

Money & Church Finances also an interesting subject - a Pastor call a meeting decide whether to Repair Church Bldg or Tear it down build New one. Most - wanted New Bldg, But Decision Rested upon attitudes, generosity of a Wealthy Deacon - His turn to express himself "it is true old ch - bldg in need of repairs. I think should repair - Subscribe \$50 towards repair - Being a Portly Man, as he took his seat, he jammed the Bldg. & piled loose plaster fell on his head - Jumping to his feet, "This Bldg in worse shape than I thought. MONEY AND FAMILY FINANCES I'll make it \$500.00 for repairs".

Proverbs 21:20

as he took his seat again, another member was heard to mutter a prayer "Oh, Lord hit him again!"

May 15, 1977 A.M. ✓✓

Money - the word rings like a bell on a cash register when you mention it. Money, they tell us is one of the (top battle) grounds of marital quarrels. It may be that the bell is the one that you keep at ring side signaling another round for a marital fight. Money quarrels and unhappy couples often are frustrated.

A worried woman said to a preacher one day. Can you do anything for my husband, he is worrying about money. Yes, indeed, replied the preacher - I can quickly relieve him of all of Money & his Worries will disappear -

Man told me -

As we enter a series of studies on money and family financing in a series of studies on Sunday evenings, I thought that a word this morning would help wet our appetite for these studies. Many times, money is the root of a battle.

It is a battle sometimes because people disagree on how to spend their surplus money.

I heard the other day of a young nephew coming in and asking his uncle, can you tell me how to spend my money. The man's wife was quick to say, why you are crazy boy - what you need to know is somebody to tell you how to save your money. Well, what is your problem about money. When we think about family finances.

In Toronto there has been a palace erected, a mansion - that contains 50 rooms. Almost as many baths. A library which accommodates 500 people. Three bowling alleys, a gym, a conservatory seating 3,000, and other features too numerous to detail. There are three bronze doors that cost \$14,000 each. There

was a dome that represented \$200,000. The entire castle and its furnishings added up to over two million dollars. And that perhaps was a conservative figure. Compared to what we have today. Because this was built many years ago. The combination of this tragedy - it had 800 windows and had shutters against the sunlight. It had cloth that covered the floor, the walls, and the furnishings. Sir Henry Pellatt, the builder and owner, became a broker at age 15. He had a high position in Canada - in Canadian affairs. And he put all of his money into the construction of this gorgeous house. But instead of happiness, it brought him financial disaster. And he became known by the title Pellatt's folly.

Now this is not an isolated example of the domestic disaster. Because this happens quite often when mistakes are made in household finances.

Let us look at three or four problems. The predominant attitudes, the powerful trends, and the partnership in family finances.

## I. PROBLEMS

A study involved sometime ago in the city of Boston showed that 1,000 families - that more than half of these home had friction originated by their selfish attitude toward money. On the part of the husband or the wife.

Dr. Laird revealed that one of the specific causes for discord was found in financial matters. He went on to say that in Who's Who in America - the cross section of American life, that many of these notable men and women met financial disaster. And the survey showed that half the men and a large percentage of the women listed money troubles as the major cause of domestic discord. The problems.

The problem today is the increased factors that take place in the demands for

money. The raise of the cost of living. To maintain the modern family. Unknown a generation ago - there are several new expenditures. The higher standard of living. Every advance in culture. The enjoyment of the artist appreciation of music and literature.

We are told that the American home on the average is the most attractive in the nation's history. Radios, musical instruments, books, magazines, rugs, furniture. Household equipment - most modern as evidenced by the poverty-stricken people of the old world.

The radical change in food supply has increased a greater out lay for money. If you recall there was a time when women baked their bread. The backyard vegetable garden. The fruit cellar. There were rows and rows of canned vegetables and preserves.

Now your bread is scientifically baked. And is already for the table. It is easier to purchase vegetables at the grocery. Then too, we can get them frozen. We have torn down the preserve closet and made way for an oil burner. And all of this raises the family budget.

