

Biblical Principles of Finances – In Good Times & Bad

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Preface

Over the years I have studied the Bible to get answers to many questions regarding life, some of which have been regarding budgeting on a monthly basis, in a way that is honorable to my Creator and in align with His will.

I decided to seek wisdom (*James 1:5*) from God regarding ensuring that many issues of my life were aligned with His Word, the Bible, this included financial matters. I pondered and meditated on verses of the Bible, considering diligently my own thoughts compared to what God's Word actually says.

There were times that I noticed I had added an '*' in regards to certain principles of finances that were found in the Bible, verses a situational ethics decision that led me to believe that it did not apply to me in that instance. Well the Bible doesn't have '*'s all over, rather God's Word is God's Word and what He has said is the final authority (*Isaiah 42:9*).

As I got older and realized that my financial well being is not in align with the world's knowledge, considering these things, I decided to ensure that in every instance there were no more '*'s, to the best of my ability, to wholeheartedly trust God in matters, where I have little or no control over the situation.

I suspect that this book will not be popular among those who have it all 'figured out' but probably more so from those who have financial problems or are on the lower income earners, those who don't meet up to the standards of the financial gurus of our time.

When I considered that in 2023 things were getting pretty rough for the average family with the costs of goods and services, to say nothing of housing, it seemed good to begin to write this book and share these basic principles with anyone who was willing to consider them in their own lives.

Certainly this book is written from a Christian perspective and is meant towards other Believers, but the wisdom of God is good towards all.

What this book will not do is tell you how to get out of your current financial situation, whatever it may be is. Inotherwords, if you are wondering how to pay off \$10,000 worth of credit card debt, fix your credit score and purchase a home, you will have to look elsewhere.

There are plenty of people who have popular radio shows, books, videos and numerous other materials who can explain these rudimentary principles to anyone who is willing to listen. They have answered many questions from tons of people who were in all sorts of situations and advised them as they saw fit.

What this book will do is tell you about biblical principles of financing, to be able to begin aligning your budget, the money that God allows you to earn, and align that with His Word, allowing the blessings of being in the will of God to provide for your means.

The information contained herein is for every situation, both good and bad, biblical principles to help a Believer to be able to make wise decisions with their finances, whether they have found themselves falling short or whether or not they are abundant.

I suspect that the world will become a more perilous place for many people and more difficult times, in terms of costs of things verses income earned, will present an even bigger opportunity for people to be able to do the wrong things and get themselves in trouble.

Following the Bible and looking at what God's Word says as part of the financial decisions made by families and individuals certainly can provide relief and aid in knowing when to say 'yes' or 'no' to all sorts of various decisions that one can and will have to make.

The author is not rich, not well off as most would consider well off. The amount of savings falls far below what the world would say is required, but my trust is in Him to whom I must give an account to (*Romans 14:12*) and in Him who provides for my needs (*Matthew 6:8*).

I know of a man who was really popular, who gave great financial advice and had it all figured out. His advice was based off of the Bible, to the best of my knowledge. As he neared the age of retirement he was diagnosed with cancer and later died. Our focus, as Believers, is to be on serving Christ with all our hearts, not on the things and wisdom of this world.

"No servant is able to serve two masters; for either he will hate the one and love the other, or else he will hold to the one and despise the other. It is not possible to serve God and mammon." Luke 16:13

Amen!

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Six Days to Work

“Remember the Sabbath day, to keep it holy. Six days you shall labor and do all your work, and the seventh day is the Sabbath of Jehovah your God. In it you shall not do any work; you, nor your son, nor your daughter, nor your male servant, nor your female servant, nor your cattle, nor your sojourner who is within your gates. For in six days Jehovah made the heavens and the earth, the sea, and all that is in them, and rested the seventh day. Therefore Jehovah has blessed the Sabbath day and consecrated it.”
Exodus 20:8-11

Believers are not under the law (*Matthew 19:18-19*) for we are Saved by grace (*Ephesians 2:8-9*), nonetheless we are commanded to not forsake the assembling of ourselves (*Hebrews 10:25*). So rather than turn a biblical principle of financing written piece into a segment about the Sabbath day, this is simply taking a look at an approach of how much should one work in order to pay the bills.

Before proceeding, there are all sort of financial problems that people, including Believers, get themselves into. There could be an occasion where you are forced to work temporarily seven days per week. Perhaps you have made a commitment, perhaps you have a contract for a business that you can not break and things didn't go as you planned, forcing you to work more (this has happened to me), perhaps your spouse is temporarily unable to work and you have to pick up additional hours or a second job until that source of income can come back or perhaps you need more money in the short run for some sort of necessity, there can be reasons and this is truly a heart issue between a Believer and the Lord.

What we are looking at here is from a viewpoint of those who are not considered well to do (though there are many well-to-do people who also overwork in order to maintain total control over their operation or business or simply to earn more money).

When considering how to make a budget, how to handle the finances, what is being pointed out are biblical principles that will help a Christian to be able to properly get their finances in order in a biblical fashion, raise their family, if they have one, take care of their spouse, if there is one, and fulfill the other duties that require time that God has laid out for each Believer.

For God has given us individually tasks, the married man (or woman) has additional, if they have a child or children, then there are even more responsibilities, jobs, tasks, that are necessary for proper Christian living. There are also responsibilities as being part of the Great Commission, doing those things that God might call a Believer to do, or simply fully participating and helping out where the opportunity opens and the Lord leads at Church.

Over the years my wife and I have found ourselves in situations where we did not fully follow this biblical principle and there has never been a time where it hasn't lead to very

little spiritual growth, as the amount of time spent working, the consequences of having additional monthly expenses, as well as missed opportunities for the Lord.

When someone decides to put in extra hours, whether through a self-employed situation, their regular job or a second job, there are usually extra expenses related to the lack of available time.

These expenses could include eating out more often, spending more money on quick ready-to-cook foods, using services, such as laundry, lawn, housecleaning, etc. Nowadays that could easily turn into using delivery services for food and other retail items that would have readily been purchased by the individual(s) themselves. Also, the tax liability increases, so not all of the gain is actually realized.

In other cases, more miles on the vehicles means more gas, wear and tear, as well as maintenance. I certainly know a thing or two about that and with the pricing in 2023 for a vehicle, the maintenance and even the gas, would not want to do what I have done prior.

Things around the home can also fall behind, small maintenance projects that don't get done, that could lead to further expenses down the road for failure to do that what should have been done. For instance, not getting around to changing the oil on a lawn mower at the end of the season or when needed could easily equate to needing to spend some of that hard earned money on repurchasing another mower in the future, much sooner than what should have been needed.

Though the bigger problem for the Christian would not be the increased expenses of their day-to-day living, but rather the time for spiritual growth, by themselves, as well as their family.

“Do not overwork to be rich; cease from your own understanding. Will you set your eyes on that which is not? For riches certainly make themselves wings; they fly away like an eagle into the heavens.” Proverbs 23:4-5

“For the love of money is a root of all evils, for which some being greedy, have strayed from the faith, and pierced themselves through with many sorrows.” 1st Timothy 6:10

Sometimes this situation might not even be the Believer's fault. Rather a job, a career, perhaps turns out to not be the best choice for a Christian.

Years ago I had taken a promotion as a general manager for a McDonald's. The salary was not that great and my wife did not have a regular job. We also ran a small commercial cleaning service to supplement our income. Prior I would work 40 hours per week, with very little overtime available, and then we would work around 20 hours a week or so in the cleaning business.

The schedule was worked out so that there was still a day off per week and we only had one young son, age 2. Once I became a general manager, suddenly my work hours went to 65 hours per week, still with the added 20 or so hours with the business. Now I was working longer shifts, therefore often finding myself working 7 days per week as well. These things can happen and restaurant management is not the only career that can have a large amount of hours...so beware!

There is not an answer for every situation that an individual or a family might find themselves in, but purposely overworking to the point that the commitments that each Believer or Christian family no longer have time for, those edicts by our Creator not being followed, due to failing to follow or understand God's Word is certainly outside of the will of God regarding finances and monthly budgets.

If a Believer finds themselves in this situation they ought to seek God and find a solution for solving the problem, for He is more than gracious to give wisdom to those who ask (*James 1:5*) and His mercies are great (*Psalms 36:5*).

The Bible clearly states that we are to be content with our wages (*Luke 3:14*) and we need to also be able to live within our means, a subject for a different biblical principle to be discussed. This does not necessarily means that we, in a free society, can not further our education or training for a different career, or simply take a different job, take the situation to the Lord in prayer.

“Command those who are rich in this present age not to be high-minded, nor to trust in the uncertainty of riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.” 1st Timothy 6:17-19

“And my God shall supply all your need according to His riches in glory in Christ Jesus.” Philippians 4:19

Amen!

Tithing

“For if something is presented eagerly, it is accepted according to what one has, and not according to what he does not have.” 2nd Corinthians 8:12

The Great Commission commanded by Jesus Christ (*Matthew 28:18-20*) is a very expensive endeavor that has been going on for nearly 2,000 years. This is part of God’s plan for those who have been Saved, for those who have repented towards God and by faith believed into Jesus Christ as their Lord and Savior (*Acts 20:21*) to be a part of, in one form or another.

The question arises how much should a Christian give, to whom or what should the money go towards and must they give 10% of their income or not? These questions are going to be addressed, noting that much of this is a heart issue of an individual before the Lord, yet the Bible provides clear guidance and direction, as well as examples on tithing.

What sort of example do the members and attendees of a Church set when they allow their building, one set aside for God, to go into disrepair, also allowing a pastor to go without any sort of salary or a salary that would not sustain even a modest form of living? Further said, what about foreign missions funding, money for the distribution of tracts or Bibles, money to support biblical evangelical work or the numerous other things that can/could be done in a fashion that is honoring to God Almighty, as those who proclaim to walk in ‘*newness of life*’ (*Romans 6:4*) with Jesus Christ as their Lord and Savior?

When speaking of these things, this is mentioned on an aspect of a Church, a group of Believers, who are wholeheartedly serving Jesus Christ, their Savior, in a manner that is separated unto God and done following the Bible, not programs that are contrary to God’s Word, such as a beer festival, rock n’ roll concerts and numerous other programs that are part of the apostasy that is readily seen around the world.

Then the question arises also to whom does the Believer lend the money to, for the service of God.

“He who has pity upon the poor lends to Jehovah, and He will make compensation for what he has given.” Proverbs 19:17

The Bible needs to be looked at to provide a Christian with guidance of what God expects and to follow the edicts that are found in the Holy Scriptures. Though it will be acknowledged that due to not being ‘*good stewards*’ (*1 Peter 4:10*) there may be many Believers who find themselves having to clean up the financial mess that they have created in order to find themselves within God’s will regarding tithing.

As 2023 did and likely the unforeseen future will result in increase cost of living for many individuals and will limit economic prowess, still we must always remember that

the Bible does not have an ‘asterisk’ on verses that allow for ‘situational ethics’ to arise and thereby circumvent the clear teachings of the Bible.

These sorts of thoughts, instead of simply believing God and His Word cause all sort of problems amongst those who proclaim to be Christians, as well as those who in actuality are truly Saved. A prime example could be the following:

“Do not be led astray: Evil company corrupts good character.” 1st Corinthians 15:33

While this portion is not going to fully dig into the truths of this verse, understand that many people who proclaim to be Saved assume themselves to be immune to this biblical Truth. I can attest firsthand as having assumed that under ‘this situation or that’ I would be able to avoid having ‘good character’ corrupted, but in the end I found out that the Bible is indeed God’s absolute truth and a Believer will do well to fully trust in God’s Word, this only provided as an example that many other people, if truthful, could relate to and look back, knowing in their heart, like myself, that the Bible stood and their thoughts did not.

