

CHRISTIAN MONEY \$ENSE

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How to Really Mess up Your Finances

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We live in an age of infomercials. You can sit at home and learn how to make cholesterol-free cholesterol, get in shape by watching other people exercise, and earn millions of dollars by advertising your child's lemonade stand on the internet. Well, it is time for me to get in on the act, but I think that you are tired of learning how to make more money. I am going to create an infomercial on how to make less money. You start by paying for my material.

I am going to call my Infomercial, "How To Really Mess Up Your Finances." Keep your television guide close to your chair because you will not want to miss this when it is on a station near you. I am still working on the details of the advertising; so let me pique your interest by sharing some of the points that I will be discussing. Remember, when you see this on TV, it will be in Surround Sound with digital animation, and I will be dressed in a Hawaiian outfit.

- **Buy everything you can on credit.** It must be God's will for us to use credit cards a lot. Look how many offers we get in the mail. I know that the book of Proverbs says much about avoiding debt, but don't worry about that. It is more important to be happy than to please God.
- **Don't let your spouse know about your finances.** Keep lots of secrets. When you open new bank accounts, don't tell your spouse. Keep important documents hidden all over the house.
- **Don't teach your kids how to handle money.** Children are born with the natural desire to spend money. Don't stifle that drive.
- **Don't make a will. Your spouse can figure it out.** Most couples don't die at the same time so there is plenty of time to make up for negligence in this area. You may have to spend a few hundred thousand dollars in estate taxes you could have otherwise avoided, but such is life.
- **Get a lot of the wrong life insurance.** You are important when you have lots of insurance on your life. Get the most expensive policy you can. Many people have too little insurance. That is acceptable

too. No use in planning for your death. Let your family make do after you die. Disregard the teaching that wise people leave an inheritance for their family (Prov. 13:22).

- **Make sure you fight about money often.** Nothing makes a house a home like a good fight about money. And when you fight, make sure you only see your point of view. Do not attempt to understand your spouse's position. That leads to a united family, which destroys all good fights.
- **Only give to your church when the church deserves it.** Your pastor is there to entertain you. If he is not doing the job, do not give money to the church. Disregard the notion that giving is a form of worship (Prov. 3:9-10). Giving money is not about worshipping God. It is about being a socially conscious fundamentalist.
- **Don't help other people in need.** Your needs should come first. Disregard what Paul wrote to the Philippians about being considerate of other's needs (Phil 2). That is not practical for busy people like you. You are the center of the universe.

I think you will agree with me that this infomercial is going to be a huge success! You can get in on the ground floor of this opportunity by ordering my material (with credit card, of course). I will be able to deaden my conscience of any of my theological problems with all of the money I will make. After all cash is king. I know that I will not be able to take any of my new wealth with me when I die, but no matter. It's not about stewardship. It's all about making me happy!

BBC Foundation has been ministering to churches and individuals regarding biblical stewardship since 1992. Send your questions on finances and stewardship to: BBC Foundation, 538 Venard Rd., Clarks Summit, PA 18411. Phone: (800) 451-8668, website: bbcfoundation.org; e-mail: info@bbcfoundation.org