

Biblical Stewardship

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Preface:**Disclaimers:**

1. People who have practised the concepts outlined in this book have been challenged. You may experience fear, guilt and frustration as you wrestle with God in the area of total surrender. Instead of fear, God wants us to be free. Instead of guilt God wants us to live a life of grace and joy. Instead of frustration, God wants to bring order, peace and confidence. I am one of those that has been challenged and continue to be challenged.

2. The goal is not to lay a guilt trip on you but to challenge your thinking on these matters so that you will be confident that God can say at the end of your journey on this earth, "Well done thou good and faithful servant, enter into the joy of the Master." To get to that point, if we have a secular materialistic world view (way of thinking) we will have to become broken in spirit and transformed by the renewing of our mind. This is an exciting journey we are embarking on. We are taking an oath of poverty as we commit everything to God and receive the mantle of responsibility. Our goal is not to get people to do more or give more, but to be transformed in their heart and get a new biblical vision of God's kingdom.

Warnings:

1. This study is going to be dangerous and disturbing to the status quo and complacency. The content will transform your thinking. It could make you a radical Christian. My prayer is that this Biblical material will change us to the glory of God. We want joy, gratitude and freedom not bondage, guilt and fear.

2. In these lessons I will ask potentially disturbing questions. Take time to ponder and thoughtfully answer the questions for yourself before you keep on going. God may convict you and some of you may have to make a lifestyle change if you want to follow the Bible. You can harden your heart, make all kinds of rationalizations or all kinds of excuses. I know how easy it is to do that. I have been wrestling with the concepts in these lesson for a long time. I have sought to put into practice a lot of what the Bible teaches but I still have further to go on this journey. Our pilgrim journey on this earth will continue until we reach our real home in heaven.

(All scripture in this book come from NIV unless otherwise noted.)

Chapter 1

God owns it all so what are you doing with it.

Our concept of our life here on earth has been secularized. Although Christians do lip service to giving everything to God the current North American generation lives mostly for themselves. Narcissism (Selfish focus) is prevalent. Rights are the norm. Everyone looks out for number one. These worldly philosophical ideas are permeating Christian culture.

What do you own? Why is it yours? Who is the real owner? What words do we use regarding ownership? (My house, my car, even my wife) Very possessive words! Who does it really belong to? Me?, The Bank?, God?



Foundations:

God doesn't need anything. He did not create this universe because He was lonely or poor. God is creative and He used His creativity to make us and the universe we live in. He wanted to show his love and creativity in making something that could experience those attributes. God doesn't need anything - He is complete.

From the following Scriptures, who owns title to the earth?

Exodus 9:29 Moses replied, "When I have gone out of the city, I will spread out my hands in prayer to the Lord. The thunder will stop and there will be no more hail, so you may know that the earth is the Lord's.

Deuteronomy 10:14 To the Lord your God belong the heavens, even the highest heavens, the earth and everything in it.

Job 41:11 Who has a claim against me that I must pay? Everything under heaven belongs to me.

Ps 19:1 The earth is the Lord's and the fullness thereof.

Psalms 24:1-2 The earth is the Lord's, and everything in it, the world, and all who live in it; for he founded it on the seas and established it on the waters.

1Corinthians 10:26 "The earth is the Lord's, and everything in it.

James 1:17 Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.

Our society has stripped God of all his rights and mankind has given himself all of God's rights.

We have usurped God and made ourselves as gods. Just the opposite of what the Bible teaches.

God's creation shows his majesty and power that is why people have no excuse.

Romans 1:20, 21 "For since the creation of the world God's invisible qualities—his eternal power and divine nature—have been clearly seen, being understood from what has been made, so that people are without excuse. For although they knew God, they neither glorified him as God nor gave thanks to him, but their thinking became futile and their foolish hearts were darkened."

If anyone takes even a little time, they should be able to move beyond just admiring the beauty of our universe to recognizing that it had to come into existence by an intelligent designer and we should be grateful to that one not just worship the creation.

Principle of ownership. Who is your owner?

Jeremiah 18:3 - 8 "So I went down to the potter's house, and I saw him working at the wheel. 4 But the pot he was shaping from the clay was marred in his hands; so the potter formed it into another pot, shaping it as seemed best to him. Then the word of the Lord came to me. He said, "Can I not do with you, Israel, as this potter does?" declares the Lord. "Like clay in the hand of the potter, so are you in my hand, Israel. If at any time I announce that a nation or kingdom is to be uprooted, torn down and destroyed, and if that nation I warned repents of its evil, then I will relent and not inflict on it the disaster I had planned.

If I created robots which could make more robots, whose robots would those robots be? If the robots need reprogramming, do I have a right to reprogram them?

Can we ever say God is not fair? Why not?

We really don't understand everything that God wants for us. We can only know God's will for our life as we journey on the path that He has laid out for us. Psalms 139:16 "Your eyes saw my unformed body; all the days ordained for me were written in your book before one of them came to be."

How can we get a bigger picture of what God wants to do? Isaiah 55:8,9 "'For my thoughts are not your thoughts, neither are your ways my ways,' declares the Lord. 'As the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts.'"

How valuable are you to the creator?

Psalms 139:17, 18 "How precious to me (amazing) are your thoughts, God! How vast is the sum of them! Were I to count them, they would outnumber the grains of sand - when I awake, I am still with you.

The Lord your God is with you, the Mighty Warrior who saves. He will take great delight in you; in his love he will no longer rebuke you, but will rejoice over you with singing.” Zephaniah 3:17 That is a picture of the heart of God. He thinks about you all the time. He thinks you are special and important. He wants you to be successful and gives tools to do what will make His people prosper in all aspects of life.

Many of the books that talk about stewardship only do lip service to real stewardship but major on giving. Often there is a small chapter on real stewardship but the rest is on wealth, finances and tithe. In our lessons, we want to focus on not just money but our Time, our Talents and our Treasure.

Definition of stewardship:

A simple definition of stewardship is “to manage another person’s property.” Stewardship by its very nature does implies that we do not own but are entrusted with something precious from the owner. Remember, it is not just our money; it is our time, treasure, and talents. So, we give our time, gifts, and abilities in commitment and service to our Lord and to His Church. We should be making use of our talents, resources, abilities, finances for God’s kingdom to bring love and justice to this world. We need to be doing our best to use what God gives us to fulfill his commands.

A steward is a middle man. Like a delivery guy. He doesn’t own the packages he delivers. Just moves it from the source to the destination. It is his responsibility to take care that the packages are not damaged in the process.

We are like the banker. The banker does not own your money. He uses it to make you more money and also makes a living for himself.

Can you think of other examples of stewards?

Stewardship requires management of what is given us. The first great commandment of stewardship is first found in Genesis 2:15, “And the LORD God took the man, and put him into the garden of Eden to **dress** it and to **keep** it.”

Here God uses two words in hebrew - ‘*awbad*’ and ‘*shamar*’ *Awbad* means - to work (in any sense); by implication to serve, till, dress (as to trim or feed), husbandman, keep, labour, bring to pass, serve, become a servant, do (use) service, work, worshipper. *Shamar* means - guard; generally to protect, attend to, beware, be circumspect, take heed, keep, observe, preserve, regard, reserve, save, watch (-man). In this verse defines a steward as managing, protecting, and taking care of things.

God made man to take care of the garden and enjoy His creation. The guys who work the

greenhouses know all about this. What does it take to be a good steward of the greenhouse?

How many of you have a garden or plants in your place of abode?

What does it mean to dress and keep a garden?

What kind of seeds are we planting? How do we tend the spiritual garden?

We don't have that garden of Eden that God created today because of disobedience. So what should we take care of today?

How can we best do that?

Let's also look at God's blessing and man's responsibility as found in Genesis 1:28, "God blessed them, and God said unto them, Be fruitful, and multiply, and replenish the earth, and subdue it: and have dominion over the fish of the sea, and over the fowl of the air, and over every living thing that moves upon the earth."

In God's blessing to man He gives people the responsibility to "Be fruitful, multiply, replenish, subdue, and have dominion or rule over everything on this world."

What do you think those verbs mean and the implication for our day and age as stewards?

Fruitful,

Multiply,

Replenish,

Subdue,

Have dominion.

One of the keys to being a great steward or stewardess (although that term has been used primarily for female airplane attendants) is relationship. If our goal is a great relationship with Jesus we will not be as concerned about "doing things" as we will be about developing a relationship that will transform our activities so that God receives all the glory.

God is looking for good stewards which will take the gifts He gives and use them for His kingdom. Man can create wealth through unspiritual ways such as exploitation, theft, deception, fraud and many other ways. . (Quami Kilpatrick, a former Detroit Mayor, created wealth through kickbacks when awarding city infrastructure projects and services.)

God has given many spiritual gifts - each with their own blessings. God wants us to work together to use these gifts in harmony with others not ourselves. A steward helps others and in making others successful, he honours God. The world around us is looking to get what they can for themselves. Their lives are self-centered. However, when others are successful we can prosper. We are good stewards when we are successful in multiplying. We can add to our own treasure but we multiply God's treasure when we are working together with others. I am here to help you reach God's potential for your life.

My mission Statement is

Loving,
Discipling,
Enabling,
Teaching,
Growing.

We will talk about making a mission statement in a later chapter.

Wealth is not SIN.

Abraham and Job were very, very wealthy. God used these wealthy men in fantastic ways. The fact that they were wealthy was a result of their relationship to God and His blessing on their lives. They were not perfect individuals but God used them in His kingdom here on earth. He can use what you have as well.

Abraham had 318 trained men - servants who were trained to tend, guard and defend Abraham's household and animals. If someone had 318 employees just to do this task, how large do you think his whole household was? (Genesis 14:14)

In this story Abraham uses these trained men to save his nephew Lot. They went after those who had raided the town of Sodom and rescued them. Let's pick up the story at that point. Genesis 14: 21 - 24 "The king of Sodom said to Abram, 'Give me the people and keep the goods for yourself.' But Abram said to the king of Sodom, 'With raised hand I have sworn an oath to the Lord, God Most High, Creator of heaven and earth, that I will accept nothing belonging to you, not even a thread or the strap of a sandal, so that you will never be able to say, "I made Abram rich." I will accept nothing but what my men have eaten and the share that belongs to the men who went with me - to Aner, Eshkol and Mamre. Let them have their share.'"

Who do you think Abraham wanted to get the credit for making him rich? How can we do the same?

Job was very wealthy but what was his attitude toward his possessions after they had all been taken and his kids had been killed in a storm. Job 1:20 - 22 "20 At this, Job got up and tore his

robe and shaved his head. Then he fell to the ground in worship and said: “Naked I came from my mother’s womb, and naked I will depart. The Lord gave and the Lord has taken away; may the name of the Lord be praised.” In all this, Job did not sin by charging God with wrongdoing.

How rich was Job in the end? We find the answer in Job 42:12. “The Lord blessed the latter part of Job’s life more than the former part. He had 14,000 sheep, 6,000 camels, 1,000 yoke of oxen and 1,000 donkeys.”

Who is credited with giving this wealth to Job?

Let’s compare Job’s wealth with a census that was taken in Nehemiah’s day (about 430 B.C.) of Jerusalem and surroundings we read about the animals that they had. Nehemiah 7:66 - 68 “The whole company numbered 42,360, besides their 7,337 male and female slaves; and they also had 245 male and female singers. There were 736 horses, 245 mules, 435 camels and 6,720 donkeys.”

Ecclesiastes 5:19 says, “Moreover, when God gives someone wealth and possessions, and the ability to enjoy them, to accept their lot and be happy in their toil—this is a gift of God.”

The Prosperity Gospel teaches that God is your servant and if you follow a formula you can become rich. Usually that formula is, “If you give *MY* ministry God will multiply your blessings.” It is the Lord who brings us through life experiences and we need to honour **Him** with what **He** has entrusted to us.

Deuteronomy 8:17-18 You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today.”

The key to having wealth is not how much we have but what we do with it. I have no problem if someone has wealth if they are using it for God’s kingdom work. We will talk later about using your possessions for kingdom work when we talk about generosity.

We got to know Stanley Tam who God blessed greatly. At a low point in his life, he gave everything to God. He worked out with a lawyer to make God the owner of his business. God blessed him and today as you drive down I-75 in Lima, Ohio, you see a factory with the words “Jesus is the Answer” on the side of the factory. Stanley Tam has gone on to be with the Lord but he gave millions to missions while he lived in a very modest house.

God doesn’t love someone else more if they have more talent or treasures. God has enough for everyone. We might think we got the short stick when money was given out. Check your attitude. Money isn’t everything. If your spiritual gift is giving, He will make sure that you are a conduit without holes before He will start to flow the valuable treasures through you to others.

What is the balance between too much and too little (Proverbs 30:8-9) “Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, ‘Who is the Lord?’ Or I may become poor and steal, and so dishonour the name of my God.”

Vision

Get a vision for what God wants to do through you. Every person should have a personal mission statement to focus their attention on the ministry that God has for each of them.

Look at some examples in scripture.

Caleb and Joshua. When the other 10 spies, came back they feared the enemy but Caleb and Joshua trusted that God would give the resources if they embraced the vision. Numbers 14:6-8.

David vs the Israelite soldiers who had a poor sense of what God could do. In I Samuel 17:45 -47 David said, “I come against you in the name of the Lord Almighty, the God of the armies of Israel, whom you have defied. This day the Lord will deliver you into my hands, and I’ll strike you down and cut off your head. This very day I will give the carcasses of the Philistine army to the birds and the wild animals, and the whole world will know that there is a God in Israel. All those gathered here will know that it is not by sword or spear that the Lord saves; for the battle is the Lord’s, and he will give all of you into our hands.”

How did David view his material possessions in 1 Chronicles 29:14? “But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.”

Where is your heart - your focus in life?

If you said my relationship to God - did you just say that because you think that is the Christian thing to say or does everything in your life point to that. It is easy to believe but difficult to put into practice.

How can you identify where your heart is?

What do your actions say?

What do your purchases tell others?

How do you spend your money in the last month or in the last year? Those are the real indicators

of where your heart really is.

Paul said in Acts 20:35 “In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive.’ ”

Let us use and manage His goods wisely, to prepare us for the trials and the blessing that is still to come. The Psalmist reminds us of the temporality of our goods. Psalm 49:16-17 “Do not be overawed when others grow rich, when the splendour of their houses increases; for they will take nothing with them when they die, their splendour will not descend with them.”

Stewardship is a measure of spirituality

It is at the heart of our relationship with God.

John the Baptist

John in Matthew 3:8 spoke of the need to be good stewards when it comes to declaring your repentance. “Bring forth therefore fruits meet for repentance:” What were those fruits of repentance that John is talking about? What were the questions he had of people?

Luke 3:10-14 “What should we do then?” the crowd asked. John answered, “Anyone who has two shirts should share with the one who has none, and anyone who has food should do the same.” Even tax collectors came to be baptized. “Teacher,” they asked, “what should we do?” “Don’t collect any more than you are required to,” he told them. Then some soldiers asked him, “And what should we do?” He replied, “Don’t extort money and don’t accuse people falsely—be content with your pay.”

These answers all have to do with possessions, money and wages.

Teachings of Jesus.

Matthew 25:14-29 is a key passage but in that section focus on 21-23. “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’ 22 “The man with two bags of gold also came. ‘Master,’ he said, ‘you entrusted me with two bags of gold; see, I have gained two more.’ 23 “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’

Some say a talent is 15 years of income, another source said 20 years of wages. If we take the average Canadian salary in 2012 of \$47,200 and 15 years of income for a base, one talent would be \$708,000, two talents would be 1.416,000 and 5 talents ends up to be \$3,540,000. How would

you like that kind of money. What would you do with it? We might think this parable is rather improbable to think about and not very relevant for us.

The truth is that if you start work at 25 and finish at 65, you have put 40 years into the workforce. So let's take \$34,00 as an average income in Canada. That is somewhere between poverty and the average in Canada. If we work for 40 years at \$34,000 we will make \$1,360,000 in our working life. Every working person will have over a million dollars to spend over their working lifetime. This amount is probably too low for some of you but you can do the math as you will work for more than 40 years and make more than \$1,360,000 in your lifetime. Most of us then are at least in the two talent servant category. You can calculate that for your own country or region.

According to Workopolis the average salary for Canadians in 2017 was \$51,000. (Stats Canada) According to <http://www.cwp-csp.ca/2013/07/updated-poverty-numbers-released/> the poverty line in Canada is \$40,749 in 2015, for a family of four in a mid-sized town. A two income family after tax median income is \$68,000 in Canada, 2011. In Ontario after tax single income median is only \$25, 900 in 2011.

So, the duty of the Christian is to learn how to become responsible stewards of our Lord's resources entrusted into our care. It means to manage everything to the best of our abilities for His glory (1 Cor. 4:2).

Characteristics of a Good Steward

How do you describe a good steward?

Faithful

Paul writes to the Christians in Corinth - I Corinthians 4:1,2 "This, then, is how you ought to regard us: as servants of Christ and as those entrusted with the mysteries God has revealed. Now it is required that those who have been given a trust must prove faithful."

Stewards of Children

I am ever amazed at the gift of life: from the joy of conception to the emergence of a precious child nine months later. Having just received a new beautiful grand daughter who has had some medical issues at birth, I came to realize the precarious balance between life and death and appreciate the true gift that it is. Every day, every hour, every minute, every second is an opportunity to explore that gift of life and use it for the glory of the master giver. I can only worship the creator of such a wonderful process of bringing life into this world and contemplate in amazement its completion when the umbilical cord is cut and the child begins it's life as an independent entity but totally dependent on its parents to sustain it for a number of years. The

point is that we are stewards of our children not owners nor can think we are entitled to a perfect child.

Parents and other adults nurture, train, and invest in children. The challenge as stewards is how we can best make that investment. Just like everything else in our lives, we are stewards, caregivers of our children. They belong to God even though we are left with the “labour”, God has given them to us to check us out as stewards. That is why an elder / pastor is to be the manager of his home and if a man has control over his family he is a good steward - a manager - and thus can lead the church. 1 Timothy 3:4 “He (elder) must manage his own family well and see that his children obey him, and he must do so in a manner worthy of full respect.”

1 Timothy 3:12 “A deacon must be faithful to his wife and must manage his children and his household well.”

Luke 16:10 “He that is faithful in that which is least is faithful also in much.”

What should be our attitude toward the things God has entrusted to us? Nate Saint a martyr missionary said, “We give what we cannot keep to gain what we cannot lose!” This is authentic stewardship in action, and the real practising of our faith. James said that “faith without works is dead.” We are to use the abilities, gifts and resources that God has given. The combination of faith and ministry work together to build our maturity, and our standing before our Lord.

Worship

Stewardship is an act of worship and gratitude by the believer, in response to God’s grace. In worship, we acknowledge God’s power and authority over our lives. Then, we respond to others around us with these godly powers, gifts and possessions.

What kind of steward are we?

Luke 19:12-19, 27 He said: “A man of noble birth went to a distant country to have himself appointed king and then to return. So he called ten of his servants and gave them ten minas. ‘Put this money to work,’ he said, ‘until I come back.’ But his subjects hated him and sent a delegation after him to say, ‘We don’t want this man to be our king.’ He was made king, however, and returned home. Then he sent for the servants to whom he had given the money, in order to find out what they had gained with it. The first one came and said, ‘Sir, your mina has earned ten more.’ ‘Well done, my good servant!’ his master replied. ‘Because you have been trustworthy in a very small matter, take charge of ten cities.’ The second came and said, ‘Sir, your mina has earned five more.’ His master answered, ‘You take charge of five cities.’

...

27 For the Son of Man is going to come in his Father’s glory with his angels, and then he will reward each person according to what they have done.

Matthew 16:24-27 Then Jesus said to his disciples, “Whoever wants to be my disciple must deny themselves and take up their cross and follow me. For whoever wants to save their life will lose it, but whoever loses their life for me will find it. What good will it be for someone to gain the whole world, yet forfeit their soul? Or what can anyone give in exchange for their soul? For the Son of Man is going to come in his Father’s glory with his angels, and then he will reward each person according to what they have done.

2 Corinthians 4:16 - 18 Therefore we do not lose heart. Though outwardly we are wasting away, yet inwardly we are being renewed day by day. For our light and momentary troubles are achieving for us an eternal glory that far outweighs them all. So we fix our eyes not on what is seen, but on what is unseen, since what is seen is temporary, but what is unseen is eternal.

This life is temporal. The things we have on this earth will be gone in a couple hundred years if the Lord does not return before then. Genesis 3:19 says, “By the sweat of your brow you will eat your food until you return to the ground, since from it you were taken; for dust you are and to dust you will return.” Renew your thinking. Get out of the worldly temporal trap focus on what is eternal.

God provides so that we can harvest the fruit of righteousness and store up gold, silver and precious gems in heaven not to build our own castle on earth. The walls of the new Jerusalem will be built with layers of gems.

What will your legacy look like? This question motivated me to change the course of my life. I wanted to build a legacy that would primarily honour God. C.T. Studd said, “Only one life - ‘twill soon be pasted, only what’s done for Christ will last.”

What do you want to be remembered for? What will your obituary read like? What will people be thinking when you leave this world and enter eternity with God? Most important what will God be saying?

In the movie “Shindler’s List” - Mr. Shindler wonders whether he has done all he could have. Will we have regrets that we could have used our material possessions to save more people? We can focus on God’s kingdom and “all these other things will be added unto us.” God knows what we need and He will give us if we are totally dependant on Him.

Matthew 6:19–20 “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal;”

What has He entrusted to you?

On a scale of 1 - 10 what kind of a steward do you think you are?

What areas of improvement are there?

Make a commitment to be a good steward of anything God entrusts you with.

Time -Think of one thing that you could do to make better use of your time for God's kingdom and write it down.

Talents - Determine what your spiritual gift is and use it for God's kingdom. Write down what you believe your spiritual gift is and how you want to use it for God. If you don't yet know what your spiritual gift is we will work on that in a later chapter.

Treasure - How could you be a good steward of all the riches you have?

Chapter 2

Authority in Stewardship

We have established that God owns everything and we are His stewards entrusted with His riches to multiply God's possessions under our care. If we don't have any authority to use God's treasures, then we would have to keep our hands off. If you had a chain saw and I needed it to trim the tree in my yard, even though I knew you had one, I couldn't just walk into your house and take it and use it. We need to ask permission or be given permission to use another person's possession before we use it otherwise could be accused of stealing it. But if my son had a chainsaw in his garage and told me I could use it anytime, I would not have any problem going and taking and using it. What is the difference? When it is family and you have been given permission, you are a lot freer to share.

The first thing we need to consider when we are stewards is whether we are family and have been given permission in the promises of God to be able to use God's possessions to expand His kingdom. We do not have time to examine all the promises of God in this study on Stewardship but that is an excellent study to work at to understand what God has promised His children.

God has given us the responsibility to be a good steward. He has encouraged us to be a good and faithful servants. If we did not have authority to use what He entrusted to us to build the kingdom we cannot become a good and faithful steward. If God would have given us a task but no authority to do it, He would have stripped us of any hope of being successful. That is not what God is like as we will see.

We established that an example of a steward is a banker. A banker attempts to make money by investing the funds entrusted to him. If we deposited our money in his bank but then we told him he couldn't touch it, he would not be able to do his job. He needs the authority to use the money that we give him to make money.

Christ is our example here on earth. While Christ was on earth He was under authority. John 12:49 says, "For I did not speak on my own, but the Father who sent me commanded me to say all that I have spoken."

Jesus did not say anything or do anything on His own. He relied on the Father to direct Him and I think that was what His prayer time consisted of - spending time conversing with the Father about the ministry issues. Christ was a steward of the ministry the Father had entrusted to Him. On the cross Jesus cried out in a loud voice, "It is finished." He had completed the ministry entrusted to Him. By completing His mission, Jesus also was given back all authority after He was resurrected as we read in Matthew 28:18-20. "Then Jesus came to them and said, 'All authority in heaven and on earth has been given to me. Therefore go and make disciples of all nations, baptising them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.'"

Jesus is passing on the responsibility to finish the task of winning every person on the planet to the kingdom of God to His followers.

To complete that task Jesus said in Acts 1:8 “you will receive power when the Holy Spirit comes on you; and you will be my witnesses in Jerusalem, and in all Judea and Samaria, and to the ends of the earth.’ Thus Christ is promising the believers a presence that will guide them, instruct them and give them power.

Intimacy with Christ will give us guidance in life. Listening to the Holy Spirit for direction will give us the power and direction we need.

The Holy Spirit is under Authority

What do we know about the Holy Spirit who is to help us?

John 16:7 - 15 “But I tell you the truth: It is for your good that I am going away. Unless I go away, the Counsellor will not come to you; but if I go, I will send him to you. When he comes, he will convict the world of guilt in regard to sin and righteousness and judgment: in regard to sin, because men do not believe in me; in regard to righteousness, because I am going to the Father, where you can see me no longer; and in regard to judgment, because the prince of this world now stands condemned. "I have much more to say to you, more than you can now bear. But when he, the Spirit of truth, comes, he will guide you into all truth. He will not speak on his own; he will speak only what he hears, and he will tell you what is yet to come. He will bring glory to me by taking from what is mine and making it known to you. All that belongs to the Father is mine. That is why I said the Spirit will take from what is mine and make it known to you.”

Jesus told us that He would send us the Holy Spirit but that the Holy Spirit living in us was also under authority of Christ

Jesus wants to give us not just the Holy Spirit but also His own authority. Mark 13:34 “For the Son of man is as a man taking a far journey, who left his house, and gave authority to his servants, and to every man his work, and commanded the porter to watch.”

Luke 19:17 “And he said unto him, Well, thou good servant: because thou hast been faithful in a very little, have thou authority over ten cities.”

Luke 9:1, 2 “Then he called his twelve disciples together, and gave them power and authority over all devils, and to cure diseases. And he sent them to preach the kingdom of God, and to heal the sick.”

The Power of Authority

The traffic officer has very little "power." His most strenuous efforts could not hold back even

one car at an intersection. But he has something far better. He is invested with "authority" and drivers stop when he holds up his hand and they move forward when he waves them on. So we have the authority of Christ to stop the evil one and transform our world.

Ambassadors

One term used for believers is "Ambassador." What is the definition of an Ambassador? 2 Corinthians 5:20 says, "Now then we are ambassadors for Christ, as though God did beseech you by us: we pray you in Christ's stead, be ye reconciled to God." What kind of the authority do we have as ambassadors?

Several areas of authority are given to us to become successful as stewards: spiritual, governance, stewardship, and family.

Spiritual Authority

Spiritual authority comes from the presence of the Holy Spirit. 2 Corinthians 10:3 - 8 says "For though we live in the world, we do not wage war as the world does. The weapons we fight with are not the weapons of the world. On the contrary, they have divine power to demolish strongholds. We demolish arguments and every pretension that sets itself up against the knowledge of God, and we take captive every thought to make it obedient to Christ. And we will be ready to punish every act of disobedience, once your obedience is complete. You are judging by appearances. If anyone is confident that they belong to Christ, they should consider again that we belong to Christ just as much as they do. So even if I boast somewhat freely about the authority the Lord gave us for building you up rather than tearing you down, I will not be ashamed of it."

Paul is talking about spiritual authority and you will note that this authority is given to build people up - to make them successful and Paul was not ashamed to let the people in the Corinthian church know about that authority.

Apostolic Authority - Catholic church claims that it is the only true church because it claims to trace its leadership succession back to Peter. It claims it only has the authority of God and no other body of believers have God's authority. That is why they believe that the pope has the power to create new rules and doctrine for Christians. Protestants believe that any child of God has the authority from Christ to receive power and fulfill Christ's commands and we do not need to go through papal succession to receive this power. We can receive it directly from God.

