

# RICHES FOR GOD

By MEY H. ESPINOL

## DEDICATION

To my reader, may you realize by reading this book that God indeed gives us richly all things to enjoy. That joy is multiplied when shared with others.

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## PREFACE

I started to have a desire to write my own book in 1990. But it was a dream that was put on the shelf until 2019. That year, I was reminded of this dream twice in my *quiet time* devotions, and during those moments I got convinced that this is what God wanted me to do. My only question was, “What should I write about?”

I always held a realization that even though the market is filled with self-help books on personal finance, many Bible-believers are held back on the idea of being rich. Whether out of fear of mishandling wealth or simply being discouraged by what they hear from their church pulpit on the evils of money—most Christians I know are asking themselves questions such as, “Will wealth and money turn me evil?” and, “Should I just be content with what I have, or would I become materialistic if I strive to have more?”

But why is it that when there is a new project or endeavor that needs funding, having money suddenly becomes vital? We would then hear from our church leaders preaching a message that makes an appeal to the congregation to have a burden and contribute to the cause. Every time this happens, it appears to me that the possible evils that money is *supposed* to bring have suddenly become irrelevant. Yet on

another occasion, money is also presented as the solution to a pressing need that will benefit the church constituents and the greater work of God's kingdom. So I thought to myself, why the disconnect?

Being raised in a God-fearing and church-going family, I held on to these conflicting thoughts for the longest time. I was very confused. I feared that if I should ever become wealthy, it would lead me to self-destruction—but at the same time, there is a yearning in me to generously give, to contribute, to help ease the financial burden, for the needs of our church front liners their ministry, and to further the kingdom of God. So, this is it—I finally decided to settle the score.

***Riches for God*** is the result of my personal study straight from the source of most sermons—the Bible—on what it has to say about making more money. Can the idea of creating wealth even be godly at all? I wrote this book with the hopes and prayers that it would help Bible-believers who wrestle with the fear that having wealth may drive them apart from God. At the same time, this book aims to help those who have the desire of becoming a channel of blessing by helping provide for the needs of God's earthly kingdom. I am inviting my readers in learning how to make more money in a *godly way*.

**-Mey H. Espinol**

## **Introduction: The Seeming “Success” Story of a Young Entrepreneur**

There was once a young man who started a retail business. He started off selling mostly to family, relatives, and friends. By word of mouth and a lot of hard work, he eventually started getting new customers. Then, he took advantage of the power of technology and set up a digital store. With the power of social media and online marketing, he was able to reach those who are far away and cannot access if he only depended on a physical store.

Later on, he did put up a physical store due to incidents of online scams. There were also a number of his clients who refused to continue with online transactions unless there is an actual shop that they can visit. In just a couple of years, his market reach multiplied. He then acquired a new property to store his increasing inventory. Soon, he acquired a couple more warehouses to store more inventory. He became pretty successful in his retail business.

As his profits increased, he started buying several cars. Some were used for his business but a couple or more were for his personal use. As the money continued to flood in, he decided on investing the additional cash in the stock market, then on to different property investments to grow himself more and more money. There is no doubt that he is a successful entrepreneur and now, a young investor, too. At a

young age, he is already set up for an early retirement without having to work for money for the rest of his life, if he chose to.

Since he was still young, he decided that it is high time that he began to enjoy his life. He began to be the life of every party among his peers. He dined at almost every new fine restaurant that opened. He could have breakfast in Japan, lunch in Singapore, and dinner in Hong Kong if he wishes to. This lavish lifestyle, especially all the fine dining, too much eating out, and drinking soon took its toll on his health of which he was unaware.

One day, he was dining at a five-star hotel where he had to attend a conference of global retailers. He suddenly felt a sharp pain on his chest. He grasped his chest area to attempt to release the pressure on it. Then, all of a sudden, all the lights went off and it was the darkest and most silent moment that had ever been in his life.

The next thing he knew, he was in a very dark place with all sorts of groaning that he had never heard of. Though he could not see where all of those grim sounds were coming from, he also felt an extreme heat, a burning heat on his skin such as he could not explain. It is a kind of burning that he could not tell where it was coming from. It was dark and extremely hot at the same time. Yet, no fire could be the

source of that heat. Not even a speck of light that can pierce through the darkness. Then, it crossed his mind. “Could it be? It can’t be!” He thought to himself. He was never a believer of such things! He now realized as soon as he had that thought, “Am I already dead?” It can’t be! All the sensations, the sight, or the lack of it, the sounds and the feelings are all too unreal to be real. It was like he was having a nightmare, one that he could not wake up from. He remembered, he had heard of such a place a couple or several times before in a church or some religious meeting, but he cannot focus right now as all that is going on around him is getting unbearable by the minute.

