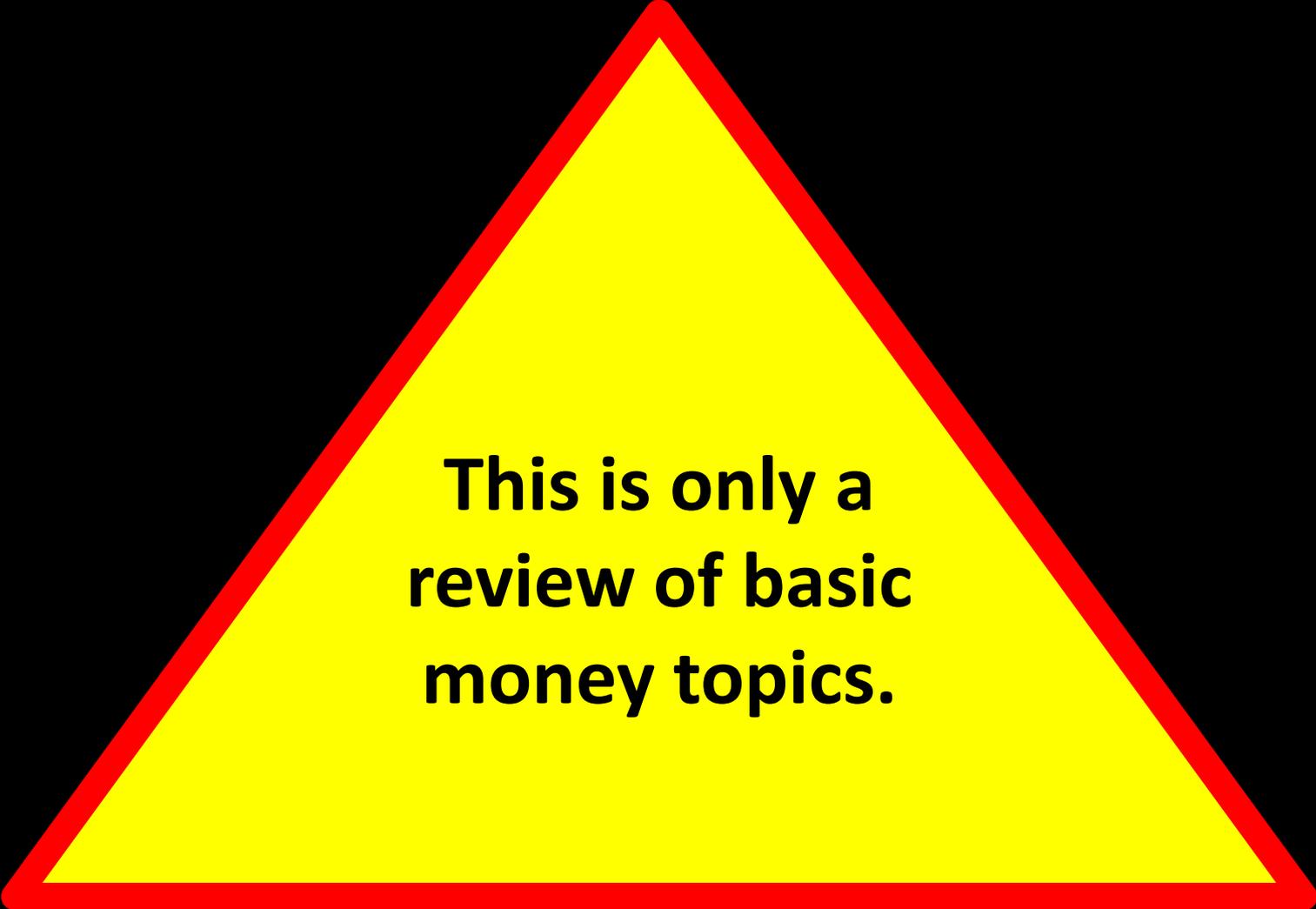
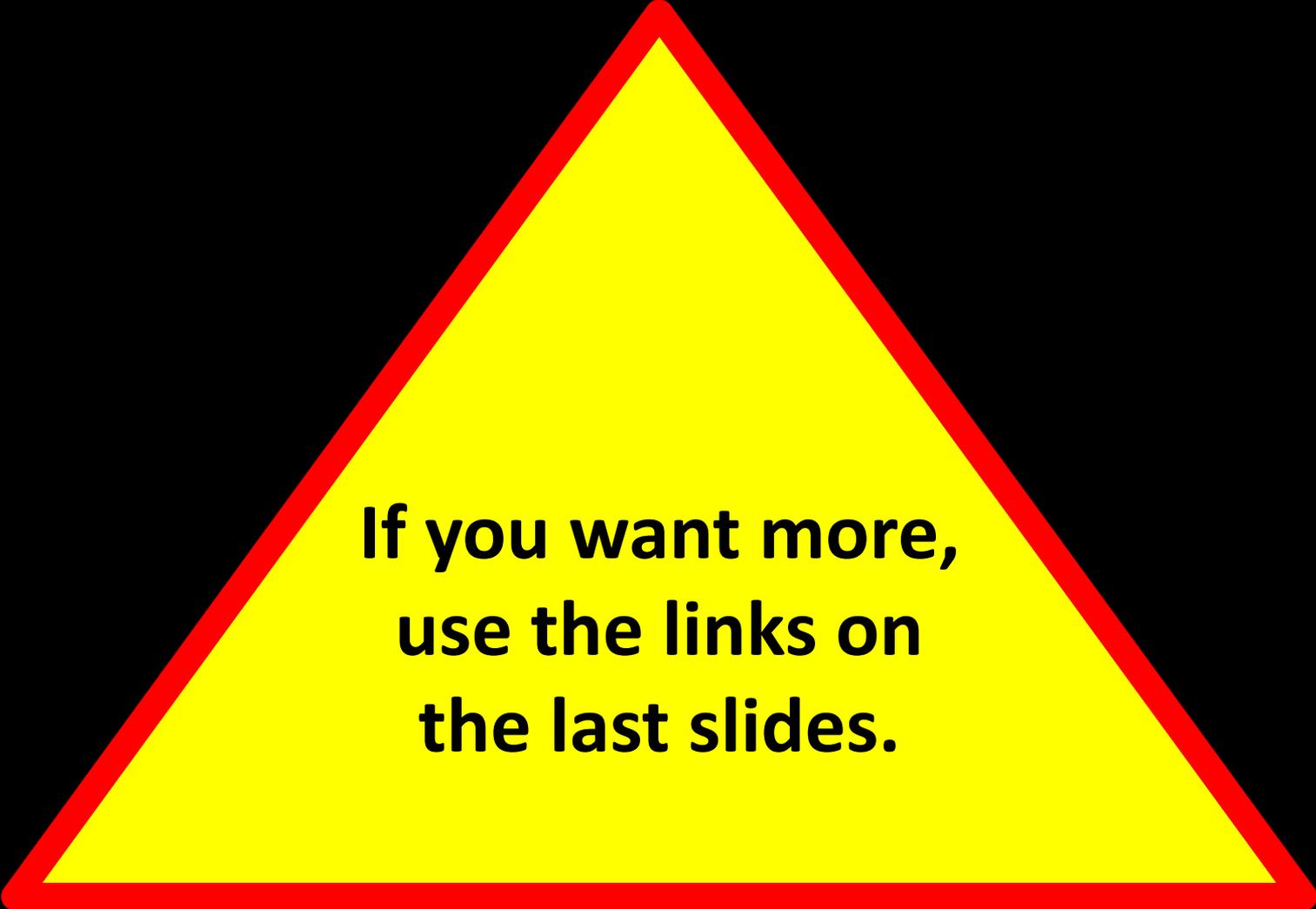