Every Christian has Christ's authority, not just a select few. 1 Peter 2:9 "But you are a chosen people, a royal priesthood, a holy nation, God's special possession, that you may declare the praises of him who called you out of darkness into his wonderful light." Also John 1:12 "But as many as received him, to them gave he power (authority) to become the sons of God, even to

them that believe on his name:”

The authority of which we are speaking is given to every believer. It is not a special gift imparted in answer to prayer, but given to every the child of God because of his relationship with Christ. We are taken into the presence of God through Jesus to the right hand of the Father. We need only to simply recognize the fact of our position in Christ, and to take our place in humble acceptance, giving all the glory and honour to God.

How do we get spiritual power?

1. Know the word of God and what God already has given us - then claim it for our own. We need to learn the promises of God and claim them, recognizing God is sovereign and gives those gifts and power to us and we cannot demand them.

2. Battle in prayer. Begin with making sure that we have a pure heart. Eph 4:27 - “and do not give the devil a foothold.”

Romans 6:6,7 “For we know that our old self was crucified with him so that the body of sin might be done away with, that we should no longer be slaves to sin 7 because anyone who has died has been freed from sin. Freedom from the enslavement of sins. Intimacy with Christ can only happen when we are free from sin.”

Galatians 2:20 “I have been crucified with Christ and I no longer live, but Christ lives in me. The life I live in the body, I live by faith in the Son of God, who loved me and gave himself for me.”

Romans 6:13 “Do not offer the parts of your body to sin, as instruments of wickedness, but rather offer yourselves to God, as those who have been brought from death to life; and offer the parts of your body to him as instruments of righteousness”

Battle by using praise.

The spiritual battle is the Lord’s. God brought defeat to the enemy of the Israelites. We too bring defeat to the evil one when we praise God. In II Chronicles 20:20 - 30, Jehoshaphat sent singers out front of the army singing songs of victory. The spiritual battle we are fighting is not our battle but God’s battle. He defeats the enemy not us. He wants us to praise Him and He will bring victory. Not just praise him in the temple - the church - but on the battle field.

The Believer, who is fully conscious of divine Power behind him, and knows the authority he has in Christ, can face the enemy without fear or hesitation. Those who confront Christ in us bear the specific names of power and authority: "we wrestle not against flesh and blood, but against principalities (*archas*, the first or preeminent ones), against powers (*exousias*, the authorities)." Ephesians 6:12

But, behind the "authority" possessed by the believer, there is a "Power" infinitely greater than that which backs the enemy, and which each believer must recognize.

4. Realize the great power that God wants to give you for the battle you are in.

John 14:12 - 14 "Very truly I tell you, whoever believes in me will do the works I have been doing, and they will do even greater things than these, because I am going to the Father. And I will do whatever you ask in my name, so that the Father may be glorified in the Son. You may ask me for anything in my name, and I will do it." Also 1 Corinthians 2:9,10

5. Jesus said that to defeat the evil one we would need to bind the evil one - the strong man Matthew 12:29 "Or again, how can anyone enter a strong man's house and carry off his possessions unless he first ties up the strong man? Then he can rob his house."

God's children need to be wise in the spiritual battle to defeat the evil one. There is no room in our lives for impurity, unrighteousness or doing anything that is even close to evil. We do not want to give the devil a foothold by disobedience and rebellion to God.

When we are one with Christ, He gives us the authority to bind and to loose. Matthew 18:18 - 20 "I tell you the truth, whatever you bind on earth will be bound in heaven, and whatever you loose on earth will be loosed in heaven. Again, I tell you that if two of you on earth agree about anything you ask for, it will be done for you by my Father in heaven. For where two or three come together in my name, there am I with them."

In Ephesians 1:19 Paul talks about the power he has experienced to help others. He is talking about divine dynamic eternal energy, available to us as well! If we but trust in Him, God wants to give power to every believer. God knows we need power because in Matthew 26:14, Jesus said the spirit indeed is willing but the flesh is weak.

God wants us to take up the battle for the evangelization of the world. He wants to empower individuals who will go forth in his name and spread the good news that Jesus forgives, heals, cleanses, changes the lives of people. If you want to experience real power? Just get involved with the battle with the spiritual enemy! We have spiritual warfare in which God will defeat all evil powers. Do you want to be on the winning team? (Phil 2: 10) Let us go out to battle with God for this community, for our city and for this country.

Accountability important in authority

God will bring down those who do not recognize the need for accountability. When we read through the Old Testament books of Kings and Chronicles we see many examples of wicked kings some who lasted only for a few months because they were not accountable to God and they lost their lives because they rejected God's leadership in their lives.

Far different was the centurion who came to Jesus to ask for his servant to be healed. He

understood authority and was willing to submit to Christ's authority. Luke 7:8 "For I myself am a man under authority, with soldiers under me. I tell this one, 'Go,' and he goes; and that one, 'Come,' and he comes. I say to my servant, 'Do this,' and he does it." Jesus was amazed and healed the centurion's servant with a word.

God brings down authorities. He has a purpose for authority. Some for punishment some for prosperity. Romans 13:1,2 "Let everyone be subject to the governing authorities, for there is no authority except that which God has established. The authorities that exist have been established by God."

An example of this is Pilate before Jesus. John 19:10, 11 "'Do you refuse to speak to me?' Pilate said. 'Don't you realise I have power either to free you or to crucify you?' Jesus answered, 'You would have no power over me if it were not given to you from above. Therefore the one who handed me over to you is guilty of a greater sin.'"

Problem of Pride

Satan trying to usurp God's authority and lead others away through destructive leadership. Rebellion is opposite of obedience to authority. Jesus was tempted to worship Satan to get power over the world. Matthew 4:8-10. We too are tempted to reject the ownership of God over everything and live like we own it all.

Let's seek to be good stewards and use the authority that Christ gives to us through the presence of the Holy Spirit as we claim God's promises for blessing and power to build His kingdom.

Chapter 3

Personal Life Vision Statement

At the end of your earthly journey will you hear God say to you, “Well done thou good and faithful servant, enter into the joy of the Lord.” Will you be able to say as Jesus did, “It is Finished?” Only if you know your end goal will you be able to make that assessment. What is your end goal? What are you living your life for?

Purpose of a Vision Statement

Do you have a written vision statement to guide your life? Life is a journey and your vision statement is your map.

What happens if you don't have one?

If you don't know where you are going and do not have vision statement - you let life happen, swept along by society's values and trends with no compass, without a map, without vision or purpose. You are not actively living life but passively drifting through life.

James 1:6-8 tells us that we if we don't have faith and wisdom doubting God we will be tossed to and fro in life. If you don't have a vision statement it is like a ship that has lost its rudder at sea and a storm is coming. What will happen when the storm hits and you can't steer in the right direction?

If we don't have a vision statement we wonder why life seems so boring, meaningless, has no direction or purpose. You go along with the crowd and are easily damaged or destroyed.

What happens when you make a Vision Statement?

A vision statement give future focus, sense of hope, a deep sense of meaningful purpose.

A vision statement helps to clarify your purpose here on earth.

People who have a vision statement have direction, they have sorted out their life principles, and guidelines.

Vision statements keep you focussed on the future not the past baggage - failures, injuries, traumas, bad experiences.

When you live out of your memory you live in the past. When you live out of your imagination, you focus on the future. What is in the past is nothing compared to what lies in the future.

A vision statement identifies your relationships and how you want to grow these. It will include your spiritual gift and how you want to use it. Our body works because each cell has a DNA -

driving it to fulfill its purpose - skin, liver, blood cells, etc. and relationships between the cells. You are a part of the body of Christ and you will understand your function in that body with a Vision Statement

A vision statement will tell of how you feel God wants to use you to help others. It will include any nudges God has given you as to your focus in ministry.

This statement will reflect your relationship with God, Jesus and Holy Spirit.

Stephen R. Covey a man who has written much about the effective workplace says that a mission statement gives direction if we start with the end in mind so what legacy you want to leave? You have to focus on what you want to leave as a legacy and work toward that vision.

Determining your Vision Statement

Life Guiding Principles are the means to achieve our vision that give you direction and guide your life. These are unalterable truths that you make your own values. They give perspective so you need to take time to develop your vision statement and be patient. Work hard at getting it down and working it out because fulfilling your vision statement will make you successful.

There is no right or wrong way to write a personal vision statement. A personal vision statement "provides clarity and gives you a sense of purpose." It helps define "who you are and how you will live."

A vision statement is a guide to help you down the road of life. It must be meaningful to you because you're going to be living by it. It cannot be something that someone else has put together for their life. You can't be a happy copy cat. God has made you unique so don't be jealous and try to mimic someone else.

Life Events Time line

1. Take a piece of paper and write out a life event time line and include spiritual highlight where God was working in your life. This may take a couple days but it is core to developing direction from understanding the past.

Questions to answer for your time line.

1. Anything of significance before I was born?
2. Did either of your parents struggle with addictions?
3. When was you born? Where? Why there and at that point in history?
4. Where are you in birth order. How many older and younger siblings, how much older or younger?
5. Childhood events - vacations, travel, God's protection,

6. Difficult or traumatic experiences. If sensitive just put down coded info.
 7. Special friends and events that meant something to me.
 8. What led to choosing your spouse and were there any events God used in your marriage?
 9. How did God use your children to shape your life and life message?
 10. What effects did deaths of family or friends close to me have on me to shape my message?
11. My Faith Journey - Spiritual Meaningful Experiences such as:
 - Salvation - what prompted this?
 - Baptism - where and why?
 - Church responsibilities - activities I was involved in?
 - Have you ever heard God prompting you to do something?

Learning from Life Events

1. What did you learn from these events?
2. What experiences brought you pain and turmoil; joy and peace.
3. What were my greatest disappointments? Although we might see these as disappointments maybe God kept you from something that would damage you and not lead to the “Big Thing” that He wants for your life.
4. What was God doing or teaching you through those low or high events.
5. What is truly important in my life? What do I want my life to focus on? How can I make this happen? What is it that I am all about?
6. What brings me stability? Peace?
7. What is my core, my focus in life, the most important thing to ME?
8. What motivates me:
 - My reputation?
 - Expectations of others?
 - Fear of failure?
 - Status?
 - Cool gadgets?
9. Who can I depend on to guide me into good decisions?
10. What do I admire about such people? What is it that I want to emulate or mimic?
11. What principles of life bring me most security?
12. What is the thing that if you lost it would frighten you the most, cause you the greatest angst?
 - your job,
 - your money,
 - your spouse or a friend,
 - your child,
 - your faith,
 - your reputation,
 - your house,
 - your car

Why would that frighten you? What about this “thing” are you depending on? Is that the right thing to be depending on according to God? If this is not a proper thing to be dependant on how can you shift from your dependance on this?

What has given you a sense of purpose?

What is the purpose of your life?

What gets you excited?

What could you work on for hours and not quite because you are enjoying and loving what you are doing?

What is the basic principle behind that activity?

What is your heart’s desire, the focus of your thinking?

Is there anything you want to accomplish in life?

What kind of things draw your attention and you would like to participate in if you had time?

Does this activity have eternal value? ie. Playing video games does not have eternal, lasting value!

What is my vision for the future?

1. Clear up any issues in the past.

Some people will have to deal with the past before they can get a vision for the future. One suggestion is to write out your troubles in the sand. Walk away and let the waves wash your troubles away. (Arthur Gordon, “The Turn of the Tide.”) If you have troubles that are blocking you from moving forward, get some help from a trusted friend or counsellor. You cannot create a future vision when you are living in the past. Fear paralyses!

2. What Life Guiding Principles do you think are important?

Do you believe in honesty, justice, kindness, and trust in God? Examine your motives

What is my focus in life? Is that the best place to focus?

What is my life about?

Is your life self-centered or other centered? Think through the answers of these realizations, reorganizing life, reorienting , and planting new motives, new desires that are more congruent with higher principles.

What are the principles I would like to live by?

What Christian Character qualities do I want to develop?

3. Who has inspired you?

Who are your heros and why? What qualities do you want that these people have demonstrated to you? Who is the one person who has made the greatest positive impact in my life? What kind of

person do I wish to become?

Which relationships do you want to nurture?

What must I do, and how must I manage my life, to constantly nurture these vital relationships?

4. What are your greatest strengths?

What are you good at, your talents, possibilities, and true potential?

What do you like to do for hours?

What would you like to share with others?

What do you like most about your job?

What are your unique gifts. Listen carefully to God and others. Be aware of your surroundings, people but most of all your own heart. Listen to your inner self. What do others see in you? (Yes, ask people who know you, understand your heart and can affirm you - your spouse, pastor, employer, co-worker, friend.

How can I serve others in a meaningful way throughout my life?

Finalize you Vision Statement

1. If you had unlimited resources and unlimited time, what would you choose to do? Imagine what you would like to be doing 10 or 20 years from now.
2. How do I want to be remembered?
3. Have you made any commitments or promises? How do they fit into your life vision?
4. Do you believe that God has called you to do something and gifted you for that responsibility?

From the above brainstorming, write out a vision statement in rough. Developing a personal vision statement is profound and deep work. Get perspective. Take time and be patient. Give yourself several weeks, perhaps even months. You've got to pay the price if you want to reach the goal. People climbing Mt Everest don't start at the bottom of the mountain meandering up trails in hope that one day they will reach the summit.

Put it aside for a day or two and think about what you have written out and made a commitment to make as the center of your life. Make any adjustments to your vision statement. Like anything with lasting value, crafting a vision statement requires time, thought and planning. However, the effort is well worth it. Revise it and make it easy enough to memorize.

Share it with your best friend and family. Get their feedback on what you have written out. Make any changes that make sense but also listen to God to hear what He would want you to do.

Print it out in a format that can be framed and displayed. Sign it like a contract to commit yourself to follow the vision statement.

Paint a picture, create an image, or word picture. Visualize your vision statement.

Hang it up some place where you can see it and remind yourself daily.

The power of the personal vision statement lies in your vision and in a commitment to that vision, that purpose, and those principle-centered values.

Life is an ongoing process so is your vision statement. Your vision statement is unique based on your gifts, inner qualities and character.

My personal vision statement: *Loving, Discipling, Enabling, Teaching, Growing*

Four Criteria for a good personal vision statement

1. Timeless - Goals change but vision statement should help you create goals to reach along the way. Goals are like destinations along your vision. When you reach one goal you create another to reach. Goals are reachable, measurable, time constrained, clear. Your vision statement guides you in making the goals to help you reach the end point of your journey in life.

Principles are general rules that guide the process to fulfilling the vision statement. Examples are principles such as:

Fairness

Integrity

Honesty

Human dignity

Service

Quality or excellence

Human potential

Principles are not practices (specific activities that work in certain circumstances). Nor are they values (which are simply maps of principles).

2. Your Vision Statement deals with the destination and the values needed to reach it. A flight plan which air planes use determines the destination but because of winds change in the sky during flight pilots constantly need to correct their flight path.

3. Vision statement needs to address the various roles in your life. Child, Parent, Believer, Occupation, Relationships

4. Goals deal with the 4 dimensions in life: physical, social, mental, spiritual. The essence of these needs is captured in this phrase “to live, to love, to learn, to leave a legacy.”

Helen Keller observed, “Many persons have the wrong idea about what constitutes true happiness. It is not attained through self-gratification, but through fidelity to a worthy purpose.

As Goethe put it, “Whatever you can do, or dream , begin it ! For boldness has genius, power, and magic in it. Begin it now. Dream no little dreams.” Stay on target.. Plan your course, work toward your destination. Make corrections as needed. Keep reviewing where you’re going.

Over the years, your circumstances will change. Your priorities will change. Your goals and dreams will change. That's okay - because change means growth. As you grow, transform, and broaden your horizons, allow yourself the freedom to expand and refine your vision statement.

The next step is learning how to live your vision. Maybe it's easy, but maybe it takes some guidance. Others are there to help.

Major source for this chapter is: Covey, Stephen R. (2013-07-09). How to Develop Your Personal Mission Statement (Kindle Locations 403-406). Kindle Edition.

Chapter 4 Spiritual Gifts Definition and Discovery

Stewardship is the wise use of God given time, talents and treasure. God gives spiritual gifts to believers to become good stewards and have to have tools to build the Body of Christ. The exercise of our gifts gives us a sense of purpose and helps us to realize the importance we have in the Kingdom of God.

We want this church to grow but it will only grow as each person uses the special spiritual gifts which are given to believers through the Holy Spirit. God has given every believer at least one spiritual gift to use to build up the kingdom of God. Use it to bring glory to God and help unbelievers come to know the true god. If you do not use it God cannot bless you.

In the story of the talents in Matthew 25, the servant what had just one talent hid it and did not use it. This made the Master angry and that one was taken away. If we do not use what God has given to us, the little that we have will be taken from us.

When Jesus was with His disciples just before His death, He promised to send the Holy Spirit who would guide us and give us power.

John 16:13

But when he, the Spirit of truth, comes, he will guide you into all the truth. He will not speak on his own; he will speak only what he hears, and he will tell you what is yet to come.

Acts 1:8

But you will receive power when the Holy Spirit comes on you; and you will be my witnesses in Jerusalem, and in all Judea and Samaria, and to the ends of the earth.'

He said that we could ask and He would help us.

John 14:13 And I will do whatever you ask in my name, so that the Father may be glorified in the Son. 14 You may ask me for anything in my name, and I will do it.

God has given every Christian "*charismata*" - grace gifts or spiritual gifts.

1 Peter 4:10 Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms.

Romans 12:4-6a For just as each of us has one body with many members, and these members do not all have the same function, 5 so in Christ we, though many, form one body, and each member belongs to all the others. 6 We have different gifts, according to the grace given to each of us.

We are to use these gifts to build up God's Kingdom but many Christians are not aware of their gifts and do not know what their gift might be.

Definition

A spiritual gift is a supernatural motivation or ability, given by the Holy Spirit to each believer so that every believer can minister effectively in the church and in the world. When we are functioning in the area of our spiritual gifts we experience fulfillment and fruitfulness.

Other principles in Spiritual Gifts

1. A spiritual gift is not just a human talent - like the ability to play piano or guitar or speak eloquently. Every believer has a spiritual gift which is different than a natural talent (Rom 12:5,6)
2. God has given every believer at least one spiritual gift to use to build up the kingdom of God.
3. Gifts are given by God and sovereignly distributed. We cannot demand or expect certain gifts. The Holy Spirit is the one that give these different gifts to the church. To insist that everyone have the same gift (eg. speaking in tongues) would be to go against the Holy Spirit.
4. We are to use the gifts God has distributed as good stewards not for our own benefit but for the glory of God and building up of His Kingdom.
5. The gifts we receive are not necessarily given for life but appear to change with the roles that God puts is into.
6. Although we are gifted in a primary area, we are to not neglect the other areas of our spiritual responsibility.

Each person is unique. We have different gifts so that the body can function together and build each other up. I would like to share how to find your gift. Perhaps you know how God has gifted you. Our study is to help you discover your gift if you do not know how God has bless you.

You can follow the following steps to discover your spiritual gift.

1. Begin with prayer, asking God to help you to discover your gifts. Prayer was an important part in my discerning if I had the gift of apostleship - to plant churches in Japan.
2. Study the Bible to learn what the gifts are and study illustrations of people who had various gifts. Philip was an evangelist. Barnabas had the gift of exhortation. Paul had the apostolic gift.
3. Gifts are discovered in the context of a caring, discerning community which is sensitive to the Holy Spirit. When I was trying to determine whether I had the gift of apostleship, I prayed and studied the Word of God and asked my church to help discern my gifts.

When we read the story in Acts 13:1 - 4 of how Paul and Barnabas were to be sent out as

missionaries we see the importance of the congregation being sensitive to the leading of the Holy Spirit.

In the second letter to Timothy (II Tim. 1:6) Paul writes a word of encouragement to Timothy. "I remind you to fan into flame the gift of God, which is in you through the laying on of my hands." Here we must recognize that the gift was not received specifically by the laying on of hands (instrument). It was at the occasion when hands were laid on Timothy as a blessing that he receive the leadership gift of pastor from the Holy Spirit.

Hebrews 13: 16, 17 "And do not forget to do good and to share with others, for with such sacrifices God is pleased. Obey your leaders and submit to their authority. They keep watch over you as men who must give an account. Obey them so that their work will be a joy and not a burden, for that would be of no advantage to you." This verse in Hebrews indicates that we are to submit to the spiritual leadership God has placed over us. Church leaders are to encourage and help people use the gifts God has given to members of the congregation.

I believe that this is especially important when it comes to the discernment of spiritual leadership in this congregation. Paul makes several references to the discernment process which Timothy went through. I Timothy 4:14 says, "Do not neglect your gift, which was given you through a prophetic message when the body of elders laid their hand on you." Paul seems to indicate in verse 13 that this was a gift to devote himself to the public reading of Scripture, to preaching and to teaching. These are some of the functions of a pastor and teacher.

Write an answer to the statement, " Other people have told me that I am good at....."

4. Another way to discover our gifts is by serving the Lord in various ways. We cannot expect to know the gifts we possess if we do not become involved in the life of the church. We have joy when we are using our gifts. When we try to do something which we do not have the fit for, we are usually not very effective. We will also see the blessing of God on our ministry when we are using our gift. Jesus told the parable about the talents and expects us to use them or He will remove them.

Finish the following sentence, "I enjoy doing in the church."
Or "I sense God's blessing on my life when I"

5. Determine what your strengths and weaknesses are. God does not ask us to do things for which he does not supply the necessary strength.
Finish the following sentence, " One of my strengths is . . . "

6. One of the ways we can discover our gift is to try to meet the needs of others as God reveals them to us. If you see a special need in the community, God holds you responsible to try to meet that need. We may see that a family needs a babysitter and we volunteer to look after their child or children. Others may see someone who has a financial need and offer money. Others may need a ride to church or the doctors and offer their time and vehicle. These demonstrate the gifts

of service and the gift of giving. You see special need which your gift can be used to accomplish. You see special need which your gift can be used to accomplish. Other people may not be sensitive to certain things because they do not have the same gifts.

You might have said the following. "I think our group should be involved in . . . "

"Someday I would like to . . . because . . . "

Why doesn't anybody help ...

These are statements which help us find our gift.

If there are enough resources - money and people, I would like to encourage our group to . . .

Gifts are discovered in service and if we are not helping others we will have a hard time discovering the ministry God has for us. You may say that you can't do anything. This is a denial of God's truth. Everyone can do something. Begin where God reveals a need.

It is not really easy to find our special gifts and there are sometimes difficulties in discovering our gift. First we must make sure that we have submitted to God and to the church. If we do not submit we can never have an effective ministry.

We want this church to grow but it will only grow as each person uses the special spiritual gifts which are given to believers through the Holy Spirit. If you are a Christian, you have at least one special spiritual gift from God. Use it to bring glory to God and help unbelievers come to know the true God. If you do not use it God cannot bless you.

If you have not yet believed that Jesus died for your sins and that He has cleansed you and filled you with His Holy Spirit, you are missing much in life. You haven't really experienced God's joy and peace. You have not yet experienced the power of God. You have a lot to look forward to when you become a Christian. Why not believe today and experience this fabulous relationship with God.

Chapter 5

Motivational Gifts

6 Reasons for Developing your Spiritual Gift

1. Knowing your Spiritual gift gives focus to your life and ministry.
2. When you know how God has gifted you, you gain new joy. The Greek for spiritual gift (charismata) and joy(charis) are the same root word.
3. Gives purpose to your ministry. You know that you are doing what God wants you to do.
4. You don't have to feel guilty when turn down activities outside your ministry gifts.
5. You have joy in seeing God's blessings and impact on other lives.
6. Held accountable for your gift at the judgement seat. Will God say to you "Well done good and faithful servant?"

Motivations, Manifestations, Ministry

God wants all Christians to be obedient so that they can experience His joy. When we are in the center of God's will we will be at peace. When we are using what God is willing to give us we will be enjoying life. When we go our own way and don't listen to God we face difficulties and trials. To help us focus our ministry, God gives us spiritual gifts. All the gifts are given to build up the body of Christ. We use our gifts to add people to the church, encourage each other, and help others grow spiritually.

In I Corinthians 12, 4 - 6 we read that the Holy Spirit gives us spiritual gifts. The Lord Jesus gives us ministries - ways in which we use our gift. God the Father gives us manifestations - ways in which our ministry work in the community of believers and in the world.

We need to concentrate on finding and using our motivational gift. There are different ways in which to apply your motivational gift. You can use it in leadership or in service areas. You can use it with adult ministry or with children. You can use it in the body of Christ or in the world. Your gift is what motivates you, the way you view situations.

The basic gifts are found in Romans 12. Here there are 7 motivational gifts in Romans 12. Today we would like to understand what these gifts are and how to determine if you have this gift.

Gifts	Ministry	Manifestation
Charismata (Grace Gift)	Diakonion - Servants	Energamaton - Workings
Romans 12	Eph 4 / I Cor 12:28	I Cor 12:8 - 11
Motivational	Service	Effect
Prophesy	Apostles	Word of Wisdom
Service	Prophets	Word of Knowledge
Teaching	Evangelists	Faith
Encouragement	Pastor/Teacher	Healing
Giving	Teachers	Miracles
Leadership	Working of Miracles	Prophesy
Mercy	Gifts of Healing	Discernment
	Helping	Tongues
	Tongues	Interpretation of Tongues
	Administration	

Prophecy - Romans 12:7 If a man's gift is prophesying, let him use it in proportion to his faith."

Definition

The first gift mentioned in Romans 12: 6 is prophesy. Prophesy is a desire to boldly proclaim the truths of God without compromise. Most of the prophets in the Old Testament reminded the people of what God had already said to them but they were not following. Sometimes God revealed future events to prophets to warn people. God revealed about 60 different things about Jesus which came to pass so that people would know that Jesus was the Messiah that was promised. God sometimes speaks to people today. He gives supernatural insight into situations to bring about repentance.

In 1 Cor 14:24, 25 Paul says that prophesying leads people to repentance and worshipping God For the one who prophesies speaks to men for their strengthening, encouragement, and comfort. I Corinthians 14:1 says that this is gift that Christians should desire.

I have found many characteristics about all these gifts. We do not have time to give many details about each of these gifts but I want to highlight a couple characteristics so that you can understand better what each gift is like. I want you to understand which gift you have so I will give a few qualities for each gift we are studying today.

Characteristics

1. A prophet is alert to dishonesty or wrongdoing They are able to read people's character. Peter was alert to Ananias' deception in Acts 5:3.

2. John the Baptist was able to motivate people to forsake unrighteousness and pursue God. He told them to repent and be baptized.

3 Peter exposed Simon's deceitfulness and told him that if he did not repent, he would perish with his money. (Acts 8:20)

Service - Romans 12:7 "if it is serving, let him serve,"

Definition

Romans 12:7 Serving - using one's abilities and goods to meet the needs of others. One way in which many women find fulfillment is in showing hospitality and kindness to visitors. My wife has this gift and uses it to build friendships and through it we try to help people have an intimate relationship with Christ. When we went to University, every month she would cook a meal for about 25 - 35 University students to encourage them to come have supper and then study the Bible together. It worked and several became Christians that year.

Serving one another, like evangelism, is a responsibility of all Christians, but there are some who have a special desire to serve, and receive great blessing from it. In Acts 6, 7 men were chosen for their gift of service to help others in the church. Their responsibility was to see that all the people in the church were cared for. The 12 disciples were then able to better preach and take time for prayer.

Characteristics

I enjoy working behind the scenes to support the work of others. I like to find small things that need to be done and often do them without being asked.

I feel comfortable being a helper, assisting others to do their job more effectively.

