

BUILDING A BIBLICALLY STRONG FAMILY
"Part I: Making Ends Meet To Sustain Today's Family"

Introduction: (To show the need)

(1) In the last year, a large number of conversations I have had with church attenders relate to challenges they face in handling family burdens. A very high number of them deal with the financial challenge of making ends meet.

(2) This is a concern all across America. The Associated Press reported in the September 5th Torrington Register-Citizen that "...although record numbers of women are now in the work force, families generally have not increased their standard of living in recent years. After adjusting for inflation, median incomes for families with children increased less than 6 percent from 1984 to 1992..."

(3) Nicholas Zill, a psychologist who works for Child Trends, Inc., a non-profit, non-partisan research organization, and a co-author of "Running in Place: How American Families Are Faring in a Changing Economy and an Individualistic Society," reports on major problems that face our nation's families. His findings? Three major challenges facing the American family are (a) making ends meet in a changing economy, (b) combating negative peer pressure on children and (c) maintaining parental control as the children grow older.

(3) In the next two Sundays, we will address the financial needs of families from the Word of God (this message) and then deal with child-rearing concerns in the following week's message...

(We turn to the "Need" section of the message...)

Need: *"With even a non-profit, non-partisan research think tank reporting that 'making ends meet' is a big concern for today's family, what advice does God offer ME to keep MY family afloat?!"*

- I. **God expects a man to provide for his family's financial needs (1 Tim. 5:8). If one practices God's will, God supplies all of the income he needs to do so, Phil. 4:19; Ps. 62:11-12.**
- II. **However, today's pressures call for advice in managing, Pr. 11:14. George Bowman, a family financial counselor lays out the following family budget (How To Succeed With Your Money, Moody, '74):**
 - A. Mr. Bowman says that families need to work **within** their current incomes before seeking higher ones! cf. Pr. 17:16 & Ps. 62:11f.
 - B. Thus, he offers the following budget for a family's income: Aim to use 20% for debts, 70% for living costs & 10% in savings.
 - C. To apply this plan realistically, the following Biblical guidelines help:
 1. As **musts**, we pay tax and creditor dues, for the money we owe here legally **belongs** to them, Rom. 13:7-8.
 2. Giving and charitable gifts come out of living only when family needs in this area have been met, 2 Cor. 9:6-10 et al.
 3. The **goal** of this budget formula is to reduce debts and living costs so as to build savings and investments, Ibid., Bowman.
- III. **However, today's money pressures demand guidance in even TRYING to use such a budget! God's Word offers such advice:**
 - A. God offers advice on one's **landing** satisfactory **employment**:
 1. Seek jobs where job security takes precedence over salary amount to care well for a family, Prov. 23:4-5; 28:20, 22; 30:7-8.
 2. Seek jobs with minimal personnel problems as these will better stabilize long-term income, Pr. 10:22; 16:8, 11.
 3. In job seeking, plan ahead (education, timing, etc.) to **land** the job in order to improve our chances of getting hired, Pr. 20:4.
 4. Watch our words on the job to bolster our income, Pr. 12:14.
 5. Work hard to land the job we desire as this will help, Pr. 10:4.
 - B. God offers advice on **succeeding** with the jobs we land as follows:
 1. To stay long **at** a job, stay upright on the job, Pr. 13:21; 11:18.
 2. Heed the discipline of an overseer to keep the job, Pr. 13:18!
 3. Prefer keeping a good reputation above making a higher salary to secure employment stability, Pr. 22:1!
 4. Avoid greed as it tends to make one poor, Pr. 23:6-8; 11:24-25.
 5. Back up our words with deeds to keep the job, Pr. 14:23.
 6. Use our time well as it is also **money**, Prov. 20:13; 21:25-26.
 7. React to financial shortages not with depression but with more motivation to produce a **solution**, Prov. 16:26.
 8. Viewing ourselves as learners gains security, Pr. 20:15; 24:3-4.
 9. As are animals, it pays for us to be frugal, industrious, co-operative & opportunistic to advance on a job, 30:24ff!
 10. If we give of our job's income to God, He will preserve our **income** (whether we keep the job or not), Pr. 3:9-10.