Then modern marketing today - transportation has made the bill. Fresh vegetables today come not just in the spring. One can have strawberries in January. Or the year round. The shipment of fresh seafood to the inland states by fast express. California and Florida orchards are having fruit put on our tables. Now the consumer - the family pays for this.

Then you put all the comforts and conveniences of the home. Our plumbing, heating systems, labor saving electric things in the kitchen. And lavish baths. All of this costs money to maintain.

Someone estimated that 100 years ago the average American had 72 wants, 16 of which were classified as necessities. Today we are told that the average man has 484 wants. And 94 are regarded as necessities. Now this is expensive. Whereas, we had home-made food, hand-made clothes, humble demands. But this has all passed.

Now money is a medium of exchange. And it has specific power, capable of purchasing. Specific objects. That is all it will do.

Ultimately, money can and does develop other needs.

## II. PRODOMINANT ATTITUDES

There are some strange emotional attitudes toward money.

Edmon Burkler wrote a book on money and emotional conflicts, back in 1951. He talked about some differences between what he calls normal and neurotic uses of money.

First, he says, money is normally - simply a means to an end, of acquiring a desired product or service. But to the neurotic, money becomes the end in itself.

The man collects money for money's sake. He gets a great deal of joy out of looking over his savings account book. Counting the money that he has in his pocket.

Second, the attitude that normally a person will not allow himself to be taken advantage of in financial matters. He will take precautions to prevent this. The neurotic lives in fear of being cheated, swindled, short-changed. And taken advantage of in financial matters. The neurotic is sure that every body is out to separate him from his money. This is his attitude.

Thirdly, the normal person will try and make as much money as he can. However, he is not so obsessed with making money that he is willing to sacrifice his family. His love, his hobbies, etc. But to the person who has a neurotic attitude, the acquiring of money becomes the central focus of life. That is the prime mover - everything else, health, hobbies, recreation. So the husband takes on the second job, the third job, a fourth job. He really does not need the money, to maintain a reasonable standard of living. He is obsessed and tries to make as much as he can.

<sup>4/24</sup> A healthy attitude towards money assumes that ultimately it will be spent. No special surgical operation would put a dollar in circulation. But to a neurotic, holding and collecting money becomes the main line of life. Separating him from his dollar is difficult and creates a great anxiety within him.

Fifth, a person who has a happy attitude towards money, must at times, reject unnecessary requests for money. Now this is done in a matter of fact way. One having a neurotic attitude for money - such requests will demand - that he get angry. It brings excitement.

This person cannot give a simple "no" to the request.

Sixth, normally money has (no infantile strings) attached to it. It is given without any hidden plea, request, or conditions. A neurotic however, money is a blind existing thing. And he makes a gift and conceals it. Now please love me. Or perhaps, you'll have to love me because I have given you the money.

~~X~~ Seventh, the statement (I can't afford it) is a simple statement of fact to one with a healthy attitude toward money. To a neurotic this is a defensive triumph. Refusing themselves something. In fund raising campaigns - to give until it hurts. It takes little giving to hurt the money of a neurotic. So these attitudes that are predominant maybe elements and attitudes that are harmful to the family and bring conflict, one to another. Common everyday ways in which husbands and wives express their money. One with another, these attitudes.

### III. POWERFUL TRENDS

Now think over these predominant attitudes and there are some powerful trends. To look into and to consider. For instance, we think of the things that upset the family and the common feeling within the family about money, and family finances.

First the bathroom towel. Now here is an attitude - his and hers. Now this attitude occurs in families in which both the husband and wife may be employed. One may insist on keeping the money they earn separate. The practice has some risk.

Here is a couple who marry and it was agreed that the wife would continue to work as a teacher until they decided to start a family. She opened a second

checking account and she agreed that she would buy her clothes out of it. And most of it would be put in the bank. That worked awhile. Then their first big quarrel was when the summer rolled around, and her school was out, and they planned a summer vacation. The husband's income was sufficient for the usual expenses - but it was not quite enough for the vacation. So he suggested that the wife withdraw \$300 from her account for the vacation. And she refused. This was her money and if he did not have enough money for the vacation - he could borrow the money from a credit union. So this situation here - they assert their independence. She uses her money to exercise control over the husband.