Teaching - Romans 12:7 "if it is teaching, let him teach"

Definition

This is the spiritual gift where the Spirit enables particular Christians to communicate and clarify the details and truths of God's Word for others to learn. God gives ability to search out the truth, understand the Word of God. A gifted person understands the presuppositions and conclusions and makes sure that they are in line with the Scriptures.

Characteristics

A person with this gift loves to study the Bible and all the details. They are very careful to look at different options before focusing in on a clear understanding of the truth.

A teacher with this motivational gift presents God's truth in a challenging way so that it changes the lives of those who hear or read the explanation.

Exhortation - Romans 12:8 - "if it is encouraging, let him encourage"

Definition

The gift of exhortation is the ability to give practical words of encouragement, admonishing, counsel, and challenge or stimulate the faith of others. In the book of Acts, Barnabas is called the son of encouragement. He was able to help Paul and later John Mark to reach their God given potential. The word for encourager is the same word as used of the Holy Spirit, who was sent by Jesus to encourage believers by comforting them and counselling them.

Characteristics

A person with this gift is willing to carefully listen to people and explain them how God can transform their life. So a person with this gift loves to be with people and listen to their story and their struggles.

They can then give godly advice to help them overcome their problems. They are good counselors.

They love to visit people who are elderly, sick or in the hospital. They like to send cards to encourage people.

Giving - Romans 12:8 “if it is contributing to the needs of others, let him give generously”

Definition

This is the spiritual gift where the Spirit enables Christians make wise financial decisions and can contribute material things for the building of God’s Kingdom

God wants all of us to give cheerfully and liberally from what He has given us to help those in need and to the expansion of the gospel. Many Christians give 10% or more of their income to God but some men like LeTourneau or Stanley Tam were able to give 90% and live on the 10% of the wealth God entrusted to them. These people may not just large amounts of money but they are able to encourage believers to trust God for all things and give generously. I have learned from people with this gift how to be wise about giving and saving.

Characteristics

I am grateful for God ‘s blessing my life with material things so that I can share with people in need.

I am careful with the resources that God has blessed me with and want to stretch them to the limit. I look for deals and discounts to stretch my money so I can give more to God.

I research organizations which I support financially. I like to challenge other people to give by my example.

Administration - Leadership - Roman 12:8 “If is leadership, let him govern diligently”

Definition

Ability to give leadership to the church - to see the task, set goals and motivate people to accomplish the responsibility to advance the gospel. Accepts responsibility to give vision, direction and mobilize other people. Lead and delegate.

A person with this gift can help start and administer events, organize meetings, help with finances and office administration. When the church needs a project done, a person with this gift can help accomplish it. God gifted Nehemiah with this gift. He was a cupbearer for the King of Babylon but God gave him a plan to rebuild the walls of Jerusalem. There was much opposition but he was a great motivator. The people worked hard and finished the job in 52 days.

Characteristics

I am careful, thorough, and skilled at managing details.

I can clarify goals and develop strategies or plans to accomplish them.

I am willing to stick with a project to the very end, until everything is cleaned up before I get involved in the next project.

Showing Mercy - Romans 12:8 “if it is showing mercy, let him do it cheerfully.”

Definition:

This is the spiritual gift where the Spirit enables certain Christians to minister to and have compassion for those who are suffering or are in trouble. Some people have a special ability to say just the right word and know what to do when someone is sick or in distress. These people have a tender heart and sensitive spirit.

Jesus showed mercy when a woman was caught in adultery. The religious leaders wanted to stone her to death. Jesus brought mercy to the situation by telling the crowd that whoever was without sin could throw the first stone. Jesus spared her life and told her to leave her wicked lifestyle.

Characteristics

Do you have the gift of mercy? Those that have this gift say the following:

I empathize with hurting people and desire to help in their healing process. I have great compassion for hurting people.

I can patiently support those going through painful experiences as they try to stabilize their lives.

I enjoy bringing hope and joy to people living in difficult circumstances.

I enjoy helping people sometimes regarded as undeserving or beyond help.

Develop your Gift

Develop your spiritual gift demands that you exercise it or

1. Involvement in people's lives and needs - watching videos on swimming - don't get wet, won't learn how to swim
2. Small group community - use gift in a context of community. I go to church but unless you interact with others so that you can use your gift
3. On going training and education. Like a muscle, teaching, studying, learning from others
4. Regular on going involvement in opportunities.

What is your gift? Take the test to try to narrow your Motivational Gift and then try to find ways to use it. See if God blesses and you begin to enjoy using that gift. If it is difficult after giving that gift a good try, look at your test and see if there is another area that is also strong. Use that gift for the Lord. I believe that a person may have a major motivational gift and perhaps a minor gift as well. We will use the gift that the Holy Spirit gives us to glorify God. If we do it to glorify ourselves, God cannot bless us.

Chapter 6 Using Gifts for Ministry and Service

We finished the last chapter with trying to find your motivational gift. We came across this illustration some time ago in the Advanced Seminar Material by Bill Gothard. It demonstrates the way people see an event depending on their spiritual gift. Page 80

Some people put all the following aspects of God's gifts into the same category. I have divided these out into three parts: Motivational Gifts, Ministry and Service, and the effects of ministry. We are looking at the way our motivational gifts are used in ministry. What kind of ministry has God given the church?

Gifts	Ministry	Manifestation
Charismata (Grace Gift)	Diakonian - Servants	Energamaton - Workings
Romans 12	Eph 4 / I Cor 12:28	I Cor 12:8 - 11
Motivation	Service	Effect
Prophesy	Apostles	Word of Wisdom
Service	Prophets	Word of Knowledge
Teaching	Evangelists	Faith
Encouragement	Pastor	Healing
Giving	Teacher	Miracles
Leadership	Working of Miracles	Prophetic Word
Mercy	Gifts of Healing	Discernment
	Helping	Languages
	Administration	Interpretation of Languages

What kind of ministries and service are there?

Ephesians 4:10-16 He who descended is the very one who ascended higher than all the heavens, in order to fill the whole universe.) So Christ himself gave the apostles, the prophets, the evangelists, the pastors and teachers, to equip his people for works of service, so that the body of Christ may be built up until we all reach unity in the faith and in the knowledge of the Son of God and become mature, attaining to the whole measure of the fullness of Christ.

14 Then we will no longer be infants, tossed back and forth by the waves, and blown here and there by every wind of teaching and by the cunning and craftiness of people in their deceitful scheming. Instead, speaking the truth in love, we will grow to become in every respect the mature body of him who is the head, that is, Christ. From him the whole body, joined and held together by every supporting ligament, grows and builds itself up in love, as each part does its work.

God has given special gifts of leadership to the church. Ephesians 4:11 - 13 says that these gifts of leadership are to guide the church and to equip believers. We find five gifts that God has given to the church to build it up: apostles, prophets, evangelists, pastor and teachers.

1. An Apostle

The word Apostle comes from the greek - *apostolos* - meaning 'messenger' or 'one that is sent.' It has the sense also of an ambassador or delegate. We have come to use the word primarily for the 12 disciples of Jesus but it was also translated as messenger in the New Testament. We also have the word missionary in English which comes from the Latin - *Missio* - means 'mission' or 'sent one.'

An apostle is one who is sent on a specific mission normally to begin new churches. This could be on a mission to start new churches in one's own culture or in another culture.

I Cor 12:28, 29 And God has placed in the church first of all apostles, second prophets, third teachers, then miracles, then gifts of healing, of helping, of guidance, and of different kinds of tongues. Are all apostles? Are all prophets? Are all teachers? Do all work miracles?

My wife and I feel that God gave to us to the church to be used as apostles. We went to Japan in 1975 as short term missionaries to see if we could work well in Japan and our home church in Canada felt that God directed them to send us out as long term missionaries. We felt overwhelmed at times with this responsibility but we know that it could only be done in the power of God.

See also Acts 1:21-22, I Corinthians 9:1

2. A Prophet

A prophet proclaims boldly God's word. We have many prophets in the Old Testament. I Corinthians 14:1 says that this is gift that Christians should desire. For the one who prophesies speaks to men for their strengthening, encouragement, and comfort. Later in 1 Cor 14:24, 25 Paul says that prophesying leads people to repentance and worshiping God

In the Old Testament, the prophet reminded the people of what God had said as recorded in the scriptures and encouraged God's people to be obedient (telling forth). They also revealed events which had not yet taken place (fortelling). The ability to speak the word of God so as to bring change to the hearts of people and even cultures. Although

3. Evangelist

An evangelist is one who is free to share the message of God with people so that they eagerly become Jesus' disciples and responsible church members. This is the spiritual ministry where the Spirit enables particular Christians to share the Gospel to unbelievers and burdens Christians about soul-winning. All Christians are called to witness for Christ whether they have this gift or not.

In the New Testament, Philip is called an evangelist (Acts 8:5-12, 26-40). He went to Samaria and many there turned to Christ. God also gave him the gift of miracles to show that the power of God was with him. Later he was led by the Holy Spirit to leave the great work he was doing in Samaria and go off to a desert place to meet up with an Ethiopian who was traveling back home after being in Jerusalem. Philip led him to salvation in Christ and baptized him.

We all know that D.L. Moody, Billy Graham, and Louis Pilau are examples of great evangelists. In Japan Honda Kojii has been a great example of an evangelist. Acts 21:8, Matthew 28:18-20

Characteristics

I communicate the gospel to others with clarity and effectiveness.

I consistently look for opportunities to build relationships with non-Christians.

I am effective at adapting the gospel message so that it connects with an individual's felt need.

I invite unbelievers to accept Christ as their Savior.

I openly tell people that I am a Christian and want them to ask me about my faith.

I openly and confidently tell others what Christ has done for me.

I seek opportunities to talk about spiritual matters with unbelievers.

My conversations with non-believers usually leads to me telling them about my faith.

4. Pastor, Elder, Bishop, Overseer

The pastor guides Christians in a particular location. This is the ministry gift where the Spirit enables certain Christians to preach and proclaim the Word of God and to take responsibility for the spiritual welfare of a body of believers.

In the new testament there was not just one pastor of a local church, there were several. Their job was not to do everything, but to encourage believers to carry out God's commands and will. Several terms are used in the Bible for this responsibility and gift. The people with this ministry gifting were called pastors, elders and bishops.

The ministry is called administration, ruling or leadership in different passages.

I Peter 5:1-4 To the elders among you, I appeal as a fellow elder and a witness of Christ's sufferings who also will share in the glory to be revealed: 2 be shepherds of God's flock that is

under your care, watching over them – not because you must, but because you are willing, as God wants you to be; not pursuing dishonest gain, but eager to serve; 3 not lording it over those entrusted to you, but being examples to the flock. 4 And when the Chief Shepherd appears, you will receive the crown of glory that will never fade away.

Characteristics

I enjoy spending time nurturing and caring for others.

I have compassion for wandering believers and want to protect them.

I like to provide guidance for the whole person - relationally, emotionally, spiritually, etc.

I can faithfully provide long-term support and concern for others.

I enjoy giving guidance and practical support to a small group of people.

I can gently restore wandering believers to faith and fellowship.

I enjoy patiently but firmly nurturing others in their development as believers.

I feel the need to protect others from doing the wrong things so they can grow stronger in their faith.

5. Teacher

Someone who clarifies the truth. The Levites who helped Ezra in the book of Nehemiah to clarify and explain the word of God that was being read were teachers. Today we have spiritual ministries which clarify truth. Ravi Zaccarias or Chip Ingram I believe fall into the ministry of teaching.

The ministry of teaching can be done by a person who has the gift of mercy. That person teaches to help people understand how to love and care for others. That person who is teaching with the motivational gift of mercy would be focusing on forgiveness and compassion.

6. Working of Miracles

Using our gift to show others the supernatural power of God. In the Old Testament, God caused the sun to stand still for Joshua when he prayed. When Moses struck the rock to have water come out for the Israelites in the desert, it showed the power of God.

Paul and Peter both demonstrated this ministry in their work bringing the gospel to others. This ministry was given to the church at various times but it was not the only way that individuals ministered.

Characteristics

Open to the power of God to cause supernatural events to happen

Recognize that God works in miraculous ways to bring about salvation and events which demonstrate His mighty power.

Not willing just to experience supernatural power but to use that ministry to bring glory to God. Use this power to break to power of the evil one in the lives of unbelievers.

When Simon the sorcerer saw the power of Philip to do miracles in Samaria he wanted to buy this gift. Acts 8:4-8, 18

Related scriptures

John 6:5-14, 6:26-27, Acts 6:8; Luke 10:17-20, Acts 13:8-12

7. Gifts of Healing

In the New Testament people were healed of many diseases and even raised from the dead. We do not have to read long in the stories of Jesus to see God's great power at work to heal. In the book of Acts the same power to heal was manifest. Today the same healing power is at work in those who are gifted this way. One of my friends said he saw a person with one short leg, suddenly have both legs the same length. Others have been healed of cancer or even warts.

Others use this gift to bring emotional and mental restoration to others in a supernatural way. God uses this gift to bring people to understand that although there is physical healing through medicines, there are times when God demonstrates supernaturally His ability to bring healing to people outside of the physical ministry of doctors.

These events seem strange but indicate that God does wonders today to confirm His power.

Characteristics

They look to God to perform miracles which are not explainable in the natural realm to bring God glory and salvation to people who have lived in fear of demonic powers. Their problem is when people begin to use it to attract people to themselves.

People begin to think that certain individuals will be able to do miracles when it is God that does the miraculous.

People who have this gift will have great faith in God but will sometimes accuse people who are not healed by God as lacking faith so they cannot perform a miracle on that person. Ultimately it is God who sovereignly brings healing to people and God cannot be manipulated to perform like a circus animal.

8. Helping

Being alert to the needs of people around them and seeking to help them in practical ways. They can see what needs to be done and pitch in without others telling them what to do.

They love to work behind the scenes and engage in helping in practical ways - setting up for services, doing sound, cleaning up after an event, working on projects which will allow the

gospel to be preached by others, etc.

Paul had a number of people who worked along side of him and looked after a lot of the details. People like Luke, Barnabas, Silas, John Mark, or Timothy ministered behind the scenes in Paul's ministry

9. Administration

Definition

Using gifts of organization to help the church function in a harmonious way to bring the gospel to the community and build up believers.

Characteristics

Being able to see the big picture.

Motivate and organize people to work together to get the job done.

Summary

These are all ways in which people minister using their motivational gift. When you discover your gift, you will be able to use it in various ways. The key to the use of our gift is to build up the body of Christ. We are to bring harmony and edify other believers so that we can bring glory to God and transform our community with the love of God and our culture with the message of salvation.

Chapter 7 Manifestations When Using Spiritual Gifts

I Corinthians 11: 4 - 6 4 There are different kinds of gifts (χαρισματα), but the same Spirit distributes them. There are different kinds of service (διακονια), but the same Lord. There are different kinds of working (ενεργηματα), but in all of them and in everyone it is the same God at work.

Gifts - Charismata - Motivation that comes from the heart. The way we see life and ministry.

Service - Diakonia - The way we serve from our heart our special motivation given by the Holy Spirit. Our active ministry and service.

Workings - Energamata - The way our ministry is expressed supernaturally and the effects of the use of our gifts.

Gifts	Ministry	Manifestation
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Romans 12	Eph 4 / I Cor 12:28	I Cor 12:8 - 11
Motivation	Service	Effect
Prophesy	Apostles	Word of Wisdom
Service	Prophets	Word of Knowledge
Teaching	Evangelists	Faith
Encouragement	Pastor	Healing
Giving	Teacher	Miracles
Leadership	Working of Miracles	Prophetic Word
Mercy	Gifts of Healing	Discernment
	Helping	Languages
	Administration	Interpretation of Languages

What kind of manifestation or workings are there?

Corinthians 12 : 8 - 11 To one there is given through the Spirit a message of wisdom, to another a message of knowledge by means of the same Spirit, to another faith by the same Spirit, to another gifts of healing by that one Spirit, to another miraculous powers, to another prophecy, to another distinguishing between spirits, to another speaking in different kinds of tongues, and to still another the interpretation of tongues. All these are the work of one and the same Spirit, and he distributes them to each one, just as he determines.

'Logos' of Wisdom

Wisdom is the application of Biblical knowledge to specific difficult problems. Another definition of wisdom is being able to "see things from God's point of view."

Wisdom is taking information from the scriptures and applying it to problems in everyday life. From that perspective the book of Proverbs has a lot of wisdom.

A person with the message of wisdom will be able to give a word of scripture to help understand a problem. To be able to do that means that we all need to be saturating our minds with the word of God. God has spoken much wisdom. We need to dig out the truths that God has in scripture and apply the principle to everyday life.

Some people are gifted by the Holy Spirit to do this on a consistent basis in their ministry to other people. People with this gift are often good counsellors.

The word of Wisdom and word of knowledge are often connected to people who have the gift of exhortation or the gift of teaching.

Characteristics

Being able to connect the scriptures with problems in everyday life.

Find joy in communicating truth so that it transforms individuals and hearts.

Sees how to solve human problems with God's Word

Enjoys apologetics - defending the faith of Jesus

Wants to see God's word applied to daily life.

Scripture: James 3:13 - 17; I Cor 2:1-13; Acts 6:3-10

Col 2:2-3, My goal is that they may be encouraged in heart and united in love, so that they may have the full riches of complete understanding, in order that they may know the mystery of God, namely, Christ, in whom are hidden all the treasures of wisdom and knowledge.

Col 3:16

Let the message of Christ dwell among you richly as you teach and admonish one another with all wisdom through psalms, hymns, and songs from the Spirit, singing to God with gratitude in your hearts.

James 3:17 But the wisdom that comes from heaven is first of all pure; then peace-loving, considerate, submissive, full of mercy and good fruit, impartial and sincere.

'Logos' of Knowledge

There is a difference between the Greek terms *logos* and *rhema*. The term *logos* is a description of God's revelation to mankind. Jesus was the *logos* of God in John 1:1. He came and taught people God's standards and explained the Kingdom of God. A *rhema* is an insight from the Bible which speaks to a specific need in our lives or an application of scripture to our personal

experience or problems.

God has spoken what He wants men to know so we need to study the Bible very carefully to understand God's will. A person with the gift of knowledge is able to explain scriptures to open them up to our understanding. Someone with a word of knowledge goes through the Word of God and finds a way to present it in a very systematic and understandable way. Some people believe that this word of knowledge is a special word from God much like a word of prophesy.

Characteristics

The effect of using this gift is an understanding of the word of God and willingness to listen to the voice of God.

The manifestation of the word of knowledge is a desire to study the Word of God to understand what God is saying and apply the scripture to life situations.

When God gives a person this working he has a sense that the word of knowledge is directly from God.

Scripture: Acts 5:1-11; Mt 16:13-17; II Cor 11:5-6; Col 1:9-10

Faith

The gift of faith allows us to continue to believe God in impossible circumstances and when others might have given up. All of us have a little faith but sometimes we don't use it or we do not even think that God can do a miracle.

Matthew 17:20 He (Jesus) replied, 'Because you have so little faith. Truly I tell you, if you have faith as small as a mustard seed, you can say to this mountain, "Move from here to there," and it will move. Nothing will be impossible for you.'

Another way to express this gift is by understanding that a person with this gift has the ability to plan ahead and sees that God can do great things. Some people can see an opportunity and because God has promised to help, they step out in faith trusting that God will work in a wonderful, miraculous way.

People with faith focus on the promises of God and His power to fulfill them.

Men like George Mueller and Hudson Taylor demonstrate the gift of faith. They had a total Trust in God to supply the needs of the work that He wanted to accomplish.

Scripture: I Cor 12:9; Hebrews 11:1; Acts 6:5, 8; Acts 11:22-24; Acts 27:20 - 25

Healing

The gift of healing is the ministry of restoring physical, social or emotional and spiritual health to people. The apostles had this gift as we read that Peter and John exercised this gift as they entered the temple one day and Peter healed a lame man (Acts 3). God gives the ability to discern His will that a person be healed.

This is the ability also to know how to encourage people and to restore them to emotional and spiritual health.

Miracles

The gift of miracles might be better translated, "energizing of powers" from Greek '*energemata dunameon*'. This means that a person with the gift of miracles would be able to release the power of God in unique and supernatural way. This may be raising people from the dead, casting out spirits, or seeing supernatural events happen. A person with the gift of miracles must be close communion with God and not want to display this gift openly.

Jesus did many miracles while on earth. In John 14:12 we read, "Very truly I tell you, whoever believes in me will do the works I have been doing, and they will do even greater things than these, because I am going to the Father." Some people teach that miracles were only for the age of the apostles and that this is no longer possible. In this verse, Jesus says that 'whoever believes in me' will do similar things and even greater things than He did because the Holy Spirit will give us the power to do it. Perhaps these teachers have not seen God's miracles because their eyes were blinded or they have not immersed themselves in an intimate powerful relationship with God.

Prophetic Word

There are times when the Holy Spirit will give a message to someone or a gathered group of believers through an individual as they are in worship or seeking God or seeking to understand God's Word. This might come in a counseling session when God shows the heart of an individual who is not revealing the whole truth. Acts 5:3 Then Peter said, "Ananias, how is it that Satan has so filled your heart that you have lied to the Holy Spirit and have kept for yourself some of the money you received for the land?"

Discernment of Spirits

The ministry of distinguishing between spirits is the ability to recognize evil spirits and demonic influence. The importance to the church of people applying their gifts so that false doctrine does not creep into the church. We know that Satan can appear even as an angel of light and deceive even the very elect. This gift from God is the ability to recognize when the truth is being spoken

and when some people try to mix lies with the truth.

People who desire to use their gifts to discern truth from error are able to judge the motives of people's hearts but understanding the implications about the message that people are putting forth whether it is godly or ungodly.

People using their gifts are able to understand the underlying philosophy in a spiritual argument and thus can discern whether the message is true or not.

Ability to see manipulative motivation in spiritual or secular world. Some churches and organizations use emotional and seeming spiritual appeal to raise funds in manipulative methodologies.

Paul encouraged the use of discernment to judge whether his message was from God or whether the believers were being persuaded by false teaching (gnostics)

A prophet with a ability to discern is sometimes seen as one who confronts without love as he is outraged by the manipulation and falsehood.

The effect of discernment is to have a strong church which stands on the word of God and not on some emotional appeal or manipulative techniques.

Languages (γλωσσαι)

The ability of giving a message from God in other languages for the purpose of building the body of Christ.

Characteristics

Strong desire to see individuals receive a word from the Lord

Wants unbelievers and skeptics to be confronted and convicted about the truth of a supernatural God.

Listening to God speaking and revealing His truth.

Not a sign of super spirituality but of God's desire for the body of Christ to hear His voice.

Scripture - Acts 2:1 - 6; Acts 19:1 - 7; I Cor 14:22-28

1 Corinthians 14:22-28 Tongues, then, are a sign, not for believers but for unbelievers; prophecy, however, is not for unbelievers but for believers. 23 So if the whole church comes together and everyone speaks in tongues, and enquirers or unbelievers come in, will they not say that you are out of your mind? 24 But if an unbeliever or an enquirer comes in while everyone is prophesying, they are convicted of sin and are brought under judgment by all, 25 as the secrets of their hearts are laid bare. So they will fall down and worship God, exclaiming, 'God is really among you!' 26 What then shall we say, brothers and sisters? When you come together, each of you has a hymn, or a word of instruction, a revelation, a tongue or an interpretation. Everything must be done so that the church may be built up. 27 If anyone speaks in a tongue, two – or at the most three – should speak, one at a time, and someone must interpret. 28 If there is no interpreter, the speaker should keep quiet in the church and speak to himself and to God.

Interpretation of Languages

The interpretation of tongues is the ability to understand a message from God given by another believer for the body of Christ and to express that in the language of those who are present. In public worship the gift of tongues and the interpretation of tongues are only to be exercised together. If there is no one present who has received the gift of interpreting tongues the person with the gift of tongues is to remain silent. Whenever we read about this gift in Acts we see that others were present who could understand the words which were spoken.

These gifts from God are used by God to bring the message of the gospel to the world. These languages generally have not be learned by the person with these gifts but they can have a special meaning to someone who understands these messages. Satan is also able to produce the same kind of effect in people so a person must be careful to discern the source of the utterance. Paul gave directives on the use of glossilalia (languages) in the church setting, saying that one should not be spoken without the interpretation of the message from God.

Characteristics of Interpreting Languages

Desire to have people hear the voice of God in their own heart language.

Bring unity to the body by working together with others who have the manifestation in their ministry of speaking in a different language other than what is being spoken in that region.

Scripture: I Cor 14:1 - 5; I Cor 14:22 - 28

God has given all of these gifts to the church to build it up and to help the gospel to spread. May God help us to grow, use the gifts which He has given to us and glorify Him. We should never feel that God has not blessed us if we do not have a gift that we might like to have but we are to use what God has given each of us so that no matter how insignificant a gift we possess that after we have done what we can for the Kingdom of God, God can turn to us in the judgement day and say "Well done thou good and faithful servant, Enter into my presence." That will be the greatest gift of all.

Chapter 8 Financial Plan Setup

Caveat: I am not a financial planner. I speak from my experience and research. I have spent hours researching and trying to pull together materials that will help you become a good steward. Make sure that you are a good steward based on God's principles not just my suggestions. Listen to God in your financial decision making.

Never take your marching orders from people with a vested interest - bankers, investors, loan companies, car salespeople. You can ask advice from several of these but always take care not to fold under pressure. Make sure that you hear the other side of the argument. Make sure that you understand all your options. Take time to understand before you sign any financial agreement and be sure to read the fine print with a legal expert or qualified individual (lawyer)

If they say this is just a deal for today - walk away. Tell them if they change their mind later or can do even better to get back to you. Stay in charge. Often they come back with a better price tomorrow. Never shut the door completely. Always be courteous so you could go back if you find out that it was a great deal that they presented to you.

I want you to be the kind of steward that God delights to bless. I want you to be thankful for the great blessings that God has given you. I want to see all of you with a generous heart not a selfish, stingy heart. Greed and covetousness will destroy your faith. Live your life by faith which is a belief that God will keep His promises. When preparing a financial budget, plan to under spend so that you can over give. Enjoy the thrill of being generous and receive the reward from God for being a good steward.

The goal of doing this book is not to get you to give more to the church. I want you to prosper in your soul and be a good steward of what is entrusted to you. 3 John 1:2 "Beloved, I wish above all things that you may prosper and be healthy, even as your soul prospers."

I want you to be rewarded in heaven by God Himself. There is nothing wrong in saying that if you are faithful, God will be faithful to supply all your needs. We can't expect to live a careless life with our finances and expect God to supply our needs. It requires careful planning and thought to be a good steward. Sometimes we wonder why we are struggling financially when God has supplied all our needs according to his marvellous riches in glory but we have misspent those blessings thorough careless mismanagement.

God is more interested in the 90% that you don't give than the 10% that you do. You might think you are off the hook to be a good steward if you give 10% of your income. God still holds you accountable for the other 90% - it belongs to Him. The more wealth that you have the more accountability because you have been entrusted with more so God expects more from you.

On the other hand how little can you live on? Proverbs 30:8-9 "Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the Lord?' Or I may become poor and steal, and so dishonour the name of my God."

If you were unemployed for a year, would you survive? What about 2 years? What would you do to survive? What if you were a person living in the jungles or living in Africa, what would

you have to spend? We live in a global village allowing us to see the great disparity between the rich and the poor.

Minimalism is a philosophy of living which allows us to minimize our possessions and maximize our sharing. (I thought I was coming up with a new term here but then I went to the internet and checked and found that there are lots of web sites that talk about this already.) Sam Polk talks about wealth addiction and his transition from Wall Street to simple living.

1 Timothy 6:9-11(NIV) Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. 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. But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness.