“For what shall it profit a man, if he shall gain the whole world, and lose his own soul?” —Mark 8:36

A similar story was written thousands of years ago. It was written in the best-selling book of all ages, no other than the Bible. It was a parable of a rich man recorded in Luke 12:16-20. As the story goes, when his harvest increased, he decided to tear down his storage to build bigger ones. He hoarded all the goods that he had accumulated just for himself. Then his appointment with death came and all that he had stored were left to rot and waste. As we all know, we cannot bring anything with us past the grave. In Luke 16:19-23 is yet another story of another rich man, who enjoyed everything in his lifetime. At his death, though, he shut his eyes and when he opened them next, he was in a place called Hell.

You may have some hesitations about money or wealth and its roots could have been from your church upbringing. It might have begun with this, “What shall it profit a man, if he shall gain the whole world, and lose his own soul?” I’ve heard it taught on many occasions in different churches often to serve as a warning to a potentially lost soul. Isn’t it worth revisiting this thought before we go any further?

One thing is for sure, just like in the story, money or any amount of wealth cannot buy us passes to heaven. Even with all the good that we can do with a lot of money, it still cannot help us earn heaven either. It is just logical to heed this warning: that we put a premium on the profit of our souls before anything else in this life and especially money, wealth, or becoming rich.

What can we learn from the Bible that issued this warning in the first place?

- Acknowledge that we are ALL sinners.

You are a sinner. As humans, we always tend to sin. That's why we have the saying, "Nobody is perfect!" Placing money and a lot of it in a sinner's hand creates the potential danger of having that person use it in the wrong way and might even lead that person to misery in this life. The following verses attest that all are sinners.

"The heart is deceitful above all things, and desperately wicked: who can know it?" —Jeremiah 17:9

"As it is written, There is NONE righteous, no, not one." —Romans 3:10

"Behold, I was shapen in iniquity; and in sin did my mother conceive me." —Psalm 51:5

Since we are ALL sinners, we cannot save ourselves, not even a lot of money can save us. We all fall short of the standard God has set for humans to deserve a place in heaven.

"For all have sinned, and come short of the glory of God." —Romans 3:23

From the perspective of money, when it is short, we cannot purchase anything with it. An item has to be paid in full before we can keep it or use it. It is the same thing with heaven. Not until we reach the standard requirement, can anyone enter heaven.

- Realize that sin has a penalty.

“For the wages of sin is death...” —Romans 3:23a

In monetary terms, if we go past our due date, we get a penalty fee or interest on the amount due. The Bible says that the penalty of sin is death. It is not the kind of death that we all have an appointment with.

“And as it is appointed unto men once to die, but after this the judgment.” —Hebrews 9:27

There are two types of death in the Bible. The first type is that which was mentioned in the book of Hebrews. The second type is recorded in Revelation 21:8, “But the fearful, and unbelieving, and the abominable, and murderers, and whoremongers, and sorcerers, and idolaters, and all liars, shall have their part in the lake which burneth with fire and brimstone: which is the second death.”

The second death speaks of eternal separation from God because of our sins. That's the bad news. So unless we figure a way out from second death, we are doomed to hell forever!

Here is the good news!

- You can believe Christ paid the death penalty for you.

“For God so loved the world, that He gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life.” —John 3:16

God loved you so much that He paid for the penalty which you and I cannot pay. He paid it with the precious blood of His only Son Jesus Christ. Though the beneficiary of such love is the whole world, it is only available for those who believe that Christ's suffering on the cross is ENOUGH payment for our sins. Remember? All come short of God's glory. It just means that men devise ways to reach God's glory, however, the Bible declares that it is not enough. Christ's payment is the only acceptable payment to God.

- Trust ONLY Christ as your personal Master and Saviour.

Only those who believed in the finished work of Christ on the cross are given the guarantee of eternal life after physical death. While everyone in the world is the subject of God's love, not everyone is entitled to eternal life. It is reserved only for those who will believe that Jesus Christ is the ONLY Savior for mankind. In Romans 6, it was written that it is God's gift.

“For the wages of sin is death; but the gift of God is eternal life through Jesus Christ our Lord.”  
—Romans 6:23

Just like any other gift, its recipient has two options—to accept it or reject it. Those who accept it get to keep the gift and enjoy it. Those who reject it cannot enjoy it. The gift God is offering us is the gift of eternal life, not through good works or church membership, but through Jesus Christ. The decision is yours today. Would you accept God's free gift by praying this prayer?