It is difficult to know whether separate bank accounts are a cause or a lack of we-ness in the family. Money is a power symbol in society. And separate accounts in which people tend to say - mine money and your money. Unless a couple has a good reason - it is doubtful that the risk of separate accounts is worth the risk at all.

A second approach or trend (I'll pick up the check attitude) You can always count on this person to pick up the check. He will even make a scene over the matter. He needs to pay the check. He is a spender. And he needs to let you know of his generosity.

Mr. and Mrs. I'll Pick Up The Check also find other ways of using money. They surround themselves with expensive adult toys. Such as boats, stereo record players, tape records, flashy cars, T. V., clothes, etc. They enjoy attending class reunions and conventions. Or paying a visit to the relatives back home and display all that their money has bought. And thereby impress others and themselves as to how successful they have been. Now this is a powerful trend.

X (3) The commander general type. He views the key to controlling others - both men

and women use money to controll husbands - they use this to dominate.

X A woman said, I have no idea how much money my husband has, what his investments are, or what his savings are. He deposits and fixes the amount in her checking account each month. Out of which she pays the household bills. Further than that, he comes in and looks over the monthly balance sheet from the bank, and expects her to account for any money spent on non-routine items. He treats her like a child with an allowance. Also, he uses his money to bestow favors.

X Fourth, here is a (dollar's worth of love.) Now this is found in families. Both partners think of love like other things in their lives. It is true that money can purchase books, automobiles, companionship, etc. But here is something that one wife said - when he reminded her of the gifts he had given her. And he said, I notice you haven't turned down any of my gifts. But she says - I don't want your gifts. The idea is, I just want you. So here is a man who gives a dollar's worth of love. Instead of spending a little time with his children - he is making money. He is busy getting to the top. He gives his child an expensive gift or a stereo. A sports car. And he feels he gives a dollar's worth of love - he has nothing to offer except that.

One wife who complained about this said look here - didn't I tell you I loved you when we were married. Until you receive further notice, that still stands.

— Fifth, save for a rainy day. This is another trend. Here is financial doom - loss of a job, illness, or depression. And people have vivid memories about ragged clothes and toyless Christmases. Poverty. They save for a rainy day.



Sixth, a pack rat. There are those who react in this way. Not that he is saving money for any particular thing. He enjoys collecting money. Quite often some destitute old person - dies, and we find out they have thousands of dollars packed away in a closet, in a paper bag.

Seventh, don't save it for your kids to fight over. Here is another trend. Rather than over saving - there are people who over spend. And sometimes they make a joke. He thinks he is going to enjoy his money, rather than save it for the kids to fight over. So this becomes a trend - an impulse to spend and to use up his money.

Now this over spending may bring embarrassment. A lot of American families live beyond one's means. And life becomes a tread-mill. Some of them squander their income and that is a sin. They mortgage the income on the installment plan. There are people who are professionally trained to work on the customers resistance.

There was a confession of a man in Harper's Magazine some years ago that in selling a car to a man - that it wasn't our business he admitted, whether the young fellow had any use for the car or not. The main thing was that he had \$200 in cash. And of course, he purchased it and he was never able to make the next payment.

People are caught on the installment buying. Magic slogans, easy extended credit. A little down and a little every month. And the husband's salary is often attached for many years to come.

A reliable motto, somebody has suggested, for young couples - never purchase anything unless you can pay cash. Well, that would eliminate a lot of difficulties and a lot of regrets. Of course, it would take away a lot of demands on credit.

Installment buying is the most expensive form of purchase. It adds up to 19 or 20% today.