*“Therefore hear the Word of Jehovah, all Judah that lives in the land of Egypt: Behold, I have sworn by My great name, says Jehovah, that My name shall no more be named in the mouth of any man of Judah in all the land of Egypt, saying, The Lord Jehovah lives. Behold, I will watch over them for evil, and not for good. And all the men of Judah in the land of Egypt shall be consumed by the sword and by famine, until there is an end to them. Yet a small number that escapes the sword shall return out of the land of Egypt into the land of Judah; and all the remnant of Judah, who have gone into the land of Egypt to live there, **shall know whose word shall stand, Mine or theirs.** And this shall be a sign to you, says Jehovah, that I will punish you in this place, so that you may know that My Words shall be established and confirmed against you for evil. Thus says Jehovah, Behold, I am giving Pharaoh-hophra, king of Egypt, into the hand of his enemies, and into the hand of those who seek his life, just as I gave Zedekiah king of Judah into the hand of Nebuchadnezzar king of Babylon, his enemy that sought his life.” Jeremiah 44:26-30*

Over the years I have went to and visited many different churches, starting from the time of a young child. When it came to the offering, most churches simply have ushers who pass a plate to place the offering in, often returning the plates to the front of the church. Some, though rare, have a box in the back of the Church to place an offering in. I suppose if I were a pastor of a Church, the box in the back would probably be my preferred method. Yet nowadays many websites of churches have digital methods of donations, some which can setup recurring amounts per month.

In and of themselves, there doesn’t necessarily seem to be anything wrong with these methods, but for myself, the reason I would prefer the box in the back of the Church, though an envelope could also be used in a plate, is simply this:

“Take heed that you do not do your deeds of mercy before men, to be seen by them. Otherwise you have no reward from your Father in Heaven. Therefore, when you do a deed of mercy, do not sound a trumpet before you as the hypocrites do in the synagogues and in the streets, that they may have praise from men. Truly I say to you, They have their reward. But when you do a deed of mercy, do not let your left hand know what your right hand does, that your deed of mercy may be in secret; and your Father who sees in secret will Himself reward you openly.” Matthew 6:1-4

Most conservative style churches will use the example of Abraham (*Hebrews 7:2*) and his giving of a tenth as the standard which Christians are to follow. While this should not be looked at as unbiblical or wrong, there are other pastors who declare that those in attendance and the members must give 10% of their earnings. These sorts of pastors declare that God has proclaimed that a tenth is mandatory.

So let us take a moment to look at some biblical examples of tithing:

“But the Levites shall do the work of service of the tent of meeting, and they shall bear their iniquity; it shall be a perpetual statute, throughout your generations, that they shall have no inheritance among the children of Israel. For the tithes of the children of Israel, which they offer up as a heave offering unto Jehovah, I have given to the Levites as an inheritance; therefore I have said to them, They shall have no inheritance among the children of Israel. And Jehovah spoke to Moses, saying, Speak thus to the Levites, and say to them: When you take from the children of Israel the tithes which I have given you from them as your inheritance, then you shall offer up a heave offering of it unto Jehovah, a tithe of the tithe. And your heave offering shall be reckoned to you as though it were the grain of the threshing floor and as the fullness of the winepress. Thus you shall also offer a heave offering unto Jehovah from all your tithes which you receive from the children of Israel, and you shall give the heave offering of Jehovah from it to Aaron the priest. Of all your gifts you shall offer up every heave offering of Jehovah, from all the best of them, the consecrated part of them. Therefore you shall say to them: When you have lifted up the best of it, then the rest shall be accounted to the Levites as the produce of the threshing floor and as the produce of the winepress. You shall eat it in any place, you and your houses, for it is your wages for your service in the tent of meeting.” Numbers 18:23-31

Those who do work for the Lord often are supported or supplemented by the tithes and offerings given. This was established by God through His servant Moses in regards to the priesthood and the service of the Levites, regarding the holy things of God.

“Let the elders who lead well be counted worthy of double honor, especially those who labor in the Word and doctrine. For the Scripture says, You shall not muzzle an ox while it treads out the grain, and, The laborer is worthy of his wages.” 1st Timothy 5:17-18

“Am I not an apostle? Am I not free? Have I not seen Jesus Christ our Lord? Are you not my work in the Lord? If I am not an apostle to others, yet at least I am to you. For you are the seal of my apostleship in the Lord. My defense to those who examine me is this:

Do we not have the right to eat and drink? Do we not have the right to take along a believing wife, as do also the other apostles, the brothers of the Lord, and Cephas? Or is it only Barnabas and I who have no authority to not work? Who ever serves military duty at his own expense? Who plants a vineyard and does not eat of its fruit? Or who tends a flock and does not drink of the milk of the flock? Do I say these things only as a man? Or does not the Law say the same also? For it is written in the Law of Moses, You shall not muzzle an ox while it treads out the grain. Is it oxen God is concerned about? Or does He say it altogether for our sakes? For our sakes, no doubt, this is written, that he who plows should plow in hope, and he who threshes in hope should be partaker of his hope. If we have sown spiritual things to you, is it a great thing if we reap your material things? If others are partakers of this authority over you, should we not even more? Nevertheless we have not used this authority, but endure all things so that we might not hinder the gospel of Christ. Do you not know that those who minister the holy things eat of the things of the temple, and those who serve at the altar partake of the altar? Even so the Lord has commanded that those who preach the gospel should live from the gospel. But I have used none of these things, nor have I written these things that it should be done so with me; for it would be better for me to die than that anyone should make my exulting void.” 1st Corinthians 9:1-15

Quite obviously those who God has gave as ‘*some prophets, some evangelists, and some pastors and teachers, for the equipping of the saints for the work of ministry, for the building up of the body of Christ, till we all come to the unity of the faith and of the full true knowledge of the Son of God, to a complete man, to the measure of the stature of the fullness of Christ;*’ (Ephesians 4: 11b-13) should be supported by those whom are used by God to send the person or the persons who are in the position that God has placed them in.

For example, if God uses a Church to send an individual who is called by Him to be a missionary then that Church should support that missionary until they are either able to support themselves, be supported by those whom they are preaching the Gospel to, or otherwise. The same would also make sense for those who are called by God to be pastors and the programs that they might use, as the Lord leads them, for His glory.

This is not to say that those whom God calls to do something are not exempt from work. For I have known and know of many who preach the Gospel and still hold a job to support themselves. Even Paul, who through the inspiration of the Holy Spirit (2 Peter 1:21) wrote much of the New Testament, himself was a tentmaker (Acts 18:3).

How many churches across this country are in a good amount of disrepair? I have seen it first hand, empty rooms, work that needs to be done, oftentimes with no volunteering on the portion of those who attend (stuff can be done quite cheaply when it is done ‘in-house’), as well as seemingly no interest from the leadership, including the pastor to get these things done or seek out volunteers.

What can be said is that if these people who attended these churches were willing and able to provide a helping hand and truly gave 10% of their income, even after taxes and

benefit deductions, many of these same churches would be in good order for the Lord, as well as a reasonable salary for the pastor who could spend more time doing the things of God rather than working a nearly full time job on the side.

Yet consider even Israel and the condition of the Temple:

“And Jehoshaphat said to the priests, All the money of the consecrated things that are brought into the house of Jehovah, each man's poll tax money, each man's valuation money, and all the money that a man purposes in his heart to bring into the house of Jehovah; let the priests take it themselves, each from his acquaintance; and let them repair the breaches of the house, wherever any breach is found. But it was so, by the twenty-third year of King Jehoshaphat, that the priests had not repaired the breaches of the house. So King Jehoshaphat summoned Jehoiada the priest and the other priests, and said to them, Why have you not repaired the breaches of the house? Now therefore, do not take more money from your acquaintances, but give it for repairing the breaches of the house. And the priests agreed that they would neither receive more money from the people, nor repair the breaches of the house. And Jehoiada the priest took a chest, bored a hole in its lid, and set it beside the altar, on the right side as one comes into the house of Jehovah; and the priests who kept the door put there all the money brought into the house of Jehovah. So it was, whenever they saw that there was much money in the chest, that the king's scribe and the high priest came up and put it in bags, and counted the money that was found in the house of Jehovah. Then they gave the money, which had been weighed out, into the hands of those doing the work, who had the oversight of the house of Jehovah; and they brought it out to the craftsmen and builders who worked on the house of Jehovah, and to masons and stonecutters, and for buying timber and hewn stone, to repair the breaches of the house of Jehovah, and for all that was brought out to make the house strong. However there were not made for the house of Jehovah basins of silver, snuffers, bowls, trumpets, any articles of gold or articles of silver, from the money brought into the house of Jehovah; for they gave it towards the business of doing the work, to restore the house of Jehovah with it. Moreover they did not require an accounting from the men into whose hands they gave the money to give to the workmen, for they were dealing faithfully. The money from the trespass offerings and the money from the sin offerings was not brought into the house of Jehovah. It belonged to the priests.” 2nd Kings 12:4-16

Consider also this directly from the book of Haggai:

“In the second year of Darius the king, in the sixth month, in the first day of the month, the Word of Jehovah came by Haggai the prophet to Zerubbabel, the son of Shealtiel, governor of Judah; and to Joshua, the son of Jehozadak, the high priest, saying, Thus says Jehovah of Hosts, saying, This people says, The time has not come, the time for the house of Jehovah to be built. Then the Word of Jehovah came by Haggai the prophet, saying, Is it time for you yourselves to live in your paneled houses, and this house to lie waste? And now, thus says Jehovah of Hosts: Set your heart on your ways. You have sown much, and bring in little; you eat, but do not have enough; you drink, but are not filled with drink; you put on clothes, but no one is warm. And, one hiring himself out

earns wages for a bag of holes. Thus says Jehovah of Hosts: Set your heart on your ways. Go up to the mountain and bring wood and build this house. And I will be pleased with it, and I will be glorified, says Jehovah. You looked for much, and, lo, it came to little. And when you brought it home, then I blew on it. Why? says Jehovah of Hosts. Because of My house that is in ruins, and you, each man, runs to his own house. On account of this, the heavens above you hold back the dew, and the earth holds back her fruit. And I called for a drought in the land, and on the mountains, and on the grain, and on the new wine, and on the oil, and on that which the ground brings forth, and on man, and on livestock, and on all the labor of your hands. Then Zerubbabel, the son of Shealtiel, and Joshua, the son of Jehozadak, the high priest, and all the remnant of the people, obeyed the voice of Jehovah their God, and the words of Haggai the prophet, as Jehovah their God had sent him. And the people feared before Jehovah. And Haggai, the messenger of Jehovah, spoke the message of Jehovah to the people, saying, I am with you, says Jehovah. And Jehovah stirred up the spirit of Zerubbabel, the son of Shealtiel, governor of Judah, and the spirit of Joshua, the son of Jehozadak, the high priest, and the spirit of all the remnant of the people. And they came and worked on the house of Jehovah of Hosts, their God, in the twenty-fourth day of the sixth month, in the second year of Darius the king.” Haggai 1

As Solomon said, *‘there is nothing new under the sun’ (Ecclesiastes 1:9b)*, so too what we see amongst those who proclaim to be set aside separated unto God do not have much of a heart to show it with their willingness to give or to help out.

