

# Virtual Christian Magazine

Hope And Encouragement  
For The Real World

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*"He who gathers in summer is a wise son; he who sleeps in harvest is a son who causes shame."—Proverbs 10:5*

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Volume 12 Number 7

August 2010

## Is Life a God-Given Right?

By Don Hooser

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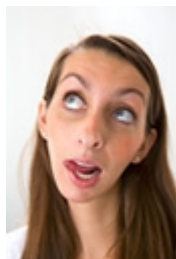


*Is the physical life of every human being a precious and sacred thing to God? If so, how can we explain some apparent biblical contradictions? And how precious to you are your life and the life of everyone else? (This is the second article in a series on the God-given rights of "life, liberty, and the pursuit of happiness.")*

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*During our lifetime, we have many opportunities to experience wondrous events, such as the birth of children and grandchildren. The love we feel for them seems at times to be overwhelming. Is this what God experiences when a new child is added to His spiritual Family?*

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## Is Life a God-Given Right?

By Don Hooser

*Is the physical life of every human being a precious and sacred thing to God? If so, how can we explain some apparent biblical contradictions? And how precious to you are your life and the life of everyone else? (This is the second article in a series on the God-given rights of “life, liberty, and the pursuit of happiness.”)*



**T**HE AMERICAN DECLARATION OF INDEPENDENCE, adopted on July 4, 1776, contains these famous words: “We hold these *truths* to be *self-evident*: That all men are created equal; that they are endowed by their Creator with certain *unalienable rights*; that among these are *life, liberty, and the pursuit of happiness*” (emphasis added throughout).

Regarding “truths,” remember that, unlike many people today, many of the American founding fathers believed that there were *absolute truths*, and that those truths were found in the Bible, which they regarded as the revelation of God. These truths are true for *everyone*, not just Americans. So what is the biblical evidence for the truths they wrote about in the Declaration of Independence?

(For an explanation of the meanings of “self-evident” and “unalienable,” see our article [“Is Liberty a God-Given Right?”](#) in last month’s issue.)

Regarding people being “created equal,” the Bible reveals that all people have the same *spiritual potential* and *ultimate opportunity*, and God judges all in

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the same way. “God shows personal favoritism to no man” (Galatians 2:6).

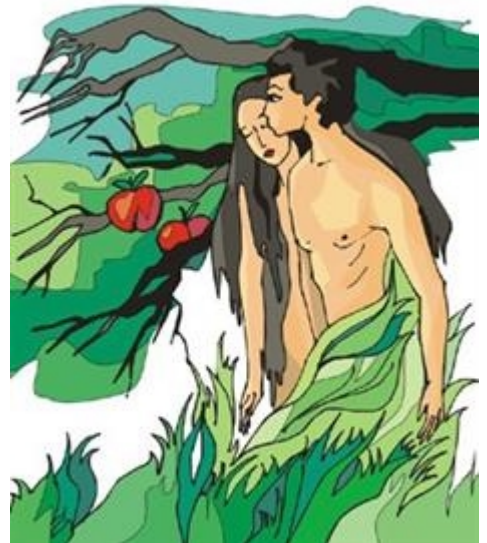
This also means that human governments should follow the example of God in respecting the rights of every citizen and treating everyone fairly and equally under the law. No one should be “above the law,” not even the highest officials in the government. Additionally, the rights and freedoms of the weakest members of society should be guarded as zealously as the freedoms of the strongest members.

### God, our great Designer, Creator and Life giver

“And the LORD God formed man of the dust of the ground, and breathed into his nostrils the breath of life; and man became a living being” (Genesis 2:7). For humans and every other creature, God designed appropriate food to sustain them (Psalm 104:14, 21, 27).

God gave life, and He designed the means for reproduction so life could be passed on from generation to generation. A major point to remember is that life can only come from life. That’s known as the law of biogenesis. Life of any kind, apart from God’s direct intervention, has *never* been produced from inanimate matter! Evolutionists like to talk about how life forms have experienced changes (actually only *minor* changes occur), but they can’t begin to explain the *origin* of life. The only logical explanation is what the Bible tells us: *God created all life!*

God gave Adam and Eve by far the *highest form* of physical life. “God created man in His own image” and “likeness”—with God-like potential and abilities far superior to any other physical creature! (Genesis 1:26-27). The fact that God gave human beings rulership over every other living creature proves the vast superiority of man over animals (verse 28). As Jesus said, “Do not fear therefore; you are of more value than many sparrows” (Matthew 10:31).



The primary factor that causes human minds to be vastly superior to animal brains and instincts is that God has put “a spirit in man” (Job 32:8). Zechariah 12:1, 1 Corinthians 2:11 and several other scriptures make this revelation. We humans are indeed “fearfully and wonderfully made” (Psalm 139:14). Since every human being is the prized pinnacle of God’s creation, isn’t it logical that God would place great value on the life of each and every one?

Furthermore, there is something even more significant than the physical, mental and spiritual abilities of humans. What is most important is the reason for our existence: our purpose, our destiny. Every single human being is a potential member of the God Family! Our purpose and destiny is to become sons of God and live forever in the Kingdom of God! This most-awesome subject is explained in our booklet [\*What is Your Destiny?\*](#), which is available to you free of charge.

The fact that every human being is a candidate for the Kingdom of God should make it absolutely clear as to why every person is precious to God.

## The Bible teaches the sanctity of human life and health

The Bible condones the hunting of animals but forbids the murder of humans. The sixth Commandment says, "You shall not murder" (Exodus 20:13). Of all life on earth, God is primarily concerned about human life.

Since God is the Author of life, only He can authorize human beings to take the life of other human beings. When God ruled over His own nation, the ancient nation of Israel, He authorized capital punishment for certain crimes, and, at times, He authorized the Israelites to make war on various enemies.

That said, people are badly mistaken when they think that God regards human life as cheap. He did order the extermination of some evil people, but that prevented them from causing more harm to others. What people fail to realize is that those people are not forever lost or doomed, even though they died. They will come up in a resurrection to have an opportunity to repent and gain eternal life.