A credit manager in a Milwaukee department store said he watched thousands of newly weds start married life. And they are often shattered on the rocks of indebtedness. They don't have the slightest idea, he said, how bills will eventually be paid. Young couples usually want all of the advantages of home that their parents enjoy. And he says, they will come in and buy \$1,000 worth of furniture - perhaps both of them are still working. And they believe they can pay \$50 a month. But then something happens. One of them gets sick. Or a baby comes. Or somebody loses their job. And they are unable to make their payments.

Quite often people make unrealistic purchases. One young couple, of a limited income, purchased a vacuum cleaner that cost nearly \$400. Now it was a good vacuum cleaner - however, all they had to clean was one throw-rug in the house.

Quite often a man will buy tools for his shop - that may be an excellent piece of equipment. And he may not know anything about woodwork or have any real interest in it. But the modern, easy purchasing of flashing a credit card is a source of concern for many family counselors.

Buy now and pay later is the Gospel of the modern high pressure salesman.

The now generation also wants to get married now, move into a home of their own now, have new furniture now, a new car now - instantly. Right now.

Eighth, the bull whip. This is finally a weapon that people crack over other people's head. They do it with money. When the children disobey, their allowance is

cut off. They put the dollar value on behavior. And to get one to obey, they use money as a weapon.

Women use it as well as men. One man who accused his wife of being lazy, futhermore he said as he talked to the marriage counselor, he had recently counted 37 pairs of shoes in the closet. Exploration of the matter revealed that unconsciously she was using money as a weapon against him. She could hit him where it hurt with the bull whip.

Wealthy families quite often hold various members of the family in line. I saw a cartoon in a magazine some years ago, an elderly wealthy man was speaking to his butler. Harkness, he said - get me my will. I feel like disinheriting somebody.

Money reserves will be increased and family friction will be reduced if somehow we can control these powerful trends that we have in our budget in managing money.

One married couple in Illinois testified that after the first five years of married life, they were without a single dime. And they learned how to budget money and at the end of the next ten years, they had four children in the family, and had \$6,000 in the bank. Plus owning a home. Yes, the budget may teach people to cook simple, nourishing, well-cooked food. And to re-arrange things and to cut down their expenses.

Andrew Carnegie said of his large fortune - that it was layed through a habit he started as a young man. He resolved to save \$1.00 out of every \$5.00 that he earned.

Now of course, emergencies will arise and sometimes we cannot maintain the programs that we set out on. And we may have to sacrifice some things.

But financial responsibility is something that is tied in with Scripture. Solomon said he that followeth after vain persons shall have poverty enough. Prov. 28:19. We cannot dismiss his words and think that the modern parade of vanity promoted by extravagance when he warned, be thou diligent to know the state of thy flocks. Look well to they herds. The witches are not forever. Prov. 27:23.

When we neglect hard labor and look for easy money - we may be in for a fall.

#### IV. PARTNERS

At this point, we think of money as a faithful servant and that we are partners with God. As we work together and co-operate together.

First, the first thing about partnership is that the family must live within its income. It is possible to spend \$1,000 this month. On an \$800 income and get away with it. One may even do that again next month. But the basic laws of finance will settle upon the family. You cannot consistently spend more than you make and get away with it. One wonders what is going to happen to the federal government by over spending.

But in our families, our smaller units - the size of our income bears relationship to the stress on the family. Many families may make twice the national average and have more problems than a family that makes half of the national average. How can this be. It is because of the attitudes of the people toward money. And the main basic sin is to spend more than one makes.

Second, co-operation in family financing is necessary. Husband, wife, and the children. The entire family - the spending pattern. Everyone's loyalty is needed at this point. And must be willing to change the plan from time to time.

Now there are no two families that will spend their money exactly the same way. Or will develop their own technique for family planning. The point is, that if the plan is to work, it should be done by the family and not by one individual. There are few, if any, husbands and wives who can herd the family in one night and announce - now this is the way you are going to do this.

So here is a real challenge to the family.

Third, why not perform (an autopsy) of your spending habits. I mean, make careful examination of where your money goes. It will sometimes reveal places where you can cut and where you can save. And where you can accomplish more. Keeping a careful record of all money spent for a few months.

