



DYNAMIC

Steward

the power to live to submit to abide to give to serve

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Volume 7 Number 3

Compulsive Spending

From the staff of Dynamic Steward

Words flew fast, furiously, and unfiltered. Alice and Henry were in a heated argument—over money—again! Alice felt “out of the loop” regarding their family’s financial state. She felt she had been under pressure far too long to constrain her spending. Instead of asking for God’s wisdom and guidance before they began discussing, the couple’s hurt turned to anger and the situation got out of control.

Driven by her frustration, Alice left their home and headed for the shopping mall where she shopped “with a purpose.” She bought a lovely winter-white coat on credit and took her purchase home, where Henry waited anxiously for her return.

Alice felt guilty for her impulsiveness, and Henry felt guilty for his part in their angry exchange. So Henry encouraged Alice to keep the coat—somehow they would manage. Both their decisions pushed their financial obligations further into that “deep hole” called debt.

Many of us can identify with Alice and Henry’s frustration. We too often buy to assuage our feelings of inadequacy and anger and guilt. “Compulsive spending is a means by which people fill the vacuum in the heart that should be filled with a sense of personal acceptance,” (*Impulsive and Compulsive Spending*, Crown Financial Ministries, found online at www.crown.org).

In the above article, ten signs and symptoms are listed which describe “compulsive” spending: 1) Shopping or spending money as a result of being disappointed, angry or depressed, 2) Having emotional distress in personal or family lives because of spending habits, 3) Having arguments with others about spending habits, 4) Feeling lost without credit cards, 5) Buying items on credit that you would not buy with cash, 6) Spending money feels like a reckless or forbidden act, 7) Feeling guilty, ashamed or confused after spending, 8) Lying to others about what was bought and how much was spent, 9) Juggling accounts and bills to accommodate spending, and 10) Feeling powerless to overcome compulsive spending.

How many of these signs and symptoms did Alice and Henry experience? By our count—at least eight of the above ten figure in! Along with the cry of Alice and Henry’s hearts, you can overcome compulsive spending and control it. Through the Holy Spirit, God offers us the fruit of self-control. And there are practical steps that will help in overcoming this self-defeating problem. Continue to read this issue of *Dynamic Steward*, where we know you will find help and encouragement for a more contented and financially-free walk within your Christian home.

7 Principles toward Financial Faithfulness

G. Edward Reid, Director
North American Division
Stewardship Department

*A Bible study rich in
Scriptural passages—
to help you understand
more fully the meaning
of financial integrity*

Christians can find the path to financial faithfulness with a foundation of basic biblical principles. In this study we will note principles, read references, and discuss implications for everyday life. You will grow in your financial stewardship and faithfulness as you:

1. *Recognize God as the Owner of everything*

(Ps 24:1; Ps 50:12; 1 Chr 29: 13, 14) Basic to all biblical money management is the recognition of God's ownership. By virtue of creation and redemption, God is the Owner and we are His stewards. We bring nothing into the world and we take nothing out. We simply manage what God has entrusted to us as a demonstration of our love and faithfulness to Him. (See also 1 Ti 6:7; Mt 25:14; 1 Cor 4:1, 2)

2. *Understand that the wisdom of God brings blessings*

(Pr 3: 5-10; Dt 28: 1-14) God sees the big picture—from beginning to end. He knows everything and has our best interest at heart. With His wisdom and counsel, we can manage within His will and find blessings. Relying only on our own management skills leads to loss and disappointment. (See Mt 6: 19-21, 33; Pr 14:12)

3. *Remember that our purpose in life is to glorify God*

(1 Cor 10:31; Mt 5:16) From the world's perspective, acquiring possessions is a life-long passion. God tells us that the world will be destroyed with the very elements burning up (2P 3:11, 12). Knowing this, if we are wise we will store up our treasures in heaven and live to glorify God. We will rejoice when we hear the words "Well done" and are welcomed by God into eternity with Him. (Mt 25:21)

4. *Understand that prosperity is having what you need when you need it*

(Php 4:19; Mt 28:20; Is 26:3) The world defines prosperity as the accumulation of things: big house, fancy car, expensive clothes, et cetera. God has not promised the world's standard of wealth as we follow Him. Some of us will make great sacrifices. But for us all, there is work to do to help others and to continue on in the cause of God. This requires financial sacrifice and commitment. Yet God has promised He will provide for our needs, go with us wherever we go, and keep us in perfect peace.

5. *Understand that debt is bad!*

(Pr 22:7; Rm 13:8; Dt 28:15-68; Ps 37:21) Many places in the world today experience slavery and bondage. And many people have become slaves to debt. It is important for us to live within our means so that we can maintain God's mission of love and share with others in need. In the Western world, debt is one of the greatest obstacles to financial freedom. We can escape the bondage of debt with a strong commitment and the blessing and power of God.

6. *Recognize the tithe as the minimum testimony of our Christian commitment*

(Gn 14:20; Gn 28:20-22; Mal 3:6-10; Lv 27:30) In regard to the tithe, God does not appeal to our gratitude or our generosity. Returning our tithe is a matter of simple honesty. The tithe is to the modern Christian what the tree of knowledge of good and evil was to Adam and Eve—a test of our faithfulness and trust in God. (See *Counsels on Stewardship*, p. 75). God doesn't need the money. We need the blessing!

7. *We must all give an account of our stewardship to God*

(Mt 25:19; 2 Cor 5:10; Rv 22:12) The way we have used what God has entrusted to us is one of the best indicators of our true heart condition. Someday we will stand before God in judgment. Let's live our lives with these principles in mind.