Minimalism allows us to declutter our lives and move away from materialism. I have been very materialistic. Most North American men have focused on greed - getting things and using people. We see the speck in our brother's eye (or employer's eye) and can't see the moat in our own.

Fritz Kreisler, world renown violinist said, "I was born with music in my system. I knew musical scores instinctively before I knew my ABC's. It was a gift of providence. I did not acquire it. So I do not even deserve thanks for the music. Music is too sacred to be sold, and the outrageous prices the music celebrities charge today are truly a crime against society. I never look upon money I can earn as my own. It is public money. It is only a fund entrusted to my care for proper disbursement.

"I am constantly endeavouring to reduce my needs to the minimum. I feel morally guilty in ordering a costly meal, for it deprives someone else of a slice of bread - some child, perhaps, of a bottle of milk. My beloved wife feels the same way about things as I do. You know what I eat, you know what I wear. In all these years of my so called success in music, we have never built a home of our own. Between it and us would stand all the homeless in the world."

Milo Kauffman The Challenge of Christian Stewardship Herald Press Scottsdale, Penn. 1956 p. 54,55

A Financial Plan is not there to restrict spending but to take the pressure off by assessing spending and if needed, re-aligning your finances to give you financial freedom. Many families have no idea of where their money is spent. One book on finances is called, "Money Talks, It says Good-bye". I want you to make goals for your finances but before you can make future goals you need to know your current status.

Financial plans help couples prepare for major expenses - car repair, or replacement; home improvement, appliance replacement, home purchase and mortgage or debt retirement.

Money has led many couples to fight and divorce. Money is not the root problem. Greed and selfishness reflect the way we handle money. Often, without an agree upon plan, couples begin to argue and fight over the (careless) use of money. When couples are able to understand where their needs are and how to handle money wisely it leads to happiness and harmony.

Basics

You should never spend more than you take in. It leads to enslavement. Proverbs 22:7 “The rich rule over the poor, and the borrower is slave to the lender.”

You should seek to get rid of all debt including car payments and mortgage as quickly as possible. Romans 13:7, 8 “Give to everyone what you owe them: if you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honour, then honour. Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.”

Many people have poverty mentality. When they get a little extra money, they think they have to spend it because they have been *so deprived* that they need to reward themselves.

Wealth mentality thinks that it doesn't matter what I do with my money. If I gamble a little and lose, that is OK because there is more coming in. “No big loss.”

Stewardship mentality will see extra money as an opportunity to pay off debt, be generous, make up for extra costs not anticipated or have money for special projects.

Setting up a Spending Plan (Budget)

The first step in making sure that you know where your finances are is to keep track of every penny (nickel) you spend. We personally do this on the computer but in the past did it on paper. Financial Freedom comes from making a plan and following it carefully.

Request a receipt when you make a purchase so that you can record the purchase when you arrive at home and have time to write it down.

Go over your credit card purchases each month - or more often to write down your purchases.

Go over your check book or bank statements and log spending information that comes from automatic withdrawals.

See: Spending Tracking Sheet

Spending Tracking

Date	Giving	House / Utilities	Food	Transport	Health	Personal	Entertain	Debt / Save	Misc

When you know where your money is being spent you can adjust spending to get in line with where your financial goals are.

Plan a budget with your spouse and share it with your children.

Blessings Received

Include all money that you receive from all sources. Make this as big as you can so that you can

spend as much as possible. The more that comes in the more you are responsible for as a good steward.

Monthly Income	Annual	Monthly
Gifts Received		
After Tax Work Income		
Gov't Income (HST, CCB)		
Savings, Investments		
Business		
Other		
Totals		

Keep track of every income you have. You may need to go back on your bank statements to find out quarterly and annual incomes (Interest income, GST, Canada Child Benefits, Income Tax Refund, etc.). A lot of income is summarized on your last year's income tax returns. If you are self employed or have sporadic income use your last years income tax to determine an average monthly income and pray God will supply your need in the coming year.

You need to make sure that you identify all income including gifts (gift cards) as they will replace some of the cash purchase you would have had to make. Sometimes we like to fudge the numbers so that we have some cash to spend "outside of the budget" Let's get honest. You won't become successful unless you know the whole picture.

Question: Do you have a joint account with your spouse or keep single accounts that you have to negotiate what gets paid? Include all of these in your financial planning.

If you have single accounts is there mutual accountability with your spouse? Does this lead to harmony or continued tension?

Some income only comes once a quarter or once a year. GIC's sometimes have multiple year terms so put down what you will get this year based on the rate of interest and the principle invested.

You may receive cash for gifts. You will use this to offset expenses for clothes, household goods or eating out so include it in the blessings that God has entrusted to you..

Disbursement plan

If we find out that our income is not enough for our expenses, we have three options.

1. Increase income by selling off something to reduce payments or get cash to pay off debt.
2. Reduce spending.
3. Do a combination of increasing income but reducing spending.

We need to have a handle on our current spending. Thus we need to create a spending plan. More information will be given on each of these categories as we discuss each of these categories in greater detail.

Category	Suggested Percent	Current Month	Avg Month	Spending Plan
Generosity	10%			
Housing	32%			
Food	13%			
Transportation	13%			
Health Care/Medical	4%			
Insurances	5%			
Personal Care	4%			
Entertainment	6%			
Savings / Debt	5% + 5%			
Miscellaneous	3%			
Unique Expenses	0%			
Total	100%			

The bottom line is that the Total cannot be more than 100%. If it is some category has to be adjusted dollar wise and in the percentages. The percent figures given are there for an estimate for you to begin with. As you find out your real spending habits you can go back and calculate the percentage based on your income vs spending. We will see how some of these categories will be broken down further in our spending plan.

The first month you may not really have a budget. You need to collect data and get information about where you spend money. A Spending Plan will take the live data and then analyse it. You need to ask the following questions about your Spending Plan. Were your expenses more than your income? Was that expected? Why did that happen? Were there savings to cover the shortfall or was that put on a charge card? Are any adjustments necessary? Do you have a balanced Budget? Did you have any extra? Where did that money go and where will you use it? Remember there will be months when there are larger items (like taxes) that will tax your budget so be sure to plan for these times.

Almost half of all Canadians live from paycheck to paycheck. That means there are no reserves if there is a sudden emergency and they end up in a debt spiral. That is why an emergency fund is so important. If the interest rate were to go up on your mortgage how would that affect your spending plan?

Generosity

Some financial planners suggest that your generosity 10% should be based on your gross income before taxes. Others suggest to give to others based on your net income. What do you want God to bless you on? Your net income giving or your gross income giving?

Luke 6:38 ‘Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.’

Category	Spending %	Current Month	Annual
Generosity Totals	10%-30+%		
Church			
Missions			
Gifts - Family, Friends, Spouse			
Random Acts of Kindness			
Other - school, non-profits			

Paul in his letter to Timothy tells him that those that teach the truth are worthy of double honour. 1 Timothy 5:17 “The elders who direct the affairs of the church well are worthy of double honour, especially those whose work is preaching and teaching.” Our giving priorities should reflect that we want to honour God and our church leadership by supporting them financially. In our congregation we can all have input into how the giving is spent by individuals thoughtfully creating a spending plan and then presenting it so that we can be agreed and committed to its completion.

How do we evaluate mission giving? Is there a way to determine what percentage that you give goes to the people in ministry and what percentage goes to overhead and office salaries? What are things to watch for? What percentage of gifts actually go to the end project? What accountability is there? Randy Alcorn in his book the Treasure Principle links to a set of 19 Questions to ask when considering giving to an organization. Not all organizations used funds given to them carefully. Some have very high employee and office costs. Look at what actually reaches the people in other countries and is used for those purposes.

I have included other ways in which we might be generous to others. Most parents give gifts to their children at special times like Christmas, Graduation or Birthdays. We have made a decision to limit how much we spend per year for each child and grandchild based a number of factors. One primary motivating factor is a balanced budget.

It is good for your children that they learn to budget as well and if they know your limits, will not pester you or be disappointed when they don’t get a new car for their 16th birthday. You may choose to give your children clothes for their birthday or Christmas so that your clothes spending plan is reduced by what you spend in your gift budget.

Random Acts of Kindness

This is an idea that comes out of Dave Ramsey's book and radio programs. He suggests that when we are financially free we should seek to help others. He suggests putting some money in a fund and then ask the Lord to direct you to someone who really needs the money. This is a new category for us. This is fun money but bringing joy to others. The Detroit Radio station WMUZ promotes a project where you pay for the person behind you in a coffee lineup.

Non-Profits

We often have children coming around to do fund raising for special projects at school. We have told them that we will sponsor or fund them one time each year. That should be a part of our generosity plan.

Housing

Luke 9:57-58 As they were walking along the road, a man said to him, 'I will follow you wherever you go.' Jesus replied, 'Foxes have dens and birds have nests, but the Son of Man has nowhere to lay his head.'

Category	Spending %	Current Month	Annual
Housing Totals	30%-50%		
Mortgage / Rent			
Property (local) taxes			
Phone - Land line, Cell Phone			
Natural Gas (propane)			
Electricity			
Water / Sewer			
Maintenance / Fees / Cleaning			
Lawn / Garden / Plants			
House upgrades / Repair / Remodel			
Home Ownership Insurance			

Rent - Young couples usually begin with renting because they do not have the financial resources to make a large down payment. They should immediately set up a housing saving account. Ontario has a Registered Home Ownership Saving Plan which has some tax deductible provisions but also some penalty provisions if you do not purchase a home in seven years.

Mortgage - Minimizing mortgage interest costs. Make sure that you have options to accelerate payments when negotiating your mortgage. Pay every two weeks. Some loans allow up to 10% of the principle to be paid annually. Thousands of dollars can be saved by making extra payments which reduces the number of years that you have to pay. We were able to reduce our mortgage

with extra payments and instead of a 30 year mortgage we had a 7 year mortgage. You can calculate the total cost of interest that would be saved by making extra mortgage payments or going to a 2 week payment plan.

Property Taxes - When setting up your spending plan make sure that you take your annual cost. Our local municipality charges us quarterly

Utilities

Hot water tank rental - very bad idea and difficult to get out of the contract. Life of a hot water tank is 10 or more years. A good quality tank will last longer and not need repairs. When considering cost of hot water consider gas vs electric especially with the cost of electricity going up more than gas.

Furnace maintenance service fee - questionable cost unless you have a very old furnace. Most furnaces last at least 30 years. Plan to do some repairs. If you do not use your budgeted amount one year, consider putting that into your emergency/rainy day fund because eventually all mechanical and electrical equipment will fail.

Phones - What is needed? Young adults think they couldn't live without a phone. What is the cost? Do you need the features it just because they are available? How much annually does it add to your living expenses? Can you live without certain features? How much might this save you in a year? Some people run their business from their phones but some people bully others using a phone.

Internet - What options are available? What can you afford? This is considered almost a necessity today but remember it is an entertainment expense.

Home Maintenance - Roof, plumbing, painting, furnace, appliances

The more we own the more that we will have to maintain or replace. The more we own, the more we are tied down. Minimize ownership to reduce replacement cost, maintenance or repairs.

When you purchase an item don't just look at the price tag, consider quality and replacement/repair vs price. What will this item cost you in the long run and are there other solutions? (Buy on line used?)

Insurance - If your house is mortgaged you will be required to purchase Home Insurance. If you are a renter you should have liability insurance at the basic minimum.

Do you have a 5 year plan for your budget? Do you have a plan for emergencies? Do you know the life expectancy of each of your vehicles or appliances or do you think they will last 30 or 40 years? What repairs could you expect to pay for in the current budget? What do you think replacement cost will be? Where will that money come from?

Food

We all need to eat to live but not live to eat.

Category	Spending %	Current Month	Annual
Food Totals	10%-15%		
Groceries			
Eating Out			
Snacks, Coffee Breaks			

Groceries - We have found that it costs us about \$180 per month per person including eating out.

Eating out - This is anything that is at or from a restaurant. (Includes takeouts) Eating out costs about 3 - 4 times the price of eating at home and making your own food.

Snacks, Coffee Breaks - One coffee @1.50 per day costs \$547.50 per year. That can sponsor a child in a third world country.

I will have a lot of ideas on how to save money in food costs in a following chapter on Savings.

Transportation Costs

Category	Spending %	Current Month	Annual
Transportation Totals	11%-14%		
Car Loan / Lease			
Vehicle Maintenance, Oil, Repair			
Fuel, Parking			
License, Driver's Licence			
Auto Insurance			
Public Transportation			

Vehicle Loan / Lease

A vehicle is not an investment, this is a debt on a purchase that loses value very rapidly. Car dealers calculate that most vehicles will lose their value in 5 years. A vehicle has no trade in value after 6 years depending on the kilometers driven. That means a depreciation of about \$6,000 per year on a new vehicle purchased for \$30,000. Taxes and licensing are only extra expenses which will never be recovered.

When purchasing a vehicle, consider the full cost of the vehicle after all initial expenses are paid including all delivery charges, extras, insurance, taxes and licensing. Set a limit on how much you are willing to pay after the extras are included. If you have \$20,000 to purchase a vehicle, the HST tax will cost about \$2,300 so you are left with \$17700 to purchase a vehicle. Any other fees should be considered to get to your base amount that you can go into the car dealer with the maximum amount that you can afford to pay for a car and then stick to your budget. The \$20,000

car that you can afford can only have a \$17,000 sticker price or your finances will take a hit.

If you have to finance, find out what the bank will loan you for a vehicle and then look at your budget to see if those payments will work for you if you loose your job. Be careful for the “I can afford the payment” mentality based on your current employment status.

I do not think that leasing is a good option for individuals. Some businesses can use this model for vehicle acquisitions but if you want to keep your vehicle beyond the lease period, which I think you should, you should consider purchase of the vehicle. Also most leases have a kilometer limit and going past that limit is very expensive. Also any scratches or stains inside will cost you at the end of your lease.

Most new cars have warranty repair but you should consider doing oil changes and other maintenance in the price of your car. If you get free oil changes at the dealership, you paid too much for your vehicle. Learn how to fix small things on your vehicle. Determine what you will need for tires, brakes and other repairs and be prepared in your budget for these maintenance items at the appropriate times. This is where a 5 year plan is helpful to schedule things like tire replacement. If you put on 20,000 km per year you will have to replace your tires in 5 years.

Keep receipts for fuel and perhaps calculate the gas mileage that you are getting. In the cost of a new car, how will gas prices affect your cost of transportation? Check consumer reports or vehicle reviews on the internet when considering which vehicle to purchase. How much will you save if you purchase a smaller car on gas, insurance, maintenance and interest payments.

Health Care

Category	Spending %	Current Month	Annual
Health care Totals	4%-5%		
Medical Services			
Medications / vitamins			
Dental			
Optometrist, Eyes			
Health Insurance			
Personal Insurance			

Perhaps you have a company plan that covers most of these expenses but many do not. Take time to understand what services are paid for by your insurance.

Medical Services - Things like a chiropractor, massage therapist are usually not covered by medical insurance. If you use such services, this is the place to put it into your spending plan.

Medications / vitamins. Some insurance policies cover the complete cost of medications. Some

require you to pay the dispensing cost which can vary based on the pharmacy that you deal with. Take time to ask what rates are at different places. Even if you only save a couple dollars, that is money in your pocket not theirs.

What are your dental costs per year. Most people go in once a year for cleaning and dental check up. Hospital dental surgery is covered. If you have several wisdom teeth pulled out, that could be done in the hospital and covered by OHIP

Optometrist - Eye examinations are covered by OHIP for people under 20 and over 65 once a year. Others in between are only covered if they have a medical condition requiring eye examinations.

Health Insurance is can be obtained at places like Green Shield. They have a personal policy that people can purchase. Be sure you know what things are covered with these policies and when the occasion for needing these services, make sure that you have the proper documentation for refunds if the payment is not billed directly to the insurance company. Some times there is co-pay which means that you pay a part and the insurance company or employer pays a part. Do the math and assess your chances. What is the risk factor?

Personal Insurance - Some people take out other kinds of insurance for medical expenses. That cost would be entered here.

Insurances

Category	Spending %	Current Month	Annual
Insurance Totals	2%-6%		
Life Insurance			
Disability Insurance			
Long-term Care			
Other Insurances/ Funeral Society			
Travel Insurance			

Insurance is a way of covering emergency or catastrophic expenses by paying in advance. If you never use it you will never reap any benefit from it but you will have helped others with their expenses and paid for a lot of other people to work. Typically companies make between 15 and 35% profit from these plans.

Life Insurance is insurance that is purchased to help those who are left behind in case you die. Since there are many kinds of life insurance we will take more time to explain this kind of insurance later.

Disability Insurance - Insurance purchased in case you are injured and cannot work. Most people

are covered by work place injury but many injuries occur outside of the workplace. Most company policies do not cover outside the workplace. The government has a Disability Pension for those who can no longer work because of injury or other disabilities but because of many people abusing the system it is very difficult for legitimate cases to qualify.

Long-Term Care - Long-term care services may be provided in a variety of settings: at home, through adult day care, in a retirement home, assisted-living setting, or long-term care facility. Services may include: nursing care, rehabilitation and therapy, personal care (help with activities of daily living such as dressing, eating and bathing), homemaking services (cleaning, laundry, preparing meals), having another person there to watch over you and help you when and where you need it.

Personal Care

Category	Spending %	Current Month	Annual
Personal Care Totals	5%-7%		
Clothing, shoes			
Hair, Personal Products, Tissue			
Child Care			
Family Care Expenses			

Clothing, shoes, etc. - Clothing can become a very expensive part of our spending plan. Most of us have plenty to wear. The hardest part of getting up in the morning for some is having to make a decision of what they will wear. People in many third world countries don't have that problem. They only have one or two sets of clothes that they wear each day.

Hair, Personal Products, Tissue products - We all get hair cuts and use products that keep us clean and looking nice. It is amazing how expensive this category can become if we are not careful. The home perm has evolved to hair colouring, hair styling, manicures, pedicures, hair removal and a host of other services and products.

Child Care - Baby sitting might be considered under entertainment expenses if the baby sitter is used for going on a date but if both spouses are working, child care after school or sometimes even in the morning before school is required.

Family Care Expenses - Expenses incurred while taking care of parents or other members of the family. Those who might have family members who are disabled sometimes require extra costs to take care of these family members.

Debt and Banking

Category	Spending %	Current Month	Annual
Debt and Banking Totals	0%-5%		
Personal Loans			
Credit Cards			
Bank Charges			
ATM Charges			
Debt Retirement			
Monthly Payments			
Quarterly Payments			
Annual Payments			

We will take more time to work on debt later. This is just to determine what kind of debt we have and how much of the personal spending plan it requires. We have this category when we have insufficient funds to pay for the things we need or want.

Personal Loans - A personal loan is sometimes taken out to pay for an item that we have insufficient funds for but need or cannot wait to collect the necessary funds together to purchase it. Pawn shops, Cash loans, Promissary Notes and other kinds of loans could be entered here.

Credit Card Debt - One of the most expensive kinds of debt that people incur. If you cannot pay off your credit card each month, then enter the balance here.

Bank Charges - What does your bank charge you annually for it's services. Checks, insufficient funds, banking services are a multi million dollar business. If you pay anything here, it is too much.

ATM Charges - The convenience of ATM machines are convenient but expensive. Wise planning should eliminate all ATM fees.

Debt Retirement - How much do you want to put aside to get rid of debt? Most mortgages allow up to 10% of outstanding principle to be paid off annually. Most people don't and pay thousands of dollars more for their home.

Monthly, Quarterly and Annual Payments - Do you have student loans, private loans or other debt that you pay off on a regular basis?

Entertainment

Category	Spending %	Current Month	Annual
Entertainment Totals	3%-8%		

Gifts, Cards, Weddings, Birthday			
TV, Cable, Satellite, Internet			
Travel/Vacation, Passports, Travel Insurance, Vacation Expenses			
Hobbies, Activities, Sports, Books, Computers, Cameras, Gym			
Newspapers, Magazines, Books			
Movie rentals, Netflix, Movie Theatre			
Sports Vehicles, Insurances, Fuel			
Alcohol, Tobacco, Gambling			
Pets - food, shots, care			

I have included a lot of different things in this category. Most of these are not necessities. They are a part of our social and leisure time. Your spending plan is not passing any kind of judgment on these activities. It is just an attempt to determine where your money is spent and the next step is to determine whether you are satisfied with your stewardship of these resources.

Gifts, Cards, Weddings, Birthday Expenses - We often go to showers, weddings, birthday parties and these expenses sometimes add up into the hundreds of dollars.

TV, Cable, Satellite, Internet - Many people spend money on internet, cable or other TV or computer services.

Travel/Vacation, Passports, Vacation Expenses - What are the costs of these activities? Try to include everything including souvenirs.

Hobbies, Activities, Sports, Books, Computers, Cameras, Gym - Include expenses for group sports whether it is an adult Baseball team or a kid's hockey team. What are the costs involved? If you didn't participate in these activities how much would you be saving? Are there other alternatives which will achieve the same results?

Newspapers, Magazines, Subscriptions, Books, eBooks, Libraries - What does your reading entertainment cost you?

Movie rentals, Netflix, Movie Theatre - How much do you spend annually on going to the movies, renting movies or subscribing to Netflix or similar product. Are there substitutes which might be cheaper? Can you wait to rent a movie instead of going to the theatre when it comes out?

Sports Vehicles, Insurances, Fuel - Boats, ATV's, Motorcycles, Snow mobiles etc., require licences, fuel, maintenance, insurance and other expenses.

Alcohol, Tobacco, Gambling - These expenses are not necessities in spite of the addictive qualities of these products. Gambling includes things like raffles, lotteries, playing cards for money, etc. If you purchase tickets to support a charity, consider giving directly to this charity as sometimes more than half the amount given is used for the prizes whereas a donation will be used 100% for the charity.

Pets - food, shots, care - Pets can become like a family member but they do become a major expense. Our dog cost us more in dog food than our children when they were young.

Savings

Category	Spending %	Current Month	Annual
Savings Totals	5%		
Interest Free Savings			
Tax free Savings - RRSP, RESP			
GIC's			
Savings Accounts			
Stocks, Bonds, Mutual Funds			

Savings should be a part of our spending plan. Besides having funds set aside for emergencies, it is a good practice to set aside funds for future purchases and retirement.

Interest Free Savings - The Canadian Government allowed all Canadians to set aside saving from after tax dollars to be put into a saving account and taxes will not be charged on the interest that is accumulated on those savings. There is an annual limit as to how much can be invested. You can withdraw funds from this account but are limited as to how much you can repay back into the savings account for that year.

Tax deferred saving accounts. RRSP, RESP, RRIF etc. These government allowed savings accounts can reduce the amount of taxes we pay and will set aside funds for the future. You can defer paying taxes and the amount of tax you pay depends on your income at the point when you withdraw the funds and how much you are withdrawing at that time.

GIC's - Guaranteed Investment Certificates. This is a category for giving banks money for an extended number of months or years in return for a higher rate of interest. If you cash in or withdraw these funds before the agreed upon date of maturation, the bank usually charges a penalty. The rate if interest received is usually higher than a regular savings account.

Savings Accounts - Banks give you a small amount of interest on these accounts. They usually allow you to transfer your funds from the savings accounts to the checking accounts without notifying them. If you have a higher interest savings account, the banks sometimes require a couple days notice to transfer funds from one account to another.

Stocks, Bonds, Annuities, Mutual Funds

There are a number of investment opportunities which have no guarantee of return on investment but many great promises.

Miscellaneous

Category	Spending %	Current Month	Annual
Miscellaneous Totals	1% - 3%		

Unique Expenses

Category	Spending %	Current Month	Annual
Unique Totals	%		
Dependant / Parents Care			
College / Housing / Books			
Alimony			

Resources Plan

Totals = Blessings - Expenses	100% / 2013	Annual	Monthly
Income / Blessings Totals			
Gifts you received			
Work Income - After Tax (take home pay)			
Gov refunds, child credit, GST, CPP, OAS			
Business			
Savings, Investments			
Other Income			
Generosity Totals	10%-30%		
Church			
Missions			
Gifts - Family, Friends			
Random Acts of Kindness			
Other - school, non-profits			
Housing Totals	30% - 50%		

Mortgage / Rent			
Property (local) taxes			
House Phone			
Gas			
Electricity			
Cell phone - Data & Calls, Texting			
Water/ Sewer			
Maintenance/ Fees / Cleaning			
Lawn, Garden / Plants			
Household upgrades, Repair, Remodel			
Homeowners insurance			
Food Totals	12%- 15%		
Groceries			
Dining out			
Coffee / Snacks			
Transportation Totals	11% - 14%		
Car Loan / Lease			
Vehicle maintenance, Oil, Wash, Repair			
Fuel, Parking			
License, Driver's License			
Auto insurance			
Public transportation			
Health care Totals	4% - 5%		
Medical services			
Medications and supplies, Vitamins			
Dental			
Eyes, Glasses, Optometrist			
Health insurance			
Personal insurance			
Insurances Totals	5%		
Life insurance			
Disability insurance			
Long-term care insurance			
Other insurance, Death preparation			
Personal Care Totals	4% - 7%		
Clothing			
Hair, Products and services			
Family care			
Child care			
Miscellaneous - Dry cleaning, Laundry			
Debt and Banking Totals	5%		
Personal loans			
Credit Cards			
Bank charges			

ATM Charges			
Debt Retirement			
Monthly payments			
Quarterly Payments			
Annual Payments			
Entertainment Totals	3% - 8%		
Gifts, Cards, Weddings, Birthdays			
TV, Cable, Satellite, Internet, Education			
Travel/vacation, Passports, Travel Health Insurance,			
Hobbies, Activities, Sports, Books, Computers,			
Newspapers, Magazines, Books			
Movie Rentals, Online expenses (Netflix)			
Sports Vehicles, Insurances, Fuel			
Alcohol, Tobacco, Gambling (Lotteries)			
Pets - food, shots, care			
Savings	5%		
Interest Free Savings			
Tax free savings - RRSPs, RESP,			
GIC			
Savings Accounts			
Miscellaneous	4% - 6%		
Unique expenses			
Dependent/family care			
College, housing, etc.			
Alimony			

Chapter 9 Goals - Finances

Bucket List

Some people have a bucket list. These are things they want to accomplish before they kick the bucket. (Go on to heaven.)

In looking through the material on financial management, I found some materials on a financial seminar I took back in 1991. One of the topics we covered was to write down some financial goals, some life events that we would like to achieve.

If I had unlimited time, talent, money, ability, self-confidence and support from my family, here is a list of what I would do, have and become.

This is my list. January 8, 1991

1. Financially free to serve God 100% of the time.
2. Be able to give to people in need to help them financially and spiritually
3. Get an IBM type computer to do work of the Lord
4. Help missionaries and Christian workers compute. (Use computers)
5. Have two reliable cars of reasonable quality.
6. Pay for housing by 1996
7. Learn Japanese Character Sets and finish look-up program (Need another Japanese laptop)
8. Learn Pascal & C, Windows and make a contribution to software development.
9. Work on audio - computer interfacing
10. Help set up "half-way" house for ladies with out of wedlock pregnancies.
11. Complete my Doctorate
12. Leave children financially and spiritually secure.
13. Ham Radio
14. Radio Controlled Planes
15. Pilot License

Through the support of my wife and family, God's abundant mercy and provision and some hard work, I have completed the first 6 primarily financial goals as of 2018. I think I need to rework these goals, remove a few (13, 15) and add a few more. The Lord willing, I will have another 20 or more years to work on them. Why stop life at 65 when there is so much more we can do in life. With the experiences we have enjoyed and the blessings we have received what a shame and poor steward I would be if I let these go to waste.