Money Matters



**This is only a
review of basic
money topics.**



**If you want more,
use the links on
the last slides.**



**My goals are to
convict, exhort,
and excite you.**

A large yellow equilateral triangle with a thick red border is centered on a black background. Inside the triangle, the text "If you think it too general or vague, hold a meeting to do it right." is written in a bold, black, sans-serif font, centered horizontally and vertically.

**If you think it too
general or vague,
hold a meeting
to do it right.**

Money Matters

A study of what the Bible says
about managing your money.

Money Matters

A warning that God and men
justly measure you by money.



The Bible ...

Teaches money mgmt.

Expects money mgmt.

Yes ... God elected more poor than rich.

But once saved, they have money duties.

The poor have money duties like the rich.

Do not resent money's objective measure.

Sluggards and wasters hate such standards.

The rich man is wise in his own conceit; but the poor that hath understanding searcheth him out.

Proverbs 28:11

5 Perverse disputings of men of corrupt minds, and destitute of the truth, supposing that gain is godliness: from such withdraw thyself.

6 But godliness with contentment is great gain.

I Timothy 6:5-6

**For the love of money is the root of all evil:
which while some coveted after, they have
erred from the faith, and pierced themselves
through with many sorrows.**

I Timothy 6:10

We hate covetousness, envy, greed, etc, etc.

Managing money is not any of those sins.

Managing money is His duties with money.

Do not resent God, the Bible, or your pastor.

Identify any faults, repent, change conduct.

**Moreover by them is thy servant warned:
and in keeping of them there is great
reward.**

Psalm 19:11

16 Length of days is in her right hand; and in her left hand riches and honour.

17 Her ways are ways of pleasantness, and all her paths are peace.

18 She is a tree of life to them that lay hold upon her: and happy is every one that retaineth her.

Proverbs 3:16-18

But whoso looketh into the perfect law of liberty, and continueth therein, he being not a forgetful hearer, but a doer of the work, this man shall be blessed in his deed.

James 1:25

**For this is the love of God, that we keep his
commandments: and his commandments
are not grievous.**

1 John 5:3

God our loving Father has fantastic advice.

He offers a very abundant life in this world.

His money duties may require some change.

Do not resent God, the Bible, or your pastor.

Identify any faults, repent, change conduct.

Money Matters

A study of what the Bible says
about managing your money.

Does the Bible Address Money?

- It mentions money from its beginning to its end.
- It has earning, giving, saving, keeping, investing.
- It commends getting ahead and condemns losing.
- Work is good ... but getting paid is much better.
- Wise diligence leads to riches ... folly to poverty.

We must cover every part of Life

Marriage

Pride

Speech

Relationships

Prayer

Alcohol

Thoughts



The Bible ...

Teaches money mgmt.

Expects money mgmt.

**A feast is made for laughter, and wine
maketh merry: but money answereth all
things.**

Ecclesiastes 10:19

**Where no oxen are, the crib is clean: but
much increase is by the strength of the ox.**

Proverbs 14:4

Whoso keepeth the fig tree shall eat the fruit thereof: so he that waiteth on his master shall be honoured.

Proverbs 27:18

16 All scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness:

17 That the man of God may be perfect, thoroughly furnished unto all good works.

II Timothy 3:16-17

And how I kept back nothing that was profitable unto you, but have shewed you, and have taught you publickly, and from house to house,

Acts 20:20

“Money” occurs 123 times in the Bible.

“Rich” or “riches” occurs 175 times.

A number of Christ’s parables use money.

“Poverty” or “business” occurs 43 times.

God assumes you know interest, debt, supply and demand, capital, loans, income-producing assets, risk, savings, financial calculations, etc.



The Bible ...

Teaches money mgmt.

Expects money mgmt.

Money Matters

A warning that God and men
justly measure you by money.

Does God Measure Money Mgmt?

- If you don't earn it, then you don't get to eat.
- He takes to heaven those that like to give it away.
- He put you in America – *to whom much is given...*
- He wrote a lot about it ... do you follow the rules?
- If you are foolish with money, you lose true riches.