It is not enough to blame inflation or bad luck, sickness, or circumstances.

Something must be done more than that. For instance, most families spend unnecessary money on cars. When a car gets old enough to need a little repair, and that is very soon - quite often the husband can justify buying a new car. When he wants to do away with the old one and it costs too much to repair the old one. However the equivalent of two or three or four payments can rebuild the engine and install it in his old car. And he can save nearly 3 years of new car payments.

There are lots of ways that the family needs to make an autopsy of their

finances.

Four, let the member of the family who is most apt at the task of handling money - handle it. I have an idea this would be their prime responsibility. It must be there. And they should know how to control money as the head of the house. However, there is a written law in human nature that says a man ought to handle all the family finances. But the reality of the situation may be that the wife is the best person to handle the money. She may have less impulse on spending. She may also have a better grasp of the checkbook. She may say that they still have \$50 and not have an impulse to dash right out and spend it. She may remember now there is \$100 insurance premium that is going to be due next week or next month. This will go to pay for that.

*Man told me - My wife handles all of my money  
My Neighbour tend to all of my business -  
I have no worries at all -*

The love of money is the root of all evil. I. Tim. 6:10. While some people may debate whether the love of money is the root of evil, you cannot avoid that a good healthy attitude towards money will help your family tremendously. As the Scripture relates.

So you are in partnership - and lastly, you are in partnership with God. 10% contribution to the church, a proportion of giving is not a state of legalism. Or no desire to enforce because God loves a cheerful giver. Liberal gifts to the kingdom show proper recognition of His many blessings.

If every husband and wife on their wedding day would set aside a definite and liberal sum for their saviour, they would find that their generous stewardship would become a great asset. Often brought in the spirit of gratitude to God, for his unspeakable gift - bear a promise. 2 Cor. 9:6. He that soweth bountifully shall reap also bountifully. There is a spiritual gathering - precious beyond Christ.

**CHRISTIAN STEWARDSHIP**

I read recently that the discoverer of the formula for Bromo-Seltzer was once a poor pharmacist in a North Carolina drugstore. However, he and his wife and three daughters were happy. But after the money poured in — royalties from Bromo-Seltzer — happiness went out the door. The discoverer lavished his money upon his family. The daughters became spoiled socialites. One of them married four times. The father divorced his wife and married his secretary.

Gone was the happy family ties they had known in their poorer days in North Carolina.

But money doesn't have to result in tragedy. Around the same time, another famous formula was discovered by a man named Albert Alexander Hyde. He discovered Mentholatum. The first jars of it were filled in the kitchen of his home.

Mentholatum became an international success, and Hyde soon was a multimillionaire. However, he was not mastered by his money. Rather, he mastered it because he knew the Master — Jesus Christ. Mr. Hyde gave liberally to the work of the Lord. He lived a happy life with his family. He attended the Men's Bible class the Sunday before his death . . . at 87.

That's the tale of two makers of money. One mastered money; the other was mastered by it.

A sense of Christian stewardship made the difference.

—First Mate Bob

When we start talking of defeat, too often the devil has the victory already.

—Jess Kauffman

Does FAITH move your mountains, or do mountains move your FAITH?

The best exercise for the heart is to reach down and pull other people up.

A man who has only an argument is no match for a Christian who has an EXPERIENCE.

A number made thank offerings.

There were those who offered gifts thanking God that their son had gone through the battle. Others offered gifts for their sons who had been converted in the

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chosen to grant to me the privilege of getting angry, clothe the naked, visit the sick, minister the widows. And on and on. Money and family

is it was a real problem with all families. But were trying to raise some money to purchase Bibles a camp. J. L. Curry gave a long address that and under the appeal of the hour, money poured in everyone made an offering.

some 'big men' — they are never sure who their friends are and whose genuine respect they have. Their secret anxiety is whether they are recognized for themselves or for their possessions. They worry about whether they would be loved and respected without possessions. Are they wanted by others for what they are . . . or for what others hope to get?

