

FINANCIAL

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The Wise and Foolish Builders

Matthew 7:23-27 clearly describes the plight of Americans today who are not heeding God's word. "Therefore, everyone that hears these words of mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew against that house; yet his did not fall because it had its foundation on the rock."

A modern-day version of the parable in Matthew might read as follows:

The stock market crashed down, inflation rose, the misfortune of disability occurred with creditors beating against that house, yet it did not fall because it had its finances based on scriptural truths.

Unfortunately, many Americans today have more in common with the foolish man who did not heed the warnings of Jesus. As Jesus continues. . . "the rain came down, the streams rose and the winds blew and beat against that house, and IT FELL WITH A GREAT CRASH." This financial crash is painfully apparent when one examines the personal bankruptcy statistics in America. Why is it any surprise that finances are ranked as one of the contributing factors in 50 percent of homes ravaged by divorce?

DON'T SETTLE FOR "SHAM" ROCKS

When Christians depend on the secular world for financial advice, they are running the risk of building their world on "sham" rocks. The purpose of this article and those to follow is to impart knowledge and wisdom to all those who would be seeking guidance in the area of Christian stewardship. The ultimate goal will be to relate today's timely issues to scriptural truths. Articles dealing with investing, debt, and the correct type of mortgage to own are but a few topics that we will explore together.

According to the 2018 U.S. Census, of the 52 million adults reported, the survey found that 2 percent, or 1 million, said they declared bankruptcy that year.

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Unfortunately, before the first step toward financial enlightenment can occur, one must first understand the basic premise of ownership. As Christians, you and I are placed on this earth to merely manage God's possessions.

According to Webster. . .

A steward is one who acts as an administrator – as of finances and property – for another. Did you notice that ownership is not mentioned? As a steward would manage the affairs of his master, we must be willing to accept this role in our lives when it comes to managing God's possessions.



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Randy is the President and Senior Strategist of ACT Financial Services, Inc. He is a Certified Financial Planner®, Chartered Retirement Planning Counselor®, Investment Advisor Representative of HTK, Inc. and recognized as a Fellow by the Underwriters Training Council (LUTCF). His expertise combined with a unique "Biblically-based" philosophy, has served his clients well for over three decades.

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This concept is succinctly stated by King David in Psalms 50:12, "For the world is God's and all that is in it."

THE ORIGINAL MONEY MAGAZINE

In a society that says you will find peace and happiness in what you possess and the one who dies with the most toys wins, is it any wonder that we are failing to achieve the status of "good and faithful servant." The great news is that each one of us has the ultimate money resource book – the Bible.

Jesus often spoke in parables, using money as the common denominator. Why? Because it had universal appeal and everyone, regardless of economic stature, could relate to it. "Therefore, everyone who hears these words of Mine, and acts upon them, may be compared to a wise man who built his house upon the rock." Jesus' proclamation is clear and bold, those that build their lives on His teachings will have security and stability.

Likewise, those who base their finances on scriptural truths can expect to experience the financial freedom that God promises!