Take a couple minutes right now to write down a couple things that you believe God would be pleased with if you were able to complete these before you go to be with Him.

- 1.
- 2.
- 3.

Philippians 3:12-14 Not that I have already obtained all this, or have already arrived at my goal, but I press on to take hold of that for which Christ Jesus took hold of me. Brothers and sisters, I

do not consider myself yet to have taken hold of it. But one thing I do: forgetting what is behind and straining towards what is ahead, I press on towards the goal to win the prize for which God has called me heavenwards in Christ Jesus.

2 Corinthians 5:8-10 We are confident, I say, and would prefer to be away from the body and at home with the Lord. So we make it our goal to please him, whether we are at home in the body or away from it. For we must all appear before the judgment seat of Christ, so that each of us may receive what is due to us for the things done while in the body, whether good or bad.

Goals help us to keep focus.

They keep us prioritised and motivated.

They are understandings of what you believe that God wants you to do.

Based on your Personal Mission Statement, is there a special focus you want your finances to take?

Based on taking time to listen to God, is there anything He is impressing you to do with your time and finances?

Psalms 25:4-5 show me your ways, O Lord, teach me your paths; guide me in your truth and teach me, for you are God my Saviour and my hope is in you all day long.

Proverbs 3:4,5 Trust in the Lord with all your heart and don't lean on your own understanding. In all your ways acknowledge Him and He will direct your path.

Set your goals based on the following questions:

What is your mission statement?

What are your mission / ministry goals?

What are your personal limits?

What is the least I can live on?

What do you want to be known for?

What reward do you want in heaven?

What kind of lifestyle do you want to have?

What kind of lifestyle do you think God wants people to have?

Are you willing to change the standard you currently have?

Is there a special way that you believe using the finances that God has entrusted to you that would bring glory to God? Could you develop a personal interest in a people group or cause to give you focus on God's work here on this earth.

We need to ask the right questions. Not ask questions to justify our decision but questions that take us to biblical eternal values.

Make sure that you include your spouse, if you have one, and other family members so that they understand your priorities and can help with your goals.

Focus on God who is able to do abundantly more than we can ask or think. Ephesians 3:20 Don't focus on the past or present finances when you have had no plan and just spent money as it came

in.

I Cor 2:9, 10 However, as it is written: ‘What no eye has seen, what no ear has heard, and what no human mind has conceived’ the things God has prepared for those who love him, these are the things God has revealed to us by his Spirit. The Spirit searches all things, even the deep things of God.

Ps. 37:4 Delight yourself in the Lord and he will give you the desires of your heart.

Prov 16:3 Commit to the Lord whatever you do, and your plans will succeed.

Prov 16:9 In his heart a man plans his course, but the Lord determines his steps.

Proverbs 21:5 The plans of the diligent lead to profit, as surely as haste leads to poverty.

Lk 14: 27 - 30 Anyone who does not carry his cross and follow me, cannot be my disciple.

A goal is a definite planned target with a target date and a clear plan to achieve that goal. It is better to put this into dollar amounts than some percentage of some category.

Goals Worksheet

Project	Amount Req	Date Needed	Strategy
Pay off credit cards			
Build emergency reserve			
Replace car			
Home down payment or early mortgage pay off			
Home improvements			
Personal ministry projects			
Retirement			
Children’s college fund			
Special vacation			
Special charitable giving			
Giving to church or project			
Replace Appliances			
Other			
Totals			

Goal to get out of debt. We will take more time to explain this goal of getting out of debt in more detail another in another section.

Create an emergency fund. Most financial planners recommend that you have 3 to 6 months of savings in case you have an accident or lose your job. This fund also buffers you if you have major expenses in one part of the year. It takes the pressure off of your finances especially if unexpected car or house repairs happen. You won't have to use your credit card or go into debt because of it.

Some of you could make a financial goal of saving for a different vehicle. Start a vehicle replacement account. Use a replacement cost calculator to determine what it costs per kilometer to drive your vehicle. Then each month set aside money to replace the cost of the number of kilometers that you drove. If you have not finished paying for your vehicle, you will be having to save for a new vehicle while you are paying for your old one. The excitement is when you can pay for your vehicle and not be in debt.

To calculate the cost per kilometer of driving your vehicle, consider the following expenses.

1. Anticipated cost of vehicle including taxes, licensing, delivery charges and increase in insurance.
2. Calculate depreciation of your vehicle per year. Divide that by the number of kilometers you drive per year.
3. What is the cost of fuel per kilometer?
4. How long will your tires last? Many will last 80,000 to 120,000 kilometers. What is the cost of your tire replacement? Divide that by the number of kilometers your tires will last.
5. What kind of servicing will be required for your vehicle? That depends on the make, model, age of vehicle and the kind of problems that vehicle has. (Oil changes, tires, brakes, alternator, battery, etc.)
6. What is the cost of your insurance and licensing per year divided by the number of kilometers you drive per year.

Home maintenance and home improvement are goals that need planning. If you are able to do the work yourself your costs will be considerably less than if you have to hire someone to do every job around the house. I have been blessed to grow up on a farm, have a dad that was a carpenter and taught me the trade, worked in a store, and had my own computer business. I am fairly confident that I can make most of my own repairs and improvements but I know when to hire a specialist for jobs like repairing our furnace.

Some of you may want to go on a missions trip, go on a special vacation or celebrate a milestone in your life. If you can put a couple of these together so much the better. It will take planning and saving for these events if you want to do it God's way.

Retirement is the ability to live without working for money. Most of you will want to be able to retire with funds to be free to minister to others. Prov 30:25 tells us that ants are creatures of little strength, yet they store up their food in the summer.

We personally would like to give to more mission projects than our retirement income will allow us to. We have prayed that God would bless us with other sources of income to be able to help others. For some this might be doing some baking for others or doing a project which you have developed a skill for like drawing, scrapbooking, or painting. I use my computer skills and carpentry skills to supplement our income so that we can help others.

If you own a home you will need to replace major appliances at some point. These would include a stove, fridge, washer, dryer and for some a dishwasher or freezer. (We have two freezers to take advantage of sales and garden produce.) Other major costs might include a hot water tank and furnace. How will you pay for these? You could save a little each year and put it away in a special savings account that you will not dip into except for these items. You could use an income tax refund. We used some money from an inheritance to pay for a new washer and dryer (Ours were over 26 years old.)

These goals are long term expenses and need wise financial planning and good stewardship. Matthew 25:23 “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’”

Net Worth

What is your Net Worth?

You get a balance sheet as to how much you own and how much you owe.

This is a way to check to see if you are solvent or swamped with debt.

This gives us a start to examine our debt load and where we need to make life adjustments.

What would happen if you had a fire in your house or garage? Determine the value of goods for loss by fire or theft for insurance purposes.

Calculator for life insurance. What would your spouse need if you passed away suddenly to pay off debt and live until she could be able to earn her own income to survive?

When we think of Net worth we think in terms of life finances and not just week to week.

Count your blessings. When we do a net worth, it is not to brag but to be blessed.

How do you calculate your net worth?

Assets

Savings / checking accounts/cash

RRSP's

Tax free interest savings

GIC's

Vehicles bases on today's value if you had to sell it right now

House value on real estate market or for property tax purposes.

Household contents including furnishings

Calculate household value based on yard sale pricing.

Art work, instruments, computers, jewelry, kitchen appliances, laundry appliances

Tools - Gardening, construction, mechanics, etc.

Toys - RV, Boat, Motorcycle, ATV, bikes, Lawn mower, etc.

Liabilities

Credit Card

Loans

Mortgage

Vehicles
Student loans
Other

Things that depreciate in value

Computers, Cars, Appliances, Savings at less than Cost of Living or Inflation.

Things that appreciate in value.

Winning people to Christ, Real Estate, Investments that increase faster than Inflation.

While you are calculating your net worth it is good to get a list of personal items with pictures and serial numbers for insurance purposes in case of fire or theft and store in a vault - bank or fireproof home safe.

You should seek to get rid of debt before you begin to heavily invest your money. Cost of living goes down with diminishing debt.

Retirement costs.

Knowing your net value, you can project the cost of living during your retirement. If you keep a budget you know how much you have to have to live on. You can calculate how much government assistance you will receive (CPP, OAS Pension, GST refunds, Trillium Fund refunds, and possibly Guaranteed Income Supplement or Survivor benefits) and how long your savings, RRSP's, GIC's or Mutual Funds will last.

Chapter 10

Saving Ideas

Making a spending plan is useless if you don't look at it after you have completed it. You need to keep track of your finances in some way to be a good steward. One of the categories in your Resources Plan is Saving. A business will never get ahead if it does not build up funds for future expansion and growth. Living on borrowed money is dangerous. We can never presume on the future as downturns always mess up our economy. The resources in the world are finite but there are trillions of dollars hidden beneath the surface of the earth and oceans. There are millions of creative solutions yet to be discovered. It takes investment of savings to develop the next breakthrough. People living paycheck to paycheck are not going to develop those great creative transformations of society.

Importance of Savings

Proverbs 21:20 The wise store up choice food and olive oil, but fools gulp theirs down.

Proverbs 30:24-25 'Four things on earth are small, yet they are extremely wise:
25 ants are creatures of little strength, yet they store up their food in the summer;

Proverbs 13:11 Dishonest money dwindles away, but whoever gathers money little by little makes it grow.

The secret and source of a Christian's contentment

Our happiness however doesn't depend on our bank account or wealth. Our happiness, joy and contentment comes from our relationship to Jesus Christ.

Philippians 4:11-13 I am not saying this because I am in need, for I have learned to be content whatever the circumstances. 12 I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. 13 I can do all this through him who gives me strength.

Hebrews 13:5-6 Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you.' 6 So we say with confidence, 'The Lord is my helper; I will not be afraid. What can mere mortals do to me?'

Don't pursuit wealth and materialism

Proverbs 23:4-5 Do not wear yourself out to get rich; do not trust your own cleverness.
5 Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.

Proverbs 28:19-20 Those who work their land will have abundant food, but those who chase fantasies will have their fill of poverty. 20 A faithful person will be richly blessed, but one eager to get rich will not go unpunished. Lotteries, and gambling fit into this category of fantasies.

Ecclesiastes 5:10-12 Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless. 11 As goods increase, so do those who consume them. And what benefit are they to the owners except to feast their eyes on them? 12

The sleep of a labourer is sweet, whether they eat little or much, but as for the rich, their abundance permits them no sleep.

God wants us to be diligent in our labours and look to Him for blessings not our own cleverness or putting in the hours to make lots of money. If our focus is on materialistic things and not people we will not be much of a blessing to anyone, even our own family. We will be self focused and hedonistic not God focused and involved in kingdom work.

In our Resources Plan, we have a category called Saving. It is suggested that 5% - 10% of that which God has entrusted to you go into that category. People who live paycheck to paycheck never find any money to use to build up their emergency fund let alone put money into the bank for the future. I don't call that good stewardship. I am not sure what God would call it.

Personal Finance Mechanisms

Spread sheets are one way that we keep track of our spending and keep tabs on our progress or spending. These documents have been very helpful to look back at God's provision and our stewardship.

Low Tech Spending envelope system. This system uses literal or computer based envelopes. Don't rob one envelope to pay for other purchases if you have not made a savings that you could transfer or make a change in your budget. Mnvelope, an online app by Crown Financial, a financial organization espousing Christian values, has new advertising and new apps for your smartphones to help you keep track of purchases at the stores.

Savings - Rule of 72. For Simple interest divide 72 by the annual interest rate and you will get the number of years it takes to double your money. At 6% it takes $72/6 = 12$ years to double your savings. For compound interest use 69 instead of 72.

Bank Savings accounts give you 0.5% - 2%. That means that if you have \$100 in the bank for one year, you will get \$0.50 - \$2.00. I want you to keep in mind your spending plan for the whole year and how you can make great savings in very little ways.

Keep thinking of the percentage you are saving not the amount. If you buy something for \$10 normally cost \$20 and that item was in your spending plan, what percentage interest would you have to have gotten at the bank to earn the extra \$10? You would have had to earn 100% interest at the bank. He that is faithful in little will be entrusted with much. Wives don't try using the argument on your husband that you just got 100% interest on an investment when you just splurged on a clothing sale unless it was in your spending plan.

I heard of one couple that went shopping. The husband went to one store and the wife went to another. They took along their walky-talky sets and had the same shopping list. They would compare prices on the same product in the two different stores and then either the husband or wife would pick up the product in the store that was cheaper. The husband was a chartered accountant and could have easily afforded paying any price but he was a good steward.

Think about how many hours you had to work to buy that item? You are only taking home \$8.67 after Canadian taxes if you are making \$10 an hour. You have to work 1 hour and 10 minutes for every \$10 purchase. If you bought that item at \$20, you would have had to work 2 hours and 20

minutes. To buy one medium Timmy's coffee, you will have to work for almost 11 minutes if you are earning \$10 per hour.

Take another example: Person A buys a can of tomato soup for \$1.27. Person B waits until the same brand and size of tomato soup is on sale for \$0.57. What percentage of interest did Person B save? If you take \$0.57 as your base, Person B saves \$.70 but that is 123% savings. Could you imagine any bank paying you 123% interest on your savings??

Figure in the *total cost* of purchasing an item: time, travel cost, financing and product cost/quality. Travelling 10 kilometers to save \$5.00 is not a savings when you figure in the cost of travel to purchase one item. Picking up many items to save a lot would be worth it. (Shopping in the US or Costco.)

What does it cost you to go to the store by vehicle? My Honda costs about \$0.33 per Km to drive. If I go to Leamington from my house I travel about 15 km return. That costs me \$4.90 for one trip. What does your time cost?

Understand the *volume of a product* which your household will use. How many boxes of tissue does your family use in one year? How frequently does the product go on sale? How much should you purchase when on sale to keep your costs down and maximize your savings. Learn about sale cycles. Company / Store year end, or product end of life cycles. Best by dates are not spoil dates. The best before or best by dates are a point at which the flavour begins to deteriorate. Some products will continue to be usable far beyond the best before date.

Loss leaders.

Stores have what they call *loss leaders* to get you into their store in anticipation that you will buy other products which will even out their profit margin. The stores often limit the number of items one customer can purchase. We may make repeated visits to get the number of items which we will use before the expiry date. Many items are higher priced than other stores to make up for the items that they are selling at a discount. Key: buy only loss leaders and shop carefully for the other products. Eg. Eggs @ Shoppers Drug Mart are often \$1.99 and can cost as much as \$2.79 or more at the Super store. Half & Half which I like in my coffee is usually on sale for \$0.99 for a 500 ml and \$1.99 for a liter at Shoppers and double that in other stores. Those products are loss leaders at Shopper's Drug Mart.

Price matching.

To keep you from going to other stores, some stores offer price matching for the same brand and same size product. Take advantage of these deals. Saving \$0.50 remember is like earning interest on \$100 for a whole year in the bank.

Convenience stores are only for people who have not planned their shopping carefully and are impulse buyers. Most products are significantly more expensive and cater to the careless, impulsive crowd looking for smokes or snacks.

Quality vs price

Buy high quality items that you use a lot or that break easily. Things you seldom use or are very sturdy can be purchased at the dollar store.

Some high quality, expensive items are cheaper over the lifetime of their use than multiple cheap poor quality ones. They are often easier to use.

Research products for endurance, cost and ease of use, especially high price goods that you will use for a long time. Research where these products are available.

"Name Brand" vs No-Name or Generic brand products. Many generic un-advertised products are made by major companies that just change the label on the can in production. In other words, the content is the same the label is different and often the price is significantly different.

Coupons are mostly focussed on Name Brand products and even if you have a coupon for 30% off the product is even more expensive than the un-advertised no-name product. Printing out a coupon from Groupon will cost you 3 - 5 cents which you should add to the cost of your product. What is your time worth to find the right coupon and find it after you have clipped it when you want to use it?

Buying on sale when you don't need something is no sale. Purchase larger items in your Resources Plan only when you have the finances to make the purchase. If you purchase little items which don't seem extravagant like chips, pop or candy bars, you won't have funds to buy the big things that you need when they come on sale.

Saving for major purchases. While you are saving you can shop and dream. Look at all the options and wait for the best deal in your life. Estate sales often have some of the best bargains because the children just want to get rid of the stuff and grab their inheritance. In Lydia's mom's condo complex for 55 plus seniors, a man died and the son sold his condo for \$60,000 because he wanted to get rid of it instead of waiting for \$100,000 he could have got had he waited.

Build sales resistance. Learn the techniques of advertising. Breeze by the candy and magazine racks placed at the counters to attract impulse buyers. These are often the items that make the most money for retailers.

Saving on Home and Yard Costs

Consider the cost of remodelling or repairing your house. Friends may be able to give advice as to how to fix your house or help you. My sons ask my advice and help me and others with house and car repair. If you do not have the tools for the job, what is the cost for these? Can you learn how to do simple jobs to save money?

Loans - Debt. How much does stuff really cost? If a furniture store says no payments for two years, negotiate and get a better price. Do the math on their financing costs and drop the price by that amount or more and offer them cash. If they don't accept so some place that does.

Gardening Annual bedding plants can soak up a lot of money; you can easily spend \$50 on a few trays of annuals that will die off in the fall. Consider adding color with annuals after June 1st when annuals are on for bargain basement prices. You can save by swapping perennials with friends and neighbours instead of going to the garden centre. Next spring forget the annuals, exchange favourite perennials with friends. Then instead of having to plant flowers every year all that is left is weeding.

Rethink insurance. Increase the deductible on your home insurance from \$300 to \$500 and cut your annual rate by about 10 per cent. Upping the deductible to \$1,000 results in another 10 per cent savings. Unfortunately, the automatic home ownership calculator is biased towards the insurer. Be honest with your insurer but make sure that his replacement cost evaluator is not

charging you \$300,000 for a \$200,000 house.

Home purchases

If you have a good budget, you will know the maximum that you can afford to pay.

Get a pre-approved mortgage which is good for 90 days which will show you what your limit is and what your rates will be. Dave Ramsey says the key to making a great purchase is patience to find the home you are looking for at the price you can afford. Watching the market for a deal and making offers which people are willing to accept. You can save thousands of dollars with the right home.

Make sure that you will have enough for a down payment (20% ?) of the cost of that new purchase.

Calculate the cost of moving, repainting, furniture, repair or repainting, extra cost of going to work, drapes, appliances, etc.

How old are appliances, furnace, hot water heater, any appliances left with the home. Get rid of a rental hot water tank as a condition of sale.

Don't buy furniture on "buy now - pay later" plans. If you can't afford it now, you can't afford it later.

How old is the wiring, plumbing and roof. Some insurance companies will not insure a house if it is too old and you cannot get a mortgage if the house is not insurable. You may have to make repairs before you can live in it.

Get a home inspection to determine whether there are any issues with the house. Check with your city hall to make sure that there are no liens against the property.

Determine how much it will cost for closing costs.

How much will property tax be on the new home. How much will that add to your monthly expenses.

Never move on a new deal if your house doesn't have a firm offer unless you are rich enough to pay for two mortgages and still enjoy your current lifestyle. Never purchase without a conditional offer.

If you own a home and are looking to upgrade, make sure that you know what you should be getting for your current home, your penalties for paying bank fees, lawyer fees, etc. No one wants to pay you what you think your home is worth.

Can you live on one income if your wife becomes ill or pregnant and still make all your payments? What happens if you become disabled, sick or die before the house is paid for?

What happens if the bottom falls out of the housing market. What would you do if you found out that your house was worth less than your mortgage?

Mortgage

Learn to live on one income and save the other (if you have two) for large purchases or to pay down a mortgage or other debt.

Pay your mortgage weekly or every two weeks and save 5+ years in payment if you are paid weekly or bi-weekly.

Negotiate to pay off a lump sum off your mortgage annually. This reduces the principle and not just pays for the interest. Some mortgages allow up to 10% per year.

Consider an open mortgage and calculate the benefits of paying off quicker vs. a little higher interest rate - perhaps .25% but an open mortgage can fluctuate based on the prime interest rate.

Right now the base interest rate is potentially going up - great news for savers.

If you do not have a house, consider starting a Registered Home ownership savings account.

Consider borrowing on RRSP's to make a down payment but know the facts before you try

something like that. Make a plan to pay back your RRSP.

Mortgage costs

\$130,000 mortgage @4% for 20 years

After 5 years of 12 payments per year (monthly) of \$785.52 you have paid

\$47,131.20 Interest - \$23,564.73 Principle - \$23,566.47 Balance \$106,433.53

After 20 years interest cost is \$94,258.92. You have paid \$224,258.92 plus your down payment, taxes, repairs and extra costs for your house.

\$130,000 mortgage @4% for 17 years

weekly payments of \$196.38 or 4 weeks of \$785.52

\$51,058.80 \$23,084.43 \$27,974.37 \$102,025.63

After 17 years the mortgage is paid off and interest paid is \$78,487.06. The total investment in the house because of financing is \$208,487.06

You have saved \$15,771.86 over the life of your mortgage. How many years of after tax dollars would it take to accumulate that in savings and interest in current saving accounts?

Utilities

Launder with cold water in the wash. It works just as well and causes less shrinking and fading. If you have the option, gas driers are much cheaper to run than electric driers. Make sure that you don't run them in the times of the day when Ontario Hydro is charging premiums to use electricity. Consider drying outside. It makes the clothes smell fresh and saves the energy bill.

Use the coupons that Ontario Hydro give to purchase energy efficient compact florescent bulbs. Make sure that you keep your eye out for when they are on sale and keep a couple on hand. You don't want to be left in the dark or pay 3 times the price if you don't get them when they are on sale.

Low-flow shower heads cut the amount of hot water you use in half. We are blessed with hot water and dependable water. Some countries have to carry all the water they use from a central pump or river. Realize that we are blessed but don't feel that you have to maximize your blessings with long expensive showers.

Stick to basic phone services and get rid of extra services you don't really need, such as call waiting, call display, busy call return and phone rental. Purchase a digital answering machine for \$15 and you will pay for it in about 4 months of phone company answering service. If it is really important the person will call you back.

A cheaper way to keep cool in the summer is go to your nearest library with the kids and read. Go to the local pool or splash pad (Seacliff park) to cool off and have a good time with your kids friends. Turn your airconditioner off or to a higher temperature when you are not home. Go swimming in the lake.

In winter slip on a sweater and slippers. Simply lowering your thermostat to 20 C (68 F) in winter can save on heating costs. Better yet, install a programmable thermostat and set it to turn

the heat down automatically at night or when you leave home, and to turn it up before you wake or return. You'll save about 10 per cent on your heating costs.

Make sure that your home is free of drafts. Cover windows with plastic if you have fresh air coming in during the winter. Consider the applying for a energy insulation grant if your home needs insulation.

Transportation

Purchase of Vehicles

Most cars loose 35 - 50% of their sale value in the first 3 years so if you buy a new car, if you have to sell it in less than 3 years you will not get more than 35% of the original purchase price. Buy a car that others have lost 35-50% of the value on especially if it has low mileage. Some people drive 5,000 - 10,000 kilometers per year. These cars are barely broken in at 30,000 kilometers. Most cars can last for 15 years and 350,000 kilometers. A car with 120,000 kilometers has 2/3 of its life left at 1/4 of its original cost. Yes there will be some repairs to account for but maintenance is not payment for future miles but for past ones.

Consider going to a car auction to purchase your car. Know your prices. Keep well under you budget because you don't know if it is a lemon and in need of repair or just a steal. Some makes are better than others - see the list of older resellable vehicles.

Ask a trusted mechanic about vehicles that you are thinking of purchasing. Ask the seller if you can get a second opinion. If there is nothing to hide they will agree. If they say NO, stay away from it.

Look at Edmunds.com to check out reliability, cost of maintenance and average cost of vehicles. You may have to pay a sign up fee but better \$25 to pay to find out a problem car than \$2500 in repairs 5 miles down the road.

Consider making your own repairs and oil changes. Don't get taken in by overzealous sales people at oil change places who insist that you need to change fluids - transmission, antifreeze, etc in addition to your regular oil changes. They are bragging behind your back about being able to increase a \$30 oil change into a \$300 garage visit.

Have a gallon of windshield washer fluid, pint of power steering fluid, pint of brake fluid, quart of antifreeze, some paper towels to check your oil and transmission dip sticks around that you purchase when these come on sale. Learn where all these simple parts of the car are and save lots of money. If you are having a problem, ask a friend who know about vehicles what the problem may be.

Synthetic oil will last longer and keep your engine running better than conventional oil. Change your filter every oil change. I have 330,000 km's on my Honda and do not have to add oil between the 12,000 km oil changes.

Stick to the manufacturer's suggested maintenance schedule unless you have problems. Get a second opinion if you think a sales person is questionable. Find a reliable mechanic that you can trust.

Other Vehicle Savings

Gas saving tips - <http://biblicalstewardship.net/gas-saving-tips/> 63 tips for vehicles and savings
If your tires aren't properly inflated, they'll require as much as 5% more energy to roll, which wastes gas and your tires wear out faster.

Coast to a stop light instead of wasting your breaks and gas. Go easy on increasing your speed. Power feels great when you stomp on the gas pedal but it costs you dearly in the pocket book. Choose a place which discounts gas like PC Gas or Canadian Tire. At 4 cents per litre and 50 litres, you save \$2.00. (3% interest savings)

Wash your vehicles and save \$5 - \$10 per time. Winter is more difficult but in the summer if you park your car on the lawn and wash it there you get the grass greener and save money and extend the life of your car and get some exercise.

Vehicle Insurance

Don't put collision on old cars where 2 years of premium for the collision portion will be your maximum payout. Ie. If the insurance company will pay you less than \$500 for a collision buyout.

Check the cost of insurance for the car you want to buy before you purchase. Some models are expensive to insure because of theft or repair costs.

Consider using all perils instead of collision and comprehensive..

Keep deductible to \$500 or over.

Check to see if you are eligible for discounts for low-mileage, airbags, antitheft devices, etc. You could save as much as 35 per cent.

Check if having home / tenant ownership policies with the same insurer as you have for your vehicle as they usually give a discount for having both policies with one company. If the combined cost is more than what you are paying including the discount than with your separate insurers, don't change.

Never take your marching orders from people with a vested interest - bankers, investors, loan companies, car salespeople or insurance brokers. You can ask advice from several of these but always take care not to fold under pressure. If they say this is just a deal for today - walk away. Tell them if they change their mind, later or can do even better to get back to you. Stay in charge. Often they come back with a better price tomorrow. Never shut the door completely. Always be courteous so you could go back if you find out that it was a great deal that they presented to you.

Food

Support your local farmer. Use road side stands but watch they are not always cheaper. Share your garden produce or received vegetables or fruit with others to be a good steward.

Whole grains are healthy. Make food from scratch. Can, freeze, dry and preserve.

Have a plan for your shopping. Know what you need and don't buy impulsively. Make a list of items you are shopping for and your budget limit for these items. If you are not sure about an item don't buy it but write the price down to check if it is a good deal or take a picture of the price and then check at home to see if you need it. You can put it on your grocery list for next time if that is the case.

Make sure that you check your shelves at home for things you have had for a long time. Plan an exciting meal with those things.

Watch for unit pricing. Bulk foods are not always cheaper especially if they are "name brands"
Use generic products

Check out the Over ripe fruit and vegetable counter. Check for 50% off products and use quickly or freeze (breads) Meat is usually put on sale first thing in the morning. Use quickly or put in freezer.

Buy items when on sale. Buy an extra one to gradually give you options for meals. Pasta lasts for months, canned goods last for up to a year or even two,

Cook two meals at one time and put one in the freezer. Eating out gobbles up money. When you are tired and would have considered eating out or ordering in, bring a meal out of the freezer and heat it up. You can also set it aside for lunches you take to work. Eating out for \$5 per lunch adds up to \$25 per week or \$100 per month. Bringing leftovers will cost about \$3 per meal saving you 40%. Where can you get a savings account to pay you 40% interest to give you an additional \$520 per year savings.