There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.

Proverbs 21:20

A man to whom God hath given riches, wealth, and honour, so that he wanteth nothing for his soul of all that he desireth, yet God giveth him not power to eat thereof, but a stranger eateth it: this is vanity, and it is an evil disease.

Ecclesiastes 6:2

**If therefore ye have not been faithful in the
unrighteous mammon, who will commit to
your trust the true riches?**

Luke 16:11

**A gracious woman retaineth honour: and
strong men retain riches.**

Proverbs 11:16

30 I went by the field of the slothful, and by the vineyard of the man void of understanding;

31 And, lo, it was all grown over with thorns, and nettles had covered the face thereof, and the stone wall thereof was broken down.

32 Then I saw, and considered it well: I looked upon it, and received instruction.

Proverbs 24:30-32

Sloths hate standards; they love subjectivity.

The true reality of numbers expose them.

Eternal life is by it (Matt 25:31-46; I Tim 6:17-19).

Sanctification includes money (I Thess 4:11-12).

Age rules of thumb help ... Do not resent!

If no rules of thumb, how will you measure?

A rule of thumb is a general guide/gauge.

Is your income ... 1x, 2x, 3x, 4x ... your age?

Are net assets ... 1x, 2x, 3x, 4x ... your age?

If 2.5x ... 40yrs makes \$100k and has \$100k.



The Bible ...

Teaches money mgmt.

Expects money mgmt.

And said unto him, Go, wash in the pool of Siloam, (which is by interpretation, Sent.) He went his way therefore, and washed, and came seeing.

John 9:7

Then went he down, and dipped himself
seven times in Jordan, according to the
saying of the man of God: and his flesh came
again like unto the flesh of a little child, and
he was clean.

II Kings 5:14

The man born blind did not balk at all.

Naaman balked in a rage, but repented.

God's rules need not make sense to you.

Wisdom makes little sense to children.

Compromise costs you ... not God, truth, us.

Subjects We Will Not Detail

Futures

Stocks

DCA

IRR & CGR

ETF's

Time Value

Insurance

Leverage

Options

401(k)

Annuities

Commodities

Taxes

Loans

Hedge funds

Mutual funds

Gold

Do not be disappointed or discouraged.

God's basic rules are far more important.

Those things are easily researched online.

God can trump techniques by obedience.

Cheating costs, not investment ignorance.

Money #1:

**Financial ability and
its reward are God's
gifts to be used only
by His rules.**

Therefore I esteem all thy precepts
concerning all things to be right; and I hate
every false way.

Psalm 119:128

Money #2:

**As a general rule,
money can take care
of many problems.**

**A feast is made for laughter, and wine
maketh merry: but money answereth all
things.**

Ecclesiastes 10:19

Money #3:

**Greed for money,
or to be rich, is the
root of all evil.**

**For the love of money is the root of all evil:
which while some coveted after, they have
erred from the faith, and pierced themselves
through with many sorrows.**

I Timothy 6:10

Money #4:

**You need money
to cover all your
family expenses.**

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 4:11-12

A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just.

Proverbs 13:22

But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.

I Timothy 5:8

Christians should not be infidels by money.

Christians should be far better than infidels.

Dowries are wise ... fools deserve no wife.

The church is not a general insurance fund.

Charity is what you should give ... not take.

Money #5:

**You need money
to give to others in
their time of need.**

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 4:28-29

Only for real needs – acts of God. Grasp it!

It is more blessed to give than to receive.

But you must earn and keep to have to give.

Giving while cheating money duties is a sin.

This is the second best reason to earn more.

Money #6:

**You need money
to support the
kingdom of God.**

Let him that is taught in the word
communicate unto him that teacheth in all
good things.

Galatians 6:6

And Joanna the wife of Chuza Herod's steward, and Susanna, and many others, which ministered unto him of their substance.

Luke 8:3

Bring Zenas the lawyer and Apollos on their journey diligently, that nothing be wanting unto them.

Titus 3:13

Great men in the Bible were great givers.

Abraham, David, Solomon, Joses, Gaius, etc.

This is the first, best reason to earn more.

Our liberal benefactors have a lot of fun.

You cannot have the fun without earning it.

Money #7:

**Increasing money is
by increasing income
or reducing expenses.**

**Wealth gotten by vanity shall be diminished:
but he that gathereth by labour shall
increase.**

Proverbs 13:11

**Where no oxen are, the crib is clean: but
much increase is by the strength of the ox.**

Proverbs 14:4

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.

Ecclesiastes 10:10

There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.

Proverbs 21:20

Raising income is not hard – this is America.

Reducing expenses is not hard – just do it!

By doing both there can be much left over.

It takes self-discipline and a little ambition.

What is left over is saved and not touched.

Money #8:

**Great opportunities
for income must be
used in some way to
avoid wasteful folly.**

We have more opportunities than anyone.

We must give God thanks and exploit them.

All needed information is on your ... phone!

Brothers have all kinds of wisdom to share.

Get out and pick fruit off the money tree.

AB got a free CD in a few weeks to earn 3x.

EF leaped into a business for wages/profits.

GH laid out a long-term plan for ST at 4-5x.

IJ took a 40% pay cut for a 1000% pay raise.

KL started low, networked, tested, served.

