

JESUS TALKS ABOUT SAVING, SHARING, *Spending*



In three different parables, Jesus gives counsel about each of the options. Take a few minutes this weekend to read each of them and think about their messages. The **Save** principle is found in the Parable of the Talents (Mathew 25:14-29). The landowner expected all three individuals to invest their talents (measures of gold) wisely—whether they had five, two, or one. Those who invested with care were rewarded, but the man who buried his talent was reprimanded. The **Share** principle can be found in the Parable of the Rich Fool (Luke 12:16-21). The wealthy and wicked farmer chose to enlarge his barns rather than give his harvest profits to his less fortunate neighbors and fellow countrymen. He died without enjoying any of his extra wealth. The **Spend** principle is found in the short Parable of the Tower Builder (Luke 14:28-30). Jesus told his listeners to imagine they were building a tower, and He emphasized the importance of planning and budgeting to avoid future embarrassment.

I believe these parables teach three foundational lessons. First, every dollar we receive from our Heavenly Father is entrusted to us. Second, He gives us the freedom to save, share, and spend as we like. It's our decision. Third, someday we will have to give an account of our money management in these three areas. **Next time you receive some unexpected money, pray and think carefully about what you will choose to do with it.**

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The STEWPOT

A POTPOURRI OF PRACTICAL IDEAS to help you become a better steward

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WOW, A THOUSAND DOLLARS!

BY GORDON BOTTING DRPH, CHES, CFC

Flight attendant Karen, retail associate John, and bank manager Bob were all excited to receive a \$1,000 bonus.

When her cousin's will was read, Sylvia discovered that she'd received \$1,000.

Brad is one of the thousands of U.S. workers who received \$1,000 (or more) as a refund from his 2017 taxes.

What would you do with an extra \$1,000?

Would you fritter it away on inconsequential items—going out to dinner a number of times or buying a bunch of odds and ends on Amazon? Would you spend it on some high-priced technology that you don't really need? Would you buy a season's worth of fashionable clothes that will be out of style next year?

Just as there are multiple foolish ways to use extra money, there are a number of smart ways. You could save it, share it, or spend it. However, you need to make a thoughtful, **intentional** decision, or the money will be squandered before you know it!

The *Book of Proverbs* has a lot to say about the choices that people make with their money. The book repeatedly stresses that wisdom and listening to good counsel are vitally important. "Choose my instruction instead of silver, knowledge rather than choice gold, for wisdom is more precious than rubies, and nothing you desire can compare with her" (Proverbs 8:10-11).*



STEWARDSHIP is a total lifestyle. It involves our health, time, talents, environment, relationships, spirituality, and finances.

*All Bible texts are taken from the New International Version.

What would King Solomon, one of the authors of *Proverbs*, do with an extra \$1,000? It's hard to say. He might save, share, or spend it—but no matter what he did, he would make a careful, intentional choice about how to use the money wisely. “The plans of the diligent lead to profit as surely as haste leads to poverty” (Proverbs 21:5).

Let's take a look at each of these options—save, share, spend—as you imagine what you might do with an extra \$1,000.

SAVE YOUR MONEY

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

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

Nowadays, few individuals are saving for a rainy-day emergency or a sunny retirement. However, if we plan and prepare for both, we will stay financially dry under the umbrella of savings.

For instance, you can take your \$1,000 and place it in a special savings account for life's unexpected surprises, such as when your car breaks down, your child injures her arm playing softball, you need to visit your elderly parent, or a host of other unanticipated scenarios. You could also save the money to prepare for the holidays. Come December, when you're purchasing gifts for family and friends, you'll be grateful that you can start the New Year without credit card debt.

You might want to invest the bonus money in a mutual fund and leave it there for the next ten years, earning good interest. You might want to pay the taxes and then place your extra money in a Roth IRA. In the future, you'll enjoy the benefit of withdrawing tax-free interest.



You could also save the money to prepare for the holidays.

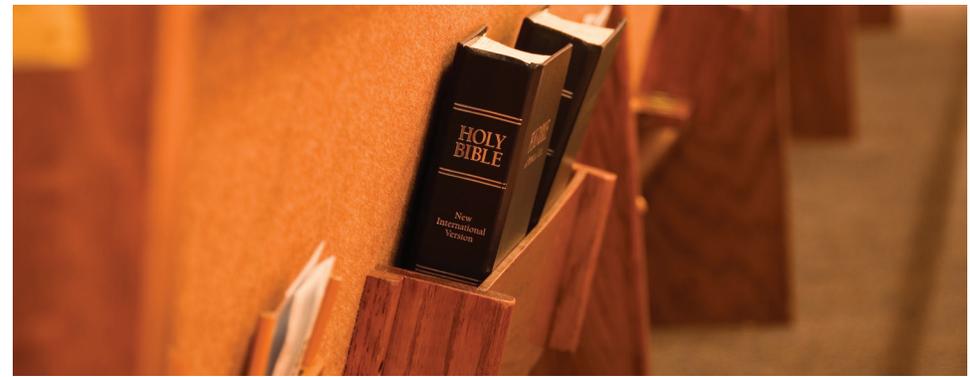
“Whoever is kind to the poor lends to the Lord, and He will reward them for what they have done” (Proverbs 19:17).

Although it might not be your first impulse, you could give your extra money to a worthy cause, such as a religious organization or community charity. If you are like our family, each week you receive numerous requests via mail, phone, and email to donate to various nonprofits. Now is your chance to give a few or many dollars to your favorite aid agency or evangelistic organization. Maybe your family could use the money to go on a mission trip to assist in building a church or school.

If you sit on a local church board or finance committee, you know that most regularly attending members return a faithful tithe, but you

SHARE YOUR MONEY

“Honor the Lord with your wealth, with the firstfruits of all your crops” (Proverbs 3:9).



also know that up to 50 percent of members do not give to the local church budget. Many things depend on the church budget—sanctuary lights, restroom supplies, church bulletins, Sabbath school materials, educational subsidies, and more! Perhaps you have not been able to assist as you would like in the past. Well, here's your opportunity to give 3-5 percent of your income to the local church budget, which is suggested for church members.

“Remember that the happiest people are not those getting more, but those giving more”

H. JACKSON BROWN, JR.

SPEND YOUR MONEY

“Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations. When the hay is removed and new growth appears and the grass from the hills is gathered in, the lambs will provide you with clothing, and the goats with the price of a field. You will have plenty of goats' milk to feed your family and to nourish your female servants” (Proverbs 27:23-27).

We tend to like this spending option the best, as we are a nation of shopaholics. Retailers love it when people receive extra cash because they know it's likely to be spent. After tax season, one pizza restaurant advertised their food with the slogan: “Almost as good as a refund but tastes a whole lot better.”

For a long time, you and your family may have been talking about your uncomfortable old mattresses or complaining about your living room sofa that is so threadbare. Use the \$1,000 to purchase what you need—without going into debt. Keep in mind that there is no virtue in saving money if you or your family have immediate needs.

Don't forget that money is often wisely spent on experiences, not just things. Maybe it's been years since you have taken a romantic long weekend or an anniversary vacation. Surprise your spouse with one using this extra bonus. Consider the money an investment in your marriage!

“By wisdom a house is built, and through understanding it is established; through knowledge its rooms are filled with rare and beautiful treasures” (Proverbs 24:3-4).