Make your own pizza or noodles.

Buy seasonal sales. Tomato and Mushroom soups are usually on sale in September to clear out warehouses for new product.

Buy turkeys - utility grade only has appendages missing or skin cut. Usually on sale at Thanksgiving or Christmas - 2017 prices are as low as 88 cents a pound. Substitute turkey for chicken. Make soup stock from bones.

Buy large vacuum packed roasts when on sale (2015 - \$2.00 per pound.) Use a slow cooker or pressure cooker to cook meat and get it tender.

Use the weekly fliers to plan your meals and reduce costs by buying in larger quantities. Do price matching if available but don't buy more than you can use up before the food goes bad.

Use your smart phone to write down specials. Memorize prices or make a list to check against if you think you see a deal but have not purchased that item for a long time.

Budget! Plan your meals. Plan meals around your time schedule. Make some things in quantity and freeze extras for a quick meal in the future.

Write down every purchase you make for your budget.

Use your smartphone camera to take pictures of items you are consider buying and compare prices of different stores.

Consider fixing things instead of throwing them away.

Watch out for comfort food - chocolates, chips, deserts, etc. They are hard on your wallet and hard to keep your weight down.

A grocery item sale is only good if you use the item before it goes bad.

Freeze, can or dehydrate fruits and vegetables when they are cheapest, in season or grown in your own garden.

Bottled water vs filtered water vs tap water. Learn the facts and purchase accordingly. Plastic bottled water can be as deadly as additives in tap water.

You don't need to quit drinking coffee to save money, just make it at home and put it in a thermos. If you spend \$3 on take-out coffee five days a week, that's \$780 a year; make coffee at home and you'll pay about 30 cents or less a cup, or \$78 for the year. You'll save more than enough to buy a thermos with change to spare. If you don't like taking your coffee, some offices allow a coffee pool with other employees. Make sure that everyone pays their share and collect extra rather than not enough. Buy coffee when it goes on sale. Coffee grounds can sit in a warehouse for 6 months or on your shelf for that time if you buy a couple cans you can save 40%

or more. Purchase a profession grade coffee machine if you need your fix or your are a connoisseur and refuse to compromise.

Go veggie. Use beans, lentils, pasta or rice and have vegetarian dinners to reduce your meat consumption and cost of food. Make recipes which minimize the meat content like mac and cheese or pasta. Soups are great in the winter and are usually more reasonable than steak or lobster. Watch for seasonal foods to go on sale and purchase an additional quantity. Consider canning and freezing when vegetables and fruits are fresh from your garden or cheap at the market.

Shop at discount grocery stores. They may not have exotic foods and you'll have to bag your own groceries, but you can save big-time by going the no-frills route -- about 15 per cent to be precise. Unlike your average grocery store, warehouse clubs like Sam's Club and Costco offer discounts of 20 to 50 per cent on everyday goods like canned foods, condiments and more, and are a great place to shop for bigger-ticket items like appliances, over-the-counter medications and books.

Make healthy snacks at home and bring them to work. Vegetable sticks like carrots, celery, peppers, broccoli, cukes all make great munchies and add healthy nutrition to your diet.

Buy something special at the store instead of eating out and enjoy it at home. Eating out will cost you about 65% more when you include drinks, desert and tips. Of course you need some of those romantic nights out but choose some creative ways in which you can minimize your costs. Exchange baby sitting services or pool with others on the same night and share the cost.

When entertaining, consider doing the main dish and have friends bring side dishes or deserts. Eating with friends is more fun than eating alone and by sharing the cost, makes it more do-able on a tight budget.

Personal Care

Shop around for hair care. Many people have a home business. My wife has saved us thousands of dollars over our 46+ years of married life by cutting my hair. I offered to do hers but she turned me down on that one. Look for a local beauty school that offers cuts (or highlights, facials or manicures/pedicures) by students or professionals demonstrating techniques. Prices for services here are often half (or less) of what you'd expect to pay in a salon. (St. Clair College - teeth cleaning)

Instead of reaching for that brand-name headache remedy or cough syrup, opt for the generic store brand and save about 20 per cent off the price. Buying the advertising costs you money.

Banking

Shop around for banking services. You should not have to pay for banking services as there are numerous companies that offer free banking. Have a no fee interest saving account. Build up 6 months of living expenses - half your annual budget. When a major emergency comes you can use this money but always top it up as a part of your budget.

Lock in savings as much as possible without trapping yourself if you have a big emergency.

Use online banking for tracking transactions. (See Credit Cards)

Automatic equalized payments offered by companies like Hydro, always make sure that they are getting more than your monthly bills. Even if they have to give you a "free" month because you

paid them too much, they have been enjoying your extra money and making money on it. Why shouldn't you have that money to use?

Don't use ATM's especially ones not connected to your bank. Most ATM's charge \$1.50 - \$3.00 per withdrawal. At 2 withdrawals per month at \$1.50 you can save \$36 per year on top of your bank's fee. (Some have free ATM withdrawal and free services: MCSU, PC Financial being two local banking facilities.)

Tax Breaks

Minimize your tax deductions so that the government doesn't collect more and you don't get a big refund in April. That big refund tells me that you were paying too much each paycheck. Try to pay as little as possible each paycheck to the government so that you break even at tax time.

Use tax savings to purchase RRSP's at tax time to minimize or lower your taxes. Realize that RRSP's are only defer taxes and potentially reduce taxes only if your tax rate is lower when you withdraw your RRSP's. We took time to determine if RRSP purchases could be paid for by tax savings. Currently, the government allows you to purchase RRSP's in the new year (until beginning of March) to apply to last year's income.

Be generous and use that generosity for tax deductions.

Keep all your medical, drug, dental and optical expense receipts to check to see if you qualify for a tax break of over 3% of your taxable income.

Home businesses can claim expenses for the percentage of the property that is used in the business. Thus you need to keep track of equipment, gas, electricity, property taxes, internet and other utilities that are used for your business. These expenses reduce the taxable income and pay for expenses that you would otherwise have to pay for with after tax dollars.

Consider income splitting with your spouse.

Children's activity (sports and "arts") fees are tax deductible. Credit is available to parents (step-parents, common-law parents, etc.) who pay registration or membership fees for children's artistic, cultural, recreational, or developmental activity.

Credit Cards

1. Pay off the plastic. Are you making only the minimum payment on your credit card every month? If so, you could still be paying for that silk blouse long after it's faded and frayed.

Canadian average credit card debt was at an average of \$3,573 in 2012. At 18 per cent interest, that's about \$643.14 a year people could save if they paid their balance off each month.

Consider lower fee / percentage cards. If you are a member of Costco, American Express Credit Cards are "no-fee". PC Financial offers a no-fee credit card.

Make sure that you check all your purchases to make sure no one else is using your card number.

Don't buy on credit to get points. Some credit cards (American Express or other premium cards)

give rebates for using the card. If you do not pay even one month on time they have collected enough to pay for giving all your points in a year. 14% - 29% is a lot to pay for a loan even if it is only for one month.

Don't pay extra for credit cards or to get extra points. Some Credit Cards will charge a monthly fee so that you can get extra points or refunds. Make sure that your purchases more than pay for the fees you are paying and that you can actually use the credit that you are building up. Credit card companies are not your benefactor or generous. They are greedy and merciless if you miss more than one payment. Seldom do you actually make any gain financially with those plans.

If you get air miles with a purchase, take it but don't make a purchase to get air miles for items

that could be overpriced or not used. Some "Air Miles" plans are dropping any points that you do not use in a certain time period. For example, if you don't use up points that you earned over 5 years ago they will be dropped especially if you don't keep your account active by adding to your points account.

Some Credit Card companies try to collect extra for Credit Card Protection for Unemployment, Cancer or Death protection. You should never be in that tight a financial bind that you cannot pay your monthly balance.

Another Credit card option is to watch for Identity Theft and people using your credit card information to make purchases. They already are very careful to watch for "strange" purchases so they will flag such purchases without this extra cost option. I don't advise the extra cost. Don't fall for the consolidated payments to get rid of credit card debt unless you are willing to destroy your credit cards.

Birthdays, Weddings or Special Occasions

Consider making your own gift, birthday, or sympathy cards as a scrapbooking activity. Get together with some others and make it a night out sharing your ideas. Collect old cards and reuse or reword the ideas of the card.

If you have a computer and a colour printer print your own cards with a Print shop or print master program. Inexpensive card programs can cost \$30. Card Stock will cost about \$0.08 per page, \$0.27 for an envelope and ink will cost about \$0.35 per page for the average colour printer for ink. Thus one card (printing 2 sides) would cost about \$1.05. At the store, cards are about \$3 - \$5 per card. Break even cost if you have a colour printer and computer is about 15 cards.

Send online greetings available at a number of places. Resist the urge to purchase at some of these sites.

Make your own gifts. It often has more meaning to the receiver to know that you have made something special for them. Baked goods, needle point or knitting / crocheting make wonderful personal gifts.

Do a toy swap with family or friends. Instead of buying your kids new toys, consider trading videos, toys or sports equipment with another family a few times a year or trade off the hand-me-downs. Your kids will get a bunch of new stuff to play with and it won't cost you a dime. That goes for clothes as well.

What extra media comes into your household? Internet, Cable TV, Newspaper, or Magazines? Can you use an old fashion antenna instead of cable? I can get 20+ stations with an antenna on top of my roof for which I paid \$150. It paid for itself in a couple months considering that we seldom sit down to watch TV, cable is a waste in our home.

Wait to watch a new movie on DVD's. At a cost of \$10 - \$16 per adult, and \$6.75 - \$10.75 per child, a family of four can pay \$37.86 - \$60.45 for movie theatre tickets and \$25 for food and drinks during a night out at the movies. Rent a video for \$3 and make your own popcorn \$2 and pop for \$2 instead. You will trade the big screen for cozy family time and you can dialogue with your kids about the movie afterwards. If you have to see a movie often the Matinee is cheaper at the theatre.

Check second hand stores, kajiji, garage sales and auctions for purchases of clothes, sports equipment, games, books, tools, and kitchen ware.

Make the library your local entertainment centre. You can take out books, movies, magazines, newspapers and even ebooks now.

Vacations: Pitch a tent. When you are planning next summer's vacation, think sleeping bags instead of hotel beds. Campsites are usually about \$40 a night compared with a hotel or motel at \$80+. You can enjoy God's creation and see the stars and save you some money if you already own your own camping equipment.

Give up your gym membership. Hike the local trails or bike or jog around your hood. The Greenway that goes from Leamington to Oldcastle is a great place to walk or bike.

Consider the health and pocketbook savings of quitting coffee, alcohol and tobacco. These habits can cost \$2,000 - \$5,000 per year and take years off your life.

Shopping channels are addictive, consumer focused, materialistic and expensive. Besides paying for the infomercials, there is shipping and two for one is not normally a bargain. Do you need two? Is the quality that poor that the first will break and you will need a second one?

Hoarding - Keeping things that no longer have actual value. Some things have sentimental value so take a picture and pass it on. Wasting is getting rid of good stuff that was purchased in haste and not used up.

Throwing out good stuff? Have Yard Sales to get rid of excess and make a little money to pay down debt or put into savings. If possible donate clothes or other good outgrown items to charities like MCC Thrift shop or give it away to people in need instead of throwing things out.

Income Ideas

We don't look to our employer as our soul source of income. We look to God as the source of supplying our needs. (Phil 4:19)

Income - 2 people vs 1 person. What are the actual costs if you have both spouses working and need care for your children? What emotional and physical strain and damage, is done by both parents working? How does it affect the children?

Consider using your hobby for a business. If you have a business in your house you can use the area for a tax write off. You can have fun and make enough to recover your expenses but not always your time. Since it is a hobby, you would have paid out money for your hobby but now you can charge for your hobby and make money. You can give a personal touch.

Used Cars

Here's the iSeeCars.com list, in order of most to least which analyses ads featuring cars with more than 200,000 miles.

Honda Accord	Toyota Camry
Subaru Legacy	Ford Taurus
Toyota Avalon	Honda Civic

Honda Odyssey	Acura TL
Nissan Maxima	Subaru Outback

New Cars

If you are buying a new car check sources like Consumer Reports to find out which vehicles are most reliable, maintenance free and keep their value.

Make & model	Cost	Test Score
BMW 135i	\$37,650	97
Chevrolet Impala 2LTZ	\$39,110	95
Infiniti G37 (sedan)	\$37,225	95
Toyota Camry Hybrid XLE	\$29,052	92
Hyundai Genesis 3.8	\$39,850	92
Toyota Camry XLE	\$32,603	92

Chapter 11 Getting out of Debt

Master your money or it will master you.

Canadians consumer debt is \$27,355 per person. The figures, which excludes mortgage debt, consists of how much people owe on their credit cards, car loans, instalment loans and lines of credit. Is this a problem? How do we fix this personally?

Making a spending plan is a useless if you don't look at it after you have completed it. You need to keep track of your finances in some way to be a good steward.

Spending - envelope system.

Personal Finance computer software programs or spreadsheets

Problems caused by debt

1. Debt and loans often cause bondage and financial pressures, and destruction.

Proverbs 22:7 "The rich rule over the poor, and the borrower is slave to the lender." Do you like being a slave? I don't.

Hab 2:6-7 "Woe to him who piles up stolen goods and makes himself wealthy by extortion! How long must this go on?" 7 Will not your creditors suddenly arise? Will they not wake up and make you tremble? Then you will become their prey. 9. Woe to him who builds his house by unjust gain, setting his nest on high to escape the clutches of ruin! 11. The stones of the wall will cry out, and the beams of the woodwork will echo it.

2. Divorce - In an article by Ron Leiber of the New York Times in 2009, the odds of a marriage ending in divorce due to finances is approximately 45 percent. Many of the reasons behind this high rate are the lack of discussions couples have before they get married regarding their views on finances, what debt they are bringing into the marriage, experience they have with budgets, what they envision their financial future to be, and many more.

(<http://www.examiner.com/article/finances-remain-leading-cause-of-divorce>)

3. Worry about finances leads to loss of health and relationship breakdown.

Phil 4:6,7 Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. 7 And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus. When we owe money and find it hard to pay, we worry and don't have this peace which God wants us to enjoy.

People in debt are not free to say no to overtime or change of jobs which are robbing our health and relationships with family. Approximately 65 percent of couples argue about money on a regular basis.

(www.manilla.com/blog/manilla-com-data-shows-65-percent-of-couples-argue-about-money)

Mt. 6:31 - 34 So do not worry, saying, "What shall we eat?" or "What shall we drink?" or "What shall we wear?" 32 For the pagans run after all these things, and your heavenly Father knows that you need them. 33 But seek first his kingdom and his righteousness, and all these things will be given to you as well. 34 Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.

4. God wants us to depend on Him to provide for our needs so that we can be a good steward.

We make government, credit card companies, banks, credit unions and loan companies our saviour by going to them to jeopardise our future and leave out God. It shows we are materialistic and impatient. We don't think that God has provided enough so we are going to try to out do Him only to be caught in our stupidity and greed.

5. Restricted generosity. Debt repayment pressure limits how generous people feel they can be. "We can't give to . . . because we have to pay back our debt." is a common excuse.

6. Not able to live by Biblical principles because of the pressure to make payments keeps us focused on making the payments. We don't have time for church or helping in the church because we are too busy making money (to pay off our bills and live an elegant lifestyle.)

Identify causes of Debt. Why do people get into debt?

Insecurity - People spend money to "look good"(pride). They are buying friends. (Prodigal son)
Some people like to flash a gold card or platinum card to make themselves look good.

No Delayed gratification - lust - in Greek the compound word 'epithumeo' is literally translated "over passionate"

No spending plan / No Budget

Over Spending - using credit cards to finance excess spending.

Don't pay off the credit card in time so as to incur the interest charge on an already tight budget.

Thinking they can to make the payments but not checking the spending plan.

No idea of costs of items so pay too much for items.

No research - just impulse buying

Spending a gross income (before taxes) with net income paycheck (after government / employer deductions) What is your net income - not gross income.

Living paycheck to paycheck. Sadly, 70% of Americans live paycheck to paycheck. The reality is that church and charity giving isn't always a part of their budget. The result? Churches with limited resources for ministry progress, outreach and missions.

<http://www.daveramsey.com/momentum/our-approach/>

No savings plan

No emergency fund.

Easy payments, no payments for 6 months or 1 year.

Only wanting the current designer fashion. 1Ti 6:6 - 8 But godliness with contentment is great gain. 7 For we brought nothing into this world, and it is certain we can carry nothing out. 8 And having food and raiment let us be therewith content.

Covetous and Materialistic

Previously deprived or poor - I deserve it - I have been deprived for so long. I haven't had a chocolate bar for two hours, I deserve one now.

Evil for evil - she got - he got - If you can I can Separate Bank accounts

Biblical guidelines about borrowing.

1. The Bible equates borrowing and not repaying to wicked people. Generosity is a mark of righteous people who see other's needs and want to help. Psalm 37:21 "The wicked borrow and do not repay, but the righteous give generously."

2. Believers are to pay taxes. Romans 13:1, 6 -7 "The authorities that exist have been established

by God.... 6 This is also why you pay taxes, for the authorities are God's servants, who give their full time to governing. Give to everyone what you owe them: if you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honour, then honour."

3. We are to pay for what we purchase and not be in debt. Romans 13:8 "Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law." Owe nothing to not even one person but love, agape, one another.

4. We are not to co-sign loans for others (even family) Proverbs 6:1 - 5 My son, if you have put up security for your neighbour, if you have shaken hands in pledge for a stranger, you have been trapped by what you said, ensnared by the words of your mouth. So do this, my son, to free yourself, since you have fallen into your neighbour's hands: go – to the point of exhaustion –and give your neighbour no rest! Allow no sleep to your eyes, no slumber to your eyelids. Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.

5. We cannot live thinking that we will always have plenty. Don't borrow presuming on the future and end up having your possessions repossessed.

James 4:13-15 "Now listen, you who say, 'Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.' Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. Instead, you ought to say, 'If it is the Lord's will, we will live and do this or that.'"

Prov. 22:27 "If you lack the means to pay, your very bed will be snatched from under you."

Getting out and Staying out of Debt

1. Live below your income so that you can save and plan for future expenses. Live according to your Spending Plan. Americans spend \$400 more than they earn each year driving them further and further into debt.

2. Ask God for His blessing and trust Him to supply all your needs according to His riches in glory. If you get a raise, put it toward your debt after you have increase your giving.

3. Be creative in purchasing items which are necessities. Avoid things like junk food and coffee shops which are expensive and nutritional poor. Recognize the total cost of items that you put on charge cards or for which you take out a loan.

4. Sell some adult toys or other assets which you can put towards your debt payments.

5. Make goals for an emergency fund and major purchase so you don't go back into debt.

6. Stop borrowing and credit purchases. Don't use debt or credit cards. Retailers say people spend up to 30% if they can put it on a credit card. Put a limit on your cards.

7. If you get an income tax return, put it toward your debt.

8. Don't use a debt consolidation loan to pay off debts. Most people shrink their interest payments but take longer to get out of debt. You are only substituting one kind of debt for another kind of debt. Many people think they can start to use their credit cards again after they get a consolidation loan. Some people re-mortgage their homes to consolidate their debt. They are not dealing with the root problem of over spending.

9. Create a plan to get out of debt, follow the plan, spend less than you earn, find someone to help hold you accountable.

Getting Rid of All Debt

If your finances are sick they need to be healed. Just like many diseases can be healed by proper diet, exercise and care so finances can be made well with similar attention and care. Sometimes it takes a doctor to do something radical.

List every debt

Type	Priority	Principle	Interest Rate	Time Term	Total Cost
House					
Credit Card(s)					
Vehicle 1					
Bank Loans					
Family Loan					
Student Loan					
Vehicle 2					
Furniture					

Prioritize which loan you will accelerate payments on to get rid of it. Put everything you can into paying your debt off. Free up money to pay off the debt. Be aggressive to become free. Some people take a second job for a short time to get a handle on the debt.

Start with the smallest debt or the debt with the highest interest or greatest flexibility and pay it off as fast as possible.

Reward yourself with a small non-debt incurring reward. A night out or something special with your family. Keep yourself motivated to become free.

Use the amount you were paying on a debt that is paid off to pay off other debts.

Resist using money you were using to pay off debts to purchase other goods.

When you have paid off all high interest debt (credit card, consumer loans, line of credit, vehicle) begin to put that money into an emergency fund of 3 - 6 months of your take home pay.

Action Plan

Item	Loan Contact info	Payments Amt	# Payments left	End Date	Plan of Action

Plan of Action

Get help from a person who will hold you accountable and help you to plan out your finances. Often they do not charge a fee. If you need help, I could find someone to help you. Financial planners do charge for their services but most friends don't. Paying for a financial counsellor may help you negotiate and will know limits they can push to help you save money.

After you have paid off credit card debt, limit yourself to one card which you can pay off at the end of each month. Only charge as much as you can afford to pay off at the end of the month and only for necessities.

Some loan companies will allow you to pay your loan off at a discount value especially if they have had difficulty collecting from you. (Up to 60% discount) Make an offer to pay off the rest of your loan

If your mortgage comes up for renewal check the options, don't just automatically renew. Negotiate and shop around. Check options for paying down your mortgage and find out if you can do that. If you can get a better rate at another place and have it in writing, go back to your original lender and ask if they will match it. You may prefer to be loyal to your current bank or lending institution but are they greedy or are their services just better?

Consider saving for a pay down at anniversary dates so you can pay it off quicker. Consider delaying vacations or other major purchases to pay off your debt. We shrank a 20 year mortgage \$30,000 to 7 years so we were debt free by our 25th wedding anniversary. The longer the bank can keep you enslaved, the more money they make.

After we were mortgage free, we saved for 5 years to buy a new car. We drove inexpensive (\$2,000 - \$5,000) reliable used cars until that time.

Postpone purchases that are not a necessity as long as possible to get a little more milage out of what you own. (Eg. Clothes, consider patching or fixing up something instead of buying new or even going to Etc Shop, Bibles for Missions or other second hand shop for your purchases.)

House loan - vs rent.

True cost of a house is not what the real estate agent negotiates for you. It is the final cost after 20 years of mortgage payments, insurance, repairs, and upgrades. While a couple saves to put down a good size mortgage, it is probably best to rent rather than buy for a couple years.

Identity Theft

Identity Theft is when someone impersonates you and uses your debt card or credit card information to steal money.

This is done by breaking into computers and stealing data. That can be your personal computer or data from store computers. The more personal information you put up on Facebook, Google Plus, Skype, Online shopping sites and a host of other web sites that ask for personal information, the more chance of having your Identity Stolen.

Another way many criminals steal your information is by sending misleading emails that you click on and they are able to break into your computer and install viruses. They will then send every keystroke you type back to a central computer and they have programs that analyse that information and when you do online banking, they will discover your passwords and other

information about you.

Identity Theft is something that most credit card companies are most aware of. Criminals are trying to get information to try to impersonate you online. They are sometimes able to steal enough information to be able to make false cards and use them to make purchases. With the advent of fast computers, discovering your pin number is possible. The US government agency, National Security Agency, has cracked all major ways of encrypting your online data. It is only time until criminals can also do that.

Watch your credit card monthly charges. To make sure that you can account for every purchase. Check your bank statement monthly for your debt card to make sure that all withdrawals are legitimate.

Just like you have locks on your doors and you are careful to protect you purse, wallet or other valuables, take cautions to keep your online information protected and always double check the place that you are giving information to.

Chapter 12 Generosity

We need to remember the generosity of God. When we had made a mess of His creation, He gave us His Son. Jesus is Generous - He gave His life for you and me. Are we Generous? What have we give in return?

The goal of the last topic was to encourage you to save. When you have saved a lot of money you will have a lot to give away. You should not focus on the act of giving but developing the character of generosity. Grateful giving has no strings attached. We need to get rid of junk of materialism and get on with laying up eternal riches.

What is motive for giving? Power, prestige, pride, pity, shame/guilt, imitation or is it giving glory to God, humility, love, kindness, care, commitment, and compassion

Generosity is very simple. Make an inventory of your time, talents and treasures. Then, decide what you can give away.

God is not concerned about you giving 10% to Him. He wants you to be a steward of 100% of that which He has entrusted to you. God is more concerned about the 90% that you are not giving to Him. We may be asking ourselves the wrong question when we ask, "How much should we keep?" Rather, we should be asking, "Who should we help and how much should we give?" Then adjust our lifestyle to accommodate to what is left. Are you giving what is right or what is left? What is the least amount that you could live on?

A banker once said, "If you give a tenth, you will get a greater joy out of the nine tenths, and if you save a tenth you will never be a pauper, or be dependent on other people." Stewardship

Live in the light of eternity not just for the present world. Matthew 6:33 "But seek first His kingdom and His righteousness, and all these things will be given to you as well."

Start listening to God. He sometimes whispers to us when we aren't really listening. If we think we have heard Him, act on it.

Have you ever thought that the way we give is a prime picture of what is in our hearts and our level of commitment to our Lord?

You cannot take anything with you when you die.

Genesis 3:19 "By the sweat of your brow you will eat your food until you return to the ground, since from it you were taken; for dust you are and to dust you will return."

Ecclesiastes 5:15 "Everyone comes naked from their mother's womb, and as everyone comes, so they depart. They take nothing from their toil that they can carry in their hands."

1 Timothy 6:7 "For we brought nothing into the world, and we can take nothing out of it."

Don't amass fortunes while you are young thinking that you will enjoy them when you retire. Enjoy helping others at every stage of your life. Dispose of your blessings when you are able to enjoy the pleasure of helping others.

Blessings we receive when we are generous

Proverbs 3:9, 10 "Honor the Lord with your wealth and with the best part of everything you produce. Then he will fill your barns with grain, and your vats will overflow with good wine."

Proverbs 10:22 "The blessing of the Lord makes a person rich, and he adds no sorrow with it."

Proverbs 11:4 “Riches won’t help on the day of judgment, but right living can save you from death.”

Proverbs 11:18 “Evil people get rich for the moment, but the reward of the godly will last.”

Proverbs 11:24 “Give freely and become more wealthy; be stingy and lose everything.”

Proverbs 11:25 “The generous will prosper; those who refresh others will themselves be refreshed.”

Proverbs 11:26 “People curse those who hoard their grain, but they bless the one who sells in time of need.”

Proverbs 11:28 “Trust in your money and down you go! But the godly flourish like leaves in spring.”

Proverbs 19:17 “If you help the poor, you are lending to the Lord—and he will repay you!”

Proverbs 22:9 “Blessed are those who are generous, because they feed the poor.”

Mal 3: 8 -12 ‘Will a mere mortal rob God? Yet you rob me. ‘But you ask, “How are we robbing you?” ‘In tithes and offerings. You are under a curse – your whole nation – because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,’ says the Lord Almighty, ‘and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it. I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe,’ says the Lord Almighty. ‘Then all the nations will call you blessed, for yours will be a delightful land,’ says the Lord Almighty.’

If you were robbed and the robber came back and said, “I’m really sorry for robbing you and I will stop robbing now. I am sorry but I spent all the money I stole from you so I can’t give it back to you.” and then walked away, how would you feel? How do you think God feels? What can we do about it?

Zacchaeus was a tax collector who extracted more than what was allowed for him to charge in collecting taxes. When Jesus visited his home for supper, Zacchaeus’ life was transformed. He realized his transgressions and offered to pay back 4 times the amount he had illegally taken. Lk 19:8, 9 “And Zacchaeus stood, and said unto the Lord; Behold, Lord, the half of my goods I give to the poor; and if I have taken any thing from any man by false accusation, I restore him fourfold. And Jesus said unto him, This day is salvation come to this house.”

