



41

DEPOSITS

*Crucial
Conversations
for
Fathers
and Sons*

STEVE GRAVES



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To my son, Kile, and the God we both follow. And to every parent trying to prepare and launch their kids into the world with love, sound footing, and confidence.

Acknowledgments

I crafted the ideas and packaged them into the chapters in this book, but every chapter and each core message have roots that span into someone who strategically influenced me. In other words, I am simply passing along deposits others have made in me along my journey.

My mom has fingerprints on more chapters than she will ever know. My wife helped me figure out how to parent in a real-world setting. My girls, Katelyn and Julianne, gave me grace in the times when I failed with them first so as to recover and do better with Kile. Friends, colleagues, and mentors have fine-tuned and edited my theories and theology throughout my life. Thanks to you all.

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Last, I wake up each day astounded that God still loves and pursues me. The Lord has been my “dad” my entire life. He

has been the father guiding and loving me each step of my life. I hope this project ties a tighter knot between you and your Creator, as well as between you and your children.

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Introduction: Heart-Knot Deposits

*A strong gift can take you where the absences
of other gifts cannot keep you.*

—Anonymous

A friend and I were wade fishing on the Buffalo National River in northern Arkansas when a feeling of dread came over us. It was a fabulous spring day in the Ozarks. The sun was shining. The flowers and trees were in bloom. The birds were talking and the fish were biting. Then, while casting our lines as we stood knee-deep in the cool, clear water, we noticed something from the corners of our eyes—our boat was floating away from the bank!

We were in the middle of nowhere, literally miles from the nearest town, home, or campground. This was the remote bottom twenty-three miles that flows into the White River with no access. We had a problem without our boat. So, we threw down our rods and chased the boat—for the rest of the day. Instead of hauling in small mouth bass, we climbed steep

banks, ran around trees, and jumped over rocks in pursuit of our ride back to civilization.

We had tied our boat to a tree stump, but the knot was weak and the rope eventually slipped loose. The current turned the boat into a floating version of Usain Bolt—always just a bit faster than its competition. Every time I rounded a corner, I saw the boat slip out of sight around the next bend in the river. Reconnecting with it became a long and arduous ordeal, and it cost us time, energy, and (we like to think) quite a few fish.

I've come to believe that it's each parent's calling to tie a knot between his or her heart and the heart of their children through every season of life. The prophet Malachi pictured a day when the Lord would "turn the heart of fathers to their children and the hearts of children to their fathers" (Mal. 4:6). But the currents in the river of life work against these "heart-knots," and from time to time they can unravel. Parents can mistakenly think they only need to tie one really tight knot when their children are young and then sit back and hope it doesn't unravel. People are human—we do stupid things. Relationships are difficult, even with those we love. Growth and change happen—think puberty, graduation, adulthood—and life is hard. Circumstances often are beyond our control. But the greater the integrity of the heart-knot, the less likely it will slip loose and allow the relationship to drift away. So, we should never pass on opportunities to invest in the integrity of the heart-knot with those we love.

When our son, Kile, entered high school, I decided to make an intentional, long-term investment into our heart-knot. Frankly, it's something I regret not doing with more intent with our two older daughters, but I didn't want to make the same mistake a third time around. So, in the fall of his sophomore

year, Kile and I began going to a new bagel shop to discuss life over breakfast. Over the next three years, we talked about each of the “deposits” you’ll find in this book.

I’m not sure of the precise moment I decided to launch these discussions, but I can trace it back at least in part to a twentieth anniversary vacation with my wife in Italy. Karen and I were in Venice when we noticed a small, mom-and-pop leather shop during our daily walk through a neighborhood across the canal from our hotel. We stopped in each morning, browsed through the merchandise, and visited with the sociable young man who was taking over the family business. It only took a few days for him to seem like a lifelong friend. And on our last day in town, I made a purchase: three high-quality, leather-bound journals, one for each of our children.

Since Kile was about to begin high school, I decided I would fill his journal with fatherly advice and give it to him a few years later as a graduation present. The more I thought about it, however, the more I realized there was an opportunity for something more—a chance for me to give Kile something I’d never gotten from my father. I would not just give him practical wisdom, but structured time together during a season of life we would never be able to relive.

The idea behind the journal morphed into the regular discussions between Kile and me at the bagel shop. We didn’t meet on a formal schedule but as our calendars allowed. I drove the agenda and the timing, ensuring that we met at least a couple of times each month and that the discussions had purpose. But we were light on structure and formalities. Sometimes we spent several weeks on the same deposit. Sometimes we covered it over one bagel. And sometimes we ditched the planned conversation in favor of some challenge or issue that had sprung up in his life or mine.