The fact that God instituted capital punishment for certain crimes, including murder and kidnapping, also shows the high value God placed on life. "Whoever sheds man's blood, by man his blood shall be shed; for in the image of God He made man" (Genesis 9:6). The threat of capital punishment was a huge deterrent to murder and other crimes and therefore reduced the frequency of those crimes.

God is also concerned that we not injure one another. The Bible not only specifies capital punishment for capital crimes, but it also specifies appropriate punishments for other crimes, including those that caused injury or property loss. Those laws were a deterrent to violence and irresponsibility.

The Bible has many health laws, plus other scriptures giving advice about health. Obviously, God wants us to try to maintain good

health!

The Old Testament relates examples of God healing people of health problems, but the New Testament *even more powerfully* conveys God's compassion for people. During Jesus Christ's earthly ministry, He spent a great deal of time healing people, which not only showed His power, but also His great love for people, including His concern for their physical needs! Jesus was the perfect role model of love, and we are supposed to imitate His example.

We not only should do no harm to people, we should also offer help to people whenever we have the opportunity (Romans 13:8-10; Philippians 2:1-4). The parable of the good Samaritan shows that we should be willing to sacrifice our time and resources to be a good neighbor to others (Luke 10:27-37).

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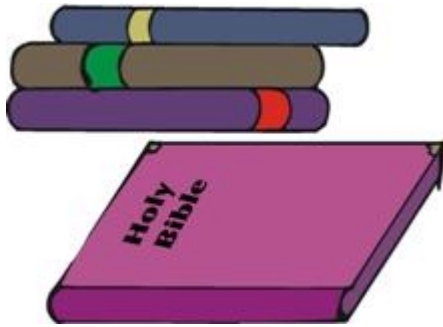
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Biblical laws provided equal protection and concern for *everyone*, not just upper classes. Jesus' respect and compassion for *everyone* was certainly made clear when He helped and healed the poor, minorities, women, children, and the sick and injured—anyone and everyone, especially those in a weak condition.

The more helpless people are, the more God wants others to help them. He despises the stronger abusing the weaker. For example, one law says, "You shall not curse the deaf, nor put a stumbling block before the blind, but shall fear your God: I am the LORD" (Leviticus 19:14).

Today, the most defenseless victims are unborn children who are aborted. God abhors abortion. He also abhors a society putting to death old, weak and handicapped people because some leaders think they have become more of a burden to society than a useful contribution to it.



You see, the Bible does not just place great value on human life in general, but also on the life of every individual. Jesus emphasized this when He compared God to a "good shepherd" who cares not just for the flock as a whole, but for every single sheep in the flock (Matthew 18:10-14; John 10:10-15). God "desires *all* men to be saved and to come to the knowledge of the truth" (1 Timothy 2:4). God will eventually offer *every* human being the equal opportunity for eternal life in His Family!

The Greco-Macedonian Empire placed more value on human life than did most previous civilizations. It's probable that God was behind its rise to power, since its influence helped to pave the way for the teachings of Jesus Christ. Christ, more than anyone else in history, taught the high value of every human life (while also teaching that no one but God should be worshiped) regardless of race, gender, age, health or any other characteristic.

People who don't have a biblical worldview often view life as cheap. A logical implication of the theory of evolution is that humans are no better than animals. In fact, some extreme environmentalists regard animals as being *even more* worthy of protection than people. They will push for the preservation of some tiny animal while condoning abortion, euthanasia and "population control" (meaning *population reduction*).

A culture of life places high value on every human being. Most nations that have a dominant culture of life have been strongly influenced by Biblical Christianity. They emphasize safety, health and health care for everyone. Nations where life is devalued impose harsh penalties for even minor "crimes." Nations and religions that teach the killing of "infidels" (non-believers of their religion) and encourage suicide bombings can be said to have a culture of death.

National leaders without the Judeo-Christian worldview often elevate the welfare of the state above the welfare of the people. To them, the "needs" of the state are justification for abolishing individual liberties, often little by little. At its extreme, this view justifies executing opponents and exterminating citizens that the state has designated as being unnecessary or undesirable. The perverse goal of "improving" the primary racial makeup of the nation becomes the excuse for ethnic cleansing and genocide.

## Eternal life even far more important than human life

As valuable as human life is, eternal glorified life in the Kingdom of God is far more important. And sometimes a human being will sacrifice his physical life to gain eternal life—such as someone who chooses to be a martyr rather than deny Jesus Christ.

Jesus said, “Whoever desires to come after Me, let him deny himself, and take up his cross, and follow Me. For whoever desires to save his [physical] life will lose it, but whoever loses his life for My sake and the gospel’s will save it. For what will it profit a man if he gains the whole world, and loses his own soul?” (Mark 8:34-36).

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However, there usually is no conflict between taking care of your physical health and taking care of your spiritual health. Consider the principle Jesus stated: “He who is faithful in what is least is faithful also in much” (Luke 16:10). Often someone who is diligent in health matters is also diligent in spiritual matters. And good health is a huge advantage for a servant of God. A person in good health can be a more energetic, effective and productive in accomplishing God’s Work.

## Conclusions

Even in the short space of this article, we’ve addressed many biblical principles that show the sanctity of human life. Much more could be written.

In summary, it is “God who gives life to all things” (1 Timothy 6:13). One way of honoring God is to honor all those whom God created in His own image for a very special destiny.

God created us with a natural love for ourselves. Part of that love is a healthy desire for self-preservation, because God expects us to cherish and protect our life and health. But what God teaches us through His Word is to make it our goal to love our neighbors (*everyone else*) as much as ourselves. That, of course, means we should be as protective of the lives of others as we are protective of our own lives.

Likewise, one of the major purposes of human governments should be to *protect* their citizens (and visitors who come peaceably) from harm. Government leaders are good and wise when they look upon all people as the creation of God and as potential sons of God.

Consider this question: In a world with billions of Bibles, why is there so much spiritual ignorance, evil and callousness toward human life? A major reason is that, until Christ returns to set up His government on earth, God is allowing Satan the devil to be the “ruler of this world” (John 12:31; 14:30; 16:11).