- C. God offers tips on keeping living expenses down as follows:
1. Land the job before choosing the living standard to minimize financial hardships with living costs, Prov. 24:27!
 2. Avoid **craving expensive** items, Pr. 21:17!
 3. Utilize "sweat equity" to boost current income powers, Pr.10:5.
- D. God offers advice on **building** our savings to **strengthen** our futures:
1. Maintain total **personal control** of our finances, Pr. 6:1-5.
 2. Buy needed insurance to shield from catastrophes, Pr. 10:15.
 3. To escape buying power losses due to political changes and inflation, **besides savings**, invest in business, Pr. 27:23-27.
 4. **In** such investing, **split** between (a) bold ventures that offer high yields over time and (b) diversified enterprises that preserve capital against total investment loss, Eccl. 11:1,2.
 5. Prepare for some unplanned costs in **any** investment, Pr. 14:4.
 6. Prefer tested ventures over untried ideas, Pr. 12:11; 28:19.
 7. Value minimizing losses as a **savings** even if it means keeping poor investment commitments to their sad ends, Pr. 12:27; 19:24.
 8. Commit our investing plans to God for success, Pr. 16:3.
- IV. **There may be times when God assigns us to have monetary failure, Job 1:12-19. If we have applied all of the above and things are still disastrous, we must rest in God's sovereignty as did Job, proceed moment-by-moment and wait, Job 1:20-22; Jas. 5:11!**

Concluding Application: *Since it takes self control even to apply this information, and since this attribute is a quality of the Holy Spirit (Gal. 5:22-23), a breadwinner in today's American family needs to (1) believe on Christ for salvation from sin to become indwelt by the Holy Spirit, Jn. 3:16; Rom. 8:9b. (2) Then, he (a) confesses any personal sins that block the Spirit's control and (b) relies on Him to (c) obey the Scriptures listed above!*

Conclusion: (To illustrate the message...)

(1) The April 4th, 1994 issue of The Hartford Courant ran a story from the Small Business Administration's point of view as to five reasons why Connecticut small businesses fail (as follows):

(a) Mediocre Management Skills - All of the experts and researchers concluded that this was the biggest cause of small business failure. Hope Igdalsky, a CPA in Manchester, CT., says that poor business management skills can be overcome "if the business owner is aware of the problem and seeks out the right...staff" If we apply "III, B, 8" in the message which advocates viewing one's self as **learner**, this problem can be addressed!

(b) Pursuing without Planning - John McHugh, a lawyer in Hartford who works with small businesses finds that poor financial planning is a big problem where small businesses invest heavily in creating an image before developing a client base. "Be reasonable and plan ahead," he says, something imitating "III, A, 3" in our message!

(c) Too Much Ego in the Entrepreneur - If one thinks that he can make the business work all of himself, he is in trouble. So says John Anderson, president of the Greater Manchester Chamber of Commerce. He needs to delegate, delegate, delegate to grow. This idea reflects our sermon's point in "III, B, 9c" and "III, D, 1."

(d) Market Ignorance - Michael Gerber, CEO of Gerber Business Development Corp. in Petaluma, California, says that he sees many small businesses in Connecticut not keeping up with the latest journals, but depending on the falling defense industry as a client. Anderson said, "We truly are living in a world economy, and small businesses must demonstrate the kind of flexibility necessary to succeed in that environment." They need to stay "learning," to mimic our sermon's "III, B, 8" point!

(e) Overdependence on One Person - Igdalsky suggests that small business owners keep in touch with hired professionals who can take up the slack in covering all the bases (legal, financial) that they in their area of expertise cannot adequately cover. Note how this mirrors point "III, B, 9c" in the message!

God's Word has the answers to functioning in today's changing business climate. All we need to do is use it...!