“Dear God, thank You for Your Word that through it I can be sure of eternal life. I acknowledge that I am a sinner. I deserve the death penalty because of my sins. Thank You for Your love that You willingly offered Your only Son to die for me. I repent of my sins. Forgive me. I accept your Son, Jesus Christ, as

my Savior and Lord. Help me to please and honor You by obeying Your will in my life. Thank You, for the gift of salvation and eternal life. In Jesus' name. Amen.”

If you prayed this prayer, this is the promise God has for you.

“These things have I written unto you that believe on the name of the Son of God; that ye may know that ye have eternal life, and that ye may believe on the name of the Son of God.” —1 John 5:13-15

Now that we have got that settled, we can now move forward.

## **Part I: Limiting Beliefs on Money**

What I have discussed in the introduction may come as a sensitive issue for most Bible believers. It may be observed that most church members do not have any desire to have anything that has to do with money, much more having plenty of it. Aside from this, several Bible references may also have been misunderstood for the longest time. A poor understanding on the subject of money can result in a poor church. Sadly, such misunderstanding is brought about by a limited experience in the area of finances. My goal is to help set the record straight and get these roadblocks out of our way.

### ***Before you continue reading this book:***

*If you are a pastor or church leader reading this book, please rest assured that I have nothing against well-meaning preachers who teach about contentment, covetousness, or warn about the deceitfulness of riches, and other such topics. There are already a lot of published materials that emphasize on these subjects. They are even mainstays of your Sunday sermons whenever the subject of money is being brought out.*

*It is also not my intention to generalize, as I understand that it is part of your duty to guard the flock against sin. That being said, the contents of this book is a response to the negative suppositions that I have heard and encountered whenever the subject of money or wealth is being raised. This is not to refute the already established Bible teachings, but rather my intention is to help your flock have a proper view on money. In so doing, they will be empowered to use it as a tool that would benefit the work of God's kingdom here on earth, and much more for its laborers who toil for it—you.*

## Chapter 1. The Exemption

In this Chapter:

- Selective abundance
- Taking God's Word literally
- God takes pleasure in His servants' prosperity
- God's purpose for His abundant blessing

I *literally* grew up in church—at least the building where our services were held. We lived in an apartment next to my father's sister. Her husband was the pastor of the church that I just mentioned. My mother was a Sunday School teacher there before I was born. The unit we lived in was a three to four-door apartment, of which the other spaces were used as Sunday School rooms during services. Over time, we have since moved to a similarly oriented church.

Thus, the words in John 10:10 have grown in me, "I am come that they might have life, and that they might have it more abundantly." I believe that Jesus intends His believers to have an abundant life. I often hear this taught in Sunday sermons. However, as soon as the preacher utters it, they would always

follow it up immediately with an empathic *BUT!* I was taught that God can bless His children with anything in this life, BUT not in *this* area. If you guess *the* area that I am referring to is “money,” “wealth” or “finances,” then you guessed it right! It seems to me that it has become an exemption to the rule. And it would often go with a disclaimer, “Yes, God has promised us an abundant life, BUT not always in terms of financial or material aspects. It could be spiritual blessings, good health, good relationships, and so on.” It may also sound like this, “God has promised us an abundant life, although it may not be realized in this present life, but in life after.” Now I am not saying that these disclaimers come without merit, as the Bible teaches that life does not consist of the abundance of things that we possess (Luke 12:15)—but to have a mindset that shuts off this area of divine favor is somewhat limiting our faith in God on the ways in which He could bless us.

### **Accept it as it is!**

There was this story in the Bible about a stubborn king. Long ago, the family of Jacob, also known as Israel, migrated to Egypt because of a severe famine. At that time, his son, Joseph was the Egyptian governor in charge of the Egyptians’ huge storehouses of food. This Joseph was sold into slavery to

Egypt by his brothers out of their jealousy of him. Later on, he rose into power as Egypt's governor because of God's favor on him. All was well for the people of Israel who have been living in Egypt for some time now. They are now known as the Israelites, as they have multiplied in number. For as long as the Egyptians remember the acts of Joseph who saved their country from such an extreme dearth, the Israelites lived harmoniously with the Egyptians in their land. Years later, probably, long enough that there arose a new ruler in Egypt who did not know Joseph, he made all the Israelites in their country their slaves. For 400 years, the Israelites served the Egyptians until God sent Moses and Aaron to deliver His people from the Egyptians' oppression.