Satan hates all people, largely because he is jealous of their awesome destiny. He is a murderer (John 8:44). He is also called “Abaddon” (meaning *destruction*) and “Apollyon” (meaning *destroyer*, see Revelation 9:11). He is continually trying to influence all humans—and all human governments—to hate others, hurt others and to kill others.

However, God will protect those who rely on Him. God inspired James to write, “Therefore submit to God. Resist the devil and he will flee from you” (James 4:7). This promise gives us great comfort and confidence!

Notice how Jesus Christ described the contrast between Himself and Satan: “I am the door. If anyone enters by Me, he will be saved, and will go in and out and find pasture. The thief [Satan] does not come except to steal, and to kill, and to destroy. I have come that they may have life, and that they may have it more abundantly (John 10:9-10).

### Further reading

For more information, request your free copy of [Life's Ultimate Question: Does God Exist?](#) and [What Is Your Destiny?](#)

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## The Cost of Ignorance

By Joshua Travers

*Ignorance has a terribly high price tag—but understanding and overcoming it can really pay off.*



**S**INCE THE RECESSION HIT, many of us have become more aware of our financial system than we were before. Financial problems that seemed small before don't seem so small anymore. This is especially true of those who are in debt.

However, would you believe that mankind is slipping deeper into another form of debt—one having nothing to do with finances? Would you believe that this debt is about to overwhelm us? Would you believe that we are about to pay for a debt of ignorance?

Before we tackle the details, we must first figure out what ignorance is. When people hear the word *ignorance*, there are many ideas that come to mind. Some think of stupidity. Others think of



a lack of caring. Still others think that it's just a fun word to use as an insult and don't give much thought as to what it means.

According to Webster's Dictionary, ignorance is either "a lack of experience or knowledge" or "the state of being uninformed." Therefore, we are ignorant from birth. It is only as we go through life and learn about the world around us that we overcome that ignorance. Yet there are some things we remain ignorant about. Most of us don't know a single thing about supernovas. Is that bad? Will it cause problems in your future? Unless you are an astronomer, no, your ignorance in this area will not affect your life very much. It does not make you a bad person or a stupid person. It just means that you don't know about that topic.

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There are times, however, that ignorance is a very bad thing. Someone's ignorance of a proper work ethic might cost him or her a job. Ignorance about fire safety could cost people their lives. Ignorance can be very bad sometimes. What is the worst type of ignorance?

### The greatest ignorance

The greatest ignorance is when God's laws are ignored. That is when ignorance has reached its worst point. That is when innocent ignorance transforms into sin. Ignorance by itself is not a sin, but ignorance of God and His laws quite often quickly results in sin.

All of mankind has sinned in ignorance. We've all done something that we didn't realize was a sin until later. Maybe it was breaking the Sabbath or God's food laws. It may have been coveting or not tithing. Whatever it was, we broke God's law in our ignorance and therefore sinned, since sin is breaking God's law (1 John 3:4).

Now some may argue that they are in the clear because they didn't know any better. However, a crime is a crime, whether the person knew better or not. God Himself said that a sin in ignorance is still a sin, making provisions for if "a person sins unintentionally against any of the commandments of the LORD..." (Leviticus 4:2).

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In Acts 3, the apostle Peter was preaching to a crowd in Jerusalem about the sacrifice of Jesus Christ and repentance. He just finished telling them about Christ's sacrifice and said, "Yet now, brethren, I know that you did it in ignorance, as did also your rulers" (verse 17). We all are responsible for crucifying Christ because we all have sinned (Romans 3:23). Peter told them to "repent therefore and be converted, that your sins may be blotted out, so that times of refreshing may come from the presence of the Lord" (Acts 3:19). They still had to repent of the sin, even though they did it in ignorance.

### What knowledge is

A better way to understand ignorance, or the lack of knowledge, is probably to figure out what knowledge is. Webster's defines knowledge as "information or awareness gained from study or

experience.” Therefore, knowledge is basically what we learn due to research or our past. Yet, how do we receive this knowledge?

As God says in Deuteronomy 1:39, children have no knowledge of good and evil. They can't study effectively because they're just too young, and they are not yet old enough to have the experience that helps give person knowledge. As we grow up, however, we start compiling our life's experiences and the lessons we learn from our studies and we increase in knowledge. The older we get, the more knowledge we are supposed to have.



The easiest way by far to receive knowledge is to study. If you want to be knowledgeable on lighting campfires, don't go straight outside, light a match next to gas-soaked tree limbs and learn the hard way through experience. Ask your parents or look it up in a book or on the Internet. Do research. As the old adage goes, "Time's a lousy teacher. It kills all of its pupils."

The most important knowledge on the face of the earth is knowledge of God and His laws. This knowledge you don't get by looking up facts in any old book, and experience can be a little too late in coming to do you much good. In order to have knowledge about God and His laws, you have to study the Bible. The best way to study the Bible is to do it daily, like the Bereans did (Acts 17:10-11).

## Reasons for ignorance

There are many reasons people are ignorant:

### 1. God's timing

To have the veil of ignorance removed, you must be called by God (John 6:44). In Isaiah 44:18, it says that God shuts the people's eyes and hearts so that they cannot see or understand. He won't hold them fully accountable until He determines the time is right to call them. God has a wonderful plan, and in His plan He calls a small group called the firstfruits first, and then calls the rest of mankind to His wonderful knowledge later.

### 2. Laziness

Some people are just too lazy to research God's Word for themselves and therefore never gain any of its knowledge. While they do gain some knowledge from experience, it is usually too little, too late. This is why God tells us to be diligent in following Him.

In Proverbs 6:6-11, King Solomon shows how important diligence is. If you compare knowledge to spiritual food, then you can see that there is a very valid point. Solomon is saying that we must be like an ant, which works for its food, which seeks it out and finds it. Once the ant has that food, it never lets it go, but hoards it up and adds to it until such a time as it is necessary for the ant to use it.