Old Testament had these rules among others for thieves:

Exodus 22:1,7 “If a man shall steal an ox, or a sheep, and kill it, or sell it; he shall restore five oxen for an ox, and four sheep for a sheep. 7. If a man shall deliver unto his neighbour money or stuff to keep, and it be stolen out of the man's house; if the thief be found, let him pay double.”

God wants to Bless us Abundantly

Luke 6:38 “Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.”

A warning: beware of your motives. Do not give because you expect to get! God is not a divine rich uncle, and He is not required to give you anything. Yet, He does, out of His love and grace!

Some very bad teaching has been sneaking in like a snake into our churches and communications, called the "Health and Wealth" gospel. This teaching says that if you give your money to the preacher, God will give you ten times more, or whatever amount they come up with. They tell you that "Jesus wants you wealthy," "Jesus wants you rich," "Jesus wants you prosperous," or "God wants you rich!" (Direct quotes from Christian Research Institute by several different preachers!)

2 Cor. 9:7 "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

2 Cor 9:10 - 11 "Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God."

Generous Living Guidelines

1. Begin with giving 10% of what God has entrusted to you. We are blessed on what we give. 10% = 10% blessing. 15% = 15% blessing. Stanley Tam said to our son Chris. The tithe is a good place to start, a minimum for those whose income is quite low. Generosity is a character quality. "Giving a tithe" is an action but often talked about in a way that implies duty and not freedom. "You have to give 10%!" That's not the attitude of a great steward.

2. Give regularly - the first fruits of the blessings you have received not just the scraps left over at the end of the year. Ask God to burden your heart with a mission that you want to be involved in. Set a faith goal - money you don't know where it will come from to pay for the project that God has laid on your heart and then wait with anticipation for the opportunity to arrive to accomplish it.

3. Seek to increase gradually.

"God prospers me not to raise my standard of living but to raise my standard of giving." P 75
The Graduated Tithe by Ron Sider

Treasure Principle - Do we live extravagantly like senators - finding ways to pad our expense account to line our pockets.

4. Set faith goals in giving. Take time to reach your generosity goals. Ask the Lord to provide ways to supply outside of your regular job or supplement job for extra projects for giving or going on a mission trip. Sacrifice something to give to those less needy in other countries. For years I have done computer repair so that we could give extra.

God provides in unexpected ways. For 3 years we felt that we should upgrade the beds in our home. We have priced them out and ended up making do by buying a queen size air mattress. In the last couple weeks, God has supplied us with a couple excellent queen size beds for the Hamm Hotel.

God blesses by preserving goods that often are damaged and costly to repair. Mal 3:11 talks about their vines would not cast its fruit. In Malachi's day they had grapes which could drop their fruit before it was ready to harvest. God said that if the Israelites would honour Him with their first fruits, He would protect their crops from damage. Today we might ask God that the cukes would grow straight, that there would be no disease in the greenhouse. Others may be blessed by being protected from unscrupulous businesses who buy and don't pay. Ask God to direct you to make wise investments.

John Wesley said, “Earn all you can, save all you can, give all you can.” Stewardship
John Wesley is quoted as saying, “ Money never stays with me. It would burn me if it did. I throw it of my hands as soon as possible, lest it should find its way into my heart.” Wesley earned significant book royalties during his life - yet his goal was to give so generously as to leave virtually nothing behind when he died. He achieved his goal. p. 70 R Alcorn, The Treasure Principle

The Woman who gave to Elijah the last of what she had trusted that God would take care of her and her son.

Good Samaritan endangered his own life and paid the medical bill for the guy who had been robbed.

What does Jesus say about being faithful? If you are *faithful with a little* you will be **entrusted with much**. If we are not forgiving and compassionate, what we have will be taken away. The steward in Luke 16:1-13 was commended even though what he did was questionable. Verse 11 says, “So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?”

Mark 10:21 “Jesus looked at the rich young ruler and loved him. ‘One thing you lack,’ he said. ‘Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me.’”

Guidelines for Generosity

Evaluate organizations that you give to. Plan your giving not based on emotional appeal but on what God is directing you to give.

Give based on your life vision statement and giving plan, “Where do you want to give and what will be the best kind of giving you can do for God’s kingdom.”

Do you give out of guilt or emotion or by carefully looking at an organization and deciding to assist financially or personally sacrifice your time and talents for that work? Don’t give based on emotional appeal. Do you feel guilty if you cannot give to the emotional appeal on TV which parades poor children in front of the TV screen to make you feel guilty. (The poor you will always have with you.) Ask God to tell you how to give.

Questions to ask before giving

1. Is the organization willing to give out a detailed accounting of their receipts and expenditures?
2. Where is money being spent? What percentage is used for salaries vs ministry?
3. What percentage is used for promotion and advertising? Some use the term education for their advertising line in their budget. Watch out for those kind of euphemisms. (Deceptions)
4. Is the Organization faithfully proclaiming and preaching the gospel? Are they growing where others are growing? Some fields are hard to spread the gospel. Their visitation could be coming.
5. Does the mission have long term goals or is it doing just anything it can get money for?
6. Is there accountability in leadership and spending resources?
7. Is there a personal connection with family or people you know?

If you are planning to give to a certain kind of ministry and there are matching gifts, that is often a good time to give. Matching gifts are when a wealthy donor says that he or she will match any donations given by a certain time in an effort to encourage others to give to an organization.

Give generously to organizations that you trust when you are alive. That allows you to enjoy the fruits of your charity while you are alive. Don't just give money, give time and prayer.

So, if you were an Old Testament Jew, you definitely would pay ten percent of your income, in whatever form was required to the Levites and/or the local government, to support them and the operation of the priests, Temple, and government. Then you could pay, depending on where you were in history, another ten percent to provide for the Temple, festivals, and such, plus your personal sacrifice for atonement. Then, you might be required to pay another ten percent every third year for the needy.

The actual breakdown of the entire tithe load was around 23.3% per year, plus the atonement offerings, to which most Jewish scholars say the total could have been as high as thirty to forty percent plus, including foreign taxes. Again, scholars debate the exact percentage, amount, and how often this was practised. It was far in excess of a mere ten percent!

A current attitude on the part of some church goers, is the idea that since God loves a cheerful giver (2 Corinthians 9:7) then you only need to tithe whatever amount you can "cheerfully" part with, whether it be two percent, five percent, ten percent, or none. Some people interpret these thoughts and behaviours to mean if they don't resent the amount they are tithing, and as long as they can feel happy, content, and generous about whatever amount they tithe, then, they can say they are "cheerful" givers.

This concept of giving out of our conveniences is directly in opposition to what Scripture says (although nicely convenient!). Our giving "cheerfully" is the response of our gratitude for what He did for us, not a convenience to our wallets!

1 Chron 29:14 "But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand."

You may say, "I am a Christian, I confessed my sin and received Jesus as my personal Saviour." That is great but what does it mean to make Him Lord of your life? Lord, Lord

The New Testament Tithe principles: 2 Cor. 8:12-15; Matt. 23:8-10; 23; Luke 18:12; Heb. 7:8-9.

The New Testament Stewardship principles: Matt. 6: 19-34; 19:21; Mark 12:41-44; Luke 6:38; 12:15; 33; 16:11-12; 19:1-10; 21:1-4; Rom 12:6; 10; 1 Cor. 4:1-2; 8:8-15; 9:7; 6:19-20; 2 Cor. 9:6-15; Eph. 4:28; Phil. 4:19; 5:15-16; 1 Tim. 6:10; 3 John 2).

The example of the early church: Acts 2:43-47; 4:32-5:11; 11:27-30; 20:35; Rom. 15:22-29; 1 Cor. 16:1-4; 2 Cor. 8-9; Phil. 4:14-19; 1 Tim. 6:6-19; Heb. 13:16.

Chapter 13

Unexpected Expenses and Insurances

Preparation for the Unexpected

Many (50%) people today live from paycheck to paycheck. What happens when there is an unexpected event like a car breakdown, a speeding ticket or unemployment? Every family should have 3 - 6 months savings emergency fund e.g. \$2,000 per month, should have \$6,000 - \$12,000 in savings to cover unexpected catastrophes. Not having pop in the fridge is not a catastrophe but having a pipe freeze and burst is one. Another way to prepare for other accidents and catastrophes is by having adequate insurance. Don't over insure but calculate your risk carefully. Don't be paranoid and give the insurance companies a major portion of your income. Realize that God is protecting you and depend on Him to take care of you. We want to examine some of the ways to mitigate risk.

Insurances

Purpose

1. You can purchase coverage in case of catastrophe. Insurance shares the cost among many for a few who face accidents, problems or deaths.
2. Insurance allows you to maintain or quickly return to normal life if possible. (Some accidents cause permanent damage.)
3. Insurance is about managing risk and providing financial compensation in the event of a loss.
4. Liability risk - When a person's action results in injury or damage to others, the law says they are to be held financially responsible. If what we do to someone else in an accident causes permanent injury the financial cost can be substantial and if you are sued, you could loose all that you have saved for all your life.

Kinds of Insurance

1. Asset Insurance - Protecting your assets like your Vehicles or Home
2. Liability - Umbrella Coverage is for additional liability over Vehicle, Home, or Personal Liabilities.
3. Life Insurance - Taking care of those who you leave behind should you die suddenly.
4. Disability insurance for injury. Most companies have some form of disability to protect them in event of injury on the job but debilitating injuries can happen outside of the work place.
5. Long Term Care - Preparation for Old Age.
6. Health Insurance & Supplements
7. Credit Card and Identity Theft Insurance.

Vehicle Insurance

Coverages of a Vehicle Insurance Policy
Liability, Accident Benefits, Uninsured Motorist, Collision, Comprehensive, All Perils, Loss of Use and several other minor add-ons often called Endorsements

Liability - When people are responsible for damage or injury to others they are held responsible. If they caused an accident and have injured someone permanently and thereby altering that person's life, the injured person has a right to ask for compensation. The judge determines the amount of compensation that is required which can run into the hundreds of thousands of dollars. What is a good level for auto liability insurance? \$1 M or \$2M?

Accident Benefits - Medical, Rehabilitation and Attendant Care benefits, Caregiver benefit, Housekeeping and Home Maintenance expenses, Income Replacement, Dependant Care and Death and Funeral Benefits are included in this basic coverage. The basic amounts can be supplemented with increased coverage which increases your insurance cost.

Uninsured Motorists - Although it is illegal to drive without insurance some people take a chance and break the law. It is possible that others visiting our country don't have insurance and are allowed to drive on our roads. If they cause an accident, they probably don't have enough money to pay for the damage.

All Perils, Collision, Comprehensive- Increase your comprehensive deductible from \$300 to \$500 or drop collision insurance when the value of your vehicle is less than twice the cost of the collision. Find out what the buy out from the insurance company might be if you totalled your car. You would also lose any claims free discount if you were paid out. Any at fault accident claims might affect your premium for 6 years.

Remember that your deductible is the amount you will have to pay before your insurance company pays anything. If you have a windshield crack to replace a \$500 deductible for comprehensive would not be covered but \$300 might cover most of it.

Important Endorsements

a. Rented or leased Vehicles - OPCF-5

b. Rental during accident repair. - OPCF - 20

c. Liability for damage to non-owned automobile - car rental or borrowed vehicle -OPCF - 27

d. No depreciation damage or loss to new cars - OPCF - 43

e. Family protection coverage - increases liability for family in case of accident. - OPCF - 44R

f. Reduces the deductible associated with court-awarded compensation for pain and suffering from \$30,000 to \$20,000 and for Family Law Act claims from \$15,000 to \$10,000. - OPCF - 48

Numerous others. Check your policy carefully as these may duplicate the same coverage you have purchased elsewhere.

Income Replacement - if you are injured in an accident and cannot work.

Death and Funeral expenses - watch out for duplication if you already have a different policy.

Road Side Assistance - Insurance company like CAA, Canadian Tire Auto. Is this per vehicle or per driver? Compare the different options and coverages with these plans before purchasing.

Discounts - Check to see if you are eligible for discounts for low-mileage, airbags, antitheft devices, etc.

Good Driver - Accident Free, Claims free Discount

Loyalty - This discount is for staying with the company.

Home Owners - Auto insurance - bundle your auto and home insurance with one insurance company and get a discount.

Terms - monthly or annually. Savers are winners. People who are on the monthly, "Can I afford the payments." plan are the losers. Usually the cost is 3% or \$60 on a \$2,000 policy. Then Add HST on to that extra payment and you have a total of \$67.80.

House Insurance

Coverages:

Liability - Umbrella Coverage

Fire, Theft, Earthquake, Hurricane, Water Damage, Sewer Backup, Sump Pump failure.

Contents, Personal belongings away from home

If you mortgage your house, you will be required to have house insurance in case of catastrophe where your home is destroyed in some way so that it does not have the value for which it is mortgaged for. Home insurance will pay for repairs to bring the home value back to the mortgage value.

Increase the deductible on your home insurance from \$300 to \$500. Raising the deductible to \$1,000 results in another 10 per cent savings.

Unfortunately, the automatic home ownership calculator is biased towards the insurer. Be honest with your insurer when he asks about your home but make sure that his replacement cost evaluator is not charging you \$300,000 for a \$200,000 house. If you have valuables (individually worth more than \$1000) like paintings jewelry or instruments they may need to be declared in case of a fire claim.

The insurance will only pay out on claims and never would they pay out the total amount.

It is good to get a list of personal items with pictures and serial numbers for insurance purposes in case of fire or theft and store in a vault - bank or fireproof home safe.

Extended Warranty for household goods. Spend the money on a better product than on extended warranty. If a sales person wants to sell you extended warranty, ask what the chances of repair are. If the product is so poorly made that it requires extra warranty, it is probably not worth buying. High quality products don't need extended warranty.

Life Insurance

This section is not being discussed to bring about any fear or anxiety. God commits himself to be the father to the fatherless, a spouse to the survivor. A very present help in trouble.

Phil 4:6 - 7 "Be anxious in nothing but in everything by prayer and supplication, make your requests known to God and the peace of God which transcends understanding will guard your hearts and minds in Christ Jesus."

Purpose - I Timothy 5:8 "Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever."

Purchase coverage in case of catastrophe. Life Insurance is not a savings plan, and not a get rich scheme for your wife and kids. You want to continue to save not through a Life Insurance company but where you can control the funds.

How much is enough life insurance?

What are your expenses? That can come from your spending plan.

What age are your children and what will it cost you until they become independent? What is needed until the children leave home and responsibility is no longer there?

There are life insurance calculators which want you to buy enough coverage so that your family can live off of interest income for the rest their lives.

Are you a part of a Funeral or Burial Society. Do you have a prepaid funeral?

Does your Employer have life insurance coverage as a part of the benefit package? What is the value?

What are your assets?

Savings, Retirement Savings, Employability, Investments, Personal Business, House, Household goods

What are your liabilities and expenses should one spouse or both spouses die and children are underage?

Vehicle loans, Mortgage, Personal loans, - which are forgiven at death. Which will need to be paid off by a surviving spouse?

What is available in the Canadian Safety net? Survivor (widow or widower) insurance.

What is the shortfall between liquid assets & income and living costs. How many years are there to get to a plus balance?

Insurance needed = shortfall * # of years. The need continues to decrease over the years as your assets increase thus the best type of insurance is decreasing term.

If you received this all at once and you invested it how would that change the amount needed?

Do you need to top up your life insurance?

What kind of life insurance do you think you would need and for how long? What will that cost? Work that into your budget.

Term Insurance

Provides insurance protection for a time period or until a person reaches a certain age. It doesn't have a savings feature and only pays out benefits if the insured person dies during the term covered. It can be level term which keeps the same level of payout eg. \$100,000 for the duration of the policy. Decreasing term, diminishes as time the policy matures. Eg. Starts out at \$250,000 and decreases to perhaps \$50,000 in the last year of the term. The payout is based on the point at which the policy is required. If the person does not die in the coverage period, nothing is paid out but the family is protected against catastrophic financial disaster.

Universal Life:

A combination of life insurance and an investment component. A portion of your premiums go into your account, increasing your net worth. You can choose how the investment component is invested. Universal Life typically comes at a higher cost than a Term Policy.

Whole Life:

One of the most complex life insurance products. Like Universal Life, a Whole Life policy also has both insurance and investment components. However, they typically offer less flexibility (e.g. the insurer decides how the investment component is invested). This product is also more expensive than Term Life insurance.

insureye.com/

Whole life vs Term

Cost vs diff + Savings

Disability Insurance

There is disability insurance through ODSP but it doesn't cover non-workplace accidents.

Prepare for the future. No income - gov assistance.

What if spouse dies or is hospitalized for an extended time

Long Term Care - Preparation for Old Age.

As people are able to live longer and our society experiences new stresses with longevity, the cost of care will continue to go up. The Lord willing, all of us would like to live independently, actively and in sound mind until the Lord takes us to be with Him. This doesn't always happen because of dementia, injury, lack of strength to carry on daily living and sickness.

Health Insurance & Supplements

Most of us like to travel but with that there can be dangerous situations which lead to injuries and doctor or even hospital care. A heart attack or stroke could wipe out your life savings in a couple days without health travel insurance. The older we get the more we have time to travel but the greater the risk of health problems. Consider the risk and respond as God gives you wisdom.

Credit Card and Identity Theft Insurance

Credit Card companies deal with people stealing credit card information every day. Criminals make more money stealing information for credit card fraud than any other kind of theft.

Identity theft is a part of this process and the more information that a criminal can get on a person by hacking into his / her computer or by stealing id information that is on line, the easier it is to steal from you. If you are not alert to individuals stealing using your credentials, you could be charged. It often costs quite a bit to clear your name and set the record straight even if you don't incur much financial loss. The time involved and the feeling of being violated can rob you of your energy and zest for life.

Chapter 14

Estate Planning, Wills and Power of Attorney

Leaving a Legacy

Everyone faces the time when they leave this world and receive the rewards for their stewardship while they were here on earth. A good steward has been looking forward to that day with joy and anticipation. Sometime there is a nervousness about what God will say about the lack of diligence on our part but those who believe in Jesus will enjoy eternity with God and receive the crown of life. We will leave behind family members and friends which we had a chance to influence. How will that influence affect those who carry on from where we left off?

Even those who have not had the opportunity to have a children and a family still can have a significant ministry to those around them. They can be supportive of others and influence the next generation to godly living and to reach the world with the good news of the forgiveness of sin. We all can use the resources, time, talents and treasures for proclaiming the gospel. God wants us to use our gifts to further His kingdom and if we do, we will be blessed even more here on earth and then receive the reward of a faithful servant when we reach glory. What will be left behind?

The greatest legacy we could leave is family members who love the Lord and are serving Him with their time, talents and treasures. Paul encouraged Timothy to pass on that which was entrusted to him by God. (2 Timothy 2:2 And the things that thou hast heard of me among many witnesses, the same commit thou to faithful men, who shall be able to teach others also.)

Teaching our Children

Will our children be spiritual or materialistic? We need to teach our children from young how to handle money. They will never learn finances at school.

Have them memorize scripture about finances - how to receive blessings, become wealthy and what true wealth is. The book of proverbs teaches a lot about finances.

We gave rewards to our kids for making their bed, brushing their teeth, being kind to their brothers and friends, memorizing Bible verses, doing dishes and many other chores.

Instead of just giving children an allowance consider giving them direct guidance in the use of finances including how to work for money, family values and helping them to find ways in which to spend their money wisely. If you give small children a reward for helping in the home, give them small change instead of loonie and then teach them to share just like you are with them.

Tell them that 10 cents belongs to God, 10 cents is for saving and the rest they can use for a special project.

Teach your children how to have “Delayed Gratification” through example. Delayed gratification is not purchasing something until all the money is collected and you can pay cash.

Develop a strong work ethic with your children. Link hard work with reward. Today’s generation feels that parents owe them things. Teach them just as you have to work to provide for them, so they need to work if they want special privileges or to purchase special life needs (and a few toys.)

By having special family projects at Christmas or other times, teach your children the joy of helping others and the blessing that you receive as a result of giving. Have the children go with you to see the joy and happiness it brings to a family in need when you bring them a gift.

Realize the temporalness of this life

We came in with nothing and will leave with nothing except what we have put into God's kingdom treasury. 1 Timothy 6:7 "For we brought nothing into the world, and we can take nothing out of it."

Make good use of what God has given you while you can. There may be extra that you have kept for plans for your later years that never materialize. Keep looking at your Net Worth and determine adjustments to your Resources plan every year.

Consider making Funeral plans

Why not help those who are left behind by indicating your desires for your funeral. Most of us would not like to have a fuss over us but don't tell anyone that so loved ones not wanting to appear to be cheap or unloving will spend thousands on the funeral needlessly. Tell close family members who will be responsible should you pass away, what you have done and where you have put your funeral plans.

If you would like people to donate to an organization instead of flowers should put that into your funeral arrangements.

Estate Planning

Trusts and Foundations are established to control funds and disperse at given rate to named causes and possibly future needs.

Foundations are created to disperse worldly goods even before you pass on. These are charitable organizations that others can contribute to for a purpose that you have which God has laid on your heart. A foundation is usually administered by a board of directors.

Trusts are funds that are given out usually after you pass on. Trust companies charge and this comes off of the total available to distribute. If both parents of underage children die, a trust is set up from the proceeds of the estate to care for the children.

Wills

How many have a will? 80% of Americans do not have a will.

What Reasons do People Give not to have a will?

Didn't know I needed one.

Don't want to think about it.

Don't know what to put in one.

Costs too much.

I don't have anything anyway.

I'm single.

It might cause fighting in the family. (Tell my brother Jesus)

Why It is Important to have a Will

God wants us to care for those He gives responsibility for. Prov 13:22

You have more than you think.

Your treasures will go to the places that you believe are important.

If you have underage children, they have the guardian that you have chosen and communicated with not someone the government will put them with.

Having a will make it much easier for those who are grieving your loss.

Setting up your Will

Work on the will together with your spouse. Talk over the needs of the family and what you think needs to be done with your finances after you go. Prepare for the worst and ask the Lord for mercy and a long life.

Make sure that there is only One will - It must be clearly dated, signed and witnessed by two people to be uncontested. Destroy all previous wills. Life changes like when our last child reaches the age of maturity (18) will make provisions for a guardian for our children unnecessary. That might be a time to make major changes to your will.

Small changes to a will can done with a Codicil - an Amendment which needs to be duly signed by witnesses that this is the express desire of the one writing the Will or Codicil.

Family Conference - Discuss with children about your possessions that are meaningful to them. Determine if anything that has special meaning or sentimental value. If two children would like your dining room furniture, it gives time to work out a deal between them. Spend time with your children so that you can pass on values not just things. Incorporate family wishes into your will.

Court challenges and Family Feuds are common for those who are selfish and bitter. The more you leave behind the greater the potential for problems. God rewards those who have proper attitude toward material windfalls.

Instructions to Trustee

It is good to sit down with the Trustee of your Will and explain what you wrote and why you wrote it. Make sure that you get the consent of the Trustee before you put that person as executor / executrix.

If you are giving to charity make sure that the charity exists and if not make sure that the Trustee understands your heart desire so that he / she can execute the Will effectively.

Timing of the disbursement. Most trustees want to get the job done quickly. Make it easy for him / her by keeping your will simple and clear. Have a document which states all your bank accounts, safety deposit boxes, investments and where they are at. The older you become the better it is to downsize and liquidate your investments and invest in simpler forms of savings. Real estate, investments in stocks and bonds and businesses become complicated to divest for the trustee.

The estate will pay the trustee for his/her time to do the work and at \$20 or more an hour so don't make your complicated. Trust companies charge between 4% and 10% to execute a will.

Divest yourself of your things so there is not so much to clean up after. Become a minimalist.

Before you pass on find ways to maximize the amount given out to the organizations and people closest to your heart. Do you want to support your church, schools, missions that you like but wish you could give more to. Work on minimizing tax that is paid and maximize your giving and thus be a great steward.

One of our local Credit Unions has some free consultation available for trustees who are not sure how to proceed if you have an account with them. Trust companies have people who will execute the will for a fee depending on the size of the estate and the complexity.

Giving gifts

Consider gift giving to children while you are alive - currently there is no gift tax in Canada but gifts larger than \$10,000 at one time will be questioned by the bank and Canadian government. If you are in nursing care and would require government assistance to pay your bills the government can ask the recipients to pay the nursing care bills. There could even be a clawback for up to 3 years prior if the government thought that gifts were given to children or others so that a person in nursing care would receive more government assistance. If you have a large estate, reducing the estate reduces taxes paid by the estate when you die.

How much do you leave to immediate family? That is an individual's challenge.

Proverbs 13:22 A good person leaves an inheritance for their children's children, but a sinner's wealth is stored up for the righteous.

Why do you want to give a large inheritance to your children? What is your motivation? Do you want your family name to go on and your kids to be wealthy?

Some people are driven to success and want to prove other wrong. They have a personal vendetta with other relatives - "They said I would never amount to much. I will prove them wrong. My kids will be rich, theirs will be poor."

Dr. William Mayo founder of the Mayo Clinic - wrote, "I wouldn't have my children deprived of the fun and benefit of wanting something and going out to fight for it."

Andrew Carnegie - "The Almighty dollar bequeathed to children is an almighty curse. No man has the right to handicap his son with such a burden as great wealth." Stewardship Kauffman p.149

How old are your children? If they are under age make provision for a guardian and a trust fund until your children are 18 in your will in the event that you and your wife die within 30 days of each other.

Consider leaving more for younger children and less for older children because you have already made that investment into their life. You could explain the reasoning so that children don't think you are playing favorites. Be sure your children over 18 recognize that they already have receive significant support before your death.

Are all your children over 18? Are there any special circumstances or handicaps? Also the spouses and children of predeceased children should be considered as your descendants and treated in the same way as if your child were still alive.

Each person has to decide whether to give to grand children, or great grandchildren and how much.

Unless you owe a debt of gratitude to extended relatives, like a relative that has helped you in a very special way, it is not necessary to be generous to them in your will. Unless others recognize the special bond and help that existed, your generosity to them could be misunderstood and cause division in your family after you die. If possible do these kind of tributes while you are alive.

Others - People who you were unable to reward in your lifetime but you want to show that you appreciated their help. Spiritual Mentors, Schools, Others with significant needs that you want to help after your passing.

How much do you give to charity in your Will? - Use a percentage of the estate and not a fixed amount. Often our allegiances change over time so if an organization no longer exists or you do not want to give to that group when you die, change your will. You can also will Gifts in Kind like real estate, stocks and bonds, buildings, etc. can be donated to charitable organizations.

Which organization(s) do you want to name in your Will? How much to each (best to designate a percentage of the estate), what kind of project do you want the money to go to - general fund,

mission or project support, evangelism, Evangelism, social justice, church project, distribution of God's word, Missionaries or a mission field, Parachurch ministries, etc. What burdens has God laid on your heart? People often leave a legacy with the final gift of giving in their Will. Be careful not to attach too many strings as it may just sit in a bank because the organization can't use it for what you have designated.

You can leave verbal legacies as well as financial ones. Blessings to different people.

Family Businesses

Some people want to leave their business as their legacy and put a burden on their children that destroys them or the business. Some children don't have the interest or skills to run the "dad's" business. (Roofing company - children scared of heights.) Leon Danco wrote a book about transferring a business - *Inside the Family Business* and *Beyond Survival: A Guide for the Business Owner and His Family*.

