

Financial Security for Believers

Qualifications to Write

This writer is 86 years old and outlived his IRA more than two decades, yet he lives very comfortably and provides for his wife of 67 years and supports his local church. He does not receive state assistance such as food stamps or prescription payments. The Lord provides every day.

There are two parts to this success: my part and the Lord's part.

My Part—Long Term

Since money is a stewardship from the Lord, I pray each day that I will be a good manager. Then I act on that and seek to lower the cost of living.

Long term, I have examined repeating costs and checked each one to see if it can be safely lowered. I found some and trimmed several thousand dollars per year out of spending.

Examples are lowering the monthly cost of cell phone (to \$12.00 for me, \$6.00 for Lois) and receiving Senior discount on electric power (saves about \$200 per winter).

As a senior, I am automatically on Medicare. Rather than settle for simple Medicare, I use a Medicare Plus plan purchased from an insurance company. (Check with a broker rather than buying directly.) They pay for all of our prescription drugs and provide an allowance for over-the-counter drug items as well. These savings are better than equivalent raises in income.

My Part—Short Term

While not as lucrative as the long term savings, weekly and monthly savings are not to be scoffed at, either.

We use a credit card and pay it off each month. It creates a 1.5% discount on everything we put on the card such as our electric bill. So everything is a little cheaper.

The Lord's Part

The Lord blesses our efforts to be careful managers in incredible ways.

In 2016, I spent my birthday in the hospital. Cost was just under \$16,000. The insurance company denied my claim, so I was liable for the private portion (which I was prepared to handle) and the main portion, which I was not prepared to handle. I was concerned, but knew the Lord had a plan. He intervened and the bill went away, both my private portion and the insurance company's. Maybe in heaven I will understand but maybe in heaven I won't be interested, either.

This very week, I was buying an order of groceries and household items from Walmart online. I was prepared to pay the regular store price. However, a window opened on my computer screen and offered 17% discount if I would allow four days for delivery instead of two days. Of course! *Thank you Lord.*

The Lord had many things to say about financial security for his people. The key is to put his interests first in our lives.

No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth. For this reason I say to you, do not be worried about your life, as to what you will eat or what you will drink; nor for your body, as to what you will put on. Is not life more than food, and the body more than clothing? **Matthew 6:24-25**

The Lord has promised to all believers that he will care for them. Some died because of the hatred from enemies, but none starved to death.

It's fun to watch for the strategy the Lord uses to carry out his plan to meet our needs.

Examples in Scripture

Even as the church began on Pentecost with travelers who had planned to stay one day but stayed longer because of the new Gospel story—there was help.

And all those who had believed were together and had all things in common; and they began selling their property and possessions and were sharing them with all, as anyone might have need.

Acts 2:44-45

The new church also had an organized plan to see that their widows were cared for:

Now at this time while the disciples were increasing in number, a complaint arose on the part of the Hellenistic Jews against the native Hebrews, because their widows were being overlooked in the daily serving of food.

The food problem was solved quickly. We mention it to show that the Lord had a way to care for this needy group of widows.

(In our family case, a group of friends and relatives volunteered to contribute to us each month.)

Our God can make events turn out right including financial events. Abraham of old wanted to retrieve his relatives from the combined armies of five kings that had captured them. He formed a tiny attack group of 318 men and did the job. When he returned from battle, he gave the honor to the God of heaven and gave a "tenth of all" to a local priest of God.

When Israel was entering the Promised Land, God said:

Three times in a year all your males shall appear before the LORD your God in the place which He chooses, at the Feast of Unleavened Bread and at the Feast of Weeks and at the Feast of Booths, and they shall not appear before the LORD empty-handed. Deuteronomy 16:16

God is saying that he had provided for their nation forty years; provided food, water, temperature control and safety. Now they were to gather for these yearly festivals, but don't even bother to come if you won't bring a money offering. Their giving would show their gratitude for what he had already provided.

The principle is the same today. If we do not trust the Lord enough to give to him, then don't expect his special blessings. If we worry about affording to give, then we are showing our lack of unconditional faith in God's power. So many believers trust God to cleanse

their past sins, but do not believe he can intervene in their daily finances.

They are losing out on the security that comes with honoring the Lord with our money.

**Honor the LORD from your wealth
And from the first of all your
produce.** Proverbs 3:9

Now, brethren, we wish to make known to you the grace of God which has been given in the churches of Macedonia, that in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality. . . but they first gave themselves to the Lord and to us by the will of God.

2 Corinthians 8:1-5

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Charles Dailey

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