### 3. Seeking our desires instead of God's

We live in a very selfish world, and sometimes we put the physical things that our materialistic society treasures above God and His precious knowledge. Christ says that some give up the knowledge of God because they allow the cares of this world to choke it right out of them (Matthew 13:22). Since they are in such active pursuit of their own desires, they don't have time or desire to pursue the knowledge that God could give them.

#### Examples of ignorance

The Bible provides us many examples of ignorance. In fact, all of history provides us many examples of ignorance. Here are three examples provided by the Bible.

Job is the first example. God helped Job see his ignorance when He said, "Who is this who darkens counsel by words without knowledge?" (Job 38:2) The book of Job records a very hard time in Job's life when he was crying in pain and accusing God of unfairness. During this time he made a few statements that, as God said, he made without knowledge—with ignorance—as to what they really meant and what he was really asking. In the end, Job says, "Therefore I abhor myself, and repent in dust and ashes" (Job 42:6). To repent, we first have to realize that there is a sin. Job's trial removed his ignorance about his own sinful nature and human weakness compared to God's unlimited power.

The second example is that of the ancient Israelites. God also accused them of ignorance in Jeremiah 4:22. Israel wasn't always ignorant as a nation, but as generation after generation strayed farther and farther from God, they forgot about God's laws. They gave up the knowledge of God and His ways for the world and its supposed privileges. This is why God always instructed the children of Israel to teach their children (Deuteronomy 11:19). God never wanted His people to be ignorant about Him and His ways. Israel gives us an example that we must never forget or allow ourselves to imitate.

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*Every time Israel turned from God due to their ignorance, they went onto a path of eventual destruction, just as we do when we are ignorant about His ways.*

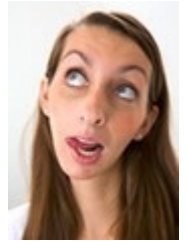
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The third example of ignorance is Paul, perhaps the most famous apostle in the New Testament. No one has contributed more books to God's Word than Paul. Few, if any, equaled him in evangelical zeal for God and His way of life. Therefore, it is kind of hard to believe that he was ignorant, isn't it? Yet this is true.

Paul admits that he had been ignorant in 1 Timothy 1:13. Some of the things he did in this ignorance were awful. He had killed faithful followers of Jesus, persecuted the Church and beaten the people called by the very God he was trying to worship. How bad can you get? Yet God had mercy and called him out of his ignorance, shaping him into one of the most zealous Christians the world has ever seen.

## The results of ignorance

Ignorance can have many different results. Some examples of ignorance are very mild and not very harmful at all, resulting only in mild embarrassment. Others are very serious and very harmful, resulting in death in the worst cases. The results of remaining ignorant of God’s laws are on the worst end of this spectrum.



One of the results of ignorance is that we become sinners. A sinner is someone that repeatedly sins. If you don’t know about God’s laws, then how do you know not to go against them? Psalms 14:4 and 53:4 show that sinners often have the characteristic of being ignorant. Only by God’s merciful calling can anybody get out of this vicious cycle of ignorance/sin/ignorance/sin.

Another result is that we can be destroyed by our ignorance. This is shown in Hosea 4:6, when God mourns, “My people are destroyed for lack of knowledge.” God was lamenting because His people’s ignorance was destroying them, and they weren’t turning. Every time Israel turned from God due to their ignorance, they went onto a path of eventual destruction, just as we do when we are ignorant about His ways.

Hosea 4:6 also tells us another result of ignorance. God says through Hosea, “Because you have rejected knowledge, I also will reject you from being priest for Me.” If we reject the knowledge of God, then God will reject us. Our sins, occasionally done in ignorance, will also cut us off from God (Isaiah 59:2). Paul also said that ignorance would cut us off from God (Ephesians 4:18).

## The light at the end of the tunnel

It may seem that ignorance is a terrible thing that we cannot overcome. However, there is light at the end of the tunnel. After God calls us and we learn of His ways, what do we do to further rid ourselves of ignorance? In Acts 17:30, we are told that “these times of ignorance God overlooked, but now commands all men everywhere to repent.” God overlooked our previous times of ignorance, but now He demands that we repent of that ignorance and the sins we committed during that time.

Repentance is a change of the heart and the mind out of godly sorrow. How are we supposed to change from our ignorant state?

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We should be changing from ignorance to wisdom, one of the greatest gifts of God. Yet the transition from one to the other isn’t an overnight process, but one lasting a lifetime. We go first from ignorance to knowledge, from knowledge to understanding and finally from understanding to wisdom.

We should realize that there is a difference between knowledge, understanding and wisdom. Knowledge is what you know; it’s what you have in your head. Understanding is the deeper level of seeing how the knowledge fits together and how it can be used. Spiritual understanding means understanding the things of God. Wisdom is the ability to make sound judgments; to take that knowledge and understanding and apply it.

We must now stay knowledgeable in the ways of God through prayer, Bible study and meditation. The debt of ignorance is piling up, so we must do our part to stop it and quit adding our own additions to the worldwide debt of ignorance.

### Further reading

Read more about the antidote to ignorance in the United News article, "[GOT Wisdom?](#)"

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## How to Teach Your Children Good Money Management Skills

By Becky Sweat

*The Bible has a lot to say regarding how we should be using our money and parents should be passing these financial principles onto their children.*



**M**Y SON, DANNY, is 16 now, but I can still vividly remember a particular shopping trip with him when he was 7. We were in the electronics aisle at a discount department store. I had my back to him for a few moments while I tried to figure out which camera battery I needed. When I turned around, I saw Danny plopping a 12-inch television into our shopping cart.

“I’m going to buy this,” he announced.

“We don’t have the money for that,” I quickly replied, and then picked up the TV to put it back on the shelf.

Immediately Danny hollered, “But Mommy, I have the money!” Then he opened his billfold to show me his wad of handmade \$1, \$5, and \$10 bills.