The Edge: Devotional Bible, NIV

Reviewed by the staff of Dynamic Steward

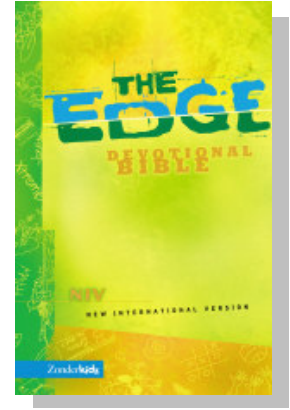
In this issue we are featuring *The Edge*, a new devotional Bible for children “on the edge.” The editors identify the audience for this Bible as “tweens”—children or youth on “the edge of childhood; and the “edge of adolescence.”

Included in this new and colorful edition are the following:

- *Full Text of God's Word* in the New International Version
- *260 Daily Devotions* by Mark Littleton and Marnie Wooding
- Five characters in this age group who participate in the devotions and help children relate to the Bible passages
- *52 Weekend Devotions* by Sandy Silverthorne
- *66 Book Introductions*

And there is much more! The art sketches are particularly appealing, along with the informative 22 full-color pages which discuss topics of importance to youth, and which also introduce the five characters in the devotions: Jenna, Josh, Miguel, Sam, and Kaitlyn.

The *Power Thoughts* are an appealing part of *The Edge* as well. They are just that—thoughts interspersed within the pages of this Bible. They draw students in by asking meaningful questions and give insights into biblical passages and people. We are confident that this Bible will be appreciated by the special age group it is intended for.



Notes by Mark Littleton, Sandy Silverthorne, and Marnie Wooding
Published by Zonderkidz
The children's group of Zondervan
Grand Rapids, Michigan
2003 US\$21.99

quotes

Family Finance ...

Just as the rich rule the poor, so the borrower is servant to the lender.—King Solomon

I have observed a trend. As people begin to eliminate debt and accelerate debt repayment, the Lord blesses their faithfulness. Even if you can afford only a small monthly prepayment to reduce your debt, please do it. The Lord can multiply your efforts.—Howard Dayton

And if we have food and covering, with these we shall be content.—1 Timothy 6:8

Your attitude toward things will determine your success in working your way out of debt. Don't think about how much you will lose or what you paid for the item you are selling. Think about how much you will gain which can be applied to your immediate debt reduction.—George Fooshee

Small things are small things but faithfulness with a small thing is a big thing.—Hudson Taylor

When we acknowledge God's ownership, every spending decision becomes a spiritual decision.—Larry Burkett

Someday all that we will have is what we have given to God.—M.P. Horban

Possessions are a primary competitor with Christ for lordship of our lives.—Howard Dayton

Moving to God's Blessings

*Benjamin C. Maxson, Director
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A major factor in divorce

Jim and Diane are struggling in their relationship. Like many other couples, what started as friction over spending habits has escalated into financial distress. Each one defines his or her needs differently and their arguments now threaten the very stability of their home.

This brief scenario is not new or rare. Studies show that the majority of divorced couples list financial troubles as a primary contributing factor to their divorce. Ignoring the issue of family finances only endangers and weakens our homes. We must admit financial concerns are a major issue in far too many homes today.

Struggling to define your needs

The normal way of dealing with finances is the “Needs Based Approach.” With this approach, we determine our spending and managing of family finances based on what we define as our needs. Often, we confuse needs with wants and desires. For example, we need transportation—a basic car. We want a nice car, and we desire a luxury or sport model. This is one point where contention can begin as each family member struggles to define their “needs.” Then we struggle to meet our needs by working harder or investing smarter.

This “Needs Based Approach” has several key presuppositions:

- It’s “my” money
- I know what I need
- I can provide for my needs
- More money means greater satisfaction
- Life is about meeting my needs

The implications of this approach are serious:

- I am rarely satisfied because I never have “enough”
- I act as owner and can easily feel threatened by others
- I can find myself trapped in materialism
- I lose interest in others and their needs
- I become more selfish and self-centered

Transforming our “core” existence

There is another way of looking at family finances. It is the “God’s Blessings Approach.” Looking at finances in this way, we recognize that God has already blessed us with material possessions, and it is our duty to glorify Him by how we use them. This approach transforms the very core of our existence.

The “God’s Blessings Approach” also has some key presuppositions:

- It is all God’s money—He is the Owner
- God knows what I need
- God provides everything I need
- I am a manager of God’s possessions
- God invites me to glorify Him with what He has placed in my hands



No one else has the right to tell you how you should live. This should be something between God and you.

The implications of this approach are radical:

- I learn to trust God in the daily needs of life
- I find peace of mind in financial issues
- I discover contentment with what God has provided
- I rejoice in the privilege of partnership with God
- I learn to invest God's resources in His kingdom as I manage His money

Steps to a radical transition

So how do we move from a "Needs Based Approach" to "God's Blessings Approach?" What has to happen in our thinking to make this radical transition?

Step 1. *Accept God's ownership.* This means making a conscious choice. It may even mean turning ownership of your material possessions back over to God. Some people have even found it helpful to write out a "quick claim deed" transferring their things back to God.

Step 2. *Actively seek God's guidance.* No one else has the right to tell you how you should live. This should be something between God and you.

Step 3. *Decide to accept God's purposes for money.* These are to provide for your family, to help others, and to fund God's mission.

Step 4. *Define your needs—how much is enough?* This means you have to differentiate between your needs, wants, and desires, as mentioned earlier. Again only God has the right to define these for you, and the family should be included in the dialogue in this process.

Step 5. *Invest God's money in His kingdom.* In other words, do everything in your financial dealings to God's glory. Whether we provide for our families, help others, or fund God's mission, we do this guided by His Spirit, and with an attitude of praise and worship.

Conclusion

We live in a world that is obsessed with selfish desires and material possessions. Far too many Christians find themselves in financial bondage because they have accepted the world's priorities and values. God has blessed us with everything we need to provide for our families and fund His mission. The issue is, "What will we do?" Will we live, based on our needs, or will we consciously choose to move into God's kingdom and live within His blessings?

stewardship window

more from
the director's desk ...



