

Money Matters

There are over 2530 verses
concerning handling money in
the Scriptures.

Money problems are the main cause of divorce

– not the lack of money but the way it's spent
and disagreements over whether we spend it his
way or her way.



Eph 5:25 Husbands, love your
wives, just as Christ also loved
the church and gave Himself up
for her; ...

What did Jesus do for us since he
loved us?

2 Peter 1:3 seeing that His divine power has granted to us everything pertaining to life and godliness ...

There isn't anything that we have a need to know that Jesus didn't provide for us.

Husbands, if you love your wife, she will have a thorough knowledge of the family's finances.

She will know the bank balance, the tax situation and how to function if you should suddenly be called to depart this world.

Why do I say this?

James 4:13 Come now, you who say,
"Today or tomorrow, we shall go to
such and such a city, and spend a
year there and engage in business and
make a profit." 14 Yet you do not
know what your life will be like
tomorrow. You are just a vapor that
appears for a little while and then
vanishes away.

How honestly will you deal with your wife?

1 Peter 1:15 but like the Holy One who called you, be holy yourselves also in all your behavior; 16 because it is written, "You shall be holy, for I am holy."

Col 3:9 Do not lie to one another, since you laid aside the old self with its evil practices,

It's tax time. How do we avoid cheating on our taxes?

We pay them.

Tax minimization is legal.

Tax evasion is not!

Matt 22:21 then He said to them, "Then render to Caesar the things that are Caesar's; and to God the things that are God's."

It's especially easy to cheat on taxes when we fail to realize that the government *is a minister of God to you for good.* (Rom 13:4)

That was true if you were a Jew listening to Jesus when Tiberius Caesar reigned as it is now.

Taking money for work without paying the taxes due is a criminal offense. Not paying the taxes can be a criminal offense.

Years ago I learned that even a corporate officer is personally responsible for taxes on wages paid and can go to jail if those taxes aren't paid.

Now many unpaid “nanny taxes” have
we seen make the news?

In fact, our government says the
employer owes the taxes if you pay
someone and don’t deduct them.

Prov 16:6 ... And by the fear of the
LORD one keeps away from evil.

Sometimes husbands (and wives) fail to share the funds that are brought in.

1 Tim 5:8 But if anyone does not provide for his own, and especially for those of his household, he has denied the faith, and is worse than an unbeliever.

You may say that you provide their needs
and they don't need anything except what
you are willing to give them.

Matt 7:9 "Or what man is there among you,
when his son shall ask him for a loaf, will
give him a stone? 10 "Or if he shall ask for a
fish , he will not give him a snake, will he?

Have you provided for your children
in your will?

If you die in this state, your minor
children belong to the state to dispose
as some judge sees fit and not
necessarily to the couple you might
have chosen to raise them in the
Lord.

We have become a consumer nation. While that's not sinful, we need to consider the pitfalls.

Ecc1 5:11 As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them?

A lot of this has been financed by
credit cards. Don't get caught

Prov 22:7 *the borrower becomes
the lender's slave.*

If you pay the minimum payment on a credit card with a \$5,000 balance, you will require more than 20 years to pay off that credit card balance.

From Consumer Reports – a simplified version of the information your bank sends you –

Dear Credit Card User,

You owe us money. We can raise your interest rate just because we feel like it. We can do this even if you have always paid us on time and your credit is still good.

We gave you a zero percent interest rate to entice you to transfer a balance to us. Now that you have, we can raise your rate from zero to our standard rate or even higher, to our default rate, if you pay us late or go over your credit limit just one time.

You may have to get your payment to us 20 days from when we mail you the bill. Mail delays in either direction are your problem. If your payment is late even once, we can boost your interest rate to as high as 29.99 percent.

Sincerely,
Your Bank

Sometimes brethren want to save everything for fear an evil day will come.

Ecc1 5:16 And this also is a grievous evil — exactly as a man is born, thus will he die. So, what is the advantage to him who toils for the wind? 17 Throughout his life he also eats in darkness with great vexation, sickness and anger.

My summation of this passage.

All work and no play makes Jack a dull boy. Think about what you're working for. Remember to light a candle now and then. Take time to relax and enjoy the sun and flowers. Don't be upset about other people and the injustices they put on you.

You are going to make some bad
investments.

Ecc1 5:13 There is a grievous evil which
I have seen under the sun: riches being
hoarded by their owner to his hurt. 14
When those riches were lost through a
bad investment and he had fathered a
son, then there was nothing to support
him.

Think about gold \$800 in 1980,
then down to \$300 from 1981 to
2006, then rising to \$1850 in 2013
and now down to \$1200.

There is no safe refuge.

The stock market between 1966 and 1982 was level. From 1982 to 1999, it rose 10 fold. From 1995 to 2003, it fell 40%.

Individual stocks varied greatly from the Dow.

Think about housing. If you are living in it and can make the payments and you don't have to sell, you're probably fine.

As an investment, in Florida the average home being sold has been on the market 457 days (data Nov 9, 2007) and has declined in value 21%.

Over the previous 5 years the average increase in Howard county was 22% per year.

Wise investment counselors tell us the same thing the Scriptures say - diversify.

Eccl 11:1 Cast your bread on the surface of the waters, for you will find it after many days. 2 Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth.

Don't co-sign notes.

Prov 6:1 My son, if you have become surety for your neighbor, Have given a pledge for a stranger, ... 3 Do this then, my son, and deliver yourself; ... 4 Do not give sleep to your eyes, Nor slumber to your eyelids; 5 Deliver yourself like a gazelle from the hunter's hand, And like a bird from the hand of the fowler.

The only reason someone needs a co-signer is because no sane person would come within ten feet of lending them money.

Prov 6:10 A little sleep, a little slumber,
A little folding of the hands to rest" —
11 And your poverty will come in like a
vagabond, And your need like an armed
man.

Remember where
money is in your life.
It's not the reason for
living, it just pays for
the style in which you
live. More is not
always better –
sometimes it's just
gaudy.



Ecc1 12:13 The conclusion, when
all has been heard, is: fear God
and keep His commandments,
because this applies to every
person.

1Ti 4:7 ... Rather train yourself for
godliness; 8 for while bodily
training is of some value, godliness
is of value in every way, as it holds
promise for the present life and also
for the life to come.

If you would follow God today, Peter's advice on Pentecost is relevant

Act 2:37 Now when they heard this they were cut to the heart, and said to Peter and the rest of the apostles, "Brothers, what shall we do?" (38) And Peter said to them, "Repent and be baptized every one of you in the name of Jesus Christ for the forgiveness of your sins, and you will receive the gift of the Holy Spirit.