Moses and Aaron negotiated many times with the Egyptian king to allow God's people to travel far to a place where God will tell them to worship Him. The stubborn king would not let them go at first. Until God sent many plagues to Egypt. On different occasions, the Egyptian king would seemingly allow the Israelites to go every after a couple of plagues, but each time with different conditions. The first condition was that only all the males could go to worship. A few plagues after, he allowed the women to go as well. More plagues came and the Egyptian king finally allowed the children to go with the adults but not with their cattle, sheep, and goats. Moses and Aaron contested the Egyptian king's decision as it will not be possible for them to worship God as they use these animals as sacrifices.

Since time immemorial, Satan has always wanted to keep God's people from serving Him. As you can see in the progression of our story above, the devil is busy keeping families from worshipping God. He would keep women busy with work, and children with their entertainment. And if all else fails, the enemy would then hinder believers from financially supporting God's work. In Part 2 of this book, we will try to understand more of the relevance of this Satan's age-old scheme. We will see that, unlike Pharaoh, Satan has been quite successful at this. It is worth noting that he has successfully reduced the flow of financial resources into the work of the Lord by planting crippling beliefs about money and wealth in the hearts of Bible-believing Christians.

There is this old humor that I usually hear in church when the sermon is about water baptism. In our church, we believe in baptism by immersion, not by pouring or sprinkling of water. The candidate would be fully submerged and immersed in water in the same way that Jesus was baptized (Matthew 3:16). [It should be noted that, in essence, water baptism is one's declaration of his full surrender to Christ. It is his public testimony that from that moment on, he will live a life of obedience to God's teachings in His Word.] This same quip can also be heard when a pastor is trying to raise support for a new church project. The premise of the story would be that while the candidate's body is being submerged in the

water, his wallet was left out in the changing room. The punchline would then be, “God, You have all of me at Your disposal, except my wallet.”

The point of this illustration is that we should never miss out on applying biblical truth. Missing out on an important truth often leads to misunderstanding or misconception. There is a well-known adage among preachers that goes, “We get what we emphasize.” When church leaders preach more on the evils of loving money and wealth—as true as they may be—without the emphasis of proper stewardship, would lead to congregants either closing their doors on wealth or mismanaging it when it comes. Thus by overemphasizing the negatives and leaving out the positive, the pulpit could brew a mindset that results in congregants who are incapable of being partners in the furtherance of God’s earthly kingdom.

Another truth that is being left out is the importance of service and its rewards. The Bible says in Psalm 35:27, “Let them shout for joy, and be glad, that favour my righteous cause: yea, let them say continually, Let the Lord be magnified, which hath *pleasure in the prosperity of His servant.*” The truth is God blesses His children who are serving Him. The verse resonates that God wants to prosper His servants as they love Him and their neighbor. The key idea here is that righteousness can lead to

prosperity. And God intends that prosperity as an opportunity for His servants to do more acts of righteousness.

Another misconception that I would like to address is that wealth could lead people to hell. I would hear preachings on the text in Mark 8:36, “For what shall it profit a man, if he shall gain the whole world, and lose his own soul?”, and present the idea that having too much gain can ruin one’s soul, and ultimately lead that person to hell. While this is true to someone who rejected Christ’s free gift of salvation, the issue is no longer relevant to a believer who already possesses eternal security with his Saviour. I strongly believe that church leaders should rather cultivate their members, both new and old, on how to welcome riches coming from God and manage them faithfully as good stewards—thus helping them reach their potential in the ministry of giving.

I have read in an article that people are born with an innate curiosity and persistence, until their environment steps in and program them to be otherwise. The adults around them have the tendency of miseducating them on what they can and cannot do. In another article, I found out that being able to talk to strangers like potential investors, partners and colleagues, is vital in any business. But how can children catch this early if they are being taught “not to talk with strangers” or “not to meddle with adults’ business”? Our society has been unintentionally breeding shy and awkward individuals. The same

can be applied to new believers, as they are biblically pictured as infants. Preachers and church leaders are their spiritual parents—and many of them are like overprotective parents. Most children with overprotective parents grow up to be weak and unable to reach their full potential. Church leaders should realize that they have the power to program the infants' spiritual minds, not just in sound doctrine, but also in their attitude towards wealth and finances. Our leaders in the faith should help open the hearts and minds of their people that God allows riches to come to the deserving—and that is also their duty to instruct them on the benefits of faithfully handling the riches that God would *and could* entrust in their hands.

### **Discussion and Action Steps:**

1. Can you relate to the limiting spiritual belief that I brought up in this chapter?
2. Personally, how did these limiting beliefs affect your understanding of wealth and finances?
3. What would be the steps that you should take to help you change these misconceptions?
4. Do you think your life could have been any different if you had a better understanding of wealth and finances?

## Chapter 2. Evil Twins

In this Chapter:

- Know the two sources of evil.
- Correcting perceptions about wealth and poverty.