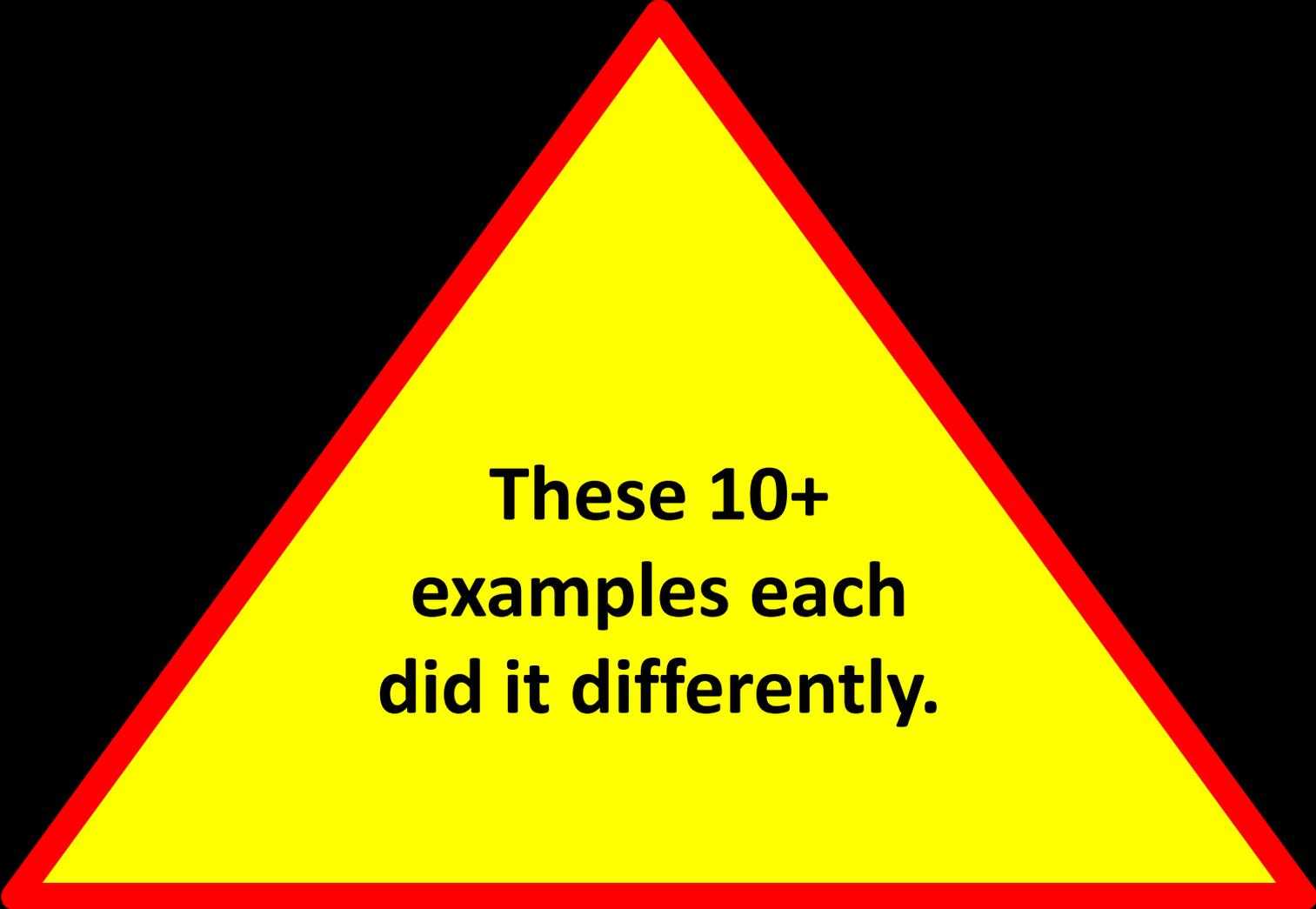
LM was brave and liquid to go all-in for IO.

OP leveraged time at DT for NC and BP.

CS and WT found hard niches to leverage.

RS started business from scratch creatively.

TU dug out of a difficult hole by CC and CC.



**These 10+
examples each
did it differently.**



**There are more
options for you
than these ten.**

Only some degrees are transferable skills.

You must be critical about college degrees.

A job that covers your expenses is not a TK.

Five days and forty hours are not enough.

The sixth day can cover all kinds of projects.

The Sky Is the Limit – *Think!*

Franchises

Certifications

Education

Get inside

Equipment

Business niche

Trade Max

Get brothers and brainstorm about money!

It is America ... only your mind limits you.

Different brothers did it different ways.

Think outside the box ... outwork all others.

Seek His kingdom first ... see what happens!

A large yellow equilateral triangle with a thick red border is centered on a black background. Inside the triangle, the text "The LORD is our Father and mightily blesses those loving Him." is written in a bold, black, sans-serif font, centered both horizontally and vertically.

