused them to build wealth, but then they're left feeling guilty about it. Is this what God had in mind? In *The Legacy Journey*, New York Times bestselling author Dave Ramsey takes you deep into God's Word, revealing His perspective on wealth, your personal and family legacy, and how He wants to use you to further His kingdom work around the world. You can truly live and leave a legacy. The journey starts today.

Book Information

Hardcover: 256 pages

Publisher: Ramsey Press; First Edition, First Printing edition (October 28, 2014)

Language: English

ISBN-10: 1937077713

ISBN-13: 978-1937077716

Product Dimensions: 6.4 x 0.9 x 9.2 inches

Shipping Weight: 1.1 pounds (View shipping rates and policies)

Average Customer Review: 4.6 out of 5 stars See all reviews (162 customer reviews)

Best Sellers Rank: #30,066 in Books (See Top 100 in Books) #9 in Books > Christian Books & Bibles > Christian Living > Stewardship #55 in Books > Christian Books & Bibles > Christian Living > Business & Professional Growth #524 in Books > Business & Money > Personal Finance

Customer Reviews

Let me tell you: It's not easy being filthy rich. You would know, wouldn't you? Most of us feel like we live in poverty, but that's only because we restrict our comparisons to the people closest to us. When we elevate our gaze a little, we see that most of us qualify as being among the richest people in the world. Compared to the mass of humanity, we have fantastic wealth. For many years Dave Ramsey has taught people how to manage their money well, and

countless thousands of people can testify to his impact on their lives. While much of his effort has gone into helping people climb out of debt and live financially sustainable lives, he is now turning his attention to the matter of leaving a legacy. In his new book *The Legacy Journey* he deals head-on with first-world wealth and a host of related issues. He builds this legacy journey around a 4-part framework: Now, Then, Us, Them. In the Now stage he wants you to focus on the most immediate issues like getting out of debt, living on a budget, and preparing for emergencies. The Then stage begins to look down the road a little, preparing for retirement, saving for college funds, and setting a future vision. When it comes to Us, it is time to begin to accumulate a generational legacy which will build wealth to leave to children, grandchildren, and even great-grandchildren. And then, with those other pieces in place, comes Them, where you can look around the world and use your wealth to make a major impact on other people's lives and well-being. There is much in this book that is good and helpful. On the positive side, Ramsey pushes hard against simplistic financial thinking that owes more to latent socialism than to the Bible. He deals very well with the spiritual side of money, showing how money can be the best of servants or the worst of masters. He teaches that all money is God's money and that we are to think of ourselves as stewards rather than owners of our wealth. He shows how building wealth and building a legacy of wealth is, and is meant to be, hard work, and proves the importance of properly training our children to understand money. And he provides sound counsel on thinking about the future and planning for it while avoiding the most common pitfalls. These are all the things he is known for and the things he does so well—they represent genuine strengths. But there are some weaknesses as well. My most significant concern is Ramsey's sloppy use of the Bible. Much of what he teaches is wise, but then he makes the unfortunate choice to back it with out-of-context Scripture. Here is an example: "Your goals must be in writing. Habakkuk 2:2 says, 'Write the vision and make it plain.' There is spiritual power in writing down your goals. If there is, we certainly don't learn that in Habakkuk 2:2! His misuse of Scripture weakens rather than strengthens his book. In a similar vein, this entire book, and even the idea of the legacy journey, is premised on Proverbs 13:22 which says, 'A good man leaves an inheritance to his children's children.' Ramsey takes this Proverb literally and universally and makes it God's instruction to each of us, saying that as Christians we are to accumulate enough wealth that we can leave a substantial inheritance to our children and their children. But I am not convinced. Proverbs was written in a specific culture where land and inheritance had a very different meaning than they do today. While it may be good and generous to leave wealth to our children, I am not convinced it is a biblical mandate. This is especially the case today when

lifespans are increasing and we now inherit our parent's money in our 60s or 70s, typically long after we really need it. And even then, what is the purpose of stockpiling millions so I can leave it to my kids and they can leave it to their kids who can leave it to their kids? Why not put that money to work right here and right now? Ramsey counters this by looking at people like Bill Gates who mean to give away their fortunes: "On the surface, that may sound like a good or generous thing and it is. The problem is, though, one of the biggest personal fortunes in the history of the world will totally vanish within one generation. Even though the money will be spent in wonderful ways, it will still be gone forever. But that money is not gone—it has been converted to good purposes. If anything it has been elevated, not lost! Ramsey also comes across as a little defensive about wealth. Much of the book deals with accumulating wealth and rewarding hard work with a comfortable lifestyle. That is a tension we all feel, I think, but I'm not sure that he does much to resolve it. His counsel generally leads away from generosity and toward comfort—perhaps not the Bible's consistent emphasis. I understand the tension and understand his emphasis, but it may be too simplistic to say, "Our ability to build wealth, use wealth for the kingdom, and enjoy the wealth God gives us all boils down to whether or not we can keep that wealth in perspective. And that's a matter of contentment." Yes and no. But at some point we need to feel and deal with that difficult relationship between our comfort and the poverty of so many others. And then there is my concern that this legacy journey essentially calls on people to spend almost all of their lives giving ten percent of their income to the Lord's work, and to only really crank up the generosity in that fourth and final stage. Yes, we need to learn to live free from debt and prioritize caring for our families, but with the Bible's constant calls for sacrifice and generosity, it seems odd that lavish generosity would be left to the end. Planning to be generous and accumulating wealth in order to be generous is not the same thing as actually being generous. All-in-all, *The Legacy Journey* is a helpful book with many strengths, but it still left me unsatisfied. As an overall strategy for faithfully stewarding God's money, I am just not convinced. I think there must be stronger, more biblical, and more satisfying answers.