Earlier that day, Danny, who has always been quite an artist, had used some of the currency in my wallet as models to very meticulously draw copies of the bills on white construction paper. He colored his bills with green and black pencils and cut them out. They looked like the real thing. I had assumed he was going to use his homemade currency to “play store” with his younger brother. But on this shopping trip, I realized that was not the case at all. Danny thought the way you “made” money was literally by drawing your own.

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The whole thing really took me by surprise. I would have never thought Danny had those kinds of misconceptions about money. It made me realize it was time to have some talks with him about money—how it is earned, how to use it wisely, and why it is important that we be good stewards of what God has given us.

What about you? Do you talk to your kids about money matters? We’re told in Deuteronomy 6:6-7, “These words, which I am commanding you today, shall be on your heart. You shall teach them diligently to your sons and shall talk of them when you sit in your house and when you walk by the way and when you lie down and when you rise up” (New American Standard Version). The Bible has a lot to say regarding how we should be using our money. It also tells us to “Train up a child in the way he should go, and when he is old, he will not depart from it” (Proverbs 22:6). It follows then, that we should be passing these financial principles onto our children, and teaching them at least the basics of personal money management.

The current worldwide economic downturn adds even more urgency to doing so. “Kids know we’re facing tough times, but they don’t always understand how we got there,” states Karen Varcoe, Ph.D., Consumer Economics Specialist with the University of California Cooperative Extension. She believes the vast majority of parents are not talking with their children about money management. Instead, kids are getting their “lesson” in personal finances by simply watching their parents.

Varcoe continues, “What they’re seeing is most everything being purchased with a credit card or check. They don’t see cash very often. This can give them the false impression that the family has an endless supply of money. And indeed, when we use credit cards instead of cash, we generally spend more than we should.” This kind of overspending not only sets the wrong example for kids, she says, but was certainly one of the root causes of the present global economic crisis. It’s also the reason why so many people found themselves in dire financial predicaments the past couple of years when the U.S. economy nose-dived.

“You need to be telling your kids how to save money and spend it wisely, and why it’s important not to misuse credit, so that their future financial stability isn’t in serious risk as is the case with so many people today,” urges Varcoe.

This teaching can begin as early as age three or four, or whenever your child begins asking about money. Lessons can be very basic for preschoolers, perhaps only explaining that you have to work

hard for your money and that it doesn't "grow on trees." As your children grow and mature, you can gradually get into more in-depth instruction.

What if your kids are teens and you've never talked with them about money management before? "It's never too late to have these kinds of conversations," Varcoe says, "but the sooner you do the better." Here are some suggestions to get you started:

### Give your children an income to manage

Children cannot learn money management unless you give them some money of their own to manage. One of the best ways to do this is by giving an allowance. "If your children are spending your money, they're not going to think twice about spending it. But if they're spending their own money, they're going to make much better purchasing decisions," says Erica Sandberg, a San Francisco-based family money management consultant.



She suggests you pay the allowance out at fixed and regular intervals, such as on a weekly or bi-weekly basis. Make it a large enough amount that your children can afford a couple inexpensive items at the dollar store, but not so much that they're able to buy a new video game without saving up for it. A general rule of thumb is to give \$1 per year of age.

How old should your child be when you start giving an allowance? While preschoolers can start to be educated about what money is, children are not developmentally ready to learn how to manage it until they reach age 6 or 7, according to money coach Janet Bodnar, author of *Raising Money*

*Smart Kids* (Kaplan, 2005). She believes that is the best age to institute an allowance. "Not only are children more mature, but they're also learning about money in school," she says. "So they'll know that a \$1 bill equals four quarters, and that their \$3 allowance will buy a small tub of popcorn, for example."

You can give allowances with "no strings attached" or, if you are concerned about your children developing an "entitlement mentality," you can make the allowances conditional—meaning kids get their allowances that week if they have made their beds everyday, kept their room clean, or done other routine chores.

You may also want to give your children opportunities to earn additional money by doing household tasks other than their "regular" chores—such as moving the lawn, raking leaves, shoveling snow, washing the car, weeding the garden, cleaning out the basement, washing windows, etc. This will teach your children to link having money with work. Chances are, they're going to be extra careful how they spend that money, because they know how hard they worked to earn it.

### Show them how to budget

Once your children have a regular income, you can begin to teach them to live on a budget. Ideally, set aside some time when you can sit down with your kids and have a focused discussion

about budgeting without any interruptions. Start out by explaining that a budget is a plan for how you are going to use your money. Help your kids understand that budgeting is not just sound advice from secular financial advisors, but that the Bible actually points to the necessity of budgeting. You could turn to Proverbs 16:9; 21:5; 24:3-4; 27:23-24 and Luke 14:28-30 for some good overview scriptures.

Talk with your children about why it's important to live within your means, tithe, and save a regular portion of your income, and the downside of overspending, borrowing and getting into debt. Read Leviticus 27:30 and Malachi 3:8-10 to your children to show them that tithing is a biblical principle. Use 1 Corinthians 16:2 and Proverbs 21:20, 30:24-25 as a starting point for talking about why we need to save some of our income. Proverbs 22:7, 26-27 should be read when discussing the problems of getting into debt. When you go over these verses with your children, explain what they mean in everyday terms and how these principles can be applied to our lives today.

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*Children cannot learn money management unless you give them some money of their own to manage.*

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If you have a budget yourself (and hopefully you do!), show it to your kids, whether it's on your computer or in a ledger book. Help them see what you have in terms of monthly income, what bills need to be paid each month, and what will be left over for discretionary spending. This will give your children a more concrete understanding of what it means to budget.

After you've taught some of the basics about budgeting, help them devise their own budgets. First, come up with a figure for how much "income" they normally have each month through allowances or earned money from household or part-time jobs. Then, help them figure out what percentages of their income should go to various categories— tithes, charitable donations and gifts, spending money, short-term savings, long-term or college savings, etc.

Other than tithes, the percentages for other budgetary categories are variable. Savings should definitely be a high priority though. Shirley Anderson-Porisch, a financial advisor with the University of Minnesota Extension, encourages kids to save at least fifty-percent of their money. That could be divided up between short- and long-term savings. "When children save their money, they learn the discipline of self-control and delayed gratification—vital lessons in today's economic climate," says Anderson-Porisch.