If you have a business you should have an exit game plan in place not just leave it in your Will to them. As you move to retirement, move to advisor not controller of your business. Give new leaders (children) some opportunity to fail or make it bigger. Mistakes might hurt you but allow your legacy to live on not in business but in people.

Power of Attorney

If you become mentally incapacitated what will happen to you? If you were in an accident and went into a comma who would make decisions for you? Most people would think that the spouse would make decisions but what if your spouse was injured as well? Often the state will assign someone to make decisions - medical or financial for you. They may or may not be in line with what you would want to do.

When people write up their own power of attorney documents usually a family member is chosen for these positions. These "Power of Attorney" papers can be written up by a lawyer and signed. Help is available in Ontario on the web at <http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/poa.pdf>. Each province has its own regulations and forms.

As we get older (30+) we should have a power of Attorney for our personal care or medical decisions. Things like would you like to be resuscitated should you have a heart attack, continue on life support, harvesting of organs, etc.

We should also have a Power of Attorney for our property and finances to help take care of personal business if we cannot.

We all expect to live a long and healthy life. That doesn't always work out the way we would like. That is why even a young person or couple that has personal income and possessions should make a will and get their personal "house" in order. Things can be easily changed later but if you do not get your documentation done it makes it much more difficult for people you leave behind. The government steps in and what the government does is not in the best interest of the family or the loved ones left behind.

Chapter 15 Stewardship of Time

What is this commodity we call time? If we don't know what time is then how can we use it?

God created time on earth. Time began before there was even a sun and moon. Genesis 1:5 God created the first measurable time when He created darkness and light. He created the evening and morning and called day. We experience single dimensional time. What if time was two dimensional? Perhaps in heaven it is two dimensional. We do not have cyclical time on earth as in some false religions teach where our spirit comes back to this earth and is reborn in many different forms and we get to try again.

Time is what everyone has from the moment of their conception to eternity. Our life on earth is but a small slice of time in an eternity. The act of procreation begins our life and God gives a spirit to begin that life. That is why life is so holy and sacred. Our whole life belongs to God who created each one of us.

Ecclesiastes 12:1 Remember now thy Creator in the days of thy youth, while the evil days come not, nor the years draw nigh, when thou shalt say, I have no pleasure in them; ... 5b because man goeth to his long home, and the mourners go about the streets: ...7 Then shall the dust return to the earth as it was: and the spirit shall return unto God who gave it.

If our life belongs to God so does our time. Since God is the creator of our time, we cannot remain unconcerned about how we use it. God is holding us accountable for how we use His time. We never know how much time we have. Some people think that God owes them a full life and if it's cut short, they get angry at God. Does God owe us 70 or 80 years?

What is our problem with time? Most of you would say, "I never have enough time." How much time do you have? You have 24 hours in each day, 168 hours in each week, 8,760 hours in a year. The current Canadian average male lifetime is 80 years and 84 for females. The famous scientist, Thomas Edison rightly said, "Time is not a commodity that can be stored for future use. It must be invested hour by hour or else it is gone for ever." However, we should not measure time by quantity but by quality, not by length but depth.

In our culture, time is money to be sold to the highest bidder. What is God's bid for our time? Actually, God already paid for our life by the death of Christ on the cross. Jesus came to give us life, and life abundant. John 10:10 Are you enjoying that life or are the pressures of time killing that joy? Perhaps we need a refocus.

What kind of steward are you of your time?

What do you think the most important thing that we can do with our time?

How much time are you giving to that?

If it really is that important, are you giving enough time for it?

If you are like me, it is often choices to waste time that get me in a bind. I struggle to keep my priorities in line. So often things that are urgent get in the way of things that are important. The other problem is that we engage in good activities instead of the best. 1 Cor 10:23 All things are lawful for me, but not all things are helpful; all things are lawful for me, but not all things edify. When we fail to focus on doing the best things and just enjoy a few good things but neglect the best so we get frustrated and irritated at ourselves for our slothfulness and carelessness.

Mt 6:33 says Seek first his kingdom and his righteousness, and all these things (food, cloths, possessions) will be given to you as well. Don't measure your generosity of time by how much you give but how much you use on yourself. If you give God 5% of your time is that OK? That means that you give yourself 95% of your time. 5% only works out to 8.4 hours a week. How many of you think you spend an hour a day and 2.5 hours on a Sunday with God? Devotions, prayer, worship and discipling (training our family).

A tithe, 10% of your time would be 16.8 hours. Would that be a good goal to work towards? You can keep 90% of the rest of your time. Just give God 10%. In Luke 10:38 - 42 Mary chose a relationship with Jesus and Jesus told Martha that was a better choice than worrying about a fancy meal.

What you do with your time and what I do with my time will be very different even as committed Christians. What is the purpose for your life. Everyone needs a Personal Mission statement. God has a special plan for your life. Jer 29:11 "For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future."

You are not just an accident as unbelieving evolutionists would want you to believe. You are important to God. Ps 139: 16 says, "Your eyes saw my unformed body; all the days ordained for me were written in your book before one of them came to be." He is always thinking about you. Ps 139:17 "How precious to me are your thoughts, God! How vast is the sum of them!"

God gives us life - how are you managing your life. What is your vision statement? Since God created you for a special purpose, we are to discover and live for that purpose. Why did God give you His spirit of life? What is your purpose? Why do you think God brought you into this world at this time, in this family setting? Do you have a Life plan. What will you do with the rest of your life? We don't want to make our mission statement so easy that it doesn't take faith to accomplish but never too hard that it is impossible even with God's help.

If knew you would be called up to the throne of God to account for what you are doing today with your life how would you feel? Would you make any changes in your life? your lifestyle? your activities? Do you have a life goal, mission statement to which you could say, "It is finished"?

Psalm 90:12 "Teach us to number our days, that we might present to thee a heart of wisdom." How we spend our time speaks to one of the most pressing issues that everyone faces every day. God wants to tell us how we can live a life with purpose, joy and peace. He doesn't want us to live in frustration, turmoil and exhaustion. So often we are not listening to God to hear what He wants to tell us. We can only hear His still small voice when we are listening, not usually in our busy, noisy life.

God told Elijah to go to the King and tell him there would be a drought then to go and hide in a remote location. For about three years Elijah camped out next to the Kerith Ravine and God looked after him there by having birds bring him bread and meat. It seems like such a waste of time to sit around and wait for God's next instruction but Elijah was soaking up God's provision and perhaps praying for his nation to turn from their sin. God was preparing the people to receive this message to reject the priests of Baal and turn their hearts to Him.

God makes an audit at the end of time. God will one day audit our use of this gift of time. It matters what we do with our time. What kind of treasure are we laying up for eternity? 1 Cor 3:10-15 says, “ By the grace God has given me, I laid a foundation as a wise builder, and someone else is building on it. But each one should build with care. For no one can lay any foundation other than the one already laid, which is Jesus Christ. If anyone builds on this foundation using gold, silver, costly stones, wood, hay or straw, their work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each person’s work. If what has been built survives, the builder will receive a reward. If it is burned up, the builder will suffer loss but yet will be saved – even though only as one escaping through the flames.”

How do you use your time? What should we be doing with our time? Working, Sleeping, Playing, Relaxing, Relating, Socializing, Learning, Ministering, Prayer, Bible Reading, Worship, Your activities tell others what you are like. Who you really are! Why is the proper use of our time today so important? James 4:13-15 tells us why. “Now listen, you who say, ‘Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.’ Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. Instead, you ought to say, ‘If it is the Lord’s will, we will live and do this or that.’”

Peter F. Drucker rightly noted that "Time is the scarcest resource and unless it is managed nothing else can be managed." Christian stewardship of time, however, is more than mere "time management." To redeem the time, we need richer language than that. We need biblical language that reflects the God who grants us life hour by hour and minute by minute.

Col 4:5 -6 Be wise in the way you act towards outsiders; make the most of every opportunity. Let your conversation be always full of grace, seasoned with salt, so that you may know how to answer everyone.

Eph 5:15 - 18 Be very careful, then, how you live – not as unwise but as wise, making the most of every opportunity, because the days are evil. Therefore do not be foolish, but understand what the Lord’s will is. Do not get drunk on wine, which leads to debauchery. Instead, be filled with the Spirit.”

The goal of this chapter is not to get you to try to do more. Rather using what you have more wisely. It is not just better time management but making sure that we enjoy time with God and others. People often mess up our schedule but that is usually God’s priority.

We need to be careful to guard our time with God and be rejuvenated. Burn out happens when we try to give living water out of a dry well. We all need to set aside at least 1/4 to 1/3 of our time for sleep and even more for rest and rejuvenation. The very word recreation illustrates this truth – it is to re-create, to re-make us, to refresh us. Recreation or leisure needs to be balanced, and does not happen without careful planning. God knows we need these times and this is why He gave us the “Seventh day” for rest. God promised in Isaiah 58:13, 14 that there is significant rewards for keeping the Sabbath holy. “If you keep your feet from breaking the Sabbath and from doing as you please on my holy day, if you call the Sabbath a delight and the Lord's holy day honourable, and if you honour it by not going your own way and not doing as you please or speaking idle words, then you will find your joy in the Lord, and I will cause you to ride on the

heights of the land and to feast on the inheritance of your father Jacob. The mouth of the Lord has spoken.”

Beyond just keeping the Sabbath holy, Jesus also went away for a time with his disciples for training and renewal.

Stephen Covey told the following story to make a point about the need to rejuvenate our lives, to pause and reflect.

Suppose you were to come upon someone in the woods working feverishly to saw down a tree.

"What are you doing?" you ask.

"Can't you see?" comes the impatient reply. "I'm sawing down this tree."

"You look exhausted!" you exclaim. "How long have you been at it?"

"Over five hours," he returns, "and I'm beat! This is hard work."

"Well why don't you take a break for a few minutes and sharpen that saw?" you inquire. "I'm sure it would go a lot faster."

"I don't have time to sharpen the saw," the man says emphatically. "I'm too busy sawing!"

Like the Sabbath, "sharpening the saw" is about taking the time we need for self-renewal physically, mentally, spiritually, and emotionally. That is why the church promotes things like the Ladies' Bible study, Sunday School, Men's meetings, Youth evenings, Date Night Challenge and Berean Schools.

We need to realize that time is short. Not just for you but for the people around you. Heb 9:27 Just as people are destined to die once, and after that to face judgment.” You can't put your relationship with Jesus off for another day. You can never say, "I have time! I'll get around to it later." We don't know what will happen with our life nor how long we will live. Give God your best NOW.

Jesus told the parable of the man who did well in farming and would "Build bigger barns." God said, "You fool, tonight your soul is required of thee."

Luke 12:15 - 21 "Then he said to them, 'Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.' And he told them this parable: 'The ground of a certain rich man yielded an abundant harvest. He thought to himself, "What shall I do? I have no place to store my crops.'"

'Then he said, "This is what I'll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. And I'll say to myself, 'You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.'"

'But God said to him, "You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?"

'This is how it will be with whoever stores up things for themselves but is not rich towards God.'

The irony of all of this is that no matter how much a person does, or accomplishes, or has, it never seems to be enough. Enough is no longer enough. They are pursuing a path that leads to nowhere or climbing a ladder that is leaning against the wrong wall. Bible.org/..stewardship_time

1 Peter 1:17 refers to the life of a sojourner who lives in a strange or foreign land. It describes the life of one who lives as a temporary resident in some foreign place in order to work. We work in Japan as a missionary and carried an alien registration card. That was not our home we had a home in Canada.

When your time here on earth is over, what will be written on your tomb stone. Or more importantly, what will be written on the hearts of people you love? Your family, co-workers, friends.

In summary

God is the creator and our time, our life should reflect that.

We need to take time for a relationship with God.

We need to have a plan for our life so we focus on the best God will give us.

God wants us to have the proper priorities in life, focussing not on temporal, worldly things but on eternal things.

John 9:4 says, "Night is coming when no man can work, therefore work while it is day."

In the end Jesus said, "It is finished." Will you?

Chapter 13

Tips for Time Management

I have searched books and the web for these tips and they are not original with me. I wish that I were better organized and had a better handle on my time management. These tips are as important to me as to you.

Some people engage, hire a life coach or a mentor to guide you to a more successful and productive life. Find a colleague that will help you stay focussed and to whom you are accountable to. Find someone who can help you with determining your strengths and where you need to work on your weaknesses. Don't find a "YES" man but someone who will push you when you need that push and encourage you when you do a great job.

Ways To Become an Early Riser Like Most Successful People Are.

1. Wake up really early

People who are successful are generally early risers and do their most profitable work in the early morning when most people are still asleep.

Surely you know that time is an invaluable asset. Highly successful people take it up a notch by waking up at 5:30 am, 4:30 am and even 4:00 am. Not only will they have more control in their early hours, they'll also have more opportunities to do things that matter to them.

Start with waking up 15 minutes earlier than your usual time. Then, gradually adjust. Keep backing the wake up time until you have reached your start time goal.

2. Make your plan for when you want to wake up and then back up 7 - 8 hours for going to bed time. Well rested individuals think clearer and are more productive. One thing that delays Alzheimer's is a good deep sleep and good rest.

3. Have a Consistent Sleep Schedule

4. Never Eat Before Bed

5. Reduce your Caffeine intake if you are sensitive to coffee.

6. Never Drink Before Bed - Waking up and going to the bathroom disturbs your sleep.

7. Make Sure Your Alarm Clock is Out of Reach so you don't use the snooze.

8. Have a Good Reason to Get Up Early - Plan the next day activity before going to bed.

9. Start working out in the morning to get your system working and give your body some fatigue not just mind fatigue. Muscle tone and strength to perform duties also help. Intermittent physical change breaks during the day help keep you alert.

10. Go to Bed Calm and Relaxed. For the last half hour of your day spend quality time with your spouse working through your day and tomorrow. Play some music together, read a book, check out a helpful video, read Bible together, talk about your children, talk or work on a project together.

Scheduling Software

Use computer software to plan and schedule your activities. The freeware email, task scheduler and calendar "Thunderbird" is available for any kind of computer. Download it and install it for efficient time management. Other subscription software will push ads or track your activities and try to push ads to you based on your current calendar, emails and todo lists. You can pay \$150 for

Microsoft Outlook for Windows or Mac. Outlook is a free download for your Android (Google Play) phone and available for your iPhone at iTunes .

Use a calendar. Having a calendar is the most fundamental step to managing your daily activities. If you use outlook or lotus notes, calendar come as part of your mailing software. Google Calendar is great – I use it. It's even better if you can sync it to your mobile phone and other hardware you use – that way, you can access your schedule no matter where you are.

Organizers

Use an organizer either on your phone or tablet/notebook or a paper book that helps organize life if you aren't into digitizing everything. The organizer helps you to be on top of everything in your life. It's your central tool to organize information, to-do lists, projects, contact numbers and other miscellaneous items. Thunderbird is a great free tool which has evolved and gotten better over time.

Create your daily to-do list first thing every day (or before bed the night before) This may take up to 30 minutes to break down an project how long different things may take. Prioritize the items listed based on importance, with "importance" defined as what will make the biggest positive influence on your productivity. The most important time of your day is the time you schedule to schedule time. Your job for the day is to stick to the plan as best as possible. Since you can't do everything, learn to prioritize the important and let go of the rest. Apply the 80/20 principle which is a key principle in prioritization. 80/20 refers to the phenomenon where 80% of the outputs is brought about by 20% of efforts. The remaining 20% of the output can only be achieved by putting in 80% effort.

Batch similar tasks together. Make categories for your daily activities: Personal development, meetings, communication, new work, training, teaching, preparation, scheduling, family, sleeping, eating and whatever categories of responsibility you have in your day. Batch the related tasks together so there's synergy. If you need to make calls, allocate a time slot to make all your calls unless they are a part of continuing your project development. It really streamlines the process.

Touch once philosophy. Attempt to schedule time not just to read your email or listen to your voice mail but to respond to it immediately if possible so that it is dealt with and you do not have to waste time to review the information a second time to make a response.

Eat the elephant first. In the morning, the willpower of highly successful people is fresh and ready to go. So, this is the best time to take advantage of it – do your hardest task, your "elephant in the schedule" first. This way, you're more likely to get it done and you're more likely to finish it without other people barging in on you. Choose your "elephant" of the day – only one – and stick to completing it before you even get to eat breakfast.

Remember that it's impossible to get everything done. Also remember that odds are good that 20 percent of your thoughts, conversations and activities produce 80 percent of your results. Don't fuss about unimportant details You're never get everything done in exactly the way you want. Trying to do so is being ineffective.

Work within the box you created. Stop when time is up. Reschedule another time unless the deadline is up. The number one reason why things overrun is because you don't cut off when you have to. Don't be afraid to cut off discussion or meandering in meetings or draw a line to cut-off. If a meeting goes off agenda pick up the topic for another meeting. Otherwise, there's never going to be an end and you'll just eat into the time for the next responsibilities. Set a clear time line for meeting agendas and let people know when the meeting is scheduled to be over before you start. Time each item on the agenda that is circulated before the meeting.

Have a clock visibly placed before you. Sometimes we are so engrossed in our work that we lose track of time. Having a huge clock in front of you will keep you aware of the time at the moment. Have a way to have both a count down timer and a current time clock. Create an app that connects with your daily to do list to keep the timer up to date. This app can also keep track of time when you finish so that you can do a time analysis and billing out.

Focus. Are you multi-tasking so much that you're just not getting anything done? If so, focus on just one key task at one time. Close off all the applications you aren't using. Close off the tabs in your browser that are taking away your attention. Focus solely on what you're doing. You'll be more efficient that way.

Do a Time Analysis periodically just as you do a Resource Budget Analysis for your financial resources.

Create Clear Goals

Set clear, achievable goals on a yearly, monthly, and daily basis. Write or type your goals someplace where you will see them daily. Break down larger, complex goals into individual steps that can ultimately work their way onto a daily to-do list.

If you have a major project look for a program that has a Gantt Chart to co-ordinate and organize your project. Keep on top of the project and make sure that your deadlines are being met.

Any activity or conversation that's important to your success should have a time assigned to it. Take at least 10 minutes of your day to visualize your life goals, review your tasks for the day and allot schedules for breaks. It'll help your day be more manageable and less stressful.

Schedule appointments with yourself and create time blocks for high-priority thoughts, conversations, and actions. Schedule when they will begin and end. Have the discipline to keep these appointments.

Plan to spend at least 50 percent of your time engaged in the thoughts, activities and conversations that produce most of your results.

Influential entrepreneurs know that their personal priorities are worth more than other people's priorities. Upon waking up, these significantly successful professionals don't immediately check their email – they make it a point to claim the early hours of the day as their "me" time.

After all, these extraordinary people believe that if their priority needs to be done, then it has to be done first.

"If today was the last day of your life, would you still want to do what you're about to do today?" This hard-hitting question gets you right where it wants you. If you find yourself saying "no" several times in a week, then go out there and change something. You never know when you'll have the opportunity to do it the next time.

Schedule Blocks

Schedule blocks of time not just start time. Use "time boxing" to allocate a fixed time period (a start and end time) for each item on your task list. This will ensure that you don't lose track of time, you're able to complete each task, and you'll meet your deadlines. Examples: "8:00am-9:00am: Task 1 9:15-10am: Task 2" Give yourself a little buffer between each task and use a timer to keep on schedule. This prevents your work from dragging on and eating into time reserved for other activities. Don't pack everything closely together. Leave a 5-10 minute buffer time in between each tasks. This helps you wrap up the previous task and start off on the next one.

Motivation doesn't last forever, so you need to replenish yours regularly. Highly successful people know this, so they dedicate ample time to increase their supply. You're more likely to continue accomplishing a task once you're emotionally invested in it, right?

Know your deadlines. When do you need to finish your tasks? Mark the deadlines out clearly in your calendar and organizer so you know when you need to finish them. Target to be early. When you target to be on time, you'll either be on time or late. Most of the times you'll be late.

Set reminders 15 minutes before. Most calendars have a reminder function. If you've an important meeting to attend, set that alarm 15 minutes before.

However, if you target to be early, you'll most likely be on time. For appointments, strive to be early. For your deadlines, submit them earlier than required.

Schedule time for interruptions. Plan time to be pulled away from what you're doing. Take, for instance, the concept of having "office hours." Isn't "office hours" another way of saying "planned interruptions?"

Block out distractions. Log out of social applications like Facebook, LinkedIn, and Twitter. Shut your email, instant messaging, and chat applications down temporarily. Turn off your phones and let messages go to voicemail. (Most cell phones have a "Do Not Disturb" mode, and many of them allow you to add exception phone numbers to it, such as your child's school or an important client.)

Eliminate your time wasters. What takes your time away your work? Facebook? Twitter? Email checking? Stop checking them so often. One thing you can do is make it hard to check them – remove them from your browser quick links / bookmarks and stuff them in a hard to access bookmarks folder. Replace your browser bookmarks with important work-related sites. While you'll still check FB/Twitter no doubt, you'll find it's a lower frequency than before.

Put up a "Do not disturb" sign when you absolutely have to get work done. Block out all forms of social media unless you use these tools to generate business then only use them for business purposes and when they are scheduled for interaction.

What's distracting you in your work? Phone ringing? Text messages popping. The only time to log on is when you're not intending to do any work. Check between activities or scheduled projects if you have completed your tasks on or before time scheduled. When doing important work, switch off your phone. Calls during this time are recorded and contact them afterward if it's something important. This helps concentrate better.

Agree with collaborating partners what time is going to be blocked out. Share your schedule so they know you are not just ignoring them but you are involved in crucial business. Practice not answering the phone just because it's ringing and e-mails just because they show up. Disconnect instant messaging. Don't instantly give people your attention unless it's absolutely crucial in your business to offer an immediate human response. Instead, schedule a time to answer email and return phone calls.

Take a few minutes after each call or meeting to jot down a summary of key points and action items. Be sure to date it and highlight any action items that you need to add to your to-do list and schedule in a response time.

Organize your workspace, whether it's your desk, files on your computer, or your email inbox.

Use customer contact and calendar software to manage your daily tasks and activities. Choose a tool that enables you to sync your activities and calendar on your computer to the one on your smart phone. Make sure to use your calendar's built-in reminder feature to alert you 15 minutes or more before any important meeting or activity starts (or longer if you need time to prepare or travel).

Business Contacts

For business or contact calls take five minutes before every call and task to decide what result you want to attain. Be prepared for the call and anticipate possible responses and your counter response. This will help you know what success looks like before you start and it will also help you relax and slow time down. Take a couple minutes after each call or activity to determine whether your desired result was achieved. If not, what was missing? How do you put what's missing in your next call or activity?

Carry a Day Planner and record all your thoughts, conversations and activities for a week. This will help you understand how much you can get done during the course of a day and where your precious moments are going. You'll see how much time is actually spent producing results and how much time is wasted on unproductive thoughts, conversations and actions.

Don't strive for perfection. Make sure that you're investing the appropriate amount of time into a single task, project, or deliverable. Restrict your work to X amount of time. The 80/20 rule applies here. If you spend 40 hours on project that yields high quality results, is spending another five hours to "make it perfect" a good use of your time? That extra five hours can usually be used more effectively, such as to tackle other items on your list.

Learn to say "no." Many of us resist saying "no" to avoid appearing less competent, less devoted, or less of a team player. Don't take on more than you can handle. But when requests from others are of truly lower priority, they can drain your productivity. In such situations, especially those in which you'd like to help just to be helpful, try saying, "I'd love to help, but I'm swamped. Can you get back to me sometime next week?" You may find that the individual is pleased by your attempt but manages to find an alternative that lets you off the hook.

Delegate! Delegating can be especially hard for business owners who tend to be do-it-yourselfers, but you can't focus on important tasks if you're trying to "do it all." Start by delegating tasks that are less important and have less risk associated with them, and gradually ramp up responsibilities as individuals prove capable.

If there are things that can be better done by others or things that are not so important, consider delegating. This takes a load off and you can focus on the important tasks. This has the added benefit of developing your employees professionally.

Organization

Create sub-folders on your computer. Tip: Use an "@" sign in front of your most commonly used folders to force them to the top of alphabetical listings so it's quick and easy to find the files you use most often.

Set up filters in your email software to automatically move emails from specific people or about specific topics into predefined folders.

Track your time spent. Egg Timer is a simple online countdown timer. You key in the amount of time you want it to track (example: "30 minutes", "1 hour") and it'll count down in the background. When the time is up, the timer will beep. Great way to be aware of your time spent.

15. Read more about 80/20.

You know what makes highly successful people less stressed, happier and more productive? What do highly successful entrepreneurs and executives do upon waking up in the morning?

Connect with your Spouse and Family

Use your morning hours to reconnect with your partner. Talk about your plans, your finances and even your beloved hobbies as a way to always be present in their lives. In the morning, highly successful people know that you'll have more energy and more focus so making this a ritual is paramount. You can even set up one day of the week as your "breakfast date". Go to the nearest cafe for breakfast or run around the neighborhood with your partner. It may do wonders for your relationship.

Spend thirty minutes listening to inspirational anecdotes and empowering quotes.

Keep a priority for your Children

If you have children, this is for you. Don't be that parent who says, "Oh, my son/daughter grew so fast! I barely had time to enjoy with her/him."

In the morning, when there is less clutter in your mind and less stress in your system, make it a point to help them get dressed, cook a hearty breakfast (or bake a batch of cookies) and even talk to them about their dreams. After all, you're working so that your family will have a better time. Don't let work get in the way of family – make time for your priorities.

Time With God and the Bible

Take time at the beginning and end of the day to spend time with God.

Read through Psalms, Proverbs or other passages to keep your focus on God's wisdom and focus in your life. Spend a few minutes to pray or to meditate to keep you relaxed. Remember, 90% of illnesses are stress-related, so forget the rush, don't dash and enjoy a few "hush" moments with yourself. Focus on your breathing. Meditate on Scripture. Take time to prepare for Spiritual involvement and projects. Find disciples to help pour your life into and leave a legacy. Take time to help others and be stimulated in your own life.

Declutter environment. Keep things which aid productivity nearby.

Modify your environment to make it conducive to productivity. Organize your work desk (next step). Decorate it with your favourite pictures and inspirational quotes. Put up a photo frame or two. Have your favourite mug there. Sometimes you may not enjoy all the work you have to do, but that doesn't mean you have to make yourself miserable. If you feel like home, you will be more inspired to get things done.

Goal-setting Guidelines

Set goals for your daily work flow.

Set other goals for mental, social, physical, emotional and spiritual well being.

Exercise Guidelines

We don't mean just the intense exercise regimen – you can simply do isometrics or 5BX Plan. Exercise will not just make you think clearer, be healthier and scientifically happier, it allows you to combat stress as well. Take time for recreation as it clears the brain. Short breaks between tasks. Meditate. Deep Breath, Isometrics.

Make time for cardio vascular exercise at least 3 times a week for 30 minutes at a time. An hour-long exercise routine seems too daunting, so try running, swimming even prayer walking around the neighbourhood for at least ten minutes. Join a local gym and make it a time to socialize or connect with the community people so that you can be a witness to them.

Disciple

Jot down on your gratitude journal

Happiness is about wanting the things that you already have. By enumerating the blessings they're grateful for, highly successful people become more open to optimism and inspiration and improve their outlook in life.

Everyday, write down at least one thing that you're thankful for. Learn to count the small wins.

Resources for Time Management

Stephen Covey's 7 Habits of Highly Effective People

<http://www.lifehack.org/articles/productivity/10-morning-habits-highly-successful-people-that-make-them-extraordinary.html>

<http://www.lifehack.org/articles/lifehack/20-quick-tips-for-better-time-management.html>

<http://www.entrepreneur.com/article/219553>

<http://www.lifehack.org/articles/communication/11-ways-become-early-riser-like-most-successful-people.html>

Why Being A Perfectionist May Not Be So Perfect.