Oftentimes it is not that a group is too small to be able to maintain the Church building, pastor, etc., but it is rather a people whose hearts are more focused on the things of this world rather than their Creator.

“Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world; the lust of the flesh, the lust of the eyes, and the pride of life; is not of the Father but is of the world. And the world is passing away, and its lust; but he who does the will of God abides forever.” 1st John 2:15-17

“No one is able to serve two masters; for either he will hate the one and love the other, or else he will hold to the one and despise the other. It is not possible to serve God and mammon.” Matthew 6:24

So now the question to be pondered is what percent? Well, R. G. LeTourneau (1888 – 1969) was a successful businessman and industrialist who eventually tithed 90% of his income. This is a heart issue between a Believer and God.

After all, it will not be the unsupported missionary, Church, pastor or others whom a Believer stands before at the Judgment Seat of Christ, but rather our Lord and Savior Jesus Christ Himself.

If we were to turn back the clock to the early 20th century and prior, we would find that a lot of orphanages, public aid (food, housing, etc.) were not supplied by the government, but rather by the piety of society towards God Almighty towards those who were misfortunate. Nowadays, we are taxed and, in theory, those taxes are passed along by whomever the government deems to be necessary to receive aid (food, housing, medical care, etc.), as well as the government has programs for orphans through foster programs.

We would also be wise to understand that when the Levitical system of tithing was originally setup, the tithe was that of goods, not necessarily monetary. Now as society advanced, money became the medium.

For instance, the percentage of farmers and ranches over the last three centuries has collapsed. Our society has changed and the methods of farming have also advanced. So, as was the case with George Mueller who ran large orphanages for Christ in Bristol, England, there would be people who would drop off (tithe) some of their goods (which they could have sold in the market) as a duty to God.

So the question could be asked regarding volunteer service for what might otherwise be paid for by a Church or even another Believer. For instance, if an elderly church member could no longer mow their lawn at their home, thereby needing to contract that to a company, if another Believer were to instead provide that service at no charge, there would be a value to that, just as there is a value to corn heading to a market to be sold.

Now this is not saying that Believers have the liberty to simply volunteer an hour here or there and provide no monetary tithing to the Church. This is mentioned specifically for those who might have gotten themselves into a financial disaster, where they should still trust God, pray about the matter, perhaps they're on paper essentially bankrupt, needing to get that sorted out, therefore their percent of tithing would be less than what it would be if they were not in that predicament, but they have some available time to also help out in some manner the Church, the saints (other Believers *Romans 1:7; 12:13*), something along those lines.

What are you saying? Are you saying that I don't have to tithe 10%? No...I am not listing a percent. Perhaps you tithe 5% or perhaps you tithe 25%.

You see, this is a heart issue of a Believer before God. Can you not live with a little less to further the work of Jesus Christ, our Lord and Savior? In all honesty, usually those who have less are the ones who tithe more and those who have the appearance of being rich, though their dollar amount in the church plate might be higher, are actually robbing God of the tithe.

“And Jesus sat opposite the treasury and saw how the people threw money into the treasury. And many who were rich threw in much. Then one poor widow came and threw in two mites, which make a quadrans. So He called His disciples to Himself and said to them, Truly, I say to you that this poor widow has thrown in more than all those who

have thrown into the treasury; for they all threw in out of their abundance, but she out of her poverty threw in all that she had, her whole livelihood.” Mark 12:41-44

The rich businessman who writes the check once per month for a \$1,000, might in reality earn \$25,000 in a month, therefore a mere 4%, whereas a poorer person who might only earn \$2,500 a month, but suffer a bit in their own life to help out another individual Believer who needs new tires on their car and still give a portion to the work done through the Church.

We are not to test God, but the Bible in regards to tithing actually mentions being allowed to do just that:

“Will a man rob God? Yet you have robbed Me. But you say, How have we robbed You? In the tithe and the offering. You are cursed with a curse, for you have robbed Me, even this whole nation. Bring all the tithe into the storehouse, so that there may be food in My house, and test Me now with this, says Jehovah of Hosts, whether I will not open the windows of heaven for you and pour out a blessing until there is not enough room to store it.” Malachi 3:8-10

In my personal experience, when I determine what God is leading me to do, even in a matter of how much money to tithe to the local Church, as well as ministry work, providing for missions and the poor (*Acts 6:1-4*), for me it isn't necessarily a percentage, but usually more of a dollar amount that certainly can be compared and a percentage found.

I have never, nor do I suspect ever, not seen God's hand provide when myself or my family truly needs something. Thus far in my life, in EVERY instance, even when it seemed hopeless, a solution has been found or someone has provided for that need through some means...every time!

“Cast your bread upon the waters; for you shall find it after many days.” Ecclesiastes 11:1

The Bible is also quite clear that we should be supporting our pastors in our churches.

“For the Scripture says, You shall not muzzle an ox while it treads out the grain, and, The laborer is worthy of his wages.” 1st Timothy 5:18

If we have a godly pastor, one truly called to preach, one who is doing the work of God, we ought to allow them the time necessary to do that calling and support the one whom God has called.

Does that mean the pastor doesn't hold another job?

Not necessarily, for even Paul the apostle was a tentmaker (*Acts 18:3*), but he was obviously given enough time to do the work of God.

A dear friend of mine ran a small printing shop and he also ran a ministry for God. While he could have advertised and ran a much bigger business, he certainly had the education and capabilities to do so, he allowed God to operate his business.

When he had work that had to be done for the Lord, business was generally slow and afterwards more work would come in. Likewise, there was always –just- enough money to make the bills every month, some of that money being from others (*1 Kings 17:4-6*) who would provide that which was needed.

I would dare say for the average American and perhaps a lot of the first world nations, there is this mindset that there is never enough money to tithe 10% or even close.

If we were to listen to the financial gurus, some of which proclaim to be Christians, then we would know that we must ‘invest’ that much in this or that, as well as need this big of a cushion, etc.

Then for those who are parents, college could be saved for, a bigger house might be needed, the car is getting older and a new one more expensive, this to say nothing about the covetousness that prevails in the American society (*Romans 13:9*)!

There are truths to these things, but we must remember that God knows our –needs-, which might not always be the same as our desires.

“Therefore do not be like them. For your Father knows the things you have need of before you ask Him.” Matthew 6:8

When our focus is on truly serving God with all of our heart, as servants of Jesus Christ, then these things will naturally work out and won’t be debatable.

*“Therefore I say to you, do not be anxious about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing? Observe the birds of the air, for they neither sow nor reap nor gather into barns; yet your Heavenly Father feeds them. Are you not of more value than they? Which of you by being anxious is able to add one cubit to his stature? So why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin; and yet I say to you that even Solomon in all his glory was not arrayed like one of these. Now if God so clothes the grass of the field, which today is, and tomorrow is thrown into the furnace, will He not much more clothe you, O you of little faith? Therefore do not be anxious, saying, What shall we eat? or What shall we drink? or What shall we wear? For after all these things the Gentiles seek. For your Heavenly Father knows that you need all these things. **But seek first the kingdom of God and His righteousness, and all these things shall be added to you.** Therefore do not be anxious about tomorrow, for tomorrow will worry about its own things. Sufficient for the day is its own trouble.” Matthew 6:25-34*

Truly I suspect that there will be a lot of people who will read this, simply to find out if they can get away or rather have an excuse not to tithe 10%. Well this author is not going to tell you that there is a mandate to tithe 10%, but I will tell you that biblical examples can be made of Believers tithing 10%, regardless of the taxes, expenses of society.

We must never forget that, if we are truly Saved, it is God who provides for us, He is the one who is responsible for taking care of us, we are simply His servants, doing His will, which includes tithing as well.

“I have been crucified with Christ; it is no longer I who live, but Christ lives in me; and the life which I now live in the flesh I live by the faith of the Son of God, who loved me and gave Himself for me.” Galatians 2:20

Amen!

Good Stewards

“And above all things have fervent love for one another, for love will cover a multitude of sins. Be hospitable to one another without murmuring. As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God. If anyone speaks, let him speak as the words of God. If anyone ministers, let him do it as with the strength which God supplies, that in all things God may be glorified through Jesus Christ, to whom is the glory and might forever and ever. Amen.” 1st Peter 4:8-11

One thing that we must remember is that all Christians represent Christ and are in Christ (*Romans 6:11*). We are His good stewards and this outward behavior of stewardship should be evident to all, Saved or unsaved. Let’s start with the definition of what it means to be a steward, a word not used so often anymore:

Steward, n. -- A man intrusted (*sic*) with the management of the household or estate of another; especially, among the wealthy, one employed to manage the domestic affairs, superintend the servants, collect the rents or income, keep the accounts.

Stewardly, a. – Provident; attentive; economical. (Prov. Eng.)

Webster’s Universities Dictionary Unabridged, 1942

We are ‘intrusted’ with the affairs, not of this world (*2 Timothy 2:4*), but the affairs where our heavenly citizenship is at (*Philippians 3:20*). We are servants of Jesus Christ.

“No one is able to serve two masters; for either he will hate the one and love the other, or else he will hold to the one and despise the other. It is not possible to serve God and mammon.” Matthew 6:24

Consider who spoke those words, Jesus Christ. Not too long ago mention was made that one of the problems that many Believers have is taking the Word of God at it’s actual face value. In other words, what it says is what it means, where we can clearly see that.

So this truth that it is not possible to serve God and money is just that...truth. This applies to you and me, as well as every person on the face of the earth. Consider that most assume in their minds that it is ‘more extreme’ then what they are doing or they will simply not fully agree and believe that they can indeed serve God and money. Rather we should simply believe God (*Hebrews 6:18*):

“Let it not be! Indeed, let God be true but every man a liar.” ... Romans 3:4a

Now there are plenty of books and articles written about how to invest money, save for college, etc., of which these writings are not going to deal with. Let those who are wise in those things, those who have experience, only in accordance with the Bible, provide such advice. For that I would probably recommend the late Larry Burkett who wrote numerous books that you can still find used, published by the Moody Bible Institute and was on over a thousand radio stations, the Dave Ramsey of his time, whom also provides useful budgeting advice.

As stated before, this book is only looking at providing guidelines from the Bible, not adding one thing to them, nor taking away anything (*Revelation 22:18-19*), simply giving the information needed for a Christian to be able to make wise decisions (*Revelation 2:24-25*), especially as dark storm clouds are appearing on the horizon.

You could simply consider that looking at these biblical principles throughout these writings are helpful information to be good stewards of Christ in regards to all aspects of our lives, including our finances.

“But what things were gain to me, these I have counted loss because of Christ. But no, rather, I also count all things loss for the excellence of the knowledge of Christ Jesus my Lord, for whom I have suffered the loss of all things, and count them as refuse, that I may gain Christ and be found in Him, not having my own righteousness, which is from the Law, but that which is through the faith of Christ, the righteousness which is from God by faith; that I may know Him and the power of His resurrection, and the fellowship of His sufferings, being conformed to His death, if, by any means, I may attain to the resurrection from the dead.” Philippians 3:7-11

So how to actual place into practice being good stewards? Some questions and thoughts come to mind, things which used to be mentioned amongst churches years ago, but nowadays it seems no one pays much attention to such questions.

Is it alright to own a sports car as a Believer? Used, brand new, a project car, an inheritance, a payment made, a \$60,000 vehicle or a \$1.2 million dollar vehicle?