If you have young children, what works well is to give them a jar for each of their budgetary categories. That is a system that Eva Miller has adopted for her 8- and 10-year-old children. When they get their allowance, they distribute their money into each of the jars, according to the designated percentages. "Once they put money in their tithe or college savings jars, that's where the money stays—until it reaches \$20 and then the tithes will go to our church and the college money will be deposited into their savings accounts at the bank," she related. "They also have jars for short-term savings, and they'll use that to save up for things like a new game, and 'fun money,' which is what they use for everyday expenses like buying a candy bar at the grocery store."

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*After you've taught some of the basics about budgeting, help them devise their own budgets.*

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If you have preteens or teens, you can set up their budgets on the computer or get them their own ledger book. Have them record their expenditures each month, and keep a running total of how



much they've spent in each budgetary category. This will help them see on an ongoing basis if they are spending too much.

### Use everyday opportunities to teach your children about money

Life brings countless opportunities to teach our children about money. Take, for instance, my story mentioned in the introduction. That situation was the perfect segue into a discussion with my son about money. While we were still at the store that day, I took Danny aside and spent a few minutes explaining to him how my husband and I got our money and that we didn't have an unlimited supply, along with what it meant to counterfeit money.



You will probably have plenty of your own “teachable moments” that you can turn into money management lessons. If your child notices you paying your restaurant bill with a credit card, that is the ideal time to explain how credit cards work—that it is in effect, a loan, and you need to pay it back within a month to avoid interest charges. When your credit card statement arrives in the mail, show it to your kids. Let them see how interest is computed and compiled, and explain why it's important to not rack up large credit card balances.

If your children are with you when you withdraw money from an ATM or write a check at a store, that's the perfect situation to explain how checking accounts work. If your children are with you on trips to the supermarket, talk about your purchases as you shop and what makes something a “good buy.” When you're watching television with your kids and a commercial makes an outrageous claim, use that moment to talk about how to evaluate advertising.

If you get “too good to be true” offers in the mail, that's the time to talk with your children about scams and that you “don't get something for nothing.” These kinds of “teachable moments” are effective, because they are real life examples. Your children can see for themselves how a financial principle you are trying to teach them can be applied in everyday life. That makes your lesson seem much more pertinent.

### Learn to say “No” to your child's wants

Kids are usually quite adept at begging and pleading with their parents for toys, electronic gadgets, designer clothes or other nonessential items. When they do, it's not always easy to tell them “No.” Most parents don't want to be the bad guy, nor do they want to “deprive” their kids of things others have. Still, Sandberg says, “You shouldn't cave into your kids' every whim—even if you can afford to buy them what they want, but especially if you can't.”

Learning that you don't get to fulfill all your wants is one of life's important lessons. “Children need to experience some disappointments, because that's part of life,” says Michael Gutter, Ph.D., family financial management specialist at the University of Florida. He suggests you explain to your child that there are things you would like to buy too but can't afford. “That way he knows he's not singled out; he's not the only one not getting what he wants.”

Even if you can afford to buy these kinds of items for your children, you should still be very selective about how many of their requests you grant. “If you overindulge your children, they’re not going to know what it’s like to have to work hard and save up for things they want,” Sandberg says.

One way to respond to pleas for nonessential purchases is to tell your child she cannot have the item now, but could request to have it as a gift for her birthday, graduation, or other special occasion. Or, if you have preteens or teens, they are old enough to pay for a lot of their wants themselves—either by saving money from their allowance, or doing extra household chores to earn the money.

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*You will probably have plenty of your own “teachable moments” that you can turn into money management lessons.*

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If it’s a matter of your teen wanting to spend more for a “need” than you think is reasonable (e.g., he wants the \$100 skateboard shoes when you’ve only budgeted for a \$50 pair of sneakers), you could tell him you’re willing to pay the amount you had earmarked in your budget, but require him to come up with the difference. “This will help curb feelings of entitlement,” Gutter says, “and make your teen personally-responsible for achieving his desires.”

### **Watch your own example**

It was mentioned in the introduction, but is worth repeating: Your children learn a lot about money just by observing you. They watch what you do at the supermarket, department store, bank, mall, etc., and tend to mimic your financial attitudes, values and behaviors. Depending on what you’re doing, they could be learning some very good or not-so-good lessons.

Luke 6:40 declares, “Everyone, after he has been fully trained, will be like his teacher” (NASB). If you shop to entertain yourself or make a lot of impulse purchases, your kids are probably going to see that as normal behavior and do the same. On the other hand, if you always go to the grocery store with a shopping list, or only buy “big ticket” items after you’ve saved up for them, your kids are likely to adopt those practices.

You need to model good monetary habits. “If you set the wrong example, any talks you’ve had with your children about money management will fall on deaf ears,” says Anderson-Porisch. Your children aren’t going to be careful with their money if you’re careless with yours—even if you tell them to do otherwise.

That’s not to say that talking with your children about personal finances isn’t important. As has been stated throughout this article, it most certainly is. Your children need instruction and guidance from you about how to budget, save and shop wisely. But it’s your example—you showing them that you’re carefully managing your own money—that helps them see that these steps are more than just an academic exercise and that they really do matter.

Clearly, you may need to change some of your own spending habits so that you are modeling the right behaviors. But with today’s economy as uncertain as it is, that’s something you should be doing anyway. Now is the time to cut out unnecessary purchases, pay off credit card debt, and build up your savings—for the sake of your family’s financial well being.

The fact that your children are watching your example makes these steps even more vital. They're learning lifelong money habits from you—both in terms of what you say and do. They're looking to you to show them how they should manage their own household finances someday. The Bible instructs, "Let your way of life be without the love of money, and be content with such things as you have, for He has said, 'Not at all will I leave you, not at all will I forsake you, never!'" (Hebrews 13:5, Modern King James Version).

It's up to us, as parents, to make sure our children are developing good money habits.

### Further reading

For more money tips, ask for your free copy of [\*Managing Your Finances\*](#).