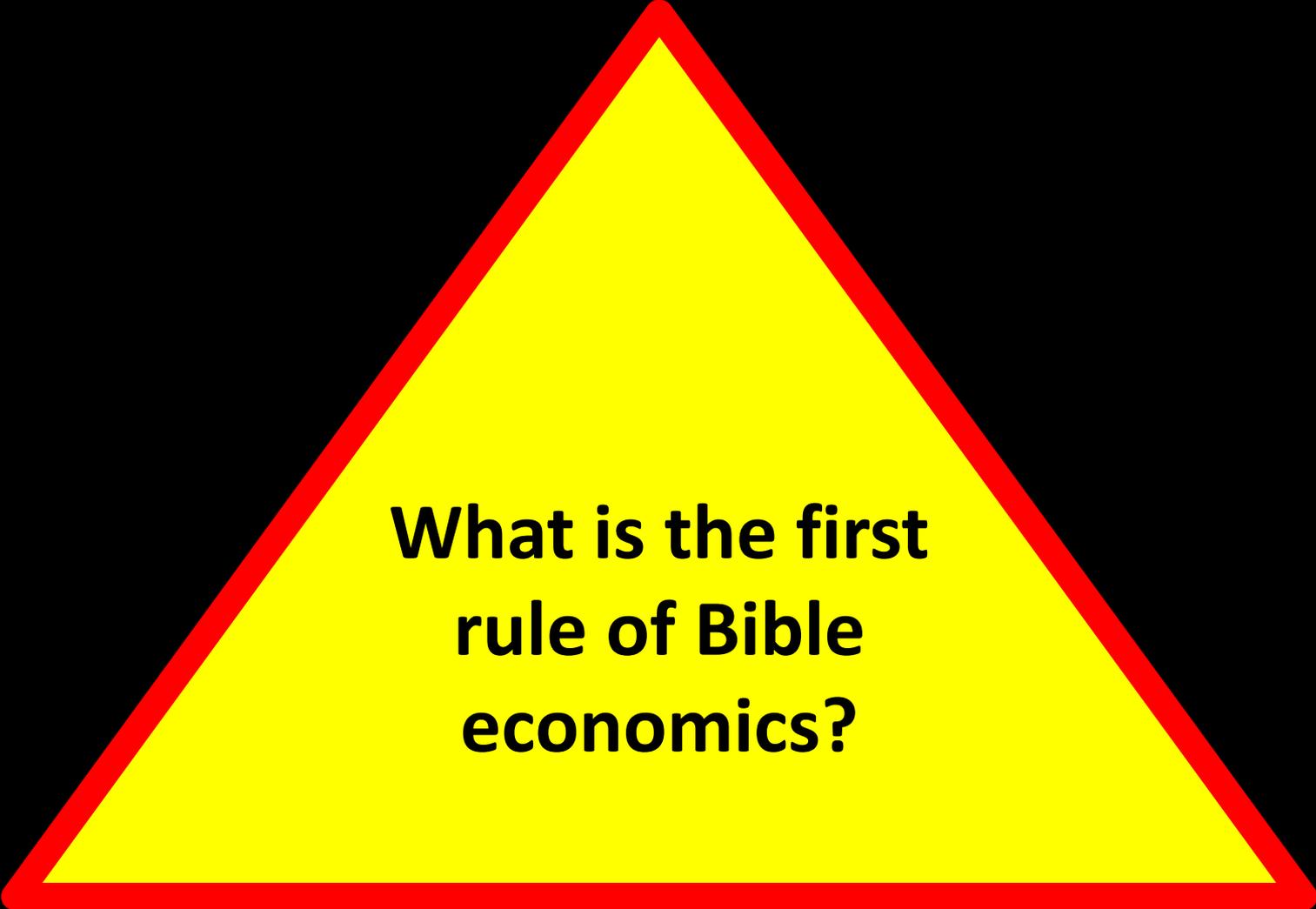
**The LORD is
our Father and
mightily blesses
those loving Him.**

Then Isaac sowed in that land, and received
in the same year an hundredfold: and the
LORD blessed him.

Genesis 26:12

And his master saw that the LORD was with him, and that the LORD made all that he did to prosper in his hand.

Genesis 39:3



**What is the first
rule of Bible
economics?**



Obey God!

God Can Open Windows of Heaven

W.T.

J.M.

W.J.

C.B.

G.A.

C.N.

S.D.

Money #9:

**Know the basics of
your job, industry,
and investments.**

23 Be thou diligent to know the state of thy flocks, and look well to thy herds.

24 For riches are not for ever: and doth the crown endure to every generation?

Proverbs 27:23-24

**The wisdom of the prudent is to understand
his way: but the folly of fools is deceit.**

Proverbs 14:8

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

Proverbs 22:3

The simple believeth every word: but the prudent man looketh well to his going.

Proverbs 14:15

Your flocks certainly include job & industry.

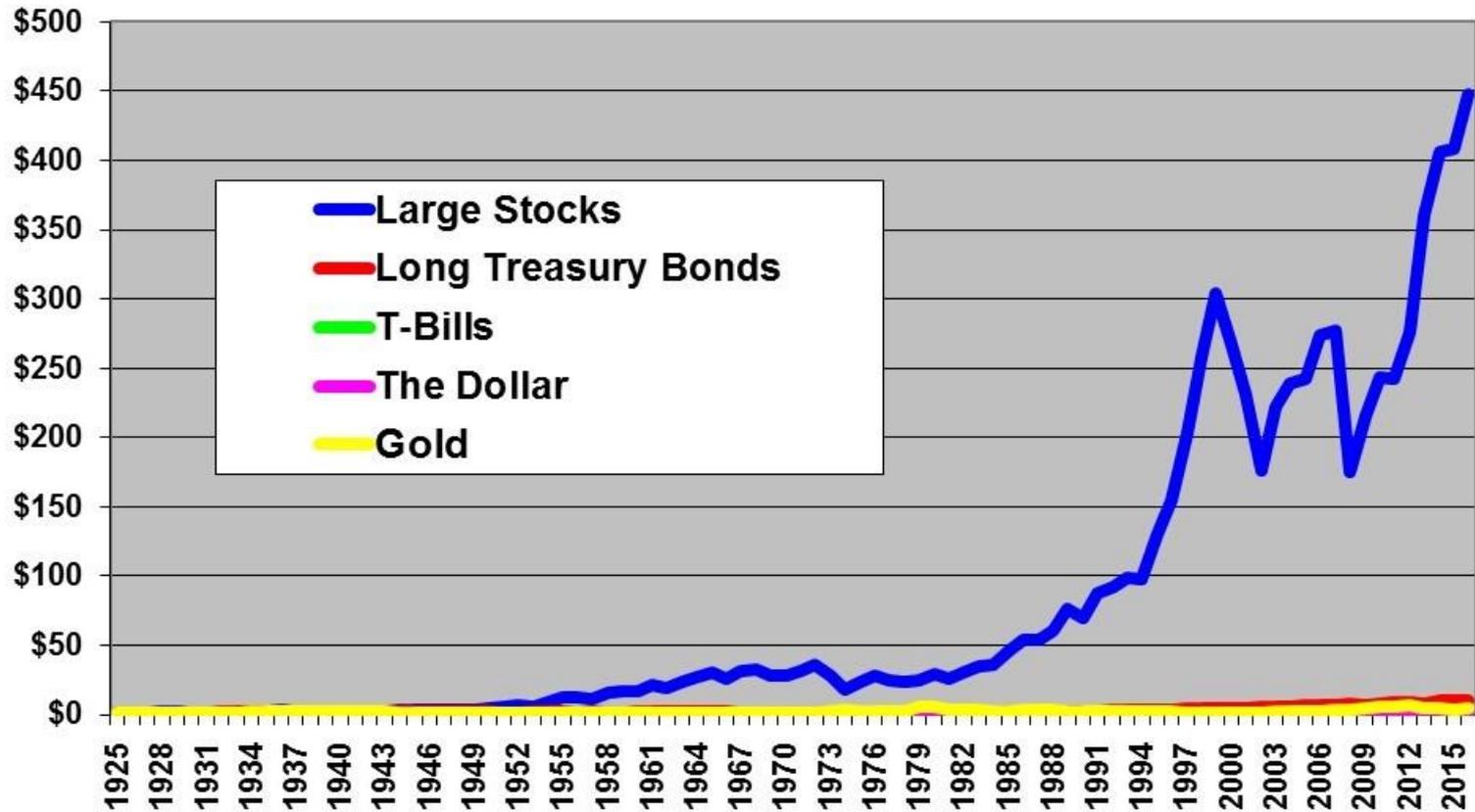
Auto, drones, textiles, M&A, robots, etc.