Directors attend "Resource Challenge Conference"

Jean-Luc Lézeau and Claire Eva, associate and assistant directors of the General Conference Stewardship Department, attended the "Resource Challenge Conference," at Willow Creek in Chicago, Illinois on May 13-16.

This excellent stewardship conference featured several keynote speakers whose books have been reviewed in *Dynamic Steward*: John Maxwell, Mary Hunt, Bill Hybels, and John Ortberg. Both directors also attended the pre-workshop which featured Willow's "Good Sense" curriculum (see p. 16, "resources").

Discipleship Training Held in Austria

Pastors and lay leaders from Austria, Germany, and Switzerland were among the group of 110 individuals who met in the beautiful Austrian Alps in Kaprun, Austria, for a seminar hosted by the Austrian Union.

The new seminar: "Discipling: Tuning Hearts to God," ran from June 10-14, and was presented by Elder Ben Maxson, Director of the General Conference Stewardship Department.

6 Steps to Sound Family Finances

*Christian Goltz, Treasurer
North German Union*

The importance of family finances

Every family dreams of being a happy one. The way we manage finances should contribute to the fulfillment of this dream. But what does the reality of a happy family look like? Inquiries reveal that thirty-seven percent of all married couples in the United States say that money is the “number one” problem in their relationship. How can we belong to the sixty-three percent of families in which money is not such a problem? How can we belong to the much lower percentage of families who are really satisfied with their financial situation? How can we build strong families, not only in love, trust, and respect, but also in finances?

Check out your situation

Answer spontaneously: Do you feel money is the “number one” problem in your family life? If so, please go home and take out your bank statements for the last three months. Then check the balance on the last day of each monthly statement. (If you have thrown your statements away, go and buy an organizer and collect them from now on! This is an order!) What pattern do you see?

SCRIPTURE :
1 Corinthians 10:31

Are your funds increasing or decreasing? If they are decreasing, you really have a problem, and there is no other way to deal with this than to take a closer look at your income and expenses. If they aren't, think about why you feel so dissatisfied with your financial situation.

Analyze how you organize your finances

Nobody can spend more money than he receives for any length of time. This fact is as simple as it is true. Since it is usually difficult to raise your income for the short-term, you must reduce expenses. But how can you reduce expenses when you don't know how much you are spending or where your money is going?

Some time ago a friend asked me for advice. His debts were growing monthly, he had no idea where the money he earned was going, and he just realized that he had no financial prospective for the future. I told him to write down every income and expense for a period of three months, and then we would meet again to analyze his situation.

Here is a test for you: What is your salary? I'm sure you know that! How much do you pay each month for your house or apartment? You will probably know that as well. And how much do you pay for food, personal care, clothing, your car, and your telephone? If you don't know, please listen!

Our modern society, with all of its various credit cards and other non-cash payment systems, makes it easy to spend money without seeing it. Non-cash payments are a “trap” for all of us, especially for those without financial planning. Banks and credit card companies who are profiting from their high interest rates on our consuming debts, try to make it as easy and as comfortable as possible for us to pay without cash.

Clever advertisements which call to the hidden needs of our hearts do their part in leading us to spend more money. If we don't have definite financial goals and distinct values for spending money in our families, we get hopelessly lost in financial matters.

Structural problems

In the political economy, one distinguishes between cyclic (short-term) and structural (long-term) problems. Carrying this over to private finances, one family struggles because their washing machine, dishwasher, and television all break down at the same time (cyclic). Another family struggles because they regularly spend \$200 more each month than they earn (structural). While short-term financial difficulties may be overcome in a few months, continual long-term deficits will lead to ruin.

Analyzing my friend's expenses after three months, I found that the rent for his house, food, clothing, and other regular costs were acceptable. But it was obvious that his car was too expensive for him in relation to his income. It was an old, rare car that held a high sentimental value for him. It was not an easy decision, but he had to get rid of the car. He bought another, cheaper one and saved money on taxes, insurance, and gasoline. Ever since that time, his finances have been under control.

To confront a person with the reality that he is exceeding expenses is a hard thing. The need to reduce costs can bring about strong tensions in a family. Mother, father, children—all may insist on an amount of money they think they need. This leads us to the question of our priorities and goals and therefore to financial planning.

Nobody can spend more money than he receives for any length of time. This fact is as simple as it is true.

Christian principles and financial planning

The Apostle Paul has expressed the all-embracing life principle for a Christian in one sentence: “So whether you eat or drink or whatever you do, do it all for the glory of God” (1Cor 10: 31). The way we earn and spend money should be done for the glory of God. What a high calling! Not only should the tithe be used to the glory of God, but the other ninety percent as well. I am not saying that we should give everything to the church offering, but that all He give us should be used in harmony with biblical guidelines.

For example—

- buy healthy food
- buy adequate products for personal care without exaggerating your outer appearance
- buy quality clothing without being infatuated by famous brands
- choose a car or computer for practical purposes rather than for boasting

We need to question our motives, especially before we spend a large amount on a specific thing, or before we put money into a particular investment. Our relationship to money is to be guided by our relationship with God. We always have to keep in mind: “Seek first his kingdom and his righteousness” (Mt 6:33), and, also, “A man’s life does not consist in the abundance of his possessions” (Lk 12:15).

Financial planning—an example

Financial planning means to develop long-term and short-term goals from clear priorities, and the long-term goals determine the short-term goals. Once your family has answered questions like:

- What is God’s plan for our lives?
- Who will go to work? Only the father? Only the mother? Both?
- How many children do we want to have?
- How do we imagine our home? (size, place, own or rent)
- What do we do with extra money?

