

FINANCES

A BASIC PRINCIPLE TO REMEMBER: "To the Christian there is no difference between the secular and the sacred. Every bush is a burning bush and every place a temple of worship."

SERVE THE LORD WITH THY SUBSTANCE

Our substance is everything we own -- our property or possessions. In Luke 8:3, we find women whom the Lord Jesus had healed or otherwise were grateful to Him "ministered unto Him of their substance." Our gifts and offerings to Him are evidence of our appreciation for what He has done for us. Therefore, it is only reasonable that our tithes and gifts to Him should be first place in our consideration of our finances.

Proverbs 3:9 - "Honour the Lord with thy substance, and with the first-fruits of all thine increase."

One friend who wanted to give more to missionaries but was on a limited budget for household expenses and groceries prayed and asked the Lord what she could do. Her husband was already tithing and giving to God's work but she wanted to do more. The Lord laid it on her heart to start clipping coupons. The amount saved with the coupons was set aside for her project. This really mounted up over a period of time. If we make these things a matter of prayer, the Lord will show us how to accomplish our goals.

Luke 6:38 - "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again."

WE SERVE THE LORD WITH OUR TESTIMONY

In Philippians 2:15 we read, "That ye may be blameless and harmless, the sons of God without rebuke, in the midst of a crooked and perverse nation, among whom ye shine as lights in the world." And in Matthew 5:16, "Let your light so shine before men, that they may see your good works, and glorify your Father which is in heaven." The way we handle our finances is definitely part of our testimony before men.

Philippians 4:8 instructs us to think on things that are honest, just and of a good report. Our finances definitely fit in these categories.

EXAMPLES OF POOR FINANCIAL JUDGMENT

Felicia Moon's testimony. Even though she gave a tremendous verbal testimony at the end of the trial and was honest in her testimony during the trial, the entire problem would not have arisen had she used good judgment in the area of finances. The argument started over her over charging credit cards.

Family who accepted several of the credit cards offered through the mail and charged them to the maximum in order to buy a complete house full of furniture to impress visiting relatives.

Family who goes to the grocery store every day. The mother and father both work. Not planning ahead undoubtedly wastes money. More chance for impulsive buying.

Lady who can seldom afford proper food and clothing yet admittedly rents videos often because they are inexpensive entertainment.

Families who eat out several times every week or have fast food brought in. This is often the case when mother works. We are often considering our own convenience rather than the health and needs of our family.

SUGGESTIONS FOR GOOD FINANCIAL PLANNING

Every pay period, make a list of what is due and what needs to be paid. List your tithe first. Include such things as rent, food, utilities, payments due on loans, or other commitments. As soon as you have deposited the paycheck, pay these things. Do not put it off. Take care of these things first.

Another suggestion is to tithe 10% and save 10%. This habit started early in life will help throughout life. Teach it to your children. Some of our savings should be placed where we can get them in case of emergency. Some should be placed where we cannot touch them. You do not have to save large amounts of money. Consistency is most important.

Do not enter into a contract with anyone unless we have good reason to believe we can make the required payments. Occasionally unexpected sickness or something of a serious nature will prevent our meeting our obligations, but this should not happen over and over again. We need to plan ahead for the unexpected too. This is part of the savings plan where we can get the money when needed. One lady I know had a large family. Her husband was laid off and was without steady employment for some time. He did work all he could. She started baby sitting and even though what she made had to be used for family needs, she still realized they had an unpaid obligation and for months she paid \$25 or so until the debt was paid. God honored this in her life. Her husband died with cancer and God is still taking care of her needs.

Check out your food and drink habits. Some things like soft drinks and snack foods should be a treat and not an everyday or several times a day thing. Taking care of our bodies and those of our family is all a part of good stewardship. Bad habits and choices are costly both financially and physically. One lady I knew had such a bad heart she was to be placed on a waiting list for a transplant. She not only drank cokes all day long, but also had to have one by her bed at night.

Portion out your meat and food items that are bought in large amounts. Teach your children to consider the fact that a dish must serve all the people at the table. Set the example for them.

Shop for quality in clothing. Check the fabric contents and washing instructions. Launder with care. Teach your children to change into play clothes and hang up clothes that may not need to go into the laundry.

Have a place for your bills as they arrive. Keep them in the order in which they are due. Be sure to allow time for them to get to their destination before the due date. Many dollars are wasted with late charges.

GOD IS NOT THE AUTHOR OF CONFUSION!!!

Order in our lives should be of utmost importance. This is especially true with finances.

James 4:8 tells us, **"A double minded man is unstable in all his ways.** Double-minded denotes an uncertain and wavering state of mind. It implies instability, unsettledness, and perhaps even deceitfulness.

Philippians 2:5 - "Let this mind be in you, which was also in Christ Jesus." 4:8 - "Finally, brethren, whatsoever things are **true, ...honest, ...just, ...pure, ...lovely, ...of good report**; if there be any virtue, and if there be any praise think on these things."

Psalms 25:4 - "Show me thy ways, O Lord; teach me thy paths." This can be our prayer in every area of our lives - including finances.