You can also understand basic investments.

1926 ... S= 45,000% ... G= 412% ... C= -93%.

<http://www.investorsfriend.com/asset-performance/>

Total Real Returns, Large Stocks, 20-year Treasuries, T-Bills, The Dollar and Gold 1926 - 2016





**This chart starts
in Roaring 20's
and ends in 2016.**

A yellow equilateral triangle with a thick red border is centered on a black background. Inside the triangle, the text "Stocks actually perform much better than shown." is written in a bold, black, sans-serif font, centered horizontally and vertically.

**Stocks actually
perform much
better than
shown.**

Money #10:

**Not living within
your means
is a sin.**

**He that loveth pleasure shall be a poor man:
he that loveth wine and oil shall not be rich.**

Proverbs 21:17

There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.

Proverbs 21:20

**He also that is slothful in his work is brother
to him that is a great waster.**

Proverbs 18:9

Living within means keeps all Bible duties.

Like giving, saving, fluff, debt, insurance, etc.!

Discretionary purchases without this are sin.

Forget your rights; think responsibilities.

It is self-discipline no different than porn.

Stop Spending Money

Phones

Convenience foods

Eating out

Alcohol

Pets

Trips

Driving

Gifts

Rent vs. buy

Cars

Interest

Energy drinks

Trips

Insurance

Cable

Gadgets

Activities away

Eating out

Vaping

If behind, you are an infidel, robber, waster.

You have no right to spend others' money.

You will never get ahead without repentance.

Repentance requires painful changes. Do it!

This is God's mandate, not just suggestions.

Christian liberty is not license for your will.

A CPA brother will help you set up a budget.

Giving, saving, fluff, debt ... limit spending.

If you must spend to be happy, you are sick.

This is temperance! Stop overspending!

Necessities and desires ... are not related.

Expenses will take all income without rule.

Pleasure must be found in the 90% leftover.

Spending is an addiction, often mindlessly.

Temperance in spending is ... temperance!

Money #11:

**God measures giving
by priority and
percentage.**

**9 Honour the LORD with thy substance, and
with the firstfruits of all thine increase:**

**10 So shall thy barns be filled with plenty, and
thy presses shall burst out with new wine.**

Proverbs 3:9-10

1 And he looked up, and saw the rich men casting their gifts into the treasury.

2 And he saw also a certain poor widow casting in thither two mites.

3 And he said, Of a truth I say unto you, that this poor widow hath cast in more than they all:

4 For all these have of their abundance cast in unto the offerings of God: but she of her penury hath cast in all the living that she had.

Luke 21:1-4

The first use of any income must be giving.

If not first, you dishonor and tempt God.

Only structured, disciplined giving works.

We start with a simple tithe (10% of gross).

It was the rule before and after Mt. Sinai.

Money #12:

**After giving, you
should be ready
to give more.**

That they do good, that they be rich in good works, ready to distribute, willing to communicate;

I Timothy 6:18

But the liberal deviseth liberal things; and by liberal things shall he stand.

Isaiah 32:8

**Will a man rob God? Yet ye have robbed me.
But ye say, Wherein have we robbed thee?
In tithes and offerings.**

Malachi 3:8

A tithe is already God's – He commands it.

Offerings beyond that constitute liberality.

You cannot outgive God; He will outgive you.

Think David or widow! Or R.G. LeTourneau!

For but \$2.50 we sift millions for subscribers.

Money #13:

**An honest tithe will
reflect total income
and tax benefits.**

We match only one of the three OT tithes.

We match Abraham and Jacob before Law.

Do not forget insurance and 401(k) benefits.

Do not forget possible income tax benefits.

Complex math is not the issue ... honesty is.

A yellow equilateral triangle with a thick red border is centered on a black background. Inside the triangle, the text "Do not fuss about the tithe in any way. It is God's." is written in a bold, black, sans-serif font, centered horizontally and vertically.

**Do not fuss about
the tithe in any
way. It is God's.**



**Real giving is
tithes and
offerings.**



**Remember
David, a widow,
or RG LeTourneau!**

Money #14:

**Savings is not an
option or suggestion.**

6 Go to the ant, thou sluggard; consider her ways, and be wise:

7 Which having no guide, overseer, or ruler,

8 Provideth her meat in the summer, and gathereth her food in the harvest.

Proverbs 6:6-8

**The ants are a people not strong, yet they
prepare their meat in the summer;**

Proverbs 30:25

There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.

Proverbs 21:20

It is easy to set automatic payroll deducts.

Here is where DCA or CGR can be beautiful.

Only structured, disciplined savings works.

Savings only goes so far; the rest is spent.

It is an evil disease to hoard and not use it.

