

Two Financial Concerns

1. Financial Prudence

2. Transferable Skills

Two Financial Concerns

- 1. At-risk young men unable to go forward in life.**
- 2. A burden on the church by their inability to earn.**
- 3. Couples and families not prepared for a depression.**
- 4. A disgrace to any others considering the gospel.**
- 5. A waste of the fabulous wisdom given in scripture.**
- 6. Unnecessary distraction from the real goals of life.**

Financial Prudence – 1

- 1. Wise money management in all areas of life.**
- 2. This is to obey the clear will of God our Father.**
- 3. Prudence will adorn the gospel of Jesus Christ.**
- 4. Prudence will help you during a depression.**
- 5. Prudence to live as carefree as possible.**
- 6. Prosperity and savings to help others in need.**

Financial Prudence – 2

“He that loveth pleasure shall be a poor man: he that loveth wine and oil shall not be rich” (Prov 21:17).

“There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up” (21:20).

“A prudent man foreseeth the evil, and hideth himself: but the simple pass on, and are punished” (22:3).

“The rich ruleth over the poor, and the borrower is servant to the lender” (22:7).

Financial Prudence – 3

“Go to the ant, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler, Provideth her meat in the summer, and gathereth her food in the harvest” (Prov 6:6-8).

“The ants are a people not strong, yet they prepare their meat in the summer” (Prov 30:25).

Financial Prudence – 4

- 1. Avoid debt as carefully as you try to avoid death.**
- 2. Save at least 10% of your income no matter what.**
- 3. Live within your income after giving and saving.**
- 4. Do not touch savings. Pay for “emergencies.”**
- 5. Cut back on expenses until you are within income.**
- 6. What you think you need you do not truly need.**

Financial Prudence – 5

- 1. You do not need a house. R/E agents, bank loan officers, and financial idiots want you to have one.**
- 2. You do not need cell phones, cable, multi-cars, etc.**
- 3. You do not need to eat out. It is a very costly luxury.**
- 4. You do not need to travel, buy newest toys, etc.**
- 5. You do not need anything you cannot buy with cash.**

Financial Prudence – 6

- 1. Those who give and save scripturally, great!**
- 2. Those who avoid debt like the plague, great!**
- 3. Those who live inside their income, great!**
- 4. Those who live and drive modestly, great!**
- 5. Those who are ready for trouble, great!**
- 6. Those who cheerfully give to others, great!**

Transferable Skill - 1

“Prepare thy work without, and make it fit for thyself in the field; and afterwards build thine house” (Pr 24:27).

- 1. You need a life before you think of a wife or house.**
- 2. The first step in growing up is to get a profession.**
- 3. Get a profession and become very fit or good at it.**
- 4. A job is not a profession. It is slavery with no future.**
- 5. Read more: http://www.letgodbettrue.com/proverbs/24_27.htm.**

Transferable Skill - 2

11 And that ye study to be quiet, and to do your own business, and to work with your own hands, as we commanded you;

12 That ye may walk honestly toward them that are without, and that ye may have lack of nothing.

I Thessalonians 4

- 1. This is part of how to walk to please God (4:1).**
- 2. This is an apostolic exhortation by Jesus (4:1).**
- 3. This is Paul's apostolic commandment (4:11).**
- 4. You are to study to get a transferable skill (4:11).**
- 5. This is so you can have an honest reputation (4:12).**
- 6. The goal is income to have everything you need (4:12).**

Transferable Skill – 3

“Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.”

Ephesians 4:28

- 1. This is an apostolic commandment from Paul.**
- 2. This is how you walk like God’s children (4:1,17).**
- 3. This is Bible holiness by the new man (4:20-24).**
- 4. The goal is income to be able to give to others.**

Transferable Skill – 4

“The conies are but a feeble folk, yet make they their houses in the rocks.”

Proverbs 30:26

- 1. Conies are small, weak, helpless rabbits.**
- 2. But they are very wise by using mountains for safety.**
- 3. A coney would definitely get a transferable skill.**
- 4. Read more: http://www.letgodbettrue.com/proverbs/30_26.htm.**

Transferable Skill – 5

“A prudent man foreseeth the evil, and hideth himself: but the simple pass on, and are punished.”

Proverbs 22:3

- 1. A prudent man thinks negatively about the future.**
- 2. A prudent man makes ready for negative events.**
- 3. A prudent man takes measures to protect himself.**
- 4. A fool gets up and goes to work without thinking.**
- 5. A fool gets punished for not protecting himself.**

Transferable Skill – 6

“And because he was of the same craft, he abode with them, and wrought: for by their occupation they were tentmakers” (Acts 18:3).

- 1. Paul had a craft – *a trade or profession requiring special skill and knowledge* – a transferable skill!**
- 2. He got a job in another city – by his transferable skill!**
- 3. Our great apostle gave us an example (Ac 20:33-35)!**

Transferable Skill – 7

“If the iron be blunt, and he do not whet the edge, then must he put to more strength: but wisdom is profitable to direct” (Ec 10:10).

“Where no oxen are, the crib is clean: but much increase is by the strength of the ox” (Prov 14:4).

- 1. Only an idiot attempts to do a job by sheer effort.**
- 2. A wise man leverages his strength to do much more.**
- 3. Only an idiot thinks he can succeed without an ox.**
- 4. Much increase and prosperity require the ox’s strength.**
- 5. A transferable skill is a sharp axe and a strong ox.**

A Job Can Be Dangerous!

- 1. It deceives you by cash flow to think all is well e.g. auto factories in the north during 50's to 90's.**
- 2. It deceives you to neglect a transferable skill.**
- 3. It deceives you with security that is not security.**
- 4. It deceives you to settle for long-term poverty.**

A Working Wife Can Be Dangerous!