Set your long-term goals: (1) Save money to buy a house in five years, (2) Save money for a trip in 2006; and short-term goals: (1) Save \$500 for a new computer in six months, (2) Reduce the cost of food by \$50 monthly, within a year).

For the technical side of financial planning, there is a wealth of material in books and brochures, like check lists, forms for budgeting, and forms for writing down all income and expenses.

Four key rules for family finances

1. *Avoid debt.* Family finances need to be handled in such a way that you do not put additional stress and anxiety on the backs of your family members. The life of a family is usually complex enough without financial grief. The power a family needs to cultivate love, trust, and harmony should not be weakened by creating irresponsible debt. Here, I am talking about depreciating debts. Appreciating debts for investing purposes, like buying a house, are reasonable—as long as the housing expenses are limited to a “healthy” proportion of income.

2. *Resist greed.* There are many books on how to get rich by investing money. They are appealing because fallen human nature longs for riches. Money has a power that fascinates mankind. But wealth is not a biblical value we are to pursue. Instead, Paul writes: “For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs” (1Tm 6:10). And Paul “lived” this positive, biblical principle: “I have learned to be content whatever the circumstances” (Php 4:11).

3. *Be thankful.* “Give thanks in all circumstances, for this is God’s will for you in Christ Jesus” (1Th 5:18). Be thankful for what you have, because the great, almighty God is the Owner of all things and knows what is best for you! He will give you what you need. Only thankful people have the shining face that comes from a contented and peaceful heart.

4. *Consider personalities.* Very often, partners with opposite personalities marry. We value qualities in our mate that we find missing in ourselves. As a result, there is a pretty good chance that at least one in the family has the organized and reliable personality to handle financial matters successfully. Give the main financial responsibility in your family to the person most gifted in this area.



Contentment—the Road to Happiness

Jean-Luc Lézeau, Associate Director
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Contentment in scarcity

For more than thirty years of family life, I lived in a “nirvana” that I call a “financially, worry-free world.” Don’t misunderstand me, my father was not a Rockefeller and I am not related to Bill Gates. For income we only had my pastor’s salary, and my wife’s, which she received for working part-time as a secretary for the church.

As missionaries in Africa for more than eleven years, we were blessed. And here I really should say *I* was blessed—to be stationed in places where the nearest town was a three-hour drive on a dirt road, and where the mission truck would only go once a week. But seating was so limited that my wife Eileen only managed to go into town once in eighteen months! Talk about saving! We did not need to read Hebrews 13:5 “...be content with such things as you have....” There was nothing to spend our money on!

We had all of the basic goods we needed, and our children say it was the best time they remember in our African experience. It is surprising how very little you can do with when you are not tempted to spend!



Contentment in a world of limitations

When we went on permanent return from the mission field, the only “plastic money” that was used in Europe was a deferred debit card. It gave us just enough leeway to see us through to the next month. It was a blessed time when I was sure to go straight into the kingdom, because it was impossible for us to belong to the group depicted in Matthew 19:23 “...it is hard for a rich man to enter the kingdom of heaven....” The glitch is that we knew we didn’t have much to live on and we managed our expenses accordingly. It did happen a couple times that our checking account was “in the red,” but that was the exception.

Contentment in a world of plenty

A radical change came when we moved to the United States. Contrary to common belief, the wages we now earn in the States are not higher than what we earned in Switzerland where we came from. Our first encounter with the US economy is that you don’t exist here unless you have a credit history—which in fact is a “debt” history. To get your first credit card is like going through boot camp, but once you have one, you can’t stop the flow. It seems we get at least one credit card offer in the mail every day!

The danger was apparent to us: the norm is to live on credit. Just about everybody pays with a credit card. Some even use a second credit card to pay for the first and a third to pay for the second and so on. At first it is quite tempting. And we can understand that some can’t resist credit, despite the strong warning we have in Proverbs 22:7: “...the borrower is servant to the lender.”

Where is the limit? The trouble in a consumerist society is the confusion we have distinguishing between our needs and our wants and desires. We often believe that a little more money would solve our problems. But, in fact, the end of our worries will only come when we are able to say that nothing belongs to *us*. I am not saying that we won’t *have* anything but that we need to say, “Nothing *belongs* to us.” We need to recognize that everything belongs to our God. Sooner or later we will acknowledge that He is Lord of all—now—or at the end time.

In this world, it is quite a challenge when we are judged and accepted according to what we have. The more stuff—the more consideration. Whether we recognize it or not, we are caught up to a certain degree in this “spinning” wheel. In family matters, it is relatively easy as long as you and your spouse agree to this practice and try to live by it. Although, it is funny that what my wife’s needs seems futile in my eyes, and what I consider to be absolutely necessary seems a waste of money to her. Still you can manage if you let the Spirit guide you.

Shared contentment within the family

It gets more difficult when children come into the family. Do you know of any parents who don’t want the best for their children? And when children are with their peers, there are always new “gadgets” that they have to have in order to be part of the group. We wouldn’t want them to be ostracized, would we?

But where is the limit? How much is enough? We must learn for ourselves and teach our children what the difference is between having needs and wants and desires. We need to teach the value of money—how to give, how to save, how to spend. How to view things with an eternal perspective.

What do we need our house for? To shelter our family and entertain visitors or to show our neighbor how much we make? What do we need our car for? To go from point A to B or to show our neighbors that we can have the latest model? (Which really means that we can have as much credit as they can!)

Contentment in a financial framework

In order to live within our means we have to budget. This is a family affair—not a personal one. Why do we need a budget?

- To have guidelines to help us distinguish between our wants and needs
- To discipline us in our Christian experience
- To guide us in our planned giving and
- To help us to be good stewards of God's provisions

At the start, we need to ask ourselves two pointed questions: 1) What is our actual situation? 2) What are our goals as a family? After this, list your earnings and your expenses—including fixed expenses and variable expenses. Then compare the two. Are your earnings enough to cover your expenses? If not, can you increase your income? If you can't, the only solution is to reduce your expenses.