You are probably familiar with the story of the prodigal son in the Bible. However, let me narrate the story to you in a different perspective. According to the story, there was a man who had two sons. The younger of the two asked their dad for his inheritance. The father obliged. Having so much in his account, the younger son set off for a journey of his life. We know what happened next—he spent all he had in extravagant living. [If that happened today, he would probably have spent his inheritance on wild parties, fine dining, luxurious travels and would never have given a thought about the family that he left.] Until all was spent. He suddenly found himself thrown in the streets. He would have looked for odd jobs just to survive. After some time, he remembered his father and how his father had hired servants that were well-fed and well-provided for in their house. So he decided to return and his father gave him a huge welcome party.

Many of us would have thought of this son as the prodigal son. Well, he was. However, I think there isn't just one prodigal son in the story. Let's continue with the rest of the story. While they were having a party, his older brother just reached home. From afar, he heard all the music and the noise of celebration coming from their house. When he arrived, he bumped into one of their servants and asked him what the music and noise was all about. He was infuriated when he found out that it was a welcome party for his brother whom they haven't heard from for so many years and that he came home after squandering half of their father's wealth. In anger, he almost cursed his father—how that he served his father all his life, yet their father had never thrown him a single party.

Another misconception about money is that it has become “the root of all evil.” Looking back to what the Bible actually says in 1 Timothy 6:10, “For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.” In relation to the story of the Prodigal Son, when the youngest son was given so much money, he wasted all of it and ruined his life. However, that much money was not the one that ruined him. If you would observe closely, that same money never corrupted the young man's father when it was still in his hands. So money is not what's evil, it is rather the heart of the one who handles it. Believing that money is the actual root of evil, instead of the love of it, limits many of their capacity in handling their finances

properly because they already have a preconceived aversion of anything evil. Hence, if money is evil, they would not want any responsibility for it. This mindset also gives the idea that it is only the rich people who love money—to the extent of insatiability for monetary gain. Thus, *the rich get richer*. The above parable has been gravely misunderstood that the more money one has, the more evil he becomes. Nothing could be further from the truth. The unholy love for money is not exclusive to the higher members of society. Everyone, rich or poor, is capable of this evil.

This leads me to point out another misconception—that the lack of money is also evil. The woes of society have often been attributed to poverty. According to US statistics, financial problems rank fifth as the cause of divorce. A study regarding the relationship between poverty and crime, which was published by **economics.fundamentalfinance.com**, shows that a 1% increase in poverty creates a significant increase in total crimes. Other factors that were considered in the study were population density, unemployment, age, and race, among others. Although the study is foreign, it appears that it is no different here in the Philippines.

Therefore, the problem is not money—whether one is having plenty or lacking. The issue has always been covetousness. Colossians 3:5 says we should mortify (i.e. kill) in ourselves, “covetousness, which is idolatry.” Covetousness is wanting that which is not yours or that which belongs to another person. It is

wanting something so badly to a point that it becomes idolatry. In this sense, the guilty is not only the person who has plenty of money, but also the individual who desires it too much for not having enough of it.

It is obvious that both the extremes of loving and lacking money pose tendencies to corrupt anyone. Solomon wrote about this in Proverbs 30:7-9, saying, "Two things have I required of Thee; deny me them not before I die: Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me: Lest I be full, and deny Thee, and say, Who is the Lord? or lest I be poor, and steal, and take the name of my God in vain."

I have met many believers who are bothered by the idea of having too much money but completely ignores that staying poor also has a potential for evil. While an individual can be confident of his own character and willpower, he sadly cannot speak for all, especially the members of his family. Bill Gates, one of the richest men in the world, once said, "*If you are born poor, then it is not your fault. But if you die poor, then it is your fault.*" Although there will never come a time that poverty will be eliminated from this world, it certainly does not have to be the same person throughout his lifetime.

## **Balancing the scale**

In a sermon preached by C. H. Spurgeon, entitled, *“The Duty of Remembering the Poor”*, he opened it with the following statement:

*“Poverty is no virtue; wealth is no sin. On the other hand, wealth is not morally good, and poverty is not morally evil.”*

To put it simply, for a believer in Christ to believe that by becoming rich he can become evil and by staying poor he remains good, is a huge misunderstanding. In the same manner, being rich does not have the monopoly of performing philanthropic acts.