What if the person is rich and a 250k car is not much to them? What about Cadillacs? What if one is a real estate agent and needs a car to ‘sell’ houses? Perhaps the great uncle left a mansion and a garage full of restored classic cars? Then what, sell and get rid of or keep them?

The same could be said about homes. How high of a price? Should it be the near the bottom in order to toss the money here or there (if there is extra) for service for the Lord? What if someone just lives in an expensive zip code? Should they move?

Marble counters, Italian tiles, solid wood floors, columns, pools, a library, where do you draw a line. A 2 or 3 car garage? Perhaps a second garage? Do you have an orchard or a horse barn, those are expensive to establish and maintain as well.

Do you eat the finest foods when you go shopping? Shrimp or Ramen noodles? Which is it? Is your 'meat' meal a hot dog from a gas station or a T-bone steak, fresh from a butcher shop? Do you eat fine cheeses or generic block cheese, or perhaps imitation? ☺ What about possessions?

Do you really need that granite chess set with matching pieces? Do you desire a large library with rare volumes? Do your children have a cheap scooter or an electric bike? Where do they go to school (or college)?

Do you pay to send them to a private school or public? Do they attend an elite college or university or simply a community college locally? Questions, questions, questions, there are simply tons of questions, but what about answers to these things?

This herein is the absolute purpose of writing about being good stewards. This is not a list of 'dos' and 'don'ts', just that decisions are made individually or as a family, from the heart, for the answers to these questions can often be gained by knowing the Word of God:

"Your Word have I hidden in my heart, that I might not sin against You." Psalms 119:11

There is no answer that fits everyone. Some people simply can only afford the lower cost groceries, while others can afford the more grandeur things of this world. For one chapter will be dealing with being content in either situation, a subject that requires a separate writing.

Private schools cost money and a lot of people do not have the time, resources or desire to homeschool their children, of which in today's world seems necessary. This can be a huge expense, without even considering attending a college or university which can add astronomical costs.

Some people are left houses, money, cars, possessions of all sorts, and perhaps they need them, want them or simply are going to keep those possessions in the family. There the Bible could be used to provide support (*Proverbs 13:22*).

"Therefore, whether you eat or drink, or whatever you do, do all to the glory of God. Do not become a cause of stumbling, either to the Jews or to the Greeks or to the church of God, just as I also strive to please everyone in everything, not seeking my own profit, but of the many, in order that they may be saved." 1st Corinthians 10:31-33

If we are to eat and drink to the glory of God, then certainly 'whatever you do' would also include how we spend our resources that God gives us:

"Every good gift and every perfect gift is from above, and comes down from the Father of Lights, with whom there is no change or shadow of turning." James 1:17

“Behold that which I have seen: It is good and right for one to eat and to drink, and to see good in all his labor that he labors under the sun all the days of his life, which God gives him; for it is his portion. Also every man to whom God has given riches and wealth, and has given him power to eat of it and to take his portion, and to rejoice in his labor; this is the gift of God.” Ecclesiastes 5:18-19

Each of us must use the Word of God, the Bible and be assured in our own mind (*Romans 14:5*) regarding the answers to these questions that will come up in each of our lives, as Believers, knowing that all who are truly in Christ (*Romans 8:9*) will be at the Judgment Seat of Christ (*Romans 14:10; 2 Corinthians 5:10*).

If we truly love the Lord (*John 14:5*) these things should come naturally and not be difficult at all. For when questions arise as to ‘what should I do’ or ‘what can I do’ or what exactly is being a good steward, these answers, when considered from the heart, weighed against the Word of God, should come as no challenge and we should be able to confidently make wise decisions with our finances, out of what the Lord has given to each and everyone of us.

“Command those who are rich in this present age not to be high-minded, nor to trust in the uncertainty of riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.” 1st Timothy 6:17-19

Amen!

Out of What One Has

“I speak not by commandment, but I am testing the sincerity of your love through the diligence of others. For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, that you through His poverty might become rich. And in this I give advice: It is profitable for you not only to be doing what you began and were intending to do a year ago; but now you also must complete the doing of it; that as there was an eagerness to purpose it, so there also may be a completion out of what you have. For if something is presented eagerly, it is accepted according to what one has, and not according to what he does not have. For I do not mean that others should be eased and you burdened; but by an equality, that now at this time your abundance may supply their lack, that their abundance also may supply your lack; that there may be equality. As it is written, He who gathered much had nothing left over, and he who gathered little had no lack.” 2nd Corinthians 8:8-15

I should think that of most of the financial troubles that people get themselves into, that this little concept found in this passage of the Bible, if followed, would probably prevent the vast majority of troubles caused by spending too much.

The principle found here is *‘according to what one has, and not according to what he does not have.’* While the context is not exactly the same and a simple study of the above passage would show that, still this ties in with being content, abounding and abasing, something that will be talked about in another chapter.

Recently I was pondering the radio program that is aired here and there across the United States and in Africa. Thus far, the Lord has provided the funds necessary to keep the show on the air. Without getting into the details, when I signed a contract, I was assured that if this small ministry ‘did not have’ the money to continue paying for the show, there was a fairly easy out, a contractual term that is generally not allowed.

For years, though not with perfection, as I indeed did run into a problem for around 3 or so years, I followed this biblical principle:

“Owe no one anything except to love one another, for he who loves another has fulfilled the Law.” Romans 13:8

When I moved out to Kalispell, Montana from Michigan, I ended up with a job as an assistant manager, eventually becoming the general manager at a McDonalds. There was a class that had to be taken and there was an agreement that had to be signed that you

would work for the company for 'x' amount of months or you would have to pay the owner back for the class, which was around \$500 or so dollars at the time.

I was moving up in the company fast and they needed me to take this course, but I went to my district manager and refused to sign the paperwork. I would take the class, but I would not agree that I would work for them for the next 6 months or so, with an amount due, should I quit prior.

I had my reasons, but I also had a principle and that principle was to owe no man anything. My family and I had zero debt, not a penny owed to a single person for anything. We rented a home, we had a paid off truck, we owned outright all of our possessions and if we followed that principle, which we had for years, then why would it be broken at this time?

Long story short, eventually the owner and the district manager met with me. They did not know what to do, as they couldn't make an exception for only one manager (there were several attending this class) then suddenly the owner came up with a plan.

I would give him the money and he would slowly pay me back...bingo...there it was, problem solved. So having all of the money on hand should I quit, why was I concerned?

Well we had just moved to that part of the country under the not-so-best circumstances and we were not sure how long we would stay there or could stay there (certainly some immaturity as a Believer there). So the principle was so strongly engrained, as we already had a place prepared for us numerous miles away, should the need arise, the question was if we had to flee, how would this person get paid?

In hindsight, probably there would have been a readily available solution and the meeting was unnecessary. Still it goes to show how engrained such a biblical principle was in our minds. In fact when we broke that principle due to adding an '*' a couple years later, we certainly suffered for a few years, clearly remembering why we had held those biblical principles and getting back on track as quickly as possible.

Of course, if one were to consider owing no man nothing, would there not rise questions about purchasing a home, perhaps a car, paying for college, starting a business, etc. So are there exceptions or where should the Christian make an exception...well certainly following the Bible.

Where most people actually run into problems, likely the same people who would point out the above things but then use their perceived liberty to do things that are outside of those categories, is not from purchasing a home (perhaps recently with the prices), but oftentimes this is from acquiring debt due to things that really could have been done without or maintaining a lifestyle that simply wasn't prudent to the means that God had provided to them or that family.

In many places across the country, renting a home can cost \$1,800/month + all utilities. Without even assuming the raising rental cost over the next 30 years or looking at the current high interest rates when considering the ballooned housing prices, but just some very basic math...to rent that house at that cost for 30 years would be the following:

$$\$1800.00 \times 30 \text{ Years} \times 12 \text{ Months (per year)} = \$648,000.00$$

My current situation would be as follows, knowing that they already wish to get an extra \$100 per month from where we currently rent:

$$\$1400.00 \times 30 \times 12 = \$504,000.00$$

This house would probably be valued at about \$245,000.00. If you were to add the interest on a loan, the annual taxes (around \$4,000/year), as well as repair and maintenance, then that price would be astronomical as is.

Recently I called and spoke to a mortgage officer that I know. If I were to get approved, use the South Dakota down payment assistance, my approval from the bank would likely allow me a payment (with taxes, home owner's insurance and PMI) around \$3,100 - \$3,250 per month.

That would be around a house that would cost up to \$325k in Rapid City, SD, which would likely still be a house that would need some work or the desire for some work. (A couple of years ago you could purchase the same type of home at a very low interest rate + \$199k brand new (3 bedroom/2 bath townhome) in Rapid City, where the payment with escrow would have actually been around \$1400, what is what we pay now for rent.)

When I spoke to the woman on the phone, she did pause when she told me what the payment would be. She knew my income and I told her that I had 'x' amount of credit card credit available, but I would never use that, I would be bankrupt. Quite honestly it would be -impossible- for us to afford that amount on our own, with our current income. What would we eat?

However, we could easily be paying more for rent, whether we could 'afford' it or not, housing could be cheaper to purchase than what it is, so those very rudimentary numbers could easily switch to a much clearer advantage of purchasing a home. Then we could factor in after the 30 years, however long one lives, there is simply the repairs/maintenance/insurance/taxes on that home, therefore the saving are even more apparent.

The goal has never been to write a book or a series of articles on financial common sense or speaking of how to get out of debt or how to save for retirement, etc. I would make a poor example in the world's eyes for most of these things, some of which was due to NOT following principles in the Bible that did relate to finances when I was younger.

There are books written as such, but from the ones that I have seen, they often lack on using the Bible as their guide and more on the ‘wisdom of the world’.

“Let no one deceive himself. If anyone among you seems to be wise in this age, let him become foolish that he may become wise. For the wisdom of this world is foolishness with God. For it is written, He catches the wise in their own craftiness; and again, The Lord knows the thoughts of the wise, that they are vain.” 1st Corinthians 3:18-20

As far as purchasing a home? Not as long ago as people think, people would build their own homes, often on a piece of land that they would purchase or sometimes acquire through the right of way of some sort of governmental edict. Either way you are going to make a payment, whether to a landlord or to a bank.

Vehicles perhaps are a more ‘iffy’, but there are occasions where someone might get a job that requires travel, provides the income needed to make the payment and therefore they go hand-in-hand???

College/Universities, well there would be a bunch of other topics that could be put in their, but God has used even doctors to do His work, which requires quite an expensive degree. Certainly if one were to borrow money for school, logically the least amount as necessary, even with holding a job to lower that amount, would seem wise.

There are not answers for every question that could come up. One must read their Bible, study their Bible and hopefully have truly repented towards God and by faith believed into Jesus Christ as their Lord and Savior (*Acts 20:21*), thereby truly becoming followers of Christ or Christians. That is the wisest choice that anyone can make, following Him with one’s whole heart is what is commanded (*Mark 12:30; John 14:15*), thereby, with some basic knowledge about biblical principles, considering such dilemmas according to the Word of God and seeking wisdom from Him who Created us anyway (*James 1:5*) would be the way to make these decisions.

“If any of you lacks wisdom, let him ask of God, who gives to all liberally and without reproach, and it will be given to him. But let him ask in faith, doubting nothing, for he who doubts is like a wave of the sea driven and tossed by the wind.” Jacob 1:5-6

Also consider:

“In all your ways acknowledge Him, and He shall direct your paths.” Proverbs 3:6

“O Jehovah, I know that the way of man is not in himself; it is not in man who walks to direct his own steps.” Jeremiah 10:23

Now let’s move on to discussing some of the issues with the world in which we live and what causes a lot of trouble for many people, even those who profess faith in Christ.