Savings protects and allows investments.

Saving less than 10% is too easy, too little.

Only structured, disciplined savings works.

Accumulating savings is very encouraging.

Teach this to your children and their children.



If in debt ...

**live on 70%,
pay debt 20%,
still save 10%.**

Money #15:

**Max your 401(k),
a gift from God to
boost savings.**

Max 401(k) deduction to company match.

Do not waste what God sends (Pr 12:27; 18:9).

Yes, both parts of 401(k) count as savings.

Some liquid savings is needed for surprises.

Diversify your 401(k) investments for safety.

Money #16:

**Minimize debt for its
many negative costs.**

The rich ruleth over the poor, and the borrower is servant to the lender.

Proverbs 22:7

12 The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow.

13 And the LORD shall make thee the head, and not the tail; and thou shalt be above only, and thou shalt not be beneath...

Deuteronomy 28:12-13

Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.

Romans 13:8

Be cautious of the danger of student loans.

Do not let IRS interest penalty discourage.

Debt for things needed (ok) or wanted (no).

Mortgage with timely payments is not debt.

Christians have great credit scores ... 750+.

Bankruptcy is sin. Lots of sins are legal, so!

Strong men retain riches one way or another.

Forget the grace period; it is for thieves.

Liquidity, a great asset, needs liquid assets.

Liquidity, a great asset, has no extra debt.

Money #17:

**Minimize risk for its
many costly dangers.**

1 My son, if thou be surety for thy friend, if thou hast stricken thy hand with a stranger,

2 Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth.

3 Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend; go, humble thyself, and make sure thy friend.

4 Give not sleep to thine eyes, nor slumber to thine eyelids.

5 Deliver thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler.

Proverbs 6:1-5

26 Be not thou one of them that strike hands, or of them that are sureties for debts.

27 If thou hast nothing to pay, why should he take away thy bed from under thee?

Proverbs 22:26-27

**A gracious woman retaineth honour: and
strong men retain riches.**

Proverbs 11:16

Christians hate risk and insure against it!

We are no general insurance fund for you.

You are to cover large risks with insurance.

You are to cover small risks with cash fluff.

We will not be liberal men for your risk folly.

Insurance is very cheap, if you shop around.

Most employers have great benefit plans.

If self-employed, you can still find deals.

Even acts of God can be insured, but not all.

We only consider acts of God to wise men.

Money #18:

**Invest wisely as
pessimist more
than optimist.**

**Wealth gotten by vanity shall be diminished:
but he that gathereth by labour shall
increase.**

Proverbs 13:11

He that tilleth his land shall be satisfied with bread: but he that followeth vain persons is void of understanding.

Proverbs 12:11

**The simple believeth every word: but the
prudent man looketh well to his going.**

Proverbs 14:15

**Where no oxen are, the crib is clean: but
much increase is by the strength of the ox.**

Proverbs 14:4

25 The hay appeareth, and the tender grass sheweth itself, and herbs of the mountains are gathered.

26 The lambs are for thy clothing, and the goats are the price of the field.

27 And thou shalt have goats' milk enough for thy food, for the food of thy household, and for the maintenance for thy maidens.

Proverbs 27:25-27

He that tilleth his land shall have plenty of bread: but he that followeth after vain persons shall have poverty enough.

Proverbs 28:19

Many scams are eager for your savings.

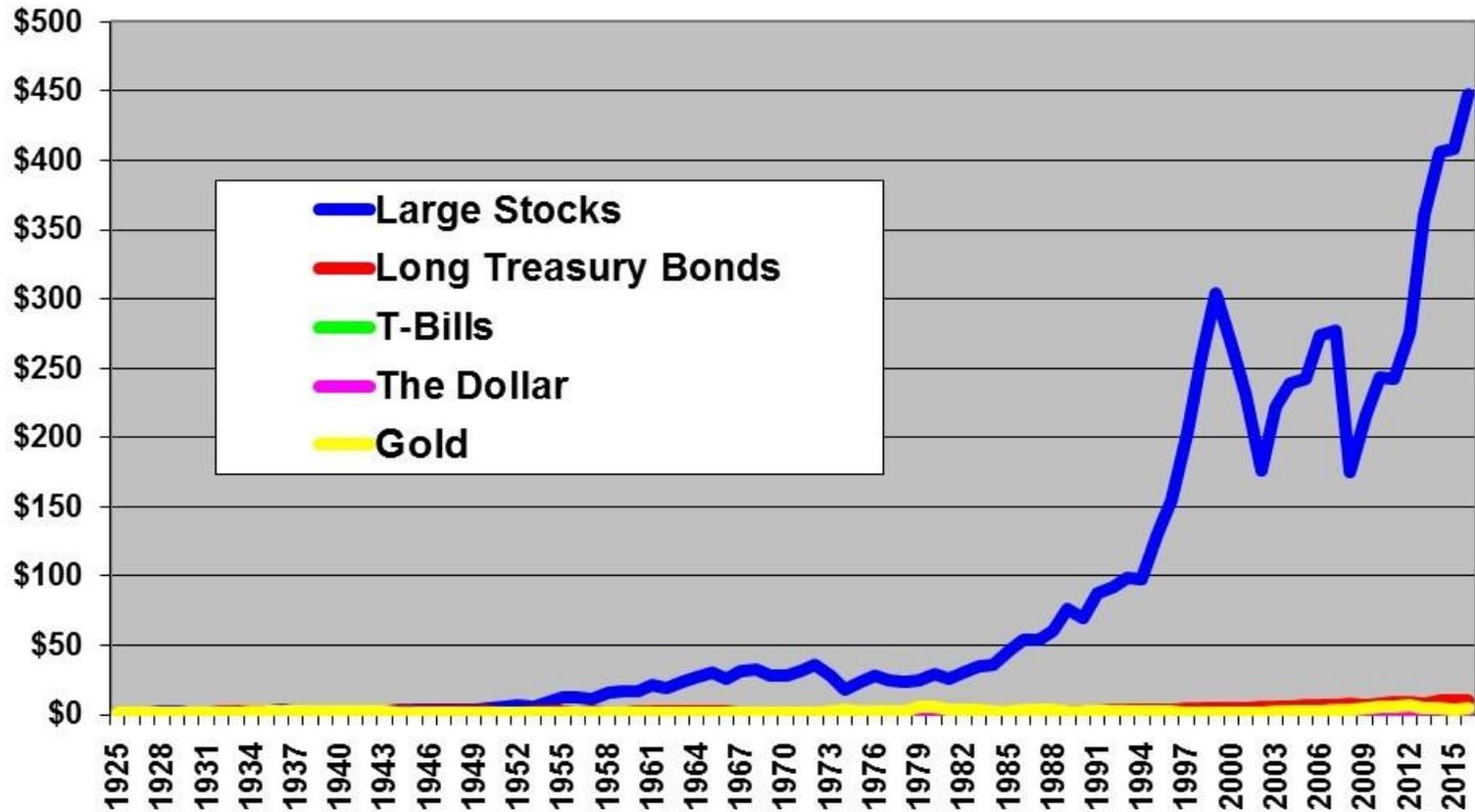
Too good to be true is always, only that!