Let me tell you another story to illustrate this. One Sunday morning at a church, the pastor challenged his people to a fundraising program for the purchase of a new bus that the church can use to bring in kids from their neighborhood for Sunday school. Three members who were known to be wealthy, Mr. Tansy, Miss Lopez, and Mrs. Evangelista, readily announced that they will be donating thousands of pesos for this cause. The offering bag was later passed to collect the congregation’s pledges. The rich people proudly put in the bulging envelopes that they have pledged earlier. Meanwhile, Mrs. Soledad, who works as a street sweeper and lives by herself, was also burdened herself. She understood the

importance of having kids hear the word of God. When the offering bag passed her aisle, she emptied all that was left in her purse. Tears were welling her eyes because she didn't know where or how she would get her next meal. Nevertheless, her heart is full of joy knowing that she has a part in this worthy cause.

Similarly in Luke 21:1-4, Jesus observed a poor widow who did a great act of generosity while they were at the temple. He testified to His disciples that what the widow did was more than just a generous donation compared to what the rich men placed in the treasury. It illustrates clearly that while God desires to give each of His children an abundant life as I have pointed out in Chapter 1, He does not limit the act of generosity only to those who have the means for it.

### **Discussion and Action Steps:**

1. Have you had the idea that wealth is evil and being poor is piety?
2. Has the idea that wealth is evil stopped you from wanting to have it?
3. Look around you, has the lack of money prevented more evil from happening around us?
4. How different would your life have been if you did not believe that money makes one evil?

### Chapter 3. An Excuse for Complacency

In this Chapter:

- Contentment or complacent?
- Excellence
- Prudence
- How much would a simple life cost?

I believe that one of the most common reasons for not striving [or even trying] to have a better life is the misunderstanding of the word, *contentment*. Many people unwittingly have this as their limiting belief. Let's review what the Bible says in 1 Timothy 6:6-8, "But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content." Does this passage mean that we are being discouraged to strive for a better life?

This certainly has its merit, but it is not usually applied in the way that it should be. I believe that many have misunderstood what the Bible teaches about contentment. Verse 7 seems to justify how this

Scripture reference is usually applied in daily life. While it is true that all of us came into this world in the same birthday suits, it is how we live in between spells out the difference. We certainly do not have a choice if we are born poor, rich, or middle-class. However, we have a choice on how we can live in-betweens. Sadly, many have chosen to do nothing about it just because they believe they cannot bring money or wealth past the grave. They chose to be “content,” or so it seems. They simply claim that they have chosen to live a simple life. It is important to note, though, that a simple life may mean differently from one person to another. The problem with this is that the same group of people who use this verse to justify their perceived contentment also has dreams of having their own house [and a car, *at least*], and provide a good education for themselves and their children. There is nothing wrong with having this kind of dream at all. And if we should be a stickler with this passage, though, verse 8 tells us that contentment is just having food on the table and clothes to wear. *Nothing more!*

Another problem with this kind of false contentment is one’s tendency for complacency. I would like to use the definition of Cambridge and Meriam Webster about this. Cambridge defines complacency as “*a feeling of calm satisfaction with your abilities or situation that prevents you from trying harder.*” While Meriam Webster defines it as “*a feeling of quiet pleasure or security, often while unaware of some potential danger, defect, or the like.*”

The Bible has at least a couple of teachings and fair warnings that oppose this kind of attitude.

### **A Call to Excellence**

In Chapter 1, I pointed out that God giving His redeemed abundant life is a possibility in this present world, not only in the afterlife. When I say *redeemed*, I mean those who have a personal relationship and eternal security with our Lord and Saviour Jesus Christ.

The Apostle John mentioned this desire for the believers when he wrote in 3 John 2, “Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth.”

Even our Heroes of Faith have desired for a better position. The book of Hebrews is filled with things that are better than what the receiver of God’s promise has ever known. Hebrews 6:9 says, “But, beloved, we are persuaded *better things* of you, and things that accompany salvation, though we thus speak.”

Further down the same Scripture reference, we found our first example. “For when God made promise to Abraham, because He could swear by no greater, He swore by Himself, Saying, Surely blessing I will

bless thee, and multiplying I will multiply thee. And so, after he had patiently endured, he obtained the promise.” —Hebrews 6:13

We can learn a lot from how Abraham responded to the promise that God gave him—he pursued the promise. Although he went through hardships, trials, disappointments, challenges, obstacles, failures, and whatnots along the way—yet he desired the promise, and in the end, was able to obtain it.

In the succeeding chapters of Hebrews, we find a whole array of better things our predecessors pursued. In Chapter 7, it tells of a better hope and a better testament. In Chapter 8, it talks about a better covenant and better promises. Chapter 9 states of better sacrifices, while Chapter 10 speaks of a better and an enduring substance. Then in Chapter 11, we find a better country and a better resurrection. It should be therefore interesting to ask, what’s preventing us from trying harder in life when the Bible speaks of our Heroes of the Faith of having *better* things to pursue?