“For the love of money is a root of all evils, for which some being greedy, have strayed from the faith, and pierced themselves through with many sorrows.” 1st Timothy 6:10

There is an entire chapter that is dedicated to ‘being content’, so the predominant focus of the remaining portion of this chapter is going to remain speaking of out of what one has, though these two are somewhat redundant concepts, going back and forth.

So continuing with another biblical principle:

“The rich rules over the poor, and the borrower is servant to the lender.” Proverbs 22:7

I always thought the lay-a-way program that Kmart had back in the day was a great thing. There was no debt involved, simply you took what you want to purchase, took it to the back of the Kmart store, they put it on your account, added a small fee and when it was paid off THEN you would take home your merchandise. Plus if it went on sale during that time period when you were making payments, the sale would be applied.

On the other hand, if you didn’t pay on it, you would lose a small portion of your investment, but receive back most of you money, owing Kmart nothing for the merchandise you no longer desired to purchase.

Fast forward to late 2023 and I have seen numerous articles worrying about the rising trend for people to make payments on short term loans (usually 4 installments) for things that these financial gurus assume people largely do not need. I’ve seen the offers myself.

On purchases that I have made using Paypal, Amazon or even my Chase credit card, I have been asked to use these types of services to take that purchase amount (usually just over \$100) and break it down into equal monthly payments, payments which are automatically made from a charge on a credit card or an ACH withdrawal from a bank account.

Could there be some use to these programs? Well Bob Jones University offers homeschooling to be paid using such a program, with no interest. For someone who is homeschooling and does not have the money, this might make sense.

Medical nowadays often requires prepayment on any deductible or copay due that health insurance is not going to cover, both regular health care and dental. If someone suddenly had need for a crown or a tooth extraction and the cost was exuberant, perhaps they might have to make the decision to use something like Care Credit to cover the cost and then figure out how to pay it off, whether by making cuts, making the regular payments (perhaps there was already a bit of excess money) or picking up some extra income temporarily. Once again, we must use the Bible for the basis of our decisions (*1 Corinthians 10:31*) and from time to time we will run into these sort of problems.

Now if we are being faithful to God, truly serving Him, which would include being good stewards with what He has given us, then we should rest securely in these sort of situations, knowing that God certainly will provide a way for these things to work out.

“And we know that all things work together for good to those who love God, to those who are the called according to His purpose.” Romans 8:28

Numerous times during my life I have seen the Lord intervene in situations where I did not know where the money would come from or how to pay for something that was – actually- needed, even when very expensive and the Lord has ALWAYS provided, according to His will (*1 John 5:14*). There is also a chapter about not worrying, so hold tight.

I will give one example of God’s grace.

In 2021 my wife needed a very major surgery. We utilize Christian Healthcare Ministries, which is like health insurance, but not health insurance. They reimburse after the expenses, but this particular hospital we eventually found out would require full payment PRIOR to do surgery.

We received a bill via email that required over \$25k due in order to proceed. We actually have a credit card that has an amount over that for available credit. From having followed biblical principles, the account balance on that card was zero, so that entire amount could be placed on a credit card. This could remain as debt temporarily, where we would be reimbursed several months down the road, owing interest, but in the end the principle paid off.

Where God intervened was the hospital took a surgery and discounted it for self-pay by just over 80%! Never before, never after, has a hospital or any medical facility been so generous. They rated this major surgery at Medicaid prices THEN discounted on top of that! Had they only offered the 2023 standard (for out west) of 20% discount, we would have had to been in banks trying to apply for loans or seeing where else a loan could be had. We had contacted our health care ministry, to see if a possible prepayment could be made, but the hospital moved much faster than the ministry. In fact they moved so fast, that the hospital actually called to cancel the surgery, for nonpayment, not realizing that a payment had just been made the afternoon prior. If I recall correctly there was about 3 days from the time the email notice of a bill came until they called to cancel.

We were well aware that there would be something that would be due prior and assumed it would be at the max \$10k, but were shocked to see it was the total amount estimated, but grateful for God’s intervention where we could still see to it to make that payment for this necessary surgery.

Time and space would prevent me from discussing how God provided business opportunities at just the right ‘needed’ time or how when I worked in restaurant

management that God used these jobs, providing for our family and when one no longer worked out, another job was provided.

So God knows our needs, He also knows our desires and I have also heard from other Believers (and experienced) how sometimes God provides these things that we want, but do not necessarily need, to His children.

“For Jehovah God is a sun and shield; Jehovah will give grace and glory; no good thing will He withhold from those who walk in integrity.” Psalms 84:11

Still we are in a world, where so called ‘peer pressure’ or the normalcy of coworkers, friends, neighbors and even fellow churchgoers can push an individual or a family to spend money they do not have.

Then we could add the evil communication that corrupts good manners (*1 Corinthians 15:33*) wondering where the line is for covetousness (*Exodus 20:17*) how our modern entertainment depicts a lifestyle that is clearly anti-biblical or against biblical principles, notwithstanding the acceptance of the cultural to become the art that they are displayed constantly, thereby exasperating these sort of sinful desires, as well as causing a snare to much of mankind who can not afford these lifestyles that they have become accustomed to.

With the cost of goods nowadays, one of the reasons for writing this book, to be a help to those seeking answers from the Bible about dealing with the finances that no longer make sense.

If you were to read some of the old books, as I read one this past year by Larry Burkett, I quickly became angry, as this sound advice just didn’t work anymore. I purchased one, as the cost of goods both for personal and business has went up so much, our rent is the highest ever, our health care costs are very noticeable and then food continued to climb, not saying nothing about the shrinkflation that is noticed. Things got tougher, I needed hard numbers to be able to make the budget, without them, I began to overspend, which could excel out of control if not quickly extinguished.

Why read such a book? Well useful information, but I wanted to see if there was anything that I was doing wrong. No...I couldn’t find it. Prior I had prayed for God’s wisdom regarding finances, of which many of these biblical principles began to come to mind, I saw that there was now a real need to actual produce a family budget on a monthly basis to ensure that it was not a guess of how much someone could spend on food that month or how much in clothing or how much to go to a baseball game or whether or not a few things could be purchased, but rather a tight budget had to be made and followed. Where it would be modified, somewhere else it would have always have to have something taken away.

Perhaps in a budget an amount of \$125.00 for electricity is put in, but the actual bill is only \$87, great there is an extra \$43 dollars that can go elsewhere! As a tidbit of advice,

in my experience there is almost always some sort of unexpected bill or expense nearly every month. Nowadays you also have to watch out for price inflation shock. A small example:

I needed a USB flash drive, actually I thought 2. Well I put it in the budget for \$15 at Walgreens. I had a couple of really expensive large ones that I had purchased and still have, but I needed just a couple of cheap ones.

When I went to Walgreens I got an ‘update’ or an awakening to the new prices compared to the old that I remembered from around 10 years ago. There they were on sale and the cheapest one that I found was nearly \$24 (with tax) so I opted to simply purchase one and reutilize another that I had on hand, a junk one that someone else had given me awhile back.

In order to follow out of what one has, you NEED to know what you have. So while this book is not on financial advice (how to save for a house down payment, how to save for retirement, etc.) there is this concept of making a budget (unless you clearly make enough every month where you can follow such a thing and do not go over) that has to be realized for many who call themselves Christians. Oftentimes true Believers are actually on the poorer end (*Luke 6:20-21; 16:19-31*). In this country, the poor are actually fare quite well compared to citizens in underdeveloped countries.

There is not a one-size-fits-all method to doing a budget. I’ll briefly explain how mine is done, but our situations will likely not be similar.

Our income is derived from our business. Our customers are given a net 30. So, as this is written in December, the income arriving this month will have been earned in November...we are always one month behind.

Out of our income we must take a look at a couple of subtractions that tell us what the gross verses net income (the amount we have to actually spend is). For us, we actually put business expenses as a regular ‘bill’ but we take out taxes and tithing from the gross amount to see what is actually leftover to spend on everything else.

Even this changes from time to time, for recently there is a ‘donation’ section that helps to offset the expenses from the tithing, which includes paying for All Will Stand’s ministry needs, as well as personal tithing. So here is a snapshot of the upcoming 2024, designed SPECIFICALLY for our family needs:

2024 Monthly Budget - Microsoft Works Spreadsheet

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Arial 10

| C19 | A | B | C | D | E | F | G |
|-----|-------------------------------|----------|-----------------|-----------|------------------|--------|-----------------|
| 1 | 2024 Monthly Budget | | | | | | |
| 2 | | | | | | | |
| 3 | INCOME: | January: | January Actual: | February: | February Actual: | March: | March Actual: |
| 4 | Income Earned: | \$0.00 | | \$0.00 | | \$0.00 | |
| 5 | Estimated Taxes: | \$0.00 | | \$0.00 | | \$0.00 | |
| 6 | Tithe: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 7 | All Will Stand's Radio Show: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 8 | <i>Title Breakdown:</i> | | | | | | |
| 9 | <i>Radio Show Breakdown:</i> | | | | | | |
| 10 | | | | | | | |
| 11 | Budget Amount: | \$0.00 | | \$0.00 | | \$0.00 | |
| 12 | Additional Funds: | \$0.00 | From? | \$0.00 | From? | \$0.00 | From? |
| 13 | Donations: | \$0.00 | | \$0.00 | | \$0.00 | |
| 14 | UPDATED INCOME: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 15 | BILLS: | | | | | | |
| 16 | Rent: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 17 | Internet/Phone: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 18 | Natural Gas: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 19 | Electric: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 20 | Auto/Renter's/Life Insurance: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 21 | City Utilities: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 22 | Misc: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 23 | <i>What is it?</i> | | | | | | |
| 24 | | | | | | | |
| 25 | Misc. 2: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 26 | <i>What is it?</i> | | | | | | |
| 27 | | | | | | | |
| 28 | Healthcare Insurance: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 29 | Entertainment: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 30 | Household Goods: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 31 | Clothing: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 32 | Storage Unit: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 33 | Supplemental Insurance: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 34 | Homeschooling: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 35 | Dental Insurance: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 36 | Business General: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 37 | <i>What is it?</i> | | | | | | |
| 38 | | | | | | | |
| 39 | Payroll: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 40 | Business Supplies: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 41 | <i>What is it?</i> | | | | | | |
| 42 | | | | | | | |
| 43 | Food: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 44 | Non Foods: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 45 | Medical Expenses: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 46 | <i>What is it?</i> | | | | | | |
| 47 | Gas & Carwash: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 48 | Amount Leftover: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 49 | Vehicle Savings: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 50 | College Savings: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 51 | Coinage: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 52 | General Savings: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 53 | Business Savings: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 54 | Retirement Savings: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 55 | Amount Remaining: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 56 | | | | | | | |
| 57 | | NOTES: | Business Notes: | NOTES: | Business Notes: | NOTES: | Business Notes: |
| 58 | | | | | | | |

So now let's walk through this a bit. This might look well on paper, but the numbers would probably be a financial counselor's eye for concern. I wouldn't say a nightmare, but for example in November we saved .73 cents! Even though there is this whole savings section, that is 'what we would like' not necessarily what we are able to do. The only 'non-spent' savings that we had in November was a \$105.00 out of all of those 'savings' categories and that going to two children for college, if the Lord doesn't return prior to then.

