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The subject today, with respect to a term already mentioned by one of you, money management, is not where I want to begin the topic for the simple reason that before we can manage money we must have acquired it, or acquired the means to have that which we are going to manage.

And in this sense it is appropriate that we do take a look at some of the principles in the Bible, and here I will suggest we turn to the book that you would all guess comes first in this matter, which is the book of Proverbs.

I am opening up to the area of Chapter 12, 13, and 14.

We could pick others, but after all there are certain areas, and within a given period of time we can just focus on the specific statements.

I would encourage you to read more widely on this subject.

First of all, let me point out that in a group such as this we have young men and young women.

We have individuals who have over the years been married and now are either widowed or divorced, circumstantially, who have the responsibility of managing funds or property in some way that now belong on your shoulder and not the shoulder of the mate.

There are those also who are older, who have gone through a series of crises so that they have very little to manage.

That presents a unique problem that differs from those who have the same difficulty but maybe 20 to 30 years younger.

We will take a look at some of the principles, and I think that if we approach this topic as many others with a valid view of life, that we will be able to find solutions much more readily.

We will start with a simple proverb in chapter 12 and in verse 11.

Here in a farming community we read, he who tills his land shall be satisfied with bread.

He that follows vain pursuits would be the better rendering is void of understanding.

What we learn is very important here that if we were to have given a topic such as this in 1948, our approach would be quite different than it would be in 1978 in terms of solving the specific problems.

In the days gone by we had a far more significant emphasis on the farming situation.

In the early 1950s when we had the Feast of Tabernacles in Big Sandy, Texas, I would dare say that the bulk of all financial problems were the problems of the farmer in the church, with incidental problems of some few in the cities, because the bulk of people whom God was calling into his church were rural in orientation.

Now we are in 1978, and this is different.

So we should recognize that with each passing year there will be a different approach to the problem, and if you were going to either read the Bible and interpret it, you have to read it in the light of your contemporary problems, that is, get the principle and apply it to the contemporary situation.

As of this moment, the power of voting in the United States vested in the farming community is 3 percent, 97 percent of people are not farming voters.

This is very significant in the sense that it implies the problems we deal with are essentially suburban in the church, not necessarily urban, though some clearly are.

There is a distinction, as you should know, and the fact remains, of course, that the bulk of the people whom God calls live a kind of suburban life.

So what we recognize is that there are differences in problems with each generation, and what we once discussed, let us say, some generation ago, in the 50s, and that is, it's 20 years ago, and that brings a whole new generation into the workforce, then we dealt often with the problem of unemployment and a kind of recession or depression situation.

Today our problem is quite different.

For the elderly in a recession situation, the problem is far simpler than it is when we have inflation.

So we have to take a look at the different problems in the world around us, and when we read material, we should also recognize the possibility that information will be dated, and you should keep up to date in this very area because it is an area of fluctuation.

Money is a measure of human labor.

It is not an entity within itself.

This measure of human labor is determined broadly speaking by society in general and now not insignificantly by government.

Now with that premise, and I wanted to state it, it is possible to read a set of proverbs where the emphasis may indeed be on a more rural and only slightly suburban community, but the principle is still fundamental.

He who tills his land is equivalent to anyone who actually gets out and works.

So I will now start with the fundamental premise that was an experience of the last several months.

It is very easy for individuals looking for work who are on unemployment to be looking for solutions that will enable them to stay on unemployment.

Hence, we often seek to have interviews that will indicate that we are working at finding interviews so that we can remain unemployed and receive sufficient remuneration that way, and this is a very tragic problem in Europe more so than in the United States, especially in Great Britain.

On the other hand, if you are face-to-face with a financial crisis, you will want to go to those places where it is quite clear that they are hiring now.

That means today you can get the job.

It may not be the job you want, but I do believe that too many, face-to-face with financial crisis, I'm not talking about those who can afford to make a long-term decision, but face-to-face with financial crisis, you need to follow the premise that where the job is available, that's where you go.

I met two young men between 18 and 20 at the time, and I will cite this because I think it is a good illustration that come from Texas via another state to Southern California and could not afford to rent.

The family was without money circumstantially.

All they could do was to camp in the national forest at \$2 a night for the family.

