

Christian Reconstruction

Isaiah 61:4

Vol. XX, No. 6

© 1996 Gary North

November/December 1996

THREE MILESTONES: AGES 20, 30, 40

by Gary North

If you're not smart by 20, married by 30, or rich by 40, you won't be.

David Graves told me this slogan many years ago, and the more I think about it, the more accurate I think it is.

We need milestones as we go through life. It helps if we know whether we are on track with our stewardship of time and capital. We know that we are bounded by age. Caleb gave us our actuarial guidelines: at age 85, he was still a strong man, which was abnormal (Josh. 14:10-11). Moses confirmed this age limit: covenant-keeping mankind on average gets 70 years of productivity; anything beyond this is pure gravy, statistically speaking (Ps. 90:10). This is not a permanent biological limit, for Isaiah speaks of very long life spans as part of the era of millennial blessings (Isa. 65:17-20). But for today, we face these actuarial limits.

In Mosaic Israel, a man's entry into adulthood and citizenship took place at age 20. This was the age at which he became eligible to serve in God's holy army. When called into holy war, the nation's military leaders numbered or mustered every man age 20 or older (Ex. 30:14). This was the definitive break with childhood. He who was unfit for military duty because of mental retardation would remain ineligible for life.

Smart by 20

A man's level of intelligence is established mainly by genetics. He cannot escape these limits. He can learn more about new things, but meanwhile he forgets what he learned before. Wisdom comes with age; intelligence doesn't. A retarded person is not expected to become intelligent through education or any other means. A very unintelligent person cannot experience new-found genius, although idiot savants do display abnormal abilities in narrowly defined areas, such as numerical computation or musical ability.

Intelligent people are not expected to be wise by age 20, but they are expected to know a great deal about their own ability to master new information or certain kinds of information. At age 20, a person is ready to plan for the future, for he knows his intellectual limits. He who plans to be a medical missionary had better have grades that will get him into medical school. If he does not, it is time to plan for another career.

If some skill does not come easily by age 20, it will probably never come easily. In some fields, the die is cast by age 20. Mathematics and theoretical physics are examples. If a man has not made a major mathematical breakthrough by the time he is 20, he probably will not make one. By age 35,

a theoretical physicist is out of the running. He is no longer expected to make major breakthroughs.

Two decades into life, most people know where they are intellectually in relation to others. A few people may be late bloomers, but if success does not occur by one's junior year in college, it probably will not take place in any primarily academic field. A person who has not been exposed to some area of accomplishment, such as business, may not know his capacity by age 20, but someone who has been going to school for fifteen years knows how good a student he is. Years of report cards have left an impression on him, as well as on his peers. People can cram for one exam, but they cannot cram for life. They can increase their grade in one course, but they risk dropping a grade in another.

This is not to say that personal motivation cannot change performance in a narrowly defined area. When U.S. military men returned to civilian life after World War II, the national government offered money for them to attend college. Millions of them took this opportunity to obtain what had never previously been offered to large numbers of people: advanced education. These late arrivals were very often superior performers academically, compared to those who had attended before the war. This was in part motivational: these were adults who had survived combat and the rigors of a chain of command. Also, many intelligent people who could not otherwise have afforded to attend college did attend. The student selection pool was much larger after 1945 than ever before. There were simply larger numbers of intelligent people to select. But the educational performance of students selected from this now-larger pool did not improve dramatically after 1950.

When an employer hires a newly graduated college student, he should not assume that this employee will become more intelligent over the years. At best, the employee will become more skilled in a narrow area. He may prove to be uniquely gifted in some aspect of the business, but no employer can count on this. There is no way to predict this above-average performance in individual cases. Whatever screening system is adopted by the employer, those who perform on the test in the same range as others will continue to perform at the same level, compared to these peers. There are exceptions, but the number of over-achievers will be matched by the number of underachievers.

Married by 30

A person, especially a woman, who has never married by age 30 probably will never marry. The prime child-bearing years are under age 30. Biology imposes limits on individuals

and societies. This means that a person who is serious about marrying should devote time, money, effort, and prayer to finding a mate by age 30.

For a man, this means finding a place of service that enables him to afford to marry. This decision will affect the kind of woman he should seek to marry. A man who plans to become a foreign missionary should not seek to marry a woman dearly wants to be a New York advertising executive.

A woman should look at what a man does for a living and enquire diligently about what he expects to be doing in ten years. His present or planned is important. Will she fit in? Also, his calling is important, if this is different from his employment. I define the calling as **the most important thing you can do in which you would be most difficult to replace**. For a woman, this is her status as a wife and mother. Biblically, it takes her death - physical or covenantal - to replace her lawfully.