Spending time with Kile to discuss those deposits helped create integrity in our heart-knot because it provided a platform for building strength into our relationship—it allowed us to discuss important issues, for him to honor my role as his father, for me to respect his growth as a budding man, and for us to set the foundation for conversations we now have as adults.

Addressing the real-time opportunities was critical to the integrity of our heart-knot. I wanted Kile to know the relationship was far more important than my preplanned agenda. At the same time, it was important that we also cover some very specific topics. I wanted to make two types of deposits in his life—relational deposits and wisdom deposits—and, for me, both were highly personal and equally important.

This all might sound a bit odd. *Deposit* is a financial term, right? When we deposit money in a bank, it's primarily a business transaction. It's not personal, certainly not to the bank (no matter how much the bank might claim to love us in its ads). When we make deposits into someone we love, however, that's a different story. Relational deposits are personal. So, I'm using that term in a very personal, very relational way.

The other important thing to remember about deposits is that they often require time to reap rewards, and, in fact, there are no guarantees that any rewards at all will result.

With Kile, my goal was pretty simple: to make wisdom deposits into his mind and relational deposits into his heart. I wasn't trying to get an immediate transformation, nor was I trying to check some box to make me feel better about myself. There was no test he had to pass, and I didn't expect him to agree with me or automatically adopt my way of thinking. Instead, I expected him to listen and share his thoughts and feelings enough that I could see in his eyes or hear in his words

something that served as a receipt acknowledging the deposit had been made.

The importance of these discussions, by the way, also was personal to me, because I didn't get these types of deposits, wisdom or relational, from my father.

I often tell people I defied the odds.

In 1960, 89 percent of the children in the United States lived in homes where their fathers were present. Among the other 11 percent was a toddler of a mostly single mom who was making her way in the Gulf Coast region. That toddler was me.

The percentage of children without a father in their home has risen steadily over the years, and now it's estimated that one of three kids in the United States—some 24 million children—fit in that category.¹ The challenges for these kids are serious. Compared to children with their fathers in the home, they are more likely to live in poverty, to have behavioral problems, to abuse drugs and alcohol, to suffer from obesity, to drop out of high school, to commit a crime, and to go to prison. And the girls are seven times more likely to become pregnant before they turn twenty.²

You can see why I tell people I defied the odds.

How did I do it? I would begin, of course, with crediting the grace of God. But God works through His people, and He worked through several people who invested in my life. Certainly, I had to do my part, but I find it hard to imagine how my life would have turned out without the deposits of people like Mr. Cherry (a neighbor mentor when I was a child), Coach Rogers (my basketball coach), Pastor Baker (a pastor in college), Dr. Shields (my favorite college professor), Manley Beasley (a minister and mentor), and, of course, my mother (GeGe, as she is affectionately known among family and friends).

Throughout the most formative years of my life journey, those people saw something in me worthy of their investment, and so they made a series of deposits that paid off—for me, if not for them—many times over.

While I am proof that a kid without the steering hand of a biological father in his life still can succeed, I am also very aware that the mere physical presence of a father in a home is no guarantee that the children will turn out great. Even the presence of the best father is no guarantee. But the odds absolutely improve for children who have an active, engaged, loving father who is making deposits into their lives, working hard to tie a sturdy heart-knot. Thus, much of my energy to be a good parent was fueled by a desire to give my three children something I'd never gotten from my biological father but that I thankfully had gotten from others.

The more you experience life as a parent, I've decided, the more you realize there is nothing you can mess up so badly that God can't redeem for your children, and nothing you do well eliminates your children's obligation to make their own choices and reap their own results. As a parent, I have regrets. I missed some opportunities and failed at others. But I also did a few things well along the way, and I believe my regular heart-knot meetings with Kile are among those things.

No Silver Bullets

The idea of putting these deposits together into a book came with some mixed emotions.

At the risk of having you stop reading before you even finish the first chapter, here's the reality: I didn't come up with these deposits for you or your son—I came up with them for Kile. And while I edited these deposits for the book to give

them some flow and consistency, they remain, at their essence, a collection of discussion points that are mostly about my experience with my son rather than universal prescriptions for success in parenting or life.