The Legacy Journey was wonderful inspiration for me. Having taken, and thoroughly enjoyed, the Financial Peace University classes, we paid off our last non-mortgage debt, and are actively saving our emergency fund. *The Legacy Journey* focuses on wealth and the big picture of living with money. In Financial Peace University, we learned how to Change Our Family Tree from debt to one of saving. We learned how to save enough money for ourselves so that we no longer had to depend on debt, and so much more. *The Legacy Journey* takes the next step and deals more with spiritual

principals regarding wealth and savings, as well as the info on how to invest money, and a chapter on listening for your true calling. The book dives into creating a legacy of giving and generosity, with lots of inspiration along the way. This book is like a higher level course in living to create wealth. It inspired me to think big picture and to know that my everyday care with how I spend my money will reap greatness, and allow me to be the giver I've always dreamed. We all have something, some issue, that we feel strongly about... this book guides us to begin dreaming about changing it, to believing we can. If you're still in debt and haven't read other Dave Ramsey books, best to start with *The Total Money Makeover Workbook*. I've used *The Total Money Makeover Workbook*, and listened to CDs for *The Total Money Makeover* and *Financial Peace Revisited*. These books focus on you, and your specific money foibles, that got you in the heap of debt that you're in. They help you crawl out of that hole and pick yourself back up. These are invaluable tools to those of us who have been swooned by *The Debt Marketing Machine*. Dave Ramsey implores readers to believe that you cannot lose being generous, that we have a moral imperative to GROW UP and live with discipline so that we can change lives, not just our own. Money can change the world, so we've got to use it wisely by being a good steward of wealth. *The Legacy Journey* also explains the nuts and bolts on investing in stocks, mutual funds, real estate, to leaving money for your family, and beginning estate planning. I especially enjoyed the investing chapter which was fun and easy to read and understand. My portfolio was woefully undiversified (cash), and had odd individual stock picks, and I was able to fix it with confidence. Dave keeps it simple, 25% in each growth, growth and income, aggressive growth and international mutual funds. The gentleman who helped me choose mutual funds (at Charles Schwab) went more by "large cap, small cap, Int'l & Fixed". It's pretty much the same idea but with different names. Per Schwab, I also put some money in (groan) fixed income, aka a bond fund, but it's an actively managed one so it's not a total snoozer. It was a relief to sell those individual stocks I'd purchased long ago. I feel much better with my stellar mutual funds chosen by mutual fund managers (financial professionals) than random stocks chosen by me. The biggest concept for me from *The Legacy Journey*--and it gave me chills while I read it--was that my money is not really mine. What, how could that be? My money is God's money, and I'm here to manage it for God. Whoa. That means I should do good with it, not hoard or waste it. Or go into debt again. Or keep it all to myself. You learn the ins and outs of being a wise manager, and even begin to dream of the big changes you can make with proper management of money. Another invaluable takeaway from this book: stop obsessively watching others' income and financial choices and to focus, with gratitude, on my own. I live in modest home in an expensive neighborhood, where neighbors seem to flaunt large incomes by dining out at nice restaurants, remodeling homes, buying

new cars, wearing high-end athletic clothing, and those trips to Costa Rica! In all honesty, it's difficult watching friends and neighbors spend with seeming abandon, when I have been doing my Baby Steps 1-3. I know in my heart though, that our wealth-building, however modest, has a solid, honest foundation. We keep our heads down, be grateful for all we have, and let our neighbors spend and spend. The gratitude seems to have created more blessings in our home too. Having read personal finance books by authors Suze Orman, Robert Kiyosaki, David Bach and more, Dave resonates most with me because he's down-to-earth and understands those of us who don't want to quit our day jobs and become real estate moguls. He gives good advice, and steps we can easily follow. Dave understands people with AVERAGE salaries instead of focusing on people who make triple the average household incomes (like Suze). Dave, I can't thank you enough for all you do. You've opened our eyes, shifted our outlook, and gave us confidence and tools to take the steps needed to turn our lives around. Our family tree has changed for the better. Thank you Dave & team.

I'm a debt-free grandfather. Therefore, Dave's reference to Proverbs 13:22 hit me right between the eyes. I was not wow'ed by this book, primarily because it contains excerpts from Dave's previous books or Rabbi Lapin's Thou Shalt Prosper. I did, however, have three Aha moments: 1. Dave's discussion of the Jewish Havdalah service and the overflowing cup gave me a visual picture of giving. Dave uses a thimble, cup and swimming pool to illustrate how each person and/or family can determine how much is too much or too little to give to those in need. 2. Dave quotes Rabbi Lapin "Man is most in God's image when he is creating." Even though the world would call me retired, I have simply redirected my time to creating new things. Lapin's comment made me feel that I'm on the right track. 3. Dave recommends "the displacement method". Dave quotes the recently deceased Dallas Willard. Willard makes an argument that if Christians view money as evil and filthy, then godly people should never have money. And if godly people never have money, we are effectively surrendering all the wealth of the world to the enemy. Christians are supposed to go into a dark world with our time, talents and treasure and engage the culture in such a way that we create displacement. Dave reminded me in the book that I need to update our family legacy box (drawer or book), continue teaching our grandchildren to spend less than they make and leave a legacy.

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