What do we need our house for? To shelter our family and entertain visitors or to show our neighbors how much we make?

Always remember where your priorities should be: faithfulness to the Lord, saving, paying your bills, and living within your remaining income while being thankful to the Lord for what you have.

As you contemplate your spending, here are several probing questions to help you evaluate future purchases:

1. Do I really need it? Php 4:19
2. Do I let God answer my needs? Mt 7:7
3. Will this purchase help me in my relationship with God? 1Cor 6:12
4. Is my motivation only the desire to possess? 1J 2:6
5. Am I ready to accept God's will in all areas of my life? Php 4:12-13
6. Do I doubt the wisdom that God wants me to have? Jm 1:6
7. Is this purchase an investment? Mt 25:14-30
8. Do I have the money to buy it or do I need credit?
9. How is my family going to benefit from it?
10. Are my choices in harmony with God's will? 1Cor 10:31



Planning—A Priority!

Gordon Botting
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Introduction

Before the recent conflict in Iraq, the Homeland Security Department in America warned citizens to begin planning for terrorist attacks. Some security advisers talked about the importance of having rolls of plastic sheeting and “duck” tape for the windows in homes, in case of biological weapons of mass destruction. Whether that was the best way to combat air-born terrorism or not, we do know that before a natural disaster happens anywhere, each family needs to have a contingency plan in place.

If it is important to plan for a natural disaster that may happen once in a decade, how much more careful planning should go into money management which effects our families on a daily basis?

Failing to set goals

“An aimless life is a living death.”—Testimonies, v. 4, p. 417

Why do people fail to set goals? People fail to set goals because they often:

(1) *Don't know where to start.* They fear they might fail once they start, and they are not persuaded of the need to have goals. (2) *Don't know how to accomplish a goal.* (3) *Don't believe they have the ability or knowledge to develop a goal.* They fail to make the emotional commitment to complete the project and do not give themselves adequate time to reach the goal

1. Plans must be identified

“Great power comes from having a clearly identified list on lifetime goals.”—Alan Lake, time-management consultant

Without a plan, you will always be wondering if your action was correct. Actually it's easier to reach goals than to set them. A goal properly set is partially reached because it is a strong statement of your belief. Someone has said, “When you find what you are interested in, what you are interested in will find you.” Once you identify your interests, it will be exciting to see the number of opportunities that will present themselves in that particular area of interest.

How to find that goal. Take a few index cards and write headings such as health, marriage, profession, and spiritual life. Then over the next few weeks add items to each card or ideas that come to your mind on each of these subjects.

Ask yourself these kinds of questions: How would I like to spend the next five years? Not how *would* I, or how *should* I, but how would I *like* to. Design a perfect day for yourself five years from now.

2. Plans must be big

“Make no small plans for they have no capacity to stir men's souls.”—Unknown

You must have big plans that stir the imagination and create excitement. Mediocrity has no room in a personal plan. Have you ever had a big dream? Something you really wanted to accomplish? Like a mountain, it stood before you beckoning you to conquer it. It was something you dreamed and thought about often. You could smell it, taste it, and feel it. Remember Caleb? For 45 years he carried his dream—38 years in the wilderness through all kinds of disease and heartache, and then seven more years warring in the Promised Land. Now hear him say to Joshua, “We don't need to cast lots for me. Forty-five years ago, if you recall, Moses promised me this land. God told him that I could have it. Joshua, ‘Give me this mountain!’” [Joshua 14:10-12.]

3. Plans must be specific

“This one thing I do. Forgetting what lies behind and straining forward to what lies ahead, I press toward the goal.”—Philippians 3: 13-14. RSV

Make your plan focus in a certain direction. Think of it like holding a magnifying glass over a pile of old newspapers. If you keep moving, the power of the magnified sun will not start a fire, but if you focus it, you will light a flame. The quest for success always begins with a specific target. Move from a general statement, like: “My goal is to be a better money manager,” to a specific statement: “My goal is to save ten percent of my gross income.”

4. Plans must be realistic

Goals must represent a reasonable level toward which you are able and willing to work. Part of being realistic is to acknowledge the obstacles you must overcome to reach your goal. List those items that may cause problems. Be specific and honest.

For example, look at a problem like a mountain before you. You have at least three choices. You can either go over the mountain, around it, or tunnel through it. Remember, obstacles are opportunities to allow you to use that computer God created between your two ears to find an innovative solution.

5. Plans must involve others

Think of individuals or institutions that will provide help for you to reach your plans. List those who can help you, either with information or support. List skills or

“An aimless life is a living death.”

“know-how” you need to obtain your goal. This could be an evening college course or a seminar you need to attend.

6. Plans must be systematic

“Planning is like shaving—you have to keep doing it.”—Olan Hendrix

To be successful most plans must be accomplished one step at a time. Here is an example: To have the amount you wish to retire on, you must set aside a definite monetary amount on a monthly basis. It may astonish you to learn that if you save 10% of your income and invest it at 8½% over a working life of 45 years, at retirement you will have saved an amount equal to 100% of your lifetime income!

7. Plans must be measurable

“Have ye not heard? Long ago I did it, from ancient times I planned it. Now I have brought it to pass.”—Isaiah 37:26

To determine if your plans are succeeding, you need to take a regular check up of how you are doing. This review could be annually, quarterly or monthly, depending on the ultimate objective.

For example, if your plan is to save \$100 per month from your salary, you would simply check at the end of twelve months to see if you have \$1,200 in your savings account, plus interest. Don't leave it there at 2-3% interest; place it in a low risk mutual fund with an 8-10% annual interest rate.