Nonetheless, let me take and walkthrough this a bit, understanding that you might very well desire to design one, on paper or software (we actually use both) to meet your needs. Perhaps you have a real easy one, such as this:

- Income Received from Work Checks \$2,200**
- Portion of Rent (as a room mate) \$700**
- Portion of Utilities (as a room mate) \$145**
- Cell Phone \$115**
- Food (eat for free at work, 5 days/week) \$400**
- Entertainment \$50**
- Tithing \$175**
- Debt Repayment \$68**
- Car Payment \$265**

Car Insurance \$136

Gas \$115

Leftover \$31.00

Still, even with such an ‘easy’ one, you can see if you don’t watch your money tightly or something comes up (say you have to go to the doctor, without insurance!) then you could easily have a problem, one reason to utilize a basic budget, in order to do the best you can to spend out of what one has, not out of what one does not have.

Unfortunately that ‘sample’ budget would be your average worker at a lot of jobs. We could even pretend that the debt repayment is payment to a medical facility for an illness. Those numbers are not unrealistic, one more reason to possibly consider how short the time appears to be until the starting gun of the Rapture happens* (*1 Thessalonians 4:17*)! That budget is based off of someone working one job, knowing that often they do not get a full 40 hours (especially in the winter), earning approximately \$15/hour, knowing they get fed 5 days per week. Understand, I managed tons of workers in restaurants over the years. When you work in fast food, you see a lot of people come and go.

***(You can download a free copy of the book, *The End*, discussing the Rapture, Tribulation, etc., from allwillstand.org).**

So quickly let me go line through line, providing a brief explanation for how our family budget works.

INCOME SECTION:

Income Earned – The amount we earned in business (gross) the month before.

Estimated Taxes – The amount our ‘tax estimator’ spreadsheet says we owe, after expenses.

Tithe – The amount given towards God’s work, to a Church or otherwise.

All Will Stand’s Radio Show – The monthly cost for the radio broadcasting.

Then some personal breakdowns of the budgeted amount.

Budget Amount – The amount leftover after taxes, tithing and broadcasting.

Additional Funds – Maybe someone sends me \$25 for my birthday or I have to use a \$100 from the business savings.

Donations – Anything anyone might send to pay for All Will Stand’s broadcasting or mission work.

Updated Income – The true amount left, adding in anything that might be added in for income.

BILLS SECTION:

Rent – The monthly payment due to the landlord.

Internet/Phone – Total cost of all internet/phone related bills. This is estimated each month, though fairly consistent.

Natural Gas – The amount of natural gas estimated to be used, off of past experience. A cold winter means more gas usage, during the summer, hardly anything for us.

Electric – The cost of electricity. During the winter months, much higher for us with some of our heating.

Auto/Renter's/Life Insurance – Total cost of all insurances for the entire family under these categories, usually a fairly consistent bill.

City Utilities – The amount of water/sewer/garbage bill estimated to be used, usually also fairly consistent.

Misc. (1 & 2) – These are expenses that are upcoming. A note is made during the current month of upcoming expenses for the next month. For instance (written in December) for January already I have \$100 due for homeschool band that might well fit under that category. Last month it was an oil change and tire rotation. These are estimated, where the total isn't known and usually for a bit higher, as it more often seems to cost more than less.

Healthcare Insurance – Our monthly premiums for our family health care solution.

Entertainment – The amount set aside for entertainment. Perhaps going to a restaurant, bowling, ice skating or something else, those sort of expenses.

Household Goods – The amount budgeted to purchase a new household good. Maybe a new book or a new lamp or something desired for the kitchen.

Clothing – The amount put away for clothing each month. You might be surprised to see how much this can actually add up for a family with kids. Shoes alone can be quite an expense.

Storage Unit – The monthly cost for the storage unit.

Supplemental Insurance – The monthly cost for supplemental insurance needed by a family member.

Homeschooling – This is a BROKE DOWN budget. Two kids homeschooling using Bob Jones University distance learning DVD's + needed learning materials (school supplies, DVD players, headphones, backpacks, science kits, books, etc.) seems to come out for our family to roughly \$3,000 per year.

So these are one of those expenses that many would have to breakdown. When school is purchased, it can easily cost \$1,300 per student for just the material. So the \$3,000 breakdown is \$250 per month.

So every month, unless that month there might be something extra, \$250 is put into a special savings account at the bank. When school is needed, that money (minus the \$250 that would have been saved that month anyway) is paid using those funds. A \$1,300 cost in one month is something that can throw off anyone's budget. These sort of known expenses should be broken down and made 'doable' through equal payments.

---Edit--- 1/30/24

So interesting, due to the rising costs of homeschooling material, as well as a science project kit, etc., the budget has had to be raised \$50 per month beginning this year! This is how things change. We could either lower our standard (not get the science kit) or we must increase the budget, perhaps cutting elsewhere???

Dental Insurance – Monthly family premiums, an annual fixed expense.

Business General – One that most people will not have. This category covers things such as liability insurance, state annual reports, postage, non-tangible expenses.

Payroll – An expense that we added to help our son earn a little bit of money for college, as well as help us out during projects.

Business Supplies – This category is all of the tangible items, equipment, office supplies, etc., that are needed on a monthly basis. This is a cost that can be found out prior to setting the budget.

Food – One day per week is picked to go shopping, even if it turns out to be multiple days in one week, for budget purposes. For instance ‘Mondays’. Some months there are 4 Mondays, some there are 5, so this helps keep your budget in good order, even if you go shopping on Tuesday that month. How many ‘weeks’ in a month depend on how many of that day that all of the expenses are added up for the ‘week’. So if your budget is \$200/week and your shopping day is Wednesday and there are 5 Wednesdays in that month, then your budget would be \$1,000 for that month.

Non Foods – This is everything else that is needed and consumed. For instance, soap, shampoo, toilet paper, laundry soap, cleaners, etc. An important way for us to make our budget is to try and set a fairly stable amount, say \$150.00 per month for a family of 4. If you are near the end of the month and have only spent \$101, it might be prudent to say purchase another container of laundry soap, a gallon of bleach and some extra sandwich bags, bringing the total to \$142 for the month, rather than the following month realizing that you are low on these things, plus your regular expenses and spending \$185, when you only had \$150 budgeted.

Medical Expenses – This would be any and all of the estimated out-of-pocket expenses for any medical care, including vision and dental, plus prescriptions. In my experience it is always better to overestimate the cost than underestimate the cost, for medical is usually more expensive than one would hope.

Gas & Carwash – Usually for us, vehicle maintenance goes under one of the miscellaneous categories. Here is the estimated amount of gas needed plus the expense of car washes throughout the month.

AMOUNT LEFTOVER:

So now there is an amount leftover. Our particular budget has two sections. One is the budget that is done prior to the start of the month in the left column. The right column for the month is what is actually spent and added up during the month. Tweaks of the amount are done as available.

For instance if the estimated electrical bill was less than that extra money might be placed into a different category, where it would seem prudent.

A word of caution, if one were to model their budget off of the one that we currently use, all of which is a working spreadsheet with some built in formulas. The ‘savings’ section at the end is best to wait until the end of the month if you have a tight budget. It is very disappointing if you place \$200 away into vehicle savings only to find that you actually need the money for say medical. It is better to wait to near the end of the month when the likelihood of needing the money has greatly diminished.

Originally we had less saving categories and perhaps we go back to that. In the past year, with the exception of some business savings, nearly any savings has simply been that same \$105/month for the kids college. This is the world we live in.

Sometimes looking at these sort of things, though often necessary, might drive someone to think they are doing something wrong. Well in our case we earn a living, as we always have, but our healthcare expenses are high, our rent is high (in comparison to what we have always paid). While it might only be the \$1,400 a month, when all utilities and the storage unit is added up, it is close to \$2,000 a month or \$24k a year. If we add in our health insurance costs we are now at \$40k per year. So after doing this type of a breakdown budget for a year, I eventually found an old book by an author (mentioned prior) just to see if I was out of my mind and doing something wrong.

Well, let me take a brief liberty to say that the home prices in many areas of the country climbed astronomical amounts in the past several years, as well as healthcare costs, food, vehicle costs, you name it. Our income, while up some from years ago, still has us with considerable less after all of the additional expenses and this with following the biblical principle of out of what one has, so back to that now.

Most people should have a budget and perhaps you are fortunate enough to be able to save for retirement, save for upcoming events, take vacations, as well as spend reasonably on the things that you want and need, as the Lord provides. Nonetheless, for many this seems to be more of a treading water situation while the world's elite waits for the starting gun of the Rapture, where the Antichrist is unveiled, as they (*Ephesians 6:12*) continue to set their trap. So now remember that the borrower is servant to the lender (*Proverbs 22:7*), well have you ever heard of the 'great reset' being spoke about?

In a nutshell, having put my own thought into articles that had been read a few years ago regarding this 'great reset'. Essentially the nations and many households will end up with too much debt (intentionally), then there will be some sort of major crisis (war, new pandemic, something) that will cause the financial systems around the world to collapse.

Those in power will offer a solution, this solution will also switch the United States dollar from the reserve currency of the world to an already preplanned (from at least the 1970's) SDR unit or some other concoction of a 'basket of currencies' to replace the USA as the sole reserve currency, paper or digital.

There will be a large amount of forgiveness or a very well suited restructuring of debt that will allow society to move forward. As mentioned briefly in the book *The End*, this, if in God's timing, could easily give way, if God allows, to the timing of the Rapture and the rise of the Antichrist. This is dangerous stuff.

Either way, it certainly would set the stage completely for a one world currency, even though individuals might hold their nations' respective currency, they would behind the scenes be lumped into a basket, so in essence a one world currency. Time will tell, but

certainly there are quotes found from those who are in positions to try and make such things happen, all across the world.

Imagine a society, like we have now, with out of control government debt, with many other countries that have the exact same problem and others that are simply so poor, if economic conditions greatly deteriorated then they would be in the same boat as well. Well we have war in the world (as of this writing) with Russia verses Ukraine. (1/30/24 Update: Now also Israel verses Hamas.) If that were to get out of control and nuclear weapons began to be used and somewhere a million or so people died, now you have the crisis, now you could see the bottom falling out, now you could see how countries would be willing to give up a bit of their sovereignty to ‘resume normalcy’ after such an incident. Certainly a theory, but not that far off from what could readily happen.

In such an instant, due to the implosion of the economy, the debt (or poverty of a nation) would require (reasonably) to work with the United Nations to fix this problem. Well, the borrower is servant to the lender and those who hold debt, especially those that are more than what should have been taken out (expensive house loan) or simply a bunch of vehicle payments, credit card debt, etc., are also going to be looking at their respective government as to what it’s solution might be.

So debt can easily trap and limit a person’s options. Once again...

“The rich rules over the poor, and the borrower is servant to the lender.” Proverbs 22:7

The problems that can arise when an individual or family does not follow the biblical principle of ‘out of what one has’ are endless. While certainly there would be times where one would prayerfully consider a situation, where a temporary aid would have to be had, debt acquired, but someone whose heart is right before their Creator would assume that out of His abundant mercy, this would be able to be repaid in short order or without too much trouble.

Still there are many who get themselves into situations where they end up spending more than they make, which then becomes a financial blunder instance, that then becomes more financial instances, over time, sometimes quickly, they find themselves in serious financial troubles, not due to something that comes up unexpected that might require a short term loan, as with this example:

Your family is managing the finances well, however, there is not much leftover each month. You work, tithe, pay the bills and then suddenly your vehicle needs a new transmission that costs around \$4,000.

