



Managing Christian Finances in End Times

ANALYSIS OF PERSONAL FINANCES AND THE SEVENTH DAY ADVENTIST'S
MESSAGE

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Disclosure

This presentation is for the only purpose to provide general education about different aspects of personal finances. Nothing in this presentation can be interpreted as a tax, legal or business advice from the ministry nor speakers. This is a presentation for a ASI SDA church's 2018 Convention; therefore there is not selling or buying of any product/service involved during this presentation.

Agenda

- Introduction
- Why Are Finances Important for SDAs? Stewardship Relationship
- Is It Really the End Times?
- Most Common Reasons for Bad Finances: Lack of Knowledge & Greed
- Psychological Connection with Our Faith
- 3 Bible Principals about Finances for End Times: Unusual Business Nexus
- Ellen G White's Vision
- Practical Application
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Introduction

Missions

Educate and help Bible-based believers to manage all their resources in a Godly manner. Reflect the holistic and equilibrate stewardship described in the King James Bible and in the Spirit of Prophecy (Ellen G White).

Vision

Be a respected-and-reputable stewardship resource for Christians worldwide in subjects such as, but not limit to, finances, health, technology and interpersonal relationships.

Educating our Church



Why Are Finances Important for SDAs? Stewardship Relationship

Blessing and Curses on Finances: Deut. 28

It reflects our
obedience to God!



Ellen G White message: It is a testimony issue!

The call to be given in “the highways” is to be proclaimed to all who have an active part in the world's work, to the teachers and leaders of the people. **Those who bear heavy responsibilities in public life—physicians and teachers, lawyers and judges, public officers and businessmen—should be given a clear, distinct message.** What shall it profit a man, if he shall gain the whole world, and lose his own soul? Or what shall a man give in exchange for his soul?” Mark 8:36, 37 (Counsels for the Church, 69).

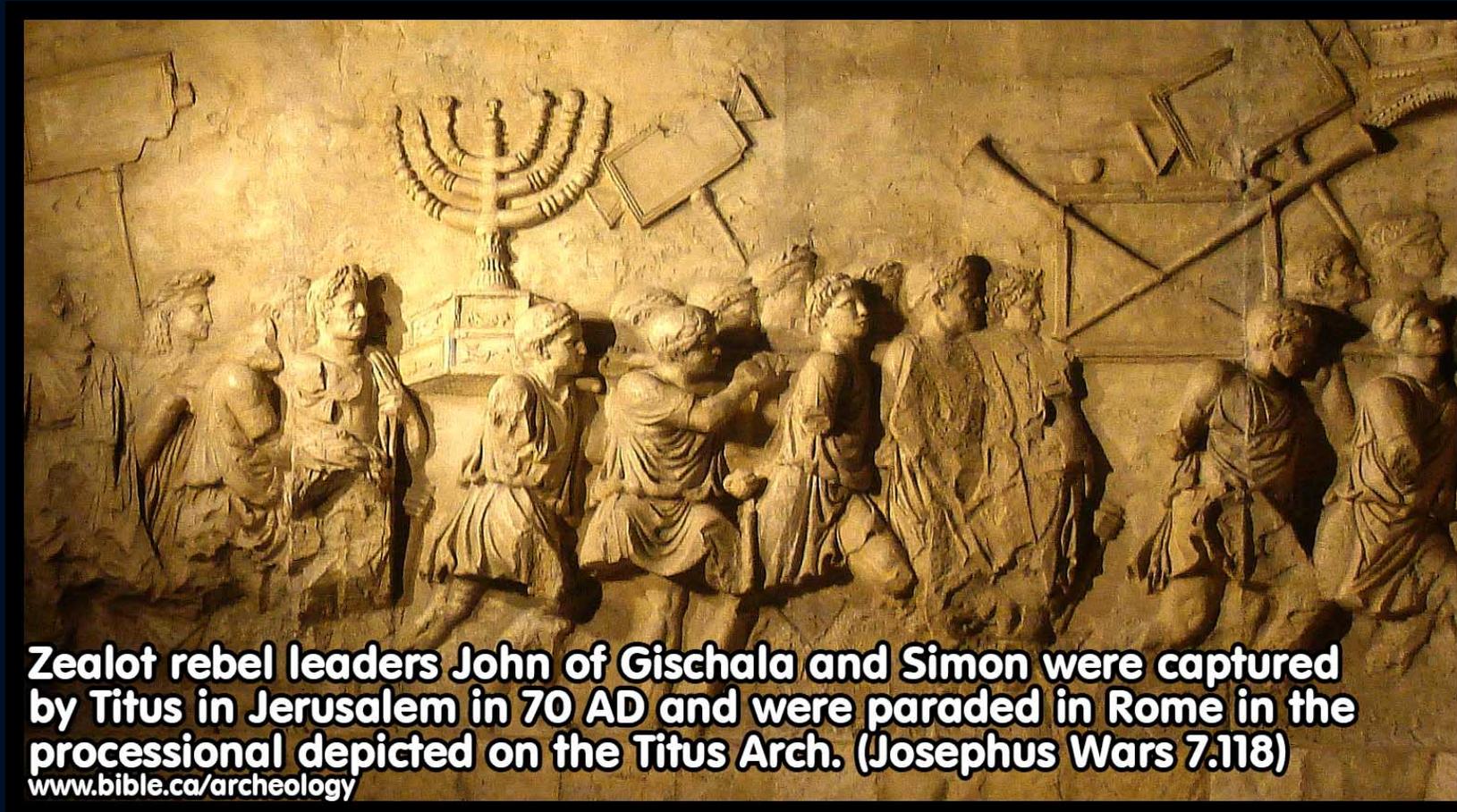
Ellen G White message: It is a salvation issue!