No one gets rich by straining for 1% or so.

Buffett, traders, penny stocks are not real.

1926 ... S= 45,000% ... G= 412% ... C= -93%.

Total Real Returns, Large Stocks, 20-year Treasuries, T-Bills, The Dollar and Gold 1926 - 2016



Mutual funds are easy stock diversification.

Consistent saving trumps investment ideas.

Discipline with money trumps high yields.

Keep some cash for investment opportunity.

Keep some debt to cover a nation in debt.



The Bible ...

Teaches money mgmt.

Expects money mgmt.

And said unto him, Go, wash in the pool of Siloam, (which is by interpretation, Sent.) He went his way therefore, and washed, and came seeing.

John 9:7

Money #19:

**Finances are much
like eating, weight,
and body fat.**

Discipline and consistency trump technique.

You can lose weight following any diet ...

If you are consistent at calorie deprivation.

There is no perfect diet or instant results.

Riches require diligence, self-denial, time.

Money #20:

**There is only one right
time to start godly
financial living ...
... tonight!**

That time is right now without any delay.

If you do not start now, you will never start.

Riches require time, so start gaining today.

Procrastination is the enemy of progress.

Small amounts saved consistently add up.



A Gift ...

**To keep you going!
To make you think!
To share with others!**

ORIGINAL EDITION

**THE RICHEST
MAN IN
BABYLON**



GEORGE S. CLASON

George Clason (1874-1957), U.S. businessman.

Wrote pamphlets of sound financial rules.

These were compiled into the book in 1926.

Millions of copies have been given or sold.

Ignore parable ideas of Babylon and gods.

**He was the first to
use the phrase:**

Pay yourself first!

Seven Cures for a Lean Purse

Save 10%

Rule costs

Invest wisely

Avoid scams

Own home

Insurance

Earn more



Help Others ...

**Fathers train children!
Brothers one another!**

For Further Study - 1

- Bible Economics ... <http://www.letgodbetruer.com/sermons/practical/bible-economics/sermon.php>.
- Two Financial Concerns ... <http://www.letgodbetruer.com/pdf/two-financial-concerns.pdf>.
- Solomon's "Money" Proverbs ... <http://www.letgodbetruer.com/proverbs/topics/money.php>
- Work Ethic ... <http://www.letgodbetruer.com/pdf/christian-work-ethic.pdf>.
- Getting Ahead on the Job ... <http://www.letgodbetruer.com/pdf/getting-ahead-on-the-job.pdf>.
- Bible Management ... <http://www.letgodbetruer.com/pdf/management-bible-principles.pdf>.
- Lessons of Haggai ... <http://www.letgodbetruer.com/pdf/haggai.pdf>.
- Christian & Taxes ... <http://www.letgodbetruer.com/bible/practical/christian-and-taxes.php>.
- God Bless the IRS ... <http://www.letgodbetruer.com/pdf/god-bless-the-irs.pdf>.
- Christians & Tithing ... <http://www.letgodbetruer.com/bible/practical/tithing.php>.

For Further Study - 2

- Mighty Man's Life ... <http://www.letgodbetrue.com/pdf/a-mighty-man.pdf>.
- True Success ... <http://www.letgodbetrue.com/pdf/true-success.pdf>.
- A Good Name (trumps riches) ... <http://www.letgodbetrue.com/pdf/good-name-04-27-2016.pdf>.
- New Bible Economics ... <http://www.letgodbetrue.com/pdf/new-bible-economics.pdf>
- Cost Cutting Suggestions ... <http://www.letgodbetrue.com/pdf/cost-cutting.pdf>.
- A Penny Saved ... <http://www.letgodbetrue.com/pdf/penny-saved.pdf>.
- Make \$200 per hour in school ... <http://www.letgodbetrue.com/pdf/fourth-grade-200-per-hour.pdf>.

For Further Study - 3

- Dave Ramsey website ... <https://www.daveramsey.com/>.
- Managing God's Money website ... <https://www.managinggodsmoney.com/>
- Copland Financial Ministries ... <http://www.biblefinance.org/?i=12900>
- Financial Faithfulness document ... <https://bible.org/article/financial-faithfulness>
- Stewardship Central ... <https://www.stewardshipcentral.org/categories/financial-discipleship/posts>.
- Richest Man in Babylon ... http://www.ccsales.com/the_richest_man_in_babylon.pdf.
- Investopedia ... <http://www.investopedia.com/>.
- Best Discount Broker ... <https://www.interactivebrokers.com/en/home.php>.

Note: Inclusion on this list does not mean the author agrees with everything.

www.LetGodBeTrue.com