Having only \$500 on hand, you take out a loan for the rest. If you didn’t you wouldn’t be able to make it to work to continue earning money.

Now let me be clear here, this author is not in the least bit trying to suggest situational ethics with God’s written Word. I have found myself in such situations over the years,

when in all instances, I do believe if I had been more diligent with saving some of the surplus that my family had, we would NOT have needed a loan. God had given the money, perhaps we didn't have to fill our house so much with trinkets, so another situation where perhaps the 'good steward' principle had not been followed caused this situation. This is exactly the problem with not following biblical principles, though one's heart should always be right before their Creator, their walk with Christ should be genuine.

In most cases what I have seen, a lot from managing tons of different people over the years in the restaurant management industry, if that the far vast majority of people get themselves in trouble from simply spending more than they make per month.

A more likely scenario is not putting aside a bit of the excess that God has provided to the individual or family. Please Note: This author is not providing advice on savings/investing/etc. There are other authors who have spoken about such things and perhaps if a recommendation can be made, Larry Burkett's books on such subjects, with a Christian perspective might be found useful.

So what happens when someone spends the excess and then has to 'float' an unexpected expense on a credit card to the following month? Well if the next month there is more of the same, then before long someone might have to transfer this credit card debt that is accumulating to either a small personal loan or a lower interest credit card.

So now, let's say that the repayment on this whole ordeal of financial blunders in the course of six months turns out to be \$225/month for 10 months. Well now that is ten months in which that comes out of what one was already earning, meaning that things are now more restricted than they were before.

So in essence, what is happening is the borrower must now perhaps suffer for a bit to correct this problem. Maybe instead of eating out for lunch a day or two per week, it is only a day or two per month? Perhaps the amount of electricity being used is monitored, maybe a few generic items are purchased where they had not been? What can often happen is that this scenario gets a bit worse over time, to the point where then floating the income with credit cards becomes a financial burden.

Sometimes they can simply correct themselves, income tax refund, unexpected money, promotion at a job or simply selling something that is no longer needed. Oftentimes what happens is the individual or family will end up having to work more to pay off the additional expenses, which then by being busy usually has the monthly expenses go up (eating out more, etc.), which means the process is slower than one initially expects.

Nonetheless I have seen many people go into utter financial ruin, some slowly, some quickly, some stayed in that situation for years, some never fully recouped. These financial choices, when we have them, when they are within our control, should be made following the principles that God has laid out in His Word, readily available to each individual.

We need to be diligent to avoid these problems, knowing that if a situation comes up that is out of our control, that we can simply lay it before God in prayer, knowing that He cares for us and will be our help.

“Therefore humble yourselves under the mighty hand of God, that He may exalt you in due time, casting all your anxiety upon Him, because He cares about you.” 1st Peter 5:6-7

“God is our refuge and strength, a very present help in trouble.” Psalms 16:1

Amen!

Be Content

“But godliness with contentment is great gain. For we brought nothing into this world, and it is evident that we can carry nothing out. And having food and clothing, with these we shall be content. But those who purpose to be rich fall into temptation and a snare, and into many foolish and harmful lusts which plunge people into ruin and destruction. For the love of money is a root of all evils, for which some being greedy, have strayed from the faith, and pierced themselves through with many sorrows.” 1st Timothy 6:6-10

Writing this book had been on my mind for quite some time. Seems like that early in 2024, this book is looking to be very well likely to be useful to some. Unlike other books about finances, even Christian books, this book doesn't tell you how to get out of debt, how to save for retirement, pay for college, etc., in fact I would be a very poor example of providing information on some of those things and there are already those who have written such books.

What the focus of this book is, is simply this: to point the readers to understand biblical principles of finances, things that they then can use to make a decision, before God, based upon personal direction, prayer, as well as the foundations of biblical advice, avoiding the snares that come upon doing things that are contrary to the Bible's way, which is the correct way.

As this has been on my mind for quite some time, particularly this chapter, thinking about just the basis for understanding just –Who- it is who provides for mankind:

“Who gives food to all flesh, for His mercy is eternal.” Psalms 136:25

While certainly there are choices that can be put before us, one could go to college, join the military, take this job or that job, move here or there, do this or that, as the Lord leads, but there are also just as many instances where due to some sort of circumstances the plans simply don't seem to work out as one had prepared and planned.

“A man's heart devises his way, but Jehovah arranges his steps.” Proverbs 16:9

That 'American' dream doesn't seem to fit the bill, the things that one assumed would be easily attainable, simply don't seem to be, for many this is how it is, for others it is not, this is good and right before our Creator.

“Therefore I say to you, do not be anxious about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing? Observe the birds of the air, for they neither sow nor reap nor gather into barns; yet your Heavenly Father feeds them. Are you not of more value than they? Which of you by being anxious is able to add one cubit to his stature? So why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin; and yet I say to you that even Solomon in all his glory was not arrayed like one of these. Now if God so clothes the grass of the field, which today is,

and tomorrow is thrown into the furnace, will He not much more clothe you, O you of little faith? Therefore do not be anxious, saying, What shall we eat? or What shall we drink? or What shall we wear? For after all these things the Gentiles seek. For your Heavenly Father knows that you need all these things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you. Therefore do not be anxious about tomorrow, for tomorrow will worry about its own things. Sufficient for the day is its own trouble.” Matthew 6:25-34

Certainly I am no stranger to having –worried- about finances, anxious about things or even disappointed about certain aspects where ‘I could’ve’, but it did not turn out that way. You see, it is very easy to get distracted, to not produce or produce little fruit (*Mark 4:19*), which is contrary to the great work of God and something that we would do well to quickly get back on track regarding focusing on Christ, the things of God, the riches found only in Him (*Ephesians 3:8*).

Now for those who perhaps were more apt to closely or actually obtain that which they sought to obtain, that which God allowed them and prospered them, understand also this:

“Command those who are rich in this present age not to be high-minded, nor to trust in the uncertainty of riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.” 1st Timothy 6:17-19

Something interesting happened to me, providing an understanding that before I even finished this book, I am already considered mentally ill for these written words, though they are based upon the Word of God!

Late at night, trying to stay awake, driving home from a few miles out of town, I flipped on the AM radio station to hear a woman talking about finances. She mentioned this idea that was going around on social media and then repeated the same mantra that was being pushed through these venues. This ideology gave me some understanding to what I see when I am out and about in town, doing some shopping or running errands, as well as partially explaining how everything, thus far, has continued on, despite the incredibly high inflation, record credit card debt and the incredible housing prices.

In a nutshell, what she states enthusiastically was a rehash of an old idea, but with a twist. In my younger years we often heard and sometimes repeated that ‘*you only live once*’ and sometimes this might be used to splurge on an item that would normally be skipped (though more often to try and do something erratic), however, this new one was a bit different:

“You are never going to be rich, so you might as well live richly.” – AM Radio, Host Unknown, Late Night Show

She then went on to proclaim that those who tell you to live on a tight budget, to cutback, etc., are mentally ill. Apparently this idea is spreading like wildfire on social media, so I guess this book, which is based upon biblical principles, is already condemned by the world. Yet for me I will continue to follow what God says, this from personal experience that trying things other ways often have unintended consequences.

So now we have to consider that our focus must be on Christ and that –requires–contentment. For if we are to be pleasing to Him, to be truly following Him, doing His good work, then our focus has to be on Him, if it is on those things that we can seemingly not obtain, nor figure out how to obtain, then we are going to find ourselves in a condition that is distracted from fully following Christ:

“No one is able to serve two masters; for either he will hate the one and love the other, or else he will hold to the one and despise the other. It is not possible to serve God and mammon.” Matthew 6:24

Does this mean we can not have goals? No. Can we save for retirement? Sure! How about a house? Sure!

Can we go to college to get a better education for a better job? Why not? However, all of these things must be according to the will of God, but there is nothing necessarily wrong with doing such things.

This book is providing principles of biblical finances, not stating that if you work at an entry level job you can not get the training to become a ‘higher up’ in that same or different industry. In fact the Bible is full of hardworking godly men who obtain, with the grace of God, obtained positions of importance, due to their trust in God and following His ‘work ethic’ (*1 Corinthians 10:31; Colossians 3:17 & 3:23*).

The problem lies when someone or a family finds themselves in a predicament where they can not save for retirement, can not obtain a home that they own or attend college when they want to. There are numerous reasons that such things happen, of which I could readily attest, but we are also told the following:

“I know how to be abased, and I know how to abound. Everywhere and in everything I am taught both to be full and to be hungry, both to abound and to lack.” Philippians 4:12

There are times where there might be plenty and then there are times where we might wonder how God will provide the next meal, but in both of these our attitude needs to be proper before our Creator. Certainly these things can be easier said than done, but that certainly should be what we strive to obtain, that godly attitude through prayer and focusing on serving Christ, understanding that our citizenship is in Heaven, not here on this earth (*Philippians 3:20*).

Some people grow up in ‘comfortable’ countries where there is an abundance and the poor in those countries are often much better off than the poor in other countries. We have a lot of free aid in the United States and I have seen first hand the aid of other countries, as well as knowing that there is simply no aid in various countries around the world.

There are plenty of ‘poor’ people in the United States eating free meals from organizations, their food being much better provided than those who live in portions of the world, such as parts of Africa, this is the reality. Yet God is the Creator of each and every soul (*Psalms 139:15*), so in essence, He is in charge of where one is born, into what country, etc (*Romans 2:11*). Don’t think for a minute that living in a ‘comfortable’ country is necessarily all it is thought of, for the deceitfulness of riches is a VERY large distraction, whereas someone from a poorer country may look towards their Creator for provisions, seeking Him daily (*Revelation 3:14-21*).

“And behold, one came and said to Him, Good Teacher, what good thing shall I do that I may have eternal life? So He said to him, Why do you call Me good? No one is good but One, God. But if you want to enter into life, keep the commandments. He said to Him, Which? Jesus said, You shall not murder, You shall not commit adultery, You shall not steal, You shall not bear false witness, Honor your father and your mother, and, You shall love your neighbor as yourself. The young man said to Him, All these things I have kept from my youth. What do I still lack? Jesus said to him, If you want to be perfect, go, sell what you have and give to the poor, and you will have treasure in Heaven; and come, follow Me. But when the young man heard that saying, he went away sorrowful, for he had many possessions. Then Jesus said to His disciples, Truly, I say to you that it is hard for a rich man to enter the kingdom of Heaven. And again I say to you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God. When His disciples heard it, they were greatly astonished, saying, Who then can be saved? But Jesus looked at them and said to them, With men this is impossible, but with God all things are possible.” Matthew 19:16-26

The world we live in has a drive of never ending trinkets, gadgets, as well as high-end consumer goods and endless items that can be purchased. Never in the history of mankind could one find such a selection of merchandise that could be purchased, whether online or at a retail store.

The same would be true with the endless flooring options, bathroom vanities, kitchen cupboards, counters, appliances, carpeting, wood, tile & vinyl flooring, endless options to make your home –as you want- through selections at retailers who offer a quick loan on the spot. This is to say nothing of vehicles, boats, RV’s, outdoor gear and numerous other genres of stuff that could be had!

Do you want a gym in your house? How about your garage? Do you have a 4-wheeler or a snowmobile, perhaps both? Do you have a trailer to haul the things you buy or to take the things that need to go to the dump when you remodel or decide to cleanup a bit? Do you have that classic ‘project’ car you are working on? How about the tools and parts

needed to do so? Is your landscaping 'just so', do you have it up to par? There is not necessarily anything wrong with these things, if our focus is on Christ. The problem lies when our focus is on the things of the world, for those who try to fulfill these sorts of lusts will find that they are never full.