Later in the Chapter 11, the writer of Hebrews concluded with what true contentment is. Verses 35 through 39 speaks of those who have tried harder—went through trials, persecutions, afflictions, though having faith—they “received not the promise”. Yet in spite of all these, their attitude remained unchanged, believing that God has prepared better things for them. True contentment, therefore, is

being happy with what and where God lets you end up with, even when you have tried your best to be. Apostle Paul sums this up perfectly when he said, “Not that I speak in respect of want: for I have learned, in whatsoever state I am, *therewith* to be content. I know both how to be abased, and I know how to abound: everywhere and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need.” —Philippians 4:11-12.

Let’s check ourselves—are we really content or are we just complacent? We have plenty of examples in the book of Hebrews of people who pursued better things despite what they went through to get there. I believe that even though the setbacks and difficulties may not have changed for them, their attitudes and abilities have somehow improved. Remember, some obtained the promise and some did not. But for those who did not, they were content. What’s important to understand is that both groups tried harder. That’s what sets them apart from complacent people. Complacency is simply about not pursuing anything. While others are trying their best to improve, complacency makes these people succumb to how things are.

## **A Call for Prudence**

As I said earlier, many of us choose to settle for a simple life unwittingly. But how much would a simple life cost you? The idea of a simple life means differently from one person to another. Let me give you a little exercise to give you an idea of how much a simple life could cost you per year. I encourage you to participate in this exercise so you can have an idea of how much you need for your dream of a simple life.

Your age now:

Your retirement age:

Total Working Years = Your retirement Age – Your age now

Dream House

Dream Car

Education (College Tuition Fee per Year Multiplied to No. of Children)

Food

Travel /Vacation

+ 10% Miscellaneous (Healthcare, Maintenance and Repairs)

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Total

+ 50% Taxes and Inflation

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Overall Total

1. ***Dream house.*** It would help if you could check for the monthly amortization of a house that suits your preference. Get the monthly amortization on the closest year to your number of total working years. For example, if you are aged 40 and the retirement age is 65, then the amortization term nearest to the number of working years is 25 years. Multiply that by 12 months. In my example below, an average two-storey, three bedroom house payable in 25 years is around P12,000/mo. Multiply that to 12 months, it is P144,000/year.
2. ***Dream car.*** Check for the price of the model you want and divide the price by five years because that is how long banks allow you to take one on financing.
3. ***Education (college).*** Check out the yearly tuition of your preferred institution. Multiply the amount by the number of children you have. You might want to include yourself, too, if you still have plans for further studies.

4. **Food.** You can just consider your current budget and multiply it by twelve months.
5. **Travel.** Include how frequent in a year you would want to travel and multiply it by the number of heads in the family.
6. **Miscellaneous.** Total the first five items and get 10% of that total.

After you get the total for all six items, get 50% of the new total to account for taxes and inflation.

Inflation is the rate of the price of goods, which increases over time.

Let's put John as an example. Let's say he has a family of five. He is currently 40 years old and aims to retire at age 65. If you calculated it right, his total number of working years would have been 25 years. The items and figures below would summarize how much he will need to achieve his dream life.

Conversion rate: PhP50 = \$1

|       |  |     |              |
|-------|--|-----|--------------|
|       | Dream House                                      | Php | 144,000.00   |
|       | Dream Car  |     | 200,000.00   |
|       | Education  |     | 360,000.00   |
|       | (College Tuition Fee per Year x no. of Children) |     |              |
|       | Food   |     | 124,000.00   |
|       | Travel /Vacation                                 |     | 72,000.00    |
| +     | Miscellaneous                                    |     | 90,000.00    |
| ----- |  |     |              |
|       | Grand Total                                      |     | 990,000.00   |
| + 50% | Taxes and Inflation                              |     | 495,00.00    |
| <hr/> |  |     |              |
|       |  | Php | 1,485,000.00 |

As you can see in this example, you would need to have a bit short of P1.5M every year! Breaking this down further, for you to have this kind of a simple middle-class life, you need to have a hefty monthly income or salary of around P123,750! You can only save so much by pinching pesos here and there. If you want to take your savings to the next level and if you have some area at your house like a front yard or a backyard, you might want to consider planting some vegetables and raising some livestock like ducks and chickens. Still, it may not be enough.