This isn't a book about how I'm the perfect dad with perfect kids who is going to tell you how I did it so that if you'll just do what I did, then you'll end up with perfect kids, too. We live in a prescriptive world, but I have a strong bias against silver-bullet prescriptions for life. Even in my CEO coaching practice I hate silver bullet solutions. So, this isn't a self-help book. It's more of a help-yourself book. These deposits reflect the context of our personal journey, not the be-all, end-all advice for every father in the world.

On the other hand, there is value in collective wisdom. We all learn from one another. None of these deposits reflect bad advice (I hope!), and I believe they all provide guiding truths that will serve any father and son well.

I also wavered on whether to write this book because the last thing I want is for Kile to feel any additional pressure to live his journey out in front of others with this as a backdrop. Some deposits were covered because he struggled in a particular area at that time, but many were simply universal truths I wanted to make sure he knew. And, by the way, we ended up with forty-one because that's how the timing worked out. I originally planned to cover fifty with him, but we ran out of time. If we had started sooner (or if he had flunked his junior year and given us twelve more months), then we would have covered the others. So, in some regards, I guess I am a nine-deposit failure for the rigid rule-keepers.

In any event, he told me he was fine with this book. So, I'm giving you a snapshot of what I did, how I did it, and why I did it, not because this is the perfect process, but because it

might help you develop the best process for you and your son or sons.

I don't know any parent in the world who says it was a bad idea to spend intentional time with their children, and one of the best tools available to any parent is to spend alone time with a child discussing the things that matter to you and that you hope matter to them. So, if nothing else, maybe this book inspires you to do that more while giving you a framework for doing it.

As a general rule, frameworks really help us be more successful at whatever it is we're trying to do—dieting, planning a vacation, building a swing set, whatever. The framework for this book is really simple: Each chapter includes a story that drives home a succinct and specific point, followed by a few key insights to consider and questions to ask and answer. In some chapters, the insights are short (one sentence); in others, they are rather long and the opening illustration is short. That might seem like an inconsistency, but it reflects the way it happened in my meetings with Kile.

Kile and I also went through these deposits in a very random order, but I've arranged them into six categories—My Core, My Faith, My Heart, My Relationships, My Work, and My Future—for those who like that type of structure.

This is *a* framework, not *the* framework, for guiding some important conversations between fathers and their sons. Yes, it can work for fathers and daughters, mothers and sons, and mothers and daughters, but it's based on my conversations with my son, so it has the most direct application between fathers and sons. Regardless, you'll have to make it your own. That's why I call it more of a help-yourself book than a self-help book.

How you use this book is really up to you, but here's one suggestion. Read it with a pen, highlighter, or both. Take notes. Mark things of interest, things you agree with, things that apply to your family, things that don't. Then do one of two things based on your unique situation.

One, buy another copy for your son (if you feel strongly that he would read it in the right spirit). Re-read it along with your son and meet regularly to discuss the deposits. Personalize the examples, insights, and questions to fit the context of your son's life and your relationship with him. Skip deposits that don't have much application for your situation and add others that are better fits. Remember, some might be covered over one bagel; others might require a discussion that takes place over several visits.

Two, buy a journal for your son and use this book as a reference as you develop unique deposits that are more specific for your son and his life and more personal to you and the deposits you'd like to make. If you want, you can even buy a copy of the *41 Deposits Journal* made just for this purpose. My approach was usually to create an outline and spend an hour or two a week pondering and preparing, often within the context of my regular Bible study time. I like to put things into talking points, and I like to do a lot of theological checks. I enjoyed that process. As you prepare to share, of course, you will learn and grow yourself. Write your outlines and notes into his journal and give it to him later as a gift, or encourage him to bring the journal to your discussions and take notes as you chat.

Whatever you do, do it with love, and with the ultimate goal of strengthening the integrity of your heart-knot.

There are many ways to strengthen the integrity of the heart-knot with our children. This book provides one way. And

there are many valuable wisdom lessons we can share with our children. This book provides forty-one of them.

Kile, to my great fortune, was a willing cohort in these meetings. He's an eager student of life. But he's not perfect. And neither am I. We had tough conversations where I shared transparently about my mistakes and the costs and consequences of making them. And he opened up about some of his struggles and challenges. It wasn't always easy, but working through the tension added integrity to our heart-knot.

He's a young adult now, and I often see evidence that he's drawing on the deposits from those breakfasts together. In many cases, I simply planted a seed that was watered and fed by other relationships and experiences. So, I can truthfully say the deposits are paying dividends in Kile's life. I can thankfully report that they have strengthened the integrity of our heart-knot. And I am a better and more joyful man because of our experience.