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## Mother to Grandmother

By Lynne Broschak

*During our lifetime, we have many opportunities to experience wondrous events, such as the birth of children and grandchildren. The love we feel for them seems at times to be overwhelming. Is this what God experiences when a new child is added to His spiritual Family?*



**N**O ONE PREPARED ME for being a grandmother. But then again, no one prepared me to be a mother either. It's strange, isn't it? Of all the jobs we have to do in this life, the one job having the most influence on society and carrying the greatest responsibility is being a parent—and yet the only preparation we have for it is through watching our own parents.

When I was very young and saw some children who were not the most loveable, I would wonder how in the world any mother could love such a child. When I had my first child, I learned how a mother could love her child no matter what. I couldn't imagine not loving my children for who they were and was confused by those mothers who could turn their backs on their own little ones.

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*When I became pregnant with my second child, I wondered how in the world I could love another child as much as I loved my first daughter.*

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When I became pregnant with my second child, I wondered how in the world I could love another child as much as I loved my first daughter. When my second daughter was born, I found out how a mother can love as many children as she has.

Then I saw the wonderful, loving relationship my mother had with my girls and wondered how she could possibly love them so much when they were only her grandchildren. ONLY grandchildren! I didn't know anything!

When my first daughter was having her baby, I was with her. She had a long, difficult labor and after many hours, the baby became stuck in the birth canal. The doctor decided it was necessary to do a Cesarean Section.



At that time, no one, other than the hospital staff, was allowed in the operating room so I had to wait in the waiting room, unable to be with her. I prayed very hard that all would be well with both my daughter and her baby. About an hour later, the nurse came and said, "You have a granddaughter!" I was both thrilled and relieved to learn both of them were fine.

Like a little old mother hen, I followed the doctor and my daughter into her hospital room and saw she was settled for the night. The doctor told me I could go to the nursery to see the baby. Because the baby had been born through surgery, she had to go into the incubator for twelve hours. I donned the gown and cap and went into the nursery. There she was, in all her glory, in the incubator. She was absolutely beautiful. She had ten tiny toes and ten little fingers with the most perfectly manicured fingernails. Her little head had become cone-shaped from being stuck in the birth canal so long.

I fell totally, completely, hopelessly and irrevocably in love with her the instant I saw her. She was the new baby to our family, a new life, more precious than my next breath. I didn't know I could love that quickly with such intensity. She was my baby as sure as her mother was my baby. I put my hands through the holes in the side of the incubator into the attached rubber gloves and gently touched her and caressed her. I ached to pick her up and hold her against my heart that was now so full of love for her.

## Circle of Life

It's the circle of life—the circle goes on and on through generation after generation. I was at the birth of my second grandchild, a baby girl also. This time I could immediately hold her and, again, fell totally in love with her. It was still an awesome experience. She was such a treasure and so perfectly made.

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*I am sure I could  
have fifty  
grandchildren and  
each birth would be  
as remarkable as  
the one before it.*

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When my first grandson was born, I was there at his birth and watched his dad cut the umbilical cord. What a wondrous experience!

I did not have any sons or brothers, so a little boy baby was wonderful. I had wondered if you love a little boy baby any differently than a girl baby. But you don't. A baby is a baby, and they all need love beyond measure. They soak up love like little sponges. Once again, I was hooked. I'd fallen completely in love with him, too.

Now I have a second grandson and a third granddaughter. Their arrivals were just as awesome as the first grandbaby. I can truly understand how my grandmother loved each and every one of her eighteen grandchildren and made a fuss over each one of them.

I don't think the awesomeness ever diminishes, no matter how many babies are born. I am sure I could have fifty grandchildren and each birth would be as remarkable as the one before it. It is the truest miracle.

I wonder if this is how God feels when a person is baptized and He has a new child added to His family.



I have been blessed to be able to watch my grandbabies grow into toddlers, children, teenagers—and one is now an adult. I can see so much of their parents in each one. Every child is an individual, and my relationship is different with each one. My love is as fierce and protective as though they were my own children.

I thought that when my children grew up, it would be the end of my job other than providing them with advice (wanted or unwanted), and that they would carry on with their own lives. But, when the grandchildren came along, all the worrying and concern started again. So, this means my role has changed. I'm not their mom—I'm Grandma, and I can love them, play with them, teach them and totally enjoy them. It's a role I am overjoyed to be able to experience.

I have learned many lessons as a mother and grandmother, but the most important lesson is that a baby becomes part of the entire family. It is unfortunate when a parent disregards that fact and turns away from family—there is truly a love missed. A baby is born to the whole family to love, care for and to be there as part of the child's life and growth. I am so thankful for that part of my life.

While my mother was alive, I watched her with her great-grandchildren, and I wait with patience for what's in store for me—another phase to look forward to and marvel at!

### Further reading

To learn more about the family dynamic, request your copy of our free booklet [Marriage & Family: The Missing Dimension](#).

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## Daily Insights

By William Miller

*In our fast-paced world, it's easy to forget our fundamental purpose for existence.*



**A**LL HOMES HAVE WINDOWS. Our windows look out into garden areas where red-throated hummingbirds and bright orange orioles visit seasonally. But if we never looked—if we never stopped to soak in the beautiful sight, would it exist at all?

“If a tree falls in a forest and no one hears it, does it make a sound?” Is this just idle philosophic speculation, or does it harmonize with the advice to “stop and smell the roses”?

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*Thank God for daily insights.*

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Why has godless evolution become the pervasive, overarching rule in most of the post-modern, incredibly busy, rushing to who-knows-where Western world? Perhaps because we all have a hard time slowing down and appreciating the intricate design of the created world. And we, as God's children, are at least as challenged to not gloss over the details around us like the rest of humanity does.

Thank God for the Sabbath (Matthew 11:28-29)! But what about our quality of life on a daily basis?

