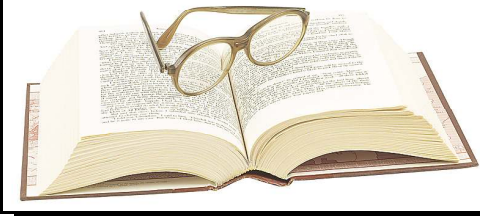


MESSAGES FROM WAYNE'S STUDY



MONEY, MONEY, MONEY

#0008

Who is better qualified to write about money than a man with Scotch blood running through his veins? Seriously, there are three things which the Bible teaches about money and my wife and I have found them to be abundantly true.

The rich rules over the poor, And the borrower is servant to the lender.

Proverbs 22:7 (NKJV)

When we were married we decided we would pay cash¹ for everything we bought, except for two things - our two homes. Even on those we paid off the mortgage considerably ahead of

schedule. There are far too many Christian who have (or ought to have) license plat holders reading "I Owe, I Owe, So it's off to Work I Go!" We believe the Lord has blessed us for following the advice from Solomon.

But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work.

2 Corinthians 9:6-8 (NKJV)

The New Testament does not teach tithing. We are to give as the Lord prospers us, but the tithe is the starting point. Then, if the Lord lays it on your heart to give more, give it. I know a number of people who claim they tithe, but that all depends on rather you do it in accordance with what is taught in the Old Testament. It is not 10% of what is left after you have paid your bills! It is not 10% of what is in your pay check! It is 10% of what you list as Adjusted Gross Income on your income tax (assuming you are honest with the IRS). Actually, if you check out the Old Testament carefully, a "yiyhe" is more than that because there are some "tithes on other tithes." Very early in our marriage we decided to do just that - 10% of my adjusted gross income plus what ever else the Lord laid on our hearts to give.

The Lord has blessed us bontifully for this. You can never out give the Lord!

"Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing? "Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them. Are you not of more value than they? "Which of you by worrying can add one cubit to his stature? "So why do you worry about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin; "and yet I say to you that even Solomon in all his glory was not arrayed like one of these. "Now if God so clothes the grass of the field, which today is, and tomorrow is thrown into the oven, will He not much more clothe you, O you of little faith?"

Matthew 6:25-30 (NKJV)

When I was working, some of my colleagues bought old houses and fixed them up for rental income when they retired. Others debated about other investments for their retirement. Jesus himself said we are not to worry about that! Gail and I didn't, we invested what money we had in our two sons. But what has happened now that I have been retired for seven years? We are currently much better off financially now than we were while I was still working. The Lord gives and He gives, and then He gives some more! We have had money coming in from sources we never dreamed of - but God did!

¹We have a VISA card but pay it in full each month.