8. Plans must be thought of daily

“The opportunity for greatness does not come cascading down like a torrential Niagara Falls, but rather it comes slowly, one drop at a time.”—Charlie Cullen

If you don't have daily objectives or goals you are only a dreamer.

9. Plans must be communicated clearly

Written plans are best. They need to be expressed on paper to have the maximum chance of realization. In writing out your plans, you need to include a time line, what resources you will need to call upon, such as money or other people, and a list of potential problems you'll need to solve.

10. Plans—developed with the right attitude

When you forget or wander from your plans, forgive yourself and get back on track.

11. Plans must include a time element

Goals need assigned target dates for accomplishing them. Set a deadline for your dream. It will increase your motivation and commitment by setting realistic target dates. Also, it will enable you to pinpoint your progress, at each stage. Always qualify your objective by writing down an actual date: “By December 31, 2003, I will have paid off my two credit cards,” not just a phrase, “in three months or by the end of the year.”

12. Plans must be persistent

The biggest difference between people who succeed and those who don't is not usually talent, but persistence. Many brilliant people give up. Who wants to run the risk of getting knocked down again and again? But highly successful people

don't quit. It's often been said that they are just individuals who got up one more time than they fell down.

“What if my plans fail?” Here are some important questions you need to ask when your plans fail:

- Were these really my plans?
- Was I motivated by my plans?
- Were my short-term plans consistent with my long-term dreams?

There are three kinds of plans:

1. *Immediate plans*—wash car, turn report in, clean house, buy food, do homework, and so on.

What are my immediate plans?

2. *Intermediate plans*—what can I accomplish in a week, month, or year.

What are my intermediate plans?

3. *Infinite plans*—extend for a whole lifetime, and some plans into eternity.

What are my infinite plans?

Conclusion

John Maxwell has defined the following; which do you want to be?—

- A “cop out”—a person who sets no goals, and who makes no decisions?
- A “hold out”—one who is unsure of reaching his goals, so he fails to start?
- A “drop out”—one who starts, but stops when the going gets tough? Or,
- An “all out”—a person who set goals, pays the price, and reaches his goals?

Let it be that we will choose to be an “all out” person who plans wisely, remembering that if you “commit to the Lord whatever you do ... your plans will succeed” (Pr 16:3).

Training Your Children to Manage Money

*Randy Alcorn, Director
Eternal Perspective Ministries*

Randy Alcorn lists ten ways to teach your child to manage money. These principles are fundamental for helping our children to lead the lives they were meant to live. Read the unabridged article at thegoodsteward.com website.

1. Give your children something greater than money—your time

Our children won't remember what we did *for* them nearly as much as what we did *with* them. I've never heard anyone complain, "Dad was always around, but I never had enough material possessions." I've heard many lament, "I had lots of stuff, but Dad was never there for me."

2. Use life's teachable moments to train your children

Deuteronomy 6:6-9 tells fathers to impress God's commands on their children and "talk about them when you sit at home and when you walk along the road." When we're alert, life brings countless opportunities to teach our children an eternal perspective on life, money, and possessions.

One night my daughters asked me to play a popular board game called LIFE. One of my girls was disappointed when she landed on a space that made her a teacher rather than a doctor or lawyer—even though she really wanted to be a teacher! Why the disappointment? It meant she would receive a lower salary. And money, after all, is what LIFE (and for many people *life*) is all about.

In the game you can choose whether you will have children or not. Because there's a minimum amount of money but no minimum amount of children required to win the game, my girls kept choosing money over children. When I chose children instead of money, it surprised them, for that might mean my losing the game.

The event turned out to be an excellent teaching opportunity. I shared Scriptures with my girls that demonstrated infinitely higher regard for children than money, and how "winning" and "success" are very different in God's eyes than the world's. Next time they played the game, I noticed they made decisions that would make them "losers" by the game's standards, and winners by God's.

3. Take a field trip to a junkyard

How can we teach our children the emptiness of materialism in a memorable way? Take them to a garage sale and show them how things that people spent great amounts of money on are now sold for pennies.

Or, take them to visit a dump or junkyard. Show them the piles of "treasures" that once were Christmas or birthday presents. Point out things costing hundreds of dollars that children quarreled about, friendships were lost over, honesty was sacrificed for, and marriages broke up over.... Tell them that nearly everything *your* family owns will one day end up in a junkyard like this. Read 2 Peter 3:10-14, which says when Christ returns the world "will be destroyed by fire" and "everything in it will be laid bare." Ask them the ultimate question: "When all that you owned lies abandoned and useless, what will you have done that will last for eternity?"

What will survive the coming holocaust of things? The answer? Only God, His Word, and His people. Explain to your children how life should be invested in the eternal. Read Matthew 6:19-25, where Jesus says, "Lay up for yourselves treasures in heaven." Tell them "you can't take it with you," but according to Jesus, you can send it on ahead!

4. Teach your children to link money with labor

Once I said we couldn't go out for dinner because we didn't have enough money. My youngest said, "Just go to the money machine and get all you want." This was a great chance to teach her money doesn't just magically appear in a bank machine, but is earned through work—good, hard, and well-done work. Parents, we can show our children how to work, to make things, to sell them. We can show them how work can be meaningful and fun, as well as financially profitable.

5. Teach your children how to save

Children learn the value of money and the discipline of self-control through saving. We helped our daughters open savings accounts years ago. If your child wants a major item, say a telescope, help him make a plan to save for it over a period of six months. Help him think of jobs to accomplish his goal. If he sticks with it, buying the telescope won't be an impulsive decision. And once he gets it, he's likely to take good care of it.

6. Start them on a lifetime adventure of giving

We taught our children to tithe from the very earliest age (Lv 27:30; Mal 3:8-10). They often gave more, but that ten percent was untouchable. If Grandpa gave them ten dollars for Christmas, the question wasn't "What can I do with ten dollars" but

Or take them to visit a dump or junkyard. Show them the piles of “treasures” that once were Christmas or birthday presents.

