

ARE YOU A WISE OR WACKY MONEY MANAGER?

by Rev. Thomas Soltis, SELC Stewardship Director

Sheep Among Wolves

In Matt.10:16a Jesus tells His disciples: “Behold I send you forth as sheep in the midst of wolves” - an apt description of witnessing the Word in a fallen world. The imagery could be extended to include personal finances. There are wolves out there eager to gobble up your money.

You’ve got to protect yourself. In Matt. 10:16b Jesus continues: “Be ye therefore wise as serpents and harmless as doves.” Doves are lovely and likeable. Snakes!

They’re something else. Except for herpetologists, most of us are repulsed by their slinky, slithering and sometimes dangerous nature. Nevertheless, they do have their way of wisdom for survival which is extraordinary.

Wise Up!

Jesus tells us to be “as wise as serpents”. The Greek N.T. word for wise is “*phronimos*”, meaning “*intelligent, wise, prudent, mindful of one’s interests.*” To some extent those are virtues of a reptile. Such characteristics of wisdom should be displayed when we go about managing our money in a Christian way. The Bible has a lot to say about money. There are over 2,000 references to money, finances and one’s possessions. Pastors should preach and parishioners openly talk about money matters.

Wacky Money Managers

> *Buying Stuff on Sale* - Brainwashed by the retail industry, some actually think they’re *saving money* when they buy something on sale. Maybe they’re spending less than they planned, but they’re still *spending* money, not *saving* it - a tragedy when they can’t afford the stuff on sale.

> *Can You Really Afford Christmas?* - Christmas gift giving is a happy time, but followed, for some, with the misery of debt because they spent too much for gifts they couldn’t afford. Holly Johnson, in “Zero Down Your Debt”, suggests people who don’t have the money to pay their regular bills “can’t afford Christmas”.

> *Seduced by Scammers* - Wolflike con-man scammers slink around in sheep’s clothing to



smoothly secure the confidence and money of the vulnerable, especially seniors. The top three 2016 scams were: IRS tax debt; sweepstakes/prizes/gifts offers; debt collectors. > *No Sympathy for Wacky Whiners* who complain about being broke even though they leased an expensive SUV, purchased an elaborate camper, float a large boat, have a huge TV, flash expensive jewelry and nurture a cigarette habit at \$6 a day. Some good advice for the wackies: “*You can’t manage what you don’t measure*”.

Wise Money Managers

> *Set a Budget* - Controlled spending prevents living beyond one’s means and falling into the vice grip of debt. 10% should go for church, charity & missions; 18% for Social Security & Taxes; 7% for savings. Live off the rest.

> *Don’t Carry Credit Card Debt* - The current average interest rate is 12-16%. Such interest expenditures could wisely be invested or spent elsewhere in your happy behalf. Wisely pay the full amount within the time limit allowed.

> *Spend Wisely* - Not everything that looks like a bargain, is really a deal. Two things to think about when shopping: “Do I really need it?” and, above all: “Can I really afford it?”

> *Teach Their Children about Personal Finances* - Parents should help their children set up a budget, manage a bank account, understand compound interest, shop wisely and control a credit card.

> *Don’t Gamble* - If you don’t gamble, you’ll never win, but you’ll never lose. Gambling is more often getting nothing for something. The vast odds are you will lose. It’s rationale is based on someone losing in order for another to gain - the same principle as stealing.

> *Are Content with What They Have*. Discontent, fueled by a greedy pursuit for more and more, is one of the shortest routes to unhappiness, stress, tension, trouble and temptation. Spare yourself the grief. (Read 1 Timothy 6:6-10)

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