- 1. Her income causes you to think all is well.**
- 2. Her income leads you to neglect a transferable skill.**
- 3. Her income leads you to settle for long-term poverty.**
- 4. Her income leads you to likely abuse her (overwork).**

Spirituality Can Be Dangerous!

- 1. It is a RC lie that God wants monks or nuns. He has not called us to read the Bible and pray all the time.**
- 2. The N.T. emphasizes practical godliness, which includes serving the Lord heartily in a profession.**
- 3. We disgrace Jesus Christ and the Spirit of God by neglecting financial prudence and transferable skills.**
- 4. You cannot excuse professional slothfulness or financial foolishness by reading or praying.**

Hobbies & Idealism Are Dangerous!

- 1. Love of a hobby can seduce you into a job without sufficient income ... drawing, photography, flying, etc.**
- 2. If you follow a hobby, it will not pay enough, and there will be too many entrants for too small a pie.**
- 3. “Little House on the Prairie” idealism can seduce you into farming or ventures without sufficient income.**
- 4. A bustling wife with 10 children at home is idealistic: can you support the 12 of you and save her for you?**

How Will It Cost You?

- 1. You will never earn what your peers are earning.**
- 2. You will have a future of pressure and trouble.**
- 3. You will never be able to help others in need.**
- 4. You will have to expect more of your spouse.**
- 5. You will have to deprive your children.**

How Will It Cost You?

- 1. You will have to work MORE HOURS.**
- 2. You will have to work TERRIBLE HOURS.**
- 3. You will sacrifice YOUR BODY by hard labor.**
- 4. You will sacrifice YOUR BODY by bad conditions.**
- 5. You will have to work with LOWLIFES.**
- 6. You will have to supervise LOWLIFES.**
- 7. You may risk your life by taking dangerous jobs.**

It Is Not a Transferable Skill ... If

- 1. Others consider it a hobby e.g. starving artists.**
- 2. If your job can be replaced by unskilled labor.**
- 3. If your job can be replaced by a machine.**
- 4. If your job can be replaced by illegal aliens.**
- 5. If your job can be shipped out to India.**
- 6. If it pays less than 1.5 times your age.**

What Is a Transferable Skill?

- 1. It is transferable ... it is in demand everywhere.**
- 2. Other companies in town will pay for your skill.**
- 3. Other towns, cities, or nations must have it also.**
- 4. You can take it with you and apply it anywhere.**
- 5. It is a skill-set of some sort recognized everywhere.**
- 6. It is not dependent on one company or operation.**

What Is a Transferable Skill?

- 1. It is expertise at something clearly setting you apart.**
- 2. It is not working hard. Working hard is not a skill.**
- 3. It is an identifiable ability that men gladly pay for.**
- 4. It usually involves certification or formal evidence.**
- 5. It is something you can do that others cannot do.**
- 6. It is the right to do something others cannot do.**

What Is a Transferable Skill?

- 1. A CDL Class A is a transferable skill.**
- 2. An M.D. heart surgeon is a transferable skill.**
- 3. A certified plumber is a transferable skill.**
- 4. All these are transferable skills: nurse, engineer, auto mechanic, accountant, lawyer, programmer, pilot, sheriff, teacher, chemist, chef, welder, electrician, veterinarian, architect, CRNA, network administrator.**

How Can I Get a Transferable Skill?

- 1. Study and prepare (Prov 24:27; I Thess 4:11)!**
- 2. Stop playing and sleeping your way through life!**
- 3. Humbly ask everyone that has one for advice!**
- 4. Take every possible aptitude and intelligence test.**
- 5. Identify the careers fitting your aptitude.**
- 6. Identify the training necessary to obtain it.**

Are There Alternatives?

- 1. You can marry a spouse with a transferable skill!**
- 2. You can keep your wife working 40 hours per week, which is not a sin; it just may cost you in other areas.**
- 3. You can work two jobs or even more to cover the deficiency of not having a transferable skill.**
- 4. You can save money and invest in income-producing equipment like a backhoe, franchise, business, etc.**

I Do Not Want a Transferable Skill

- 1. Then you are sinning against the Lord and wisdom.**
- 2. Then you are doomed to a life of difficulty and pain.**
- 3. Then stop borrowing or taking from the rest of us.**
- 4. Then you better have a rich uncle to support you.**
- 5. Then you better have a mountain of capital to invest.**
- 6. Then you better know the president's wife.**
- 7. Do not expect any help when times get tough.**

Conclusion

- 1. Commendations to those obeying the Bible.**
- 2. Warning to those not obeying the Bible.**
- 3. America has opportunity to do anything you want.**
- 4. We must all help one another obey the Bible.**
- 5. We cannot pray for help, if lazy or rebellious.**
- 6. Every father is responsible for his family.**

For Further Study

- 1. Bible Economics ...** <http://www.letgodbetrue.com/sermons/pdf/bible-economics-86.pdf>.
- 2. Proverbs 14:4 ...** http://www.letgodbetrue.com/proverbs/14_04.htm.
- 3. Proverbs 21:17 ...** http://www.letgodbetrue.com/proverbs/21_17.htm.
- 4. Proverbs 21:20 ...** http://www.letgodbetrue.com/proverbs/21_20.htm.
- 5. Proverbs 24:27 ...** http://www.letgodbetrue.com/proverbs/24_27.htm.
- 6. Proverbs 22:3 ...** http://www.letgodbetrue.com/proverbs/22_03.htm.
- 7. Thinking Smart Financially ...**
- 8. Cost Cutting Strategies ...**
- 9. Ecclesiastes Sermon Series ...**
- 10. Break-Even Income Statement ...**
- 11. Education and Employment ...**