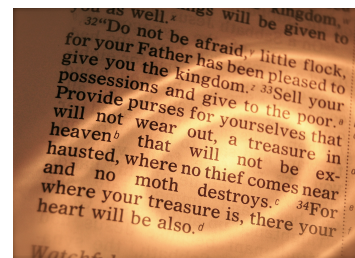


LifeSpot ... Money talk

Set your mind

Our finances are personal. But God gets personal on this subject. There are about 500 Bible verses explicitly on faith, about 500 explicitly on prayer—and more than 2,000 explicitly on money! That doesn't make money more important than faith and prayer. But it does address a challenge for people of faith and prayer. Jesus described the challenge perfectly—"Where your treasure is, there your heart will be also." Our longing determines our destiny—and our longing can rest in only one *primary* place, not two. To find out where my heart is, I ask where my treasure is. What grabs my mind? What's my daily focus? What's my obsession? Jesus said we're safe when the set of our mind is not money, but "a treasure in heaven that will not be exhausted." Luke 12:33-34; 16:13.



Act smart



Nations are worried about money; ordinary people are worried too. Studies show one of our top fears is fear of poverty. Two things will help. First, decide that you will trust God. He will take care of you! "How much more he will clothe you, O you of little faith!" Luke 12:28 (NIV). Second, be different from almost everyone around you—by acting smart with your money. John Wesley summed up the Bible's teaching like this—"Make all you can, save all you can, give all you can." Many people are not merely spending what they make—they're spending *more* than they make. That's called debt, and debt goes into war against saving and giving. God can guide you on a path of money wisdom—are you willing to follow?

Follow a budget

Nations have budgets. Corporations too. And churches. Only individuals—for the most part—drift through life without one. A budget is a plan for money in, and money out. A family with no budget is like an aircraft with no destination and no flight plan. It's like a major expedition with no provisions and no planning for opportunities and risks. A budget doesn't have to be complicated. It's a wonderful way to be self-disciplined, to get out of debt, to save, and to give. It's a joy! It's doing what Jesus said to do—"first sit down and estimate the cost". Luke 14:28 (NIV). Will you do it? For Bible-based guidance on money matters including budgeting, see crown.org and daveramsey.com.



Spend wise

By the time we reach our fifties, most of us would love to recapture even 10 per cent of the money we've wasted! There's wise spending, and there's foolish spending. The difference is enormous for the quality of our lives. Over five years, a \$28,000 car might extract from you a further \$22,900 for financing and loss of value (depreciation). A \$14,000 car might require only a further \$8,600 by similar comparison. Best plan—save up and pay outright for what you can easily afford! It's a novel idea. It's also God's idea, Proverbs 6:1-5 and Romans 13:8. Of all personal freedoms, freedom from debt is one that feels the best. It's a strategy by which we build solid houses, not sandcastles. Matthew 7:24-27.



Have few wants

"Wealth consists not in having great possessions but in having few wants."—Epicurus, ancient philosopher. "Having few wants." It's a secret of financial peace and security. A 20-year-old who starts with \$1,000 and puts \$10 a day into a well-advised investment plan earning an average of 5.25 per cent, will see that plan grow to more than half a million dollars by age 60. The total will

Statement of Deposit Account

\$503,482.17

approach real-term dollars if deposits rise as needed to keep the funds in pace with inflation. Where can the money come from? Not from the lottery, but from self-discipline. From having "few wants". God calls this *contentment*—the opposite of greed. "Godliness with contentment is great gain." 1 Timothy 6:6 (NIV).

Choose new riches

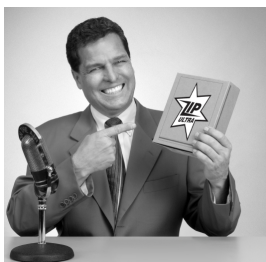
In developed nations we're quite religious. Our gods are entertainment, money, and garbage. Garbage? Yes. Not today's garbage, but tomorrow's. The stuff that glows when we buy it and descends into darkness when we chuck it out. Many items are useful for a while. But sooner or later they all go to rubbish. What's valuable? *You* are valuable. What lasts? *You* will last, if you choose eternity over rubbish.

God's words—"I have loved you with an everlasting love." Jeremiah 31:3 (NIV). Are you willing to shift your love from society's goods and gods, to God himself? As you shift your focus, you'll grow rich in faith. You will inherit a kingdom that endures—with all its amazing treasure. James 2:5.



Choose freedom

Don't miss out. Live the dream. Get it now. Nothing down. No interest for six months. Pay later. All credit cards accepted. No credit history denied. See your friendly banker. . . These expressions are a conspiracy to get rich at your expense, to destroy your peace, and to keep you in life-long financial slavery. If you do not recognise the truth of this, it's likely you are already deceived and trapped. Praise God, there are steps each of us can take to change the financial course of our lives. It begins with spiritual freedom. 2 Corinthians 3:17 and Galatians 5:1. Then, with good information, self-discipline, and God's strength, we can quickly find financial freedom for ourselves and our families. For Bible-based guidance on steps to take, see crown.org and daveramsey.com.



Give with joy

A spirit of giving. It's a persistent bright spot in Earth's shadowy story. In the beginning, God gave. At the Cross, God gave. Daily, God gives. Is giving a bright spot in your life? Recently, a wealthy businessman in Europe became tired of working like a slave for things he didn't want or need. He dreamed of having nothing. He sold everything to support relief of poverty in Central and Latin America, while he personally lives on a small monthly stipend. In this, he finds great joy. Whatever your circumstances and calling, have you discovered joy in giving? Do you dream, and scheme, and plan for blessing our world more and more with your generosity? Jesus knows our human hearts and he said it well—"You're far happier giving than getting." Acts 20:35 (MSG).