For a man, his calling may be his job. An example would be a successful military strategist in wartime. His wife and children are left behind. Duty calls. But money should not call so loud that a man constantly neglects his other obligations. If it does, a would-be wife had better consider this moral problem in advance. She should look for the tell-tale signs: lots of time spent on the road selling or doing deals; lots of time spent with fellow businessmen; little interest in discussing family plans. The worst offenders on earth in this regard are Japanese men. Japanese society places money and success in business above all other obligations. Their wives and children suffer.

If a man chooses a wife unwisely, his calling may suffer. So may his job. Or he can retreat into workaholicism in order to cover up his mistake in selecting a wife, but then his calling as husband and father will suffer. This is why marriage should be regarded by a man as an extension of his work and consistent with it. Adam named the animals before God gave him Eve. He finished a task related to his lifelong assignment before he was allowed to marry.

Rich by 40

The first two decades of life prepare a person for lifetime work. The second two decades are the launching pad for a man. He must demonstrate to the market that he has special abilities in some field. If he is unable to find such an area of customer service, he will probably never be rich. He does not possess the unique skills that allow success as an entrepreneur. To get an above-average rate of return on his investment of the second two decades, he must possess these skills or find someone to teach them to him. There are very few people who acquire these skills beyond age 40.

The ability to forecast the stock market, or create a product that many people will buy, or produce a service that a few rich people will pay a lot to get, is not a common ability. If it were common, it would produce an average rate of return. An average rate of return will not make anyone rich.

The reason why everyone can't be rich is because we measure wealth in terms of what others possess. The ability to create riches is like being tall at a sports event. If the person sitting in front of you is so tall that he blocks your view, you can stand up. If he stands up, then you are in the same predicament as before, except that your legs will get tired. Pursuing wealth is much the same. You can work longer hours, but if everyone imitate you, your wealth will become common.

Success comes from working half a day, six days a week.

It does not matter which half of the day you work: the first half or the second half. But most people are lazy - an aspect of original sin. They will not work this hard if they aren't threatened with negative sanctions (Prov. 6:9-11). Thus, the lure of the positive sanction of great wealth changes the behavior of relatively few people. For these few, it is the unwillingness of their potential competitors to compete which gives them their unique advantage.

The compounding process is the other great wealth-maker. If a person saves a high enough portion of his income, even at low rates of return, he can become wealthy in old age if his income is average. Then why must a person be wealthy at age 40 if he is ever going to be wealthy? Because the self-discipline of thrift is rare. So is the ability to produce a constant rate of return over time. Compounding is not easily achieved. In an economy that grows at 2 percent per year, it is not normal to be able to gain twice this rate, or four times this rate, let alone five times this rate. The promise of wealth today - "Invest in the stock market and gain 10 percent per annum, long term!" - is a chimera for most investors. An economy that grows at 2 percent per year will not enable most investors to achieve 10 percent per annum. The average person cannot invest his way into great wealth. The market's downturn will come. Most people will have bought close to the top. This is the law of large numbers at work. If everyone stand up at the sports event, the crowd's relative height remains the same.

Nevertheless, the self-discipline of an orderly life is so rare that a few people can get rich by 40 by sticking religiously to a lifetime plan developed at age 20 and adhered to, month by month. Because most people will not set self-enforced goals for themselves, mid-term and long-term, the very willingness and ability to define one's goals and follow a plan to achieve them can give a person a great head start in life. Three questions, if answered in terms of a man's intellectual abilities at age 20 and his wife's cooperation, can produce wealth through rigorously systematic planning:

1. What do I want to achieve?
2. How soon do I want to achieve it?
3. What am I willing to pay?

Budgeting time and money, day by day, week by week, in terms of the answers, is the only way to wealth open to average people - average except for this unique self-discipline. If everyone would do this, everyone would achieve far more in life, but not great wealth, which is always comparative.

This is why we are told by Christ to count the cost: "For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it? Lest haply, after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him, saying, This man began to build, and was not able to finish" (Luke 14:28-30). The threat of the negative sanction of the crowd's derisive laughter is the primary motivational factor. It is not great wealth but **great achievement** that should be our goal: building a tower. Pursuing great wealth is not worth the risk of ridicule. He who pursues wealth in this way is self-deluded. Most people so fear public failure that they will not pursue great wealth. The risks are too high. They are wise to forego this pursuit. But if they also refuse to pursue great accomplishments for the same reason, they are overly burdened by their fear. Some things are worth pursuing, but only after counting the cost.

Christian Reconstruction is published six times a year, alternating with **Biblical Economics Today**. It is published by the Institute for Christian Economics, a non-profit, tax-exempt educational organization. A free six-month subscription is sent to those who ask to be put on the mailing list. **Subscriptions:** P.O. Box 8000, Tyler, TX 75711. Donations are fully tax deductible. Checks should be made out to **Institute for Christian Economics**.