“What can I do with nine?” The other dollar wasn’t theirs—it belonged to God. The holy habit of giving is like the holy habits of Bible study, prayer, witnessing, and hospitality. These habits need to be integrated into our lifestyle. Children raised in giving families would no sooner stop giving than brushing their teeth.

When we make decisions to give sacrificially we need to include our children so they can both learn and get in on the blessing. Once we received a large, unexpected sum of money from book royalties. We sat down with our children and discussed what we could do with the money. I explained we could use it to feed hungry people and reach them with the gospel. I also pointed out the money would pay for a two-week Hawaiian vacation for our family. We asked our girls what they thought. They enthusiastically encouraged us to give it to help the poor and lost....

7. Provide your children with financial planning tools

When the girls were five and seven, I gave each three jars labeled “Giving,” “Saving,” and “Spending.” I explained that every time they received money, they were to first put at least ten percent into the giving jar for their offering, then distribute the rest between the other two jars as they wished. Once they put money in the giving jar, even beyond the tithe, it was dedicated to the Lord and couldn’t be used in some other way.

And when they put money in savings, they were not to take it out and spend it on anything impulsively, but reserve it for something special. They were free to transfer money from savings and spending to giving, or from spending to savings.

I’ll never forget that night. They were so excited they immediately took the money and put it in the jars. They arranged the jars on their dressers, and spent two hours figuring things out. My seven-year-old asked me to show her how to do percentages on our calculator. She broke down her one-dollar-a-week allowance and wrote on the jar labels, “Giving: \$.25 a week,” “Saving: \$.25 a week,” and “Spending \$.50 a week.” For the next five years, this simple system resulted in more financial education than any single thing we did.

Remember, a child cannot learn money management unless he has money to manage, and unless he earned that money himself. (Otherwise he’s giving or spending his parents’ money, not his.)

8. Teach your children how to say “no”

Few things we teach our children are as important as the discipline of saying “no.” We must model the principle of delayed gratification, and teach the value of avoiding spending when the money could accomplish a higher purpose if given away, saved, or used more wisely. God commands and commends self-control as one of the highest Christian virtues (Gal 5:22-23; Ti 2:1-12).

By nature, children are impulsive spenders and need our help to develop sales resistance. Every time we say “no” to our child about ice cream or a new toy, we can teach him there are higher values than immediate gratification. Self-control learned in one area often carries over into others. A child who learns to say “no” to unnecessary purchases is much more prone to say “no” to sexual immorality or drugs.

Of course, stinginess is as negative as careless self-indulgence. Our goal is not to be “penny-pinchers,” fretting over every expenditure, but joyful, responsible, and generous stewards.

9. Show your children how family finances work

Bring home a paycheck in one or ten dollar bills. Or use play money in an amount equivalent to your paycheck. Put the money in piles to show exactly how much goes to what expense each month. This way your children can visualize where the family’s money goes.

Some things will surprise the children and they’ll ask you questions. You’ll probably end up reevaluating and making some healthy changes yourself.... Your children may see things in perspective for the first time.

10. Never underestimate the power of your example

Albert Schweitzer said, “There are only three ways to teach a child. The first is by example, the second is by example, the third is by example.” Whether consciously or not, we continuously train our children, engraving our values in them, as if drawing with a stick in wet cement. Children learn most effectively not just from what we say, but from what we do. Our actions speak louder than our words.

When it comes to handling money and possessions in light of eternity, the most important point is this: sometimes our children will fail to listen to us; rarely will they fail to imitate us.

Want to read and know more about Eternal Perspective Ministries? Visit their *website at www.epm.org!*



Absolutely Amazing Ways to Save Money AND More for Your Money

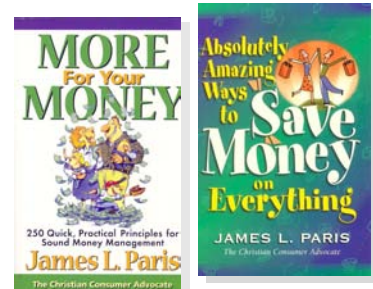
*Reviewed by Charlotte Iskanian, Editor
Mission Magazine, General Conference Sabbath School*

The books, *More for Your Money* and *Absolutely Amazing Ways to Save Money on Everything*, by James L. Paris, offer tried-and-true ways to save and a lot more.

Absolutely Amazing starts small—how to save at the grocery store, the clothing store, the gas station. But he moves to larger items quickly enough and offers many principles that young people especially should study before they venture too far into financial freedom or financial disaster. Paris covers how to maximize everyday purchases such as food and clothing, then moves to larger items, like saving money on health care, vacation costs, creative financing of college, buying a car or a home, and knowing your legal rights—which can save a great deal.

More for Your Money explains complex financial principles in easy-to-understand language. How can I finance a home purchase without a credit history or a down payment? What is the best way to save for my child's college education, and how do I figure how much to save? Paris tells how. But perhaps the most attractive feature of the book are his subheadings labeled "Freedom Principles," which neatly summarize the information that follows.

There is no magic here. Paris examines issues from a Christian perspective of honesty and integrity. I'd give these books four stars for easy-to-read, accurate advice on nearly everything that has anything to do with money.



by James L. Paris
Harvest House Publishers
Eugene, Oregon
1998/1999 US\$ 9.99

Tithing in the NT AND Ellen White

Reviewed by the Staff of Dynamic Steward



by Angel Manual Rodriguez
GC Stewardship Department
Silver Spring, Maryland
2003 US\$ 2.50/\$3.00

Dr. Angel Rodriguez researched and presented two papers at the World Stewardship Summit of 2001. These papers are each available in attractive 5 ½ x 8 ½" books and are an excellent resource to pass along to your friends and coworkers.