Now I know for a specific illustration that it is the person often without the money who decides to rent a motel by the week, and then the church often becomes burdened.

I was very appreciative of the fact that this family had decided on the other route to come to us for advice, but they chose first of all to camp out because they had no other choice and they took the wise route.

Now at the moment they came here, the two boys, they were each, it was a marriage of a mother with a son and a father with a son, they went out to work and the day they first looked for work, they got work and began to bring money in by a week's time or 10 days whenever the check would next come.

They said to me that what we needed was to go to a place that was hiring, not to a place where your job application could be considered in the next two months.

I know what that is like.

I have applied years ago and I was a college student for a job, and I would have starved to death in the meantime because four months later I got the call.

I appreciated the fact that these two young men hired out in areas in which they had no expertise, but in which the employer said, we will train you.

It's not the job that is their lifetime calling, but it enabled them to move from a camp at \$2 a night in the Angeles National Forest, which may seem really odd, but it really worked for them, to a place where they could rent.

The mother got a job immediately, the father had greater difficulty.

In the meantime, what he did, and it was the same principle here, his car did not work.

This is how I got acquainted with him because I had to help a bit in transportation.

He walked in the areas in which his sons were working and in which his wife was working and sought to find a place to rent.

That was within reason, whereby they could communicate by bus to guarantee if anything went wrong with the car that each one could get to work, and he found such a place at a very reasonable price.

But he walked.

He walked the streets till he found a solution.

He didn't find it the first day or the second, but he came up with a solution that I think was the logical result of doing the kind of work he did.

This is a principle that we will not have acquired the money unless we have acquired the desire to put out labor, and money is the measurement of that labor, whether with physical or mental force.

Now, different people with different backgrounds, and in our society with different ideas of what a job is worth, will find that you will make more or less.

But the point that we bear in mind here is that money is not an end of itself.

Money is a measurement of effort.

It is only a form that makes it convenient to exchange the effort for some product that another man or woman worked on.

Instead of ourselves having to do everything we need, we have the advantage in our modern industrial society, despite its disadvantages, of profiting by an individual's expertise.

If I'm better at something than something else, I spend my time at which I am better at.

I may not have gotten that as my first job, but at least I got a start which enabled me then to proceed to the place where I would have the kind of work I like.

This matter of vain pursuits is very important.

We learn in the modern world that there are people who are cut out for sales, and there are people who frankly will not succeed well in such a field.

And we should be very careful, and I always admonish that in this field of sales, which is one of the very common areas today, an individual may be a remarkable success and an individual may not.

And merely because the job is open, we must be very careful that we do not follow areas in which we are not qualified.

I do not say that selling or sales is a vain pursuit.

I'm only talking about the fact that vain pursuits vary with the individual.

What might be not a vain pursuit for me could be for you.

It is what leads to nothing, and you need to recognize what your skills and talents are.

For a person with many kinds of ability, tests indicating your skills and aptitudes would have far less meaning.

There was a married man some two years ago, I guess it is, at least now, who took aptitude tests and found that they really told him nothing because he could do so many kinds of work, and this was a real problem.

Perhaps with fewer aptitudes and skills, those tests will enable us better to focus, and then we learn what is not a vain pursuit or what would be such.

In chapter 13 are a few important verses.

Chapter 13, verse 8, from the King James Version, the poor hears not rebuke.

Now unfortunately, and it is sad, one of the reasons people tend to be poor, not the only reason, but one of them is that they do not listen to advice or counsel or some strong admonition.

This may not be your problem.

It could have been an accident.

You might not have been this way in your past, and we always recognize it, but then you won't stay this way.

But normally speaking, Solomon perceived, and we have also, that one of the problems of the poor is they tend not to take advice.

It is the wise man, you see, who listens to counsel.

Hence we move in verse 10, with the well advised as wisdom, that is, if you take good counsel and have been well advised, then you are, by nature, in the possession of wisdom, your own for having listened, and another for listening to someone else.

Wealth verse 11, gotten by vanity, and there are different methods that perhaps are not our problem, but that kind of wealth that is quickly accumulated, takes advantage of situations, may well diminish.

He that gathers by labor shall increase.

That is, you want to be sure always that there is a steady means of growing and turning your labor into money and into goods and into services for others.