There are those, even among Seventh-day Adventists, who are under the **reproof of the word of God, because of the way they acquired their property and use it**, acting as if they owned it and created it, without an eye to the glory of God, and without earnest prayer to direct them in acquiring or using it. They are grasping at a serpent, which will sting them as an adder (Testimonies of Ministries, pg. 335).

Is It Really the End Times? Economical/Finances data

Destruction of Jerusalem... Destruction of our known world

Christ saw in Jerusalem a symbol of a world hardened in unbelief and rebellion, and rushing on to meet the retributive judgments of God. The woes of a fallen race, pressing upon His soul, forced from His lips that exceeding bitter cry. Conflict Cosmic , Chapter 1 (1858)



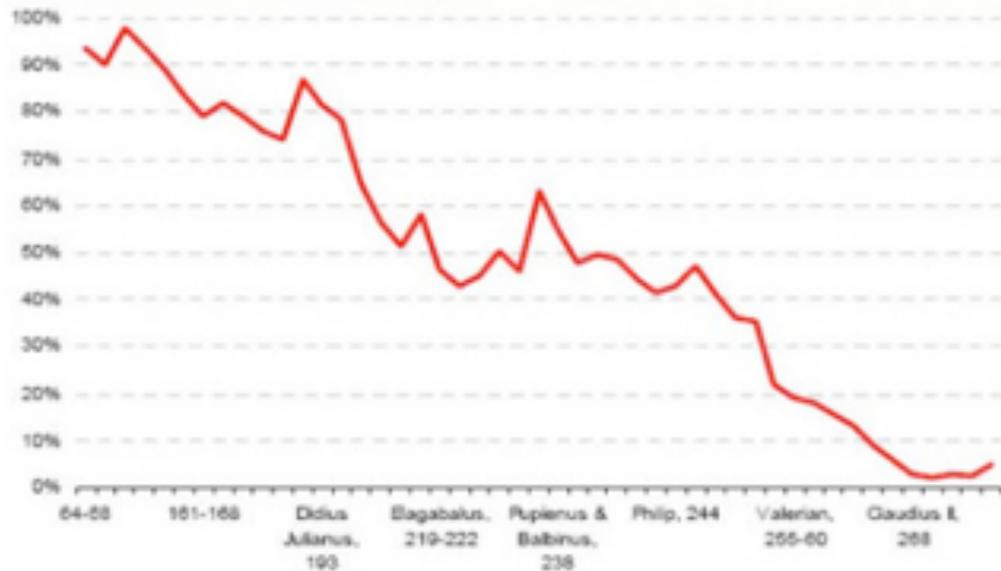
As in the past, it will be in the future: **Bread & Circus...**

The thing that hath been, it is that which shall be; and that which is done is that which shall be done: and there is no new thing under the sun. Ecclesiastes. 1:9 (KJV)

“The budget should be balanced, the treasury should be refilled, public debt should be reduced, and the assistance to foreign lands should be curtailed lest Rome become bankrupt. People must again learn to work, instead of living on public assistance.” — Cicero, 55 BC