If you are saying that you are okay with just a little money, how much exactly would you consider little? Do you have a target of how much is enough? That may be a problem for many of us. Our dream of having a simple life is actually nothing but a wish. Dreaming and wishing are two different things. The difference is that a dream has the end in mind while a wish is something that you just want to happen to you. The first one makes you an active participant while the latter makes you a passive spectator. Dolly Parton said it on point. *“Do not confuse dreams with wishes. There is a difference. Dreams are where you visualize yourself being successful at what is important for you to accomplish—wishes are hoping good things will happen to you. But there is no fire in your gut that causes you to put everything forth to overcome all obstacles.”* A wish, at the onset of a challenge, makes a U-turn without even trying harder. So not having a dream and settling for wishful thinking is not contentment, but rather *complacency*—the

unwillingness to try harder, and ignoring the greater danger of inaction to a perceived threat in the future.

The Bible says in Luke 14:28, “For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?” This is what it takes to dream. It requires some intentional planning and assessment or evaluation—a self-inventory whether you have enough to bring your plans to completion. While others choose to have a simple life, some have underlying fears of choosing to settle for just enough. For some, they thought that having much money presents a new set of problems that they are just not willing to handle. They thought that having a lot of money makes their lives more complicated. So if you give careful thought about it, whether being poor or rich, both have their fair share of problems. It is just a matter of choice—in which situation would you rather tackle your problems, in being rich or in being poor?

Here’s a reality check. While it is a noble thing to dream that your children [especially for Filipinos] go and finish college, there are just certain things in life that you have no control of. I’m talking about the unpleasant surprises that are—well, unpleasant. You just cannot prevent them from happening or you don’t get to choose if they will happen to you or not. One example of those unpleasanties is an illness, especially one that needs hospitalization. If you are a person who lives from paycheck to paycheck, you

will not just worry about your loved one who is ill, but you will also be concerned as to where to get the money to pay such unpredictable costs. What's worse, long hospitalizations may lead to a more unpleasant reality—death. How much will that cost you?

Do you understand where this lack of sense to prepare for uncertainties root from? Complacency. Merriam-Webster's definition of complacency applies best. It states that complacency is *“a feeling of quiet pleasure or security, often while unaware of some potential danger, defect, or the like.”* To cure this unpleasant habit, Solomon, who is the wisest man who ever lived next to Jesus, wrote an advice for our generation today. He said in Proverbs 22:3, “A prudent man foreseeeth the evil, and hideth himself: but the simple pass on, and are punished.” He even emphasized further on this in verbatim on Proverbs 27:12. I was taught in church that if something is repeated twice or more in the Bible, it means it is something very important that we need to pay serious attention to.

As I write this book, the whole world is under lockdown due to a disease named Corona Virus Disease of 2019 (COVID-19), which is a novel type of coronavirus. No one is allowed to go out except to buy food and other essentials. The only people who are allowed to work are those in essential services such as government-related agencies, health workers, those in sanitation services, telecommunications employees, grocery workers, food suppliers and those who are essential for everyone else's survival

and protection. Sadly, the economy of the world is also at a pause. Those who have prepared well and saved more than enough for emergencies like this do not have the same financial burden as opposed to those who were taken by surprise. Not to mention, if any of your family members gets infected critically—it would take an average of 14 days of hospitalization before they could get discharged. These are just examples of things that no one can ever anticipate. It is no longer about saving money for the “rainy days”, but rather about being ready for whatever circumstances life has to throw our way—especially if it would take an extended period. This lockdown was first implemented on March 16, 2020 and was initially set to last until April 15. But then, it is still extended until the time of writing.

Most people are without work for months now. Still, we see no sign if this quarantine will be lifted soon. This is a glimpse of what retirement will be like for most people. The income stopped but the expenses will continue. I am just referring to those having *more than enough*. On the other hand, there’s an alternative kind of retirement where the income does not stop even if you do not work. And then there is the third kind of retirement, which is the most *permanent* one. So with these three choices, your lifestyle could either stay the same or it could get even better.

| <b>Types of Retirement</b> | <b>Income</b>                         | <b>Expense</b>                     |
|----------------------------|---------------------------------------|------------------------------------|
| Retirement 1               | Stopped                               | Continues even when income stopped |
| Retirement 2               | Continues even if you stopped working | Continues                          |
| Retirement 3 (Death)       | Stopped                               | Stopped                            |

Prudence is needed before such difficult times can happen. It is the antidote to complacency. The Bible explains that it is a trait that sees the potential dangers in the future but the prudent person hides or prepares for it. The opposite of a prudent person is a fool. A fool disregards the possibilities of danger altogether. Therefore, they are bound to suffer the consequences of it.

**Discussion and Action Steps:**

1. Are you practicing true contentment or have you been guilty of complacency?
2. Write down three things that you will improve upon that would affect how much money you will have.
3. Do the exercise for your dream lifestyle.
4. Write down your action plan for savings and retirement.