What you get quickly is some reward, because you happen to get the right number in a lottery.

It is likely also to vanish quickly.

So we learn the importance of continuous labor, not just laboring in spurts or periods of time only.

Verse 18, poverty and shame shall be to him that refuses instruction.

He that regards reproof shall be honored, whether financially or otherwise.

And a good man, verse 22, leaves his inheritance to his children's children, for the wealth of the sinner is laid up for the just.

That's an incidental statement, but that's important there.

We learn that we have a responsibility.

I have said, Mr. Armstrong has said, that we should act as if the world could come to an end almost overnight and build in terms of the possibility it might not be here for a thousand years.

That is, we must do it in such a way that we have both a long term and a short term or short range goal.

And in this sense, the Bible admonishes us, and this is a part of the Word of God, that we should aim so that we have a responsibility that we can fulfill even toward grandchildren, if not our own, then to help through funds for others.

Verse 1 of chapter 14 is interesting in this connection.

Every wise woman builds her house, but the foolish plucks it down with her hands.

Now in our society, this is not literally the case.

I visited this society once and lived in a house that women very greatly assisted in.

In the kingdom of Tonga, for instance, the man builds the walls and the women put on the roof.

And all the ladies in the community got together and put the roof on in societies that used to be done.

But you know, there are different ways of applying this today.

It does imply that a woman has more responsibility in the acquisition, the maintenance of her home, than many women in our society think.

There was a tendency to grow out of the 50s and even in the 60s, where women were housewives or mothers, that image, and seemed to have had little responsibility beyond rearing a child or children and caring for a husband.

Now we've gone in another direction in society.

But I would point up here that in the days of Solomon, and hence in principle today, it is valuable that we take a firm look at the fact, not only in Proverbs 31, but here also, that a woman has a major role in seeing that her home, which becomes, if you please, an inheritance for her grandchildren, is maintained.

My wife knows how to hang paper, for some paper hanging is a profession.

I do not hang paper, my wife does.

That is a skill that she has acquired.

She tells me not to improve.

Or do I attempt to do so? She likes to do that.

I just cite it as an illustration.

There are things that a woman can do to keep what she has being improved.

When it comes to plumbing, that's my responsibility.

But a woman can also let something like this fall into disarray.

God does not imply that this is necessarily the man's task.

In our society it may well involve it.

But what you note is that if you were to read the Proverbs carefully, you will discover that a woman has far more, what I would call, family responsibility beyond our dreams, and far more responsibility for the maintenance of the house that is distinct from the household, and the maintenance of property than one would have thought.

And I think we should bear this in mind in terms especially of the older women, where this becomes a major burden if they are widowed or divorced.

We can look again in verse 20, the poorest hated even of his own neighbor, the rich has many friends, would indicate the importance of resolving the problem of poverty for the simple reason that with the acquisition of money, which is a token of one's labor, you also acquire friendship.

It may be selfish on the part of others, but people who work and have the personality to work well with others, acquire friends, and with the knowledge of friends you begin to acquire new opportunities.

I will cite an illustration here.

My son started out as 16, and he is now 17 in a first full-time summer job at a research laboratory subsidiary of Bosch and Lawn.

Now having done well in a certain skill, he had a friend who was his teacher, and his teacher is a success, and he has friends, in this case professionally.

You will discover therefore that it is much easier to find jobs when you have certain skills and next you have friends.

The skill itself is equivalent to money whether you realize it or not, because what you do with it is what generates money, which is the equivalent to the labor extended.

So it is important to be sure that as you mature, I'm addressing myself to young people here, that you also make use not of your money to acquire friends, but of your skills to have friends who know where jobs are.

I'm interpreting this for your specific needs.

It is unfortunate, of course, in some of the inner cities where young people don't have, especially in the black, secondarily in the Chicano community, where they do not have the same contacts and opportunities.

Verse 23 will stop our quotations of Proverbs with this, in all labor there is profit, but the talk of the lips tends only to penury.

There is profit in labor.

It may be more or less depending on society and the kind of job.

But the one thing you want to be sure of is if you have a job as a roofer, this is not the place at the house top from which to preach.

This is the place where you work, and you learn that a lot of talk on a job can lead to loss of the job.