Christ said several things about how society then and now is rushing headlong toward perdition (Luke 12:15). My point is to summarize His solution in this way: If we do not take the time to acknowledge our Father God and our Redeemer Christ **daily**, by noticing and appreciating a bit of Their creative effort, then when we reach the Sabbath, Satan's world tends to distract us. Thus, we're apt to miss much of what God wants to give us (Mark 2:27).

Thank God for daily insights. God places them within our view. See them!

### Further reading

To learn more about the weekly Sabbath and how it helps us build strong relationships with God, request our free publication [\*Sunset to Sunset — God's Sabbath Rest\*](#).

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## Letters to the Editor

### [The Diets of the Millennium Should Be the Diets of Today](#)



I wanted to write you to rave about how helpful your page has been to me. I've been using your page on Millennial diets to do research on medical reference sites, which I'm compiling into a library of resources for my health students.

Thanks again for your site!

### [What Makes a Woman Beautiful?](#)



Really outdated, and, well, outrageously bizarre piece of writing.

I am a very proud, devout Christian woman and find this article extremely offensive and demeaning. Interesting that you support submissiveness—does this also apply for physically, psychologically, and emotionally abusive marriages? Not seeing much about intelligence being valued here!

Love the hair length recommendations too (note the “un-godly” sarcasm). I assume we aren't thinking about those beautiful, Christian women who are undergoing chemotherapy?

God loves us for who we are, correct? Re-evaluate this, please. Thank you.

*I am sorry to hear that you find the article ["What Makes a Woman Beautiful"](#) offensive, but I think its point is being misunderstood. The writer was merely giving a biblical view of what a godly woman looks like, such as having a feminine hairstyle. This does not mean a woman would necessarily have a certain length to their hair, but that if seen on the street would not be mistaken for a man. A woman undergoing chemotherapy would certainly not fall into the category of trying to purposely look like a man, as she would have no control over what was happening to her.*

*While we do believe that a woman should be submissive to her husband, the Bible instructs that she should be submissive to him in the way a man is submissive to Christ and God. This in no way condones a man who is abusive to his wife. Abuse is never acceptable to God. 1 Peter 3:6-7 reads, "Sarah obeyed her husband, Abraham, and called him her master. You are her daughters when you do what is right without fear of what your husbands might do. In the same way, you husbands must give honor to your wives. Treat your wife with understanding as you live together. She may be weaker than you are, but she is your equal partner in God's gift of new life. Treat her as you should so your prayers will not be hindered" (New Living Translation).*

*A wife is not being treated with understanding and honor if she is being abused. Submission is not a bowing down, but instead a form of respect, just as the following verses also expect respect from a husband toward a wife.*

*1 Peter 3:10-12 reads, "He who would love life and see good days, let him refrain his tongue from evil, and his lips from speaking deceit. Let him turn away from evil and do good; let him seek peace and pursue it. For the eyes of the LORD are on the righteous, and His ears are open to their prayers; but the face of the LORD is against those who do evil." Being righteous means both living according to God's way and emulating the life Christ led. Abusive behavior was never a part of how He treated others.*

*Finally, the author of the article writes, "Our society places a high value on the physical beauty of women, but it does not understand all of the elements that make a woman truly beautiful. If a woman possesses only the physical aspect of beauty without the inner and godly qualities, she is a hollow and empty shell."*

*Making a woman beautiful takes into account all of her virtues, including her intelligence. The author was not intentionally ignoring this fact, but instead focused the article on the physical attributes mentioned in scripture.*



I cannot thank you enough for your article on what makes a woman beautiful. I was looking for other people's ideas along a slippery personal progress, and I really appreciated the scripture to look up and remember and act upon. I am proud to see truth and wisdom daring to present itself in a place where usually one is held back and the other is disregarded. May God richly bless your minds and enable you to spread the truth ever farther, ever deeper.



## [Labels—Part 2](#)



Really liked Labels article. Nice job. Hope we will all apply this to our own lives. I know I sure will!

## [The Number of Our Days](#)



I enjoyed the article by Kodesh, age 26. He is right to make the most of the time left to him, even if it is until he is 78. Both my kids are older than him and have children of their own. At the ripe old age of 55 (two and a half years ago), I took up the backwoods banjo, something I should have done when I was age 26, or even 35, when I thought about taking up the guitar.

There are advantages to taking up hobbies when you are older—more confidence, such as bravely playing for a recent UCG variety show. Also it took me until I was 56, a few months after I started playing and searching the Internet for music, to find out that Irish music that is my specialty! What will I take up when I'm 70?

That will be interesting.

## **Hard Copies**



How can I receive copies of this magazine?

*Thank you for your interest in Virtual Christian Magazine. Unfortunately, this is an online magazine only, but please feel free to print it! You may also be interested in our sister magazine, The Good News, which offers free print subscriptions as well as online articles.*



I love this magazine, but I do not have a printer and having low vision/blindness it is very hard for me to sit and try to read this. Do you send copies of this by regular postal mail? If you do, please place me on your postal mailing list.

*Unfortunately, Virtual Christian Magazine is an online magazine only. However, you can increase the text size on your screen by pressing the Ctrl and + keys down at the same time (and decrease it by pressing the Ctrl and — keys). If you're on a Mac, then use the Cmd key instead of the Ctrl key. If you are interested in reading similar articles at home and do not already receive it, you may subscribe to The Good News magazine at no charge.*

## Praise for Virtual Christian Magazine



What a wonderful encouragement in godly teaching. It would be so wonderful if this magazine could be in print and found on coffee tables or supermarkets or even gas stations around the world! Not everyone has computer access, but all certainly need food. This magazine has consistently been such a blessing in instruction in righteousness.

Please, is there anyway possible to move this from the internet to the mainstream of humanity? "Living a Christian Life Magazine"...or "Real Hope and Help for Living in These Perilous Times." Your subheading, "Hope And Encouragement For The Real World," would make a super (non-Internet) title! I surely do not mean to be telling anyone what to do. I see this as such a great source of 'preaching the Gospel' in its way of dealing with the realities and teaching the solutions to life's temptations, struggles and trials.

Hoping the Sabbath is filled with great blessings and growth for us all!

Some feedback messages are edited for space and/or clarity.