Currency devaluation Rome era vs. our time

Silver content of a Roman denarius



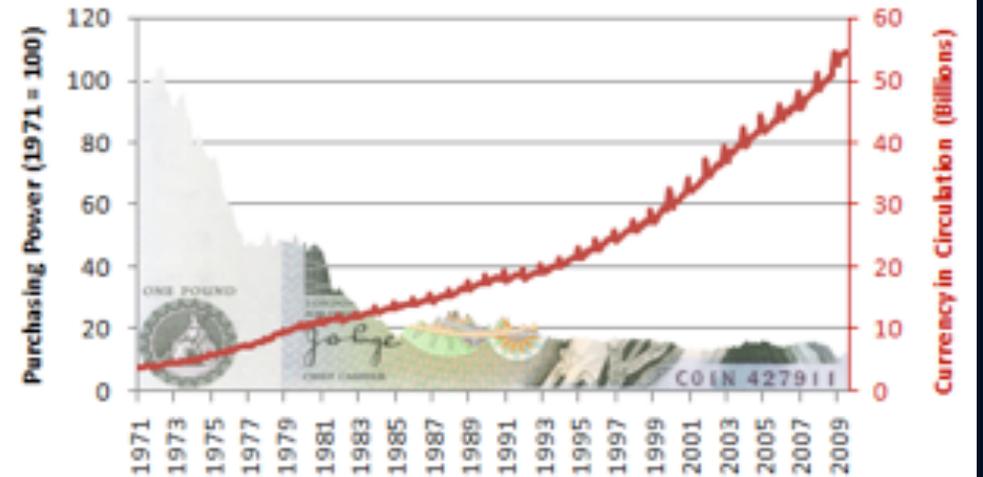
Source: <http://www.tulane.edu/~august/handouts/601cprin.htm>

USD



www.DollarDaze.org

GBP



www.DollarDaze.org

Unbearable cost of living

Cost Of Living in the United States 1975 vs 2015

Good or Service	1975 Cost	1975 Cost <small>(In 2015 Money)</small>	Cost 2015
New House ¹	\$48,000	\$209,417	\$270,200
Median Income	\$12,686	\$55,347	\$51,759
New Car	\$3,800	\$16,578	\$31,252
Minimum Wage	\$2.10/hour	\$9.16/hour	\$8.25/hour
Public College ²	\$1,819	\$7,938	\$18,943
Private College ²	\$3,776	\$16,475	\$42,419
Movie Ticket	\$2.03	\$8.86	\$8.17
Gasoline	\$0.59/gallon	\$2.57/gallon	\$2.38/gallon
Postage Stamp	\$0.13	\$0.57	\$0.49
Sugar	\$0.65/5 pounds	\$2.84/5 pounds	\$3.25/5 pounds
Milk	\$1.65/gallon	\$7.20/gallon	\$3.49/gallon
Coffee	\$1.12/pound	\$4.89/pound	\$4.91/pound
Eggs	\$0.84/dozen	\$3.66/dozen	\$2.08/dozen
Bread	\$0.28/pound	\$1.22/pound	\$1.43/pound

Note 1: The median home size in 1975 was ~1500 sq ft. In 2015 it is ~2500 sq ft. A 66% growth in home size compared to a 29% increase in cost of the home.