We happen to have cases just like that because there are men in this work who employ individuals, and I use this one illustration, because it's easy sometimes to talk too much on the job and you discover that the boss doesn't need you anymore.

So it is very important that you concentrate on your responsibility.

Now as we proceed, we'll take a look at some of the major areas.

This morning I would like to summarize what you should consider, and then perhaps your specific questions that will be generated will lead us to some specific and helpful answers.

And broadly speaking, I would also like to point the way of solving problems along the way for we could not possibly answer all the specific difficulties in a morning like this.

The area we will start with in looking at the question of money management and our responsibility to acquire that which we manage would certainly be in the broad area of education.

Now in this area of education we recognize first of all a responsibility of men and women, which is job preparation, and then the responsibility of women more specifically with respect to marriage or professional needs.

First of all, education is broader than job preparation.

We should understand this because education should be of the whole man, and Solomon defined it essentially as underwritten by the keeping of the commandments, which has to do with moral and spiritual responsibility.

You would much rather hire a person who tells the truth than a lie.

So from that alone we have an illustration of the importance of keeping of the commandments in terms of one's totality of learning and of character, one's education.

Within this area, in order to live in this world, God has, as the book of Ecclesiastes tells us, assigned mankind the responsibility of learning to handle jobs.

These jobs differ for every individual, and most certainly in the area of men and women there are major responsibilities that differ.

It can be fun to work and sweat and achieve and sleep sweetly, but when you haven't worked and you haven't perspired, or that is if you're working outside or haven't achieved, and your mind is troubled, you do not sleep so well, so that you do learn that it does pay to put out a little effort to accomplish.

Job preparation is important in our area because in order to acquire the moneys to manage, you have to have a job, and to have that job you must prepare for it, so you see you must run back until you get at the root of situations.

There are different ways of looking for a job.

I pointed up that the kind of job you want might be evaluated through testing, through contact, experience.

Not everybody knows the kind he or she wishes.

Some have a better sense of what they like than others.

If you have a good sense of what you'd like to do, then focus in on it.

You might want to change in the middle of life in the foreheast, but if you don't have a focus, it is very important that you get some kind of counsel.

That's another aspect of this, until you do focus on what you'd like to do.

Somebody says, well, I can do most anything, or I like to do most anything, and this is the reason, of course, he's unemployed.

You should use available sources of information, and here I have brought a book.

We could have had any other number of books.

My wife heard on radio this author interviewed and found it sufficiently interesting that she suggested I acquire a knowledge of the book, and since I was going to speak to you on this broad subject, I told her I would buy the book, and I feel that it is a worthwhile volume.

It is not the only volume in its field, but it illustrates that a work that is well written can be attractive, and you tend to read it for information and pleasure, whether you need it or not.

It is called Good Jobs, and it's a paperback.

Good Jobs is a simple title, high-paying opportunities, working for yourself or for others, a subtitle.

Available first from www.friendsofsabbath.org and www.hwalibrary.org

The author is Alan J. Liberoff, L-I-E-B-E-R-O-F, Alan J. Liberoff, Good Jobs, high-paying opportunities, working for yourself or for others, that is essentially self-employed where you're selling your services.

The price is \$5.95, it's a rather thick volume, and I can recommend it for the simple reason that I found that is simply and nicely broken down.

I will read and give you an idea of the importance of using available sources.

It defines the mechanical trades, the construction trades, the technical services and trades, paramedicine, creative fields, special fields, administrative and clerical fields, the food service industry, special service businesses, professional sales, fields requiring a four-year college degree, and then under that you would be surprised at all the areas that are broken down.

And in so doing, what our author tends to do, I'll just turn to a section here, he will explain the nature of the field, what people in it accomplish, what you have to know, then the training required to get that information.

Then the sources of training by writing for information is to where this training is available.

For instance, in a creative field such as interior designer decorator, he points up that vast amounts of information may be available, and he lists three institutions that give you that information.

I don't need to name them here because this is not to point something so specific.

With this information, then he describes the salary and employment opportunities.

That is, is this a field with vast areas open to you, or is it highly competitive? Thus his book spends little time on explaining the opportunities for a history teacher, because we have already too many, and they're unemployed.

He spends time in areas where...