What does the New Testament say about tithing? "Is there any evidence to the effect that Christians supported the gospel ministry through their tithes? We must face and deal with these questions in order to reveal the biblical basis for the practice of tithing in the Christian church," says Dr. Rodriguez, in his introduction to *Tithing in the New Testament & the Christian Church*.

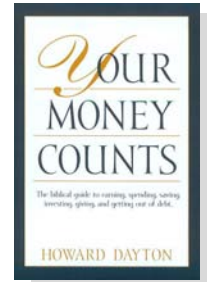
Tithing in the Writings of Ellen G. White is a thorough study resulting from the question—"What does Ellen White say about tithe?" The book explores the concept, practice, and theological foundation for tithing. Her expression of the biblical concepts is alone, well worth the reading. Along with the theological grounding you will find the subjects of motivation for tithing, the logistics of tithing, and the use of tithe. There is blessing and balance in this presentation that you will not want to miss out on.

Your Money Counts

*Reviewed by Claire L. Eva, Assistant Director
General Conference Stewardship Department*

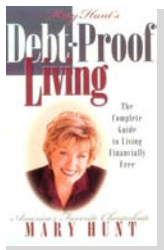
Howard Dayton, founder of Crown Ministries, shares a wealth of spiritual and practical information in his book, *Your Money Counts*. It has been named “the biblical guide to earning, spending, saving, investing, giving, and getting out of debt.”

The book is full of striking quotes from many authors as well as from Dayton himself. It begins with the story of the impending divorce of Allen and Jean Hitchcock—largely brought about by financial difficulties—how they counseled with Howard Dayton to save their marriage and get on track financially. An excellent and very helpful resource.



by Howard Dayton
Tyndale House Publishers
Wheaton, Illinois
1996 US\$ 9.99

Debt-Proof Living



by Mary Hunt
Broadman & Holman Publishers
Nashville, Tennessee
1999 US\$14.99

Mary Hunt, founder and publisher of *Cheapskate Monthly*—a newsletter on financial responsibility, well-known public speaker and author, has given us a complete guide for living financially free in her volume, *Debt-Proof Living*.

One thing that makes Mary especially suited to speak to others on this subject is that she openly tells her own story of overwhelming debt and how she overcame it. She knows it is possible to live a rich life without consumer debt and she has a myriad of practical methods and principles to help you do the same. Find out more at cheapskatemonthly.com!

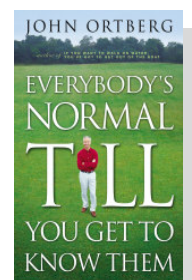
Everybody's Normal—Till

You Get to Know Them

In his new work, best-selling author and storyteller John Ortberg says, “When we enter relationships with the illusion that people are normal, we resist the truth that they are not. We enter an endless attempt to fix them, control them, or pretend that they are what they’re not. One of the great marks of maturity is to accept the fact that everybody comes ‘as is.’”

This refreshing and insightful work will feed you for sure. Ortberg’s great sense of humor will also give you a few broad smiles along the way.

The volume’s three sections: Part 1: “Normal: There’s No Such Thing, Dear;” Part 2: “How to Get Close Without Getting Hurt,” discusses authenticity, acceptance, empathy, and conflict; Part 3: “The Secrets of Strong Relationships” includes chapters on forgiveness, confrontation, inclusion, gratitude, and heaven—where we will be “normal at last.” I give this book the highest rating. You won’t want to put it down.



by John Ortberg
Zondervan Publishing
Grand Rapids, Michigan
2003 US\$ 16.99

Good \$ense Budget Kit

Zondervan/Willow Creek Resources

If you have been struggling with money and are always postponing doing anything about it, here is a good set of materials that will help you get started! Waiting for a miracle to happen in your family finances is as effective as staying out in a storm, hoping that some kind of shelter will move over the top of your head.

Now is the time to begin. *The Good \$ense Budget Course*, a resource from Willow Creek/Zondervan, is an excellent tool to help you put your finances in order. After you get acquainted with the course, you will love using it at the church level.

The leader's guide, participant's guide, and the video and CD will provide all you need to get started. The above items are priced separately but can be purchased for approximately US \$140. You can present the course in several ways:

- In six fifty-minute lessons over one day
- In two lessons—three and one-half hours each
- Or in one fifty-minute lesson per week, for six weeks.

The only drawback is that it would be helpful if there were a choice between a VHS tape and a DVD. Since one has to use the CD on a laptop with LCD for the course, it would prevent having to use a video recorder.

You will appreciate this well-rounded biblical program for its effective spiritual emphasis on biblical financial principles. Find out more about the cost, content, and how to order at www.goodsenseministry.com.

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Exploring partnership with God

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editorial

*Claire L. Eva, Assistant Director
General Conference Stewardship Department*

What might have happened if the prodigal son had done something different with the inheritance his "prodigal" father gave him?

We might say he did the worst thing he could do—"squander his wealth in wild living" (Lk 15). But another close rival of "worsts" would be to "tear down his barns and build bigger ones" just to hoard all of his "stuff" (Lk 12). So, the question is not so much, "How much have I squandered or stored up for myself?" But, in all of my daily living and planning, "Where is my heart?"

God called David a "man after his own heart" (Ac 13:22). I've often thought about that. Despite his sins, God says David possessed a heart that "beat like" His own (*Message Bible*). I Peter 1: 22 says we are to "love deeply from the heart."

It's time in "deed" to get serious about loving like that—our Lord, ourselves, others. Today, this moment, is fresh and new. It's the best time ever to know the freedom of what it means to get our finances in order and our hearts beating to the rhythm of our Father's heart. Just imagine what we might do with our inheritance!