"The glaring failure of our modern world is this: it has taught us how to get and have, but it has neglected to teach us how to be someone! Science and technology have equipped us with gadgets, but training in character has failed to keep pace. We are technical giants but moral and spiritual pygmies. And the consummate product of our science is a 'Frankenstein' threatening our survival . . . because we have been so preoccupied with possessing, so indifferent to the kind of men we are that we find ourselves spiritually unqualified to handle our knowledge.

"God meant man to rule over things. He was to be their master, not their slave. They were to be his tool. He was to possess them, not be possessed by them. He was created to use all things to the glory of God." Is your life fitting into God's perfect plan?

### First Mate Bob

The yoke of God will never fit a stiff neck.

Sin is a heart disease that can only be permanently remedied by the Great Physician.

The law of love will keep us from doing a great many things which mere impulse would often do, and will make us very careful of every word and action.

—A. B. Simpson

Hollywood 28, California



Some 'big men' — they are never sure who their friends are and whose enemies they are. —

happy is the home that is built on mutual co-operation. When the wife and the husband get their financial understandings together and take life as a partnership. And go into it in team work. Then it becomes what Solomon said in Prov. — the wise will increase what they have and live plentifully. The portion of their expenses to their income and to lay up thereafter.

He says the foolish will mispend that what they have upon their lust. And their stock — they will have nothing in storage. They waste and foolish children spend. What their wise parents have layed up.

Yes, in Deut. 8:18 — God has chosen to grant to me the privilege of getting wealth. That we might feed the hungry, clothe the naked, visit the sick, minister to the orphans, and take care of the widows. And on and on. Money and family finances are a reality.

Back during the Civil War days it was a real problem with all families. But they were having in Richmond they were trying to raise some money to purchase Bibles and literature for the soldiers in camp. J. L. Curry gave a long address that evening. It was a masterpiece. And under the appeal of the hour, money poured in and surprised everyone. Almost everyone made an offering.

A number made thank offerings.

There were those who offered gifts thanking God that their son had gone through the battle. Others offered gifts for their sons who had been converted in the Army. A young chaplain from one of the hospitals said he'd like the privilege of

making a thank offering. He was a South Carolina boy and he said I desire to make a thank offering to God in view of the conversion of my (two soldier brothers). The preacher said to him, tell us about it. He said, my brothers are not converted. But I have prayed for them and believe they will be. So I thought I would make my thank offering in advance.

One morning later on, the preacher was in his study, and someone came around and knocked on the door. It was the young South Carolinian. He said, I have gotten my first installment - here is a letter telling me of the conversion of my younger brother. Truly it is good to trust God. It was a time of rejoicing.

Not long after that the Battle of Gettysburg was destructive and terrific. And crepe hung on thousands of doors in the South. It put many a mother to an untimely grave. A few mornings later in his study, this young chaplain from South Carolina came in - and silently he handed a letter from a young man he knew telling about his brother who was in the charge on Cemetery Hill. His brother was stricken down by a fragment and shell. And his young friend thought - he had given him a canteen of water. And placed him in a resting way and hastened on in the deadly charge. The letter did not say, but it seemed the case of his wounded brother was hopeless. The preacher found himself stricken, confounded, and worthless as a comforter. He lingered for quite awhile he said. For days I thought about that. He did not call this young chaplain. Then later on, without a signal, he sprang through the opening of the doorway, rapture was in his face. He said, the second installment - he cried. Read it, read it. He handed the preacher the letter - but before he could open it he said, my other brother is alive. He is in the Philadelphia hospital - and he writes that he is getting well. But better, he is converted. I did not trust in vain. He that believeth shall not be confounded. In some way I got an idea from this instant, that

gratitude and trust are apt to get from the Lord all that he wanted - and almost without asking for it.

The same thing will happen in the family and in the home. When we learn that our money is for God. And we give our money as a thank offering in complete trust to him.