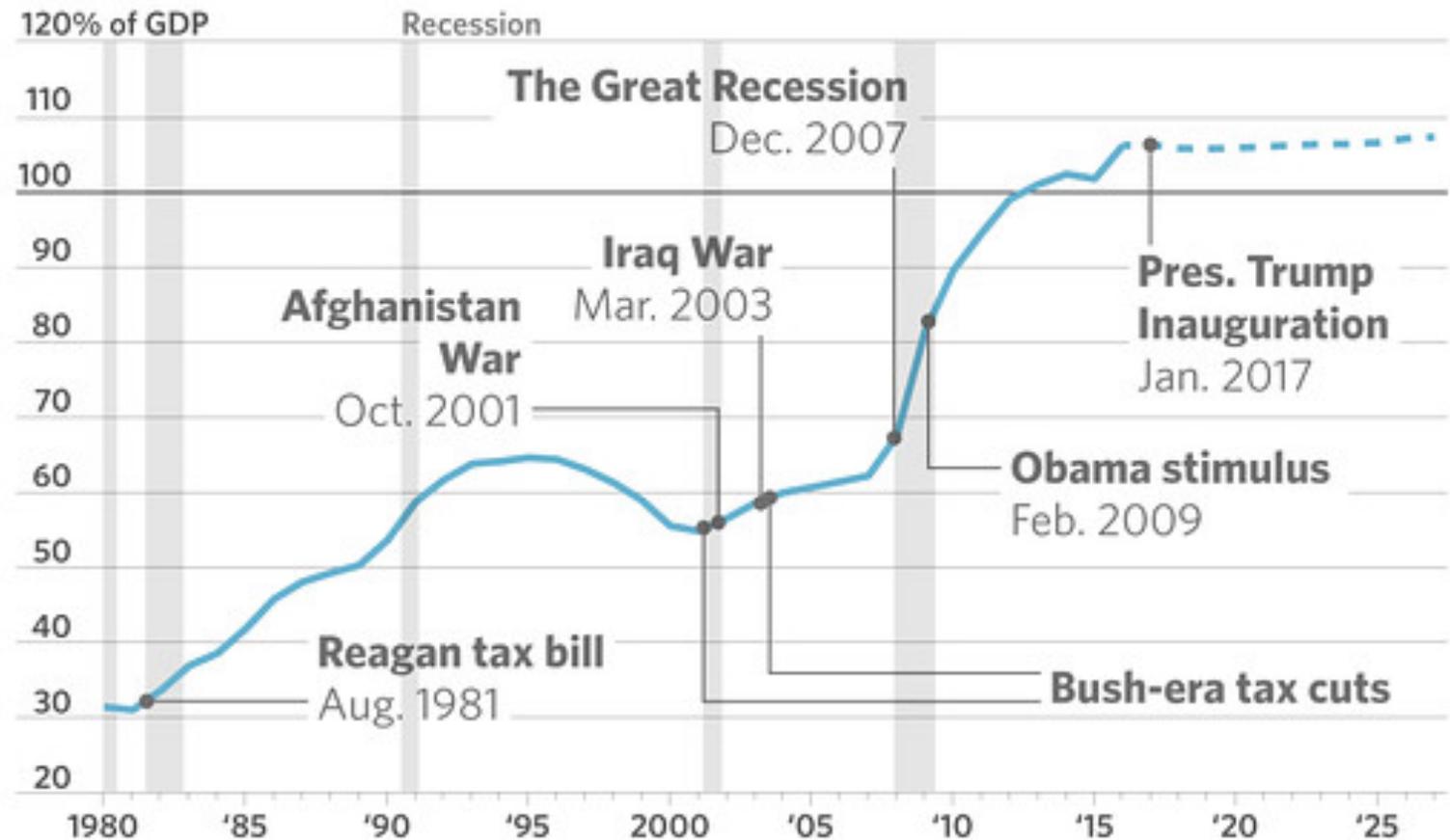
Note 2: College Tuition is calculated per semester and includes tuition, fees, room, and board, for a 4 year institution.

* All data courtesy of the United State Bureau of Labor Statistics

High Level of Debts

Key moments leading up to the \$20 trillion debt

Projected debt as a percentage of GDP (1980 - 2027)



Source: Congressional Budget Office

Increasing of Evil: Frauds and Get-Rich-Quick Schemes

Rev. Kirbyjon Caldwell pleads not guilty to federal fraud charges

By **Brian Rogers** Updated 9:11 am CDT, Friday, April 13, 2018



Increasing Affinity frauds. Even among different Christian denomination. [North American Security Administration Association , Website, 2018]

Most Common Reasons for Bad Finances: Lack of Knowledge & Greed

Knowledge:

My people are destroyed for lack of knowledge: because thou hast rejected knowledge, I will also reject thee, that thou shalt be no priest to me: seeing thou hast forgotten the law of thy God, I will also forget thy children. Hosea 4:6



“...he was filled with wisdom, and understanding, and cunning to work all works in brass.” 1 Kings 7:14

Da'ath



89 occurrences in OT

- Especially knowledge with moral quality [Genesis 2:9,17](#)
- **In highest sense, *knowledge* of God (including obedience), Hosea 4:6**
- **Skills in work and management of resources, 1 Kings 7:14**
- Perception

Greed

“For the love of money is
the root of all evil...”

1 Timothy 6:10



God desires His workers to look to Him as the giver of all they possess RH April 9, 1901 Part 2

HOPE: God show us His Words!

Analyze the Bible more to find answers.

חֲזַק וְאַמֵּץ!

Chazâk ve'emats!

Be strong and courageous. (m)

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Psychological Connection with Our Faith

Joshua 1:9 From Thought to Financial "Action"



3 Bible Principals about Finances for End Times: Unusual Business Nexus

Acquire wealth according to God's method

- Christians are safe in acquiring money as God directs, and using it in channels which He can bless. (Testimonies of Ministries, pg. 336).



AVOID GET-RICH-QUICK SCHEMES!

Be Industrious

- God impressed E.G.W. about the need for “**Sabbath keeper businessmen**” to **establish industries**. Testimonies for the Church 7:128, 129 (1901)

Very much related to social-enterprises



Avoid Extravagance

“do not purchase one article merely to make a show. Get things that will be useful, and that will bear handling. Educate the people to practice self-denial. Let it be considered that every dollar may represent a soul,....”In the beginning of the work, we must not reproduce the very things that the Lord has condemned