

How to Have Money to Give Away

This is the fourth and final article in a series suggesting how Christians can have the means to be generous givers.

Those who already have plenty of money to give away are welcome to ignore these suggestions. Those who don't are invited to try them. To read the full series, go online to goodshepherdmankato.org

Why Buy New When Slightly Used Will Do?

Shop in second hand stores. You can find clothing and other items that are good as new. You are often also helping to support a good cause. Shop garage sales, especially for children's clothing and toys that are quickly outgrown.

Never buy a new car. A huge amount of value is gone as soon as you drive it off the lot.

Don't rent to buy, which is always more expensive than waiting until you have the money, but don't buy what you can rent if you don't need to keep using it.

Better yet, borrow. Use the public library. Share books, periodicals or magazines with friends or ask for theirs when they are done. Share tools with relatives or neighbors.

Enough is Enough

Millionaire Sam Walton is known for continuing to drive his old pickup truck. Another of the world's richest men still lives in his first home. Their lifestyles hold part of the secret to riches. Don't buy the biggest house you can afford. It will

cost more for utilities and maintenance as well. Life can be lived well without a bedroom and bathroom for every person, a table for every meal, and multiple rooms for sitting in.

Larger houses are needed partly to hold more stuff. Avoid continually adding more things. Deescalate the amount of toys and gifts given for birthdays and Christmas. Agree to eliminate token gifts to those who don't really need anything. Remember that the real meaning of Christmas is not about getting presents.

Don't be swept away by excessive expectations about parties, prom, weddings, etc.. Look for enjoyment that comes from being with people rather than from spending money on impressive displays. There are ways to do the same things without clothes and decorations that are used only once, professional entertainers, rented vehicles, etc. Don't spend a lot of money on professional pictures that will be put away for the next 25 years, when snapshots can show the same things.

Don't try to "keep up with the Joneses". As a rich movie star once said, "Why spend money you don't have to buy things you don't need to impress people who don't care!"

Look Before You Leap

The first section of this series referred to the importance of "deferred gratification". This is important not only in making purchases but also in other areas of life. There are hasty decisions that you will pay for

at great expense the rest of your life.

As tempting as it is to start making money, don't quit school until you have a degree that will qualify you for a good job you want.

Moving and changing jobs can be expensive. If you change more than every few years, you will get farther behind and never catch up.

Don't quit a job until you have a new one lined up, ready to begin.

Don't move to a new town or new home until you have saved up enough money for moving expenses, the down payment or deposit and the first month's rent or payment.

Studies show that two of the most sure tickets to poverty are divorce and being a single parent. For many reasons, never, ever, ever, have sex with someone you are not married to.

Studies show that couples who live together before marriage are up to twice as likely to divorce as those who do not. For many reasons, never move in with a partner until after you are married. It may seem a way to save money at the time but you pay for it in the long run.

God exhorted the Israelites to follow his commandments so that they may live a good life in the land he gave them. It still holds true that immoral and illegal activities lead to financial ruin as well as many other problems. Living a moral life according to God's word is no guarantee of riches in this life, but is the way of true wisdom and has the promise of God's blessings.