"Sheol and Abaddon are never full; so the eyes of man are never satisfied." Proverbs 27:20

Now a question has to be asked and this is an individual heart issue between themselves and God Almighty, at what point does consumerism become covetousness?

"You shall not covet your neighbor's house; you shall not covet your neighbor's wife, nor his male servant, nor his female servant, nor his ox, nor his donkey, nor anything that belongs to your neighbor." Exodus 20:17

The other day I was driving through a neighborhood that I hadn't been in before. There was someone who had some really fancy landscaping, but when you looked at the immediate neighbors, two or three of them also had a 'copy' of that persons landscaping, though with not nearly the same amount of detail or money invested.

It has been stated as a fact, that when someone in a neighborhood wins the lottery, not necessarily talking about the millions upon millions or billions, but a large chunk of money (perhaps a million?), that their neighbors are numerous times more likely to go bankrupt as they watch them fix up their home, yard, remodeling and purchasing new cars, boats, etc.

If you were to consider these things and observe, you can readily see these basic concepts, often with the root being coveting, around you more frequently than you would imagine. The discussion here is not about rich neighborhoods where everyone who lives there clearly can afford the expensive items, but rather your average or slightly better than average 'middle class' neighborhoods that are predominately in every smaller city or newer suburban area of a major metropolitan neighborhood.

One thing that also needs to be addressed, as the Bible does address this discussion, is contentment with wages.

"Likewise the soldiers asked him, saying, And what shall we do? So he said to them, Do not intimidate anyone or accuse falsely, and be content with your wages." Luke 3:14

So this biblical principle is indeed found in the Holy Scriptures and we see a society in the United States where there has been a lot of employee shortages, shortages that still continue as of this publishing in many different industries.

While the absolute root causes of this issue is not a point of discussion for this section about contentment and also not completely known by the industry insiders who are still trying to grapple with this newfound problem, there has been many complaints about

wages. Of course, the first thought to someone who complains about their wages would be that I do not understand or somehow this biblical principle can not be followed OR even that they are justified in their beliefs.

Rather than anyone allowing themselves to jump to a conclusion such as that, I would actually say that there is some justification to these complaints, justification that is not based upon my opinion or yours, but rather the Word of God. In other words, what you will see in the final section of this chapter is that God is actually in agreement that in the last days there are these rich people, mostly pointed to large corporations, Wall Street, etc., who have kept back your wages and grown filthy rich.

So then how can it be to be content, if there is some sort of agreement here from the Bible? Can both be in union, can both ideas be merged? Certainly!

For you see, that what is provided for us is provided by God's hand, you receive the provisions through whatever means that He desires and when something else is truly needed, He will provide that also, in His own way. Those who purposely get rich off of the poor laborers are going to reap what they sow (*Galatians 6:7*) by God Almighty and that is a very fearful thing (*Hebrews 10:31*).

"For Jehovah God is a sun and shield; Jehovah will give grace and glory; no good thing will He withhold from those who walk in integrity." Psalms 84:11

"Every good gift and every perfect gift is from above, and comes down from the Father of Lights, with whom there is no change or shadow of turning." James 1:17

There are many who are poor, in fact oftentimes it seems that those who are truly Saved are not of the richer sort in terms of money. Though it seems that God keeps some of them on the higher end, not for their own self gain, but rather to share (*1 Timothy 6:17-19*) and fund the Great Commission (*Matthew 28:19-20*), which is incredibly expensive, should you consider it. There is more to be said, but it is another topic in the *Do Not Worry* chapter.

So then there is one more class to address and that is a certain type of rich.

Consider also that the 'merchants' (*Revelation 18:3*) of the earth, who sell these wares, desire for ones' eyes to never be full so that they can never stop selling and making more money, for their coffers are never full enough and their riches have no known end, but rather they will walk contrary against godly contentment.

They store up, they prepare their homes for the coming calamities, certainly they know they will eventually come. They have houses in the mountains, in the middle of nowhere in the prairie (I have seen such things with my own eyes on a one-lane road in the middle of absolute nowhere in Montana), bunkers, yachts ready to be on the open sea, islands, international bank accounts, numerous citizenships of foreign countries, warehouses of

goods and now from my understanding, a desire to begin to figure out how to flee to Mars!

There is no end of collecting unjust gain for them and instead of repenting towards God and by faith believing into Jesus Christ as their Lord and Savior (*Acts 20:21*), they have chosen to live in disbelief, but enough belief to prepare for the calamities that they know are coming, blinded by the 'god of this world' (*2 Corinthians 4:4*) whom deceitfully assures them that they will survive (*Isaiah 14:3-18, Revelation 6:16, Obadiah 1:4, Amos 9:2*).

These people will advertise, push you, use the peer pressure of society that they mould, to get you to walk contrary to Jesus Christ and to live with their concepts, their ungodly principles, rather than following Christ with your whole heart. They are assured restitution for their deeds from God, but understand, dear Believer, that we must be able to be content, to be poor or rich, to abase or abound, to follow the biblical principles that God has laid out in His Word, not to follow that which is all around us, that which is passing away (*1 John 2:17*). For here is the end of those who promote such things, as well as prepare for the end of the world.

"Come now, you rich, weep and howl for your calamities that are coming upon you. Your riches are corrupted, and your garments are moth-eaten. Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You have heaped up treasure in the last days. Indeed the wages of the laborers who reaped your fields, which you kept back by fraud, cry out; and the cries of the reapers have reached the ears of the Lord of Hosts. You have lived on the earth in pleasure and luxury; you have fattened your hearts as in a day of slaughter. You have condemned, you have murdered the just; he does not resist you. Therefore be patient, brethren, until the coming of the Lord. See how the farmer waits for the precious fruit of the earth, waiting patiently for it until it receives the early and latter rain. You also be patient. Make your hearts firm, for the coming of the Lord draws near. Do not grumble against one another, brethren, that you not be condemned. Behold, the Judge stands at the door."
James 5:1-9

Amen!

Do Not Worry

“No one is able to serve two masters; for either he will hate the one and love the other, or else he will hold to the one and despise the other. It is not possible to serve God and mammon. Therefore I say to you, do not be anxious about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing? Observe the birds of the air, for they neither sow nor reap nor gather into barns; yet your Heavenly Father feeds them. Are you not of more value than they? Which of you by being anxious is able to add one cubit to his stature? So why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin; and yet I say to you that even Solomon in all his glory was not arrayed like one of these. Now if God so clothes the grass of the field, which today is, and tomorrow is thrown into the furnace, will He not much more clothe you, O you of little faith? Therefore do not be anxious, saying, What shall we eat? or What shall we drink? or What shall we wear? For after all these things the Gentiles seek. For your Heavenly Father knows that you need all these things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you. Therefore do not be anxious about tomorrow, for tomorrow will worry about its own things. Sufficient for the day is its own trouble.” Matthew 6:24-34

In the United States, despite many complaints to the opposite, life in modern times has actually been relatively easy, at least in comparison to many other places around the world. Though the comforts of this world when they come, are something that all people get used to, going backwards in quality of life is not always so easy.

The same is said true when someone or a family becomes accustomed to a certain lifestyle and an economic problem (job loss, medical crisis, death in family, natural disaster, etc.) or simply a nationwide problem, much as the world saw back in late 2007-2009. So then the worrying can begin, especially for those, yes even Believers, who really haven't been accustomed to seeking Him 'daily' for their provision (*Luke 11:3*), nor really had taken the time to give thanks (*Luke 22:19*) with a true heart before God, who is the provider (*Psalms 65:19*) of the whole earth.

While we might never know if the world will face a global economic crisis prior to the 'time of Jacob's trouble' (*Jeremiah 30:7*), better known as the Tribulation, what we do know is that from time to time portions, sometimes large, of the world have experienced very turbulent times, often due to war, but more recently the pandemic debacle that enveloped the earth, causing very high inflation. Some of the inflation has severely affected the inhabitants of poverty stricken countries, making matters much more difficult than they had been. So what happens if something occurs to you, your family individually or as part of the collective result of problems throughout your city, state or even country?

Well then it would be wise to consider not only the opening passage of the Bible used with this chapter, but you must also believe the truth of God's Word, understanding that He knows what you need, before you even ask.

... *“For your Father knows the things you have need of before you ask Him.” Matthew 6:8b*

So from personal experience I have seen that these things are indeed true, that God can be fully trusted and though we might be tempted to worry, be anxious (and perhaps we still are from time to time), but nonetheless we should take comfort in the fact knowing that our times are in His hands (*Psalms 31:15*). Let me give an example.

A few years ago my wife needed a major surgery, brain surgery. She had a benign tumor that was quite large. A top neurosurgeon was willing to do the surgery in just over a couple of months from the first time we met him at his office in Detroit. At the time we were operating a janitorial service.

There was no way with the kids, the workload, the travel time, that all of this work could be done. I had already considered that God wanted us to relocate to South Dakota, so an entire stack on 30-day notices were sent out to a large portion of our customers, leaving just a few meager accounts left and then we assumed post surgery we would simply go to where God’s direction was and start over with what He provided.

Now several months prior I had done an estimate on cleaning a bank organization. I didn’t take the job, I didn’t have openings to allow that to work and wasn’t willing to get rid of other accounts to do so. Plus we were doing a bit of work for a charter school and couldn’t (shouldn’t) give them a notice in the middle of a school year, but ultimately that is what happened anyway.

The day after I sent out the notices I received an email from this bank. Would I be willing to start cleaning them in a month? I was confused, I didn’t know what to do! My wife was having a very major surgery, we were going to be moving, I needed to be able to take care of the kids and work, what to do?

It seemed like it was God’s direction, so I nodded my approval via a reply email. The next day I changed my mind, I was going to tell the bank president that we were not able, ‘thanks, but no-thanks’, but when I went to do so, I had –just- received an email from him that he had just given notice to his current company and would see us in about a month... too late!

Long story short, that account turned out to be easy, light work, paid the difference in what we got rid of. In what can be called a miracle intervention from God, it all worked out, worked perfectly and the praises to our Creator who made ‘mountain’s move’ can not be understated. There was a misunderstanding, the plans had been made, but God ordered the path.

“A man’s heart devises his way, but Jehovah arranges his steps.” Proverbs 16:9

We would end up in South Dakota, but not for six months after we assumed. Without that bank janitorial account there would have been no way we could have survived economically. Someone who I had went to school with in that area, who also owned a cleaning company, ended up taking over the account for approximately the same price.

With that said, our prayers should go to God regarding our needs and our responsibility is truly to simply live righteously before our Creator, thru Jesus Christ our Lord and Savior. Our focus simply needs to be on Christ and then these other things won't really matter:

“But seek first the kingdom of God and His righteousness, and all these things shall be added to you.” Matthew 6:33

In the end, I would think that none of this would really matter anyway. We can not ‘take it with us’ (*1 Timothy 6:7*) and this world is simply a temporary home, where our real Home is awaiting (*John 14:2-3; 2 Corinthians 5:8*). Put your trust in God (*Proverbs 3:5-6*).

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves dig through and steal; but lay up for yourselves treasures in Heaven, where neither moth nor rust destroys and where thieves do not dig through and steal. For where your treasure is, there your heart will be also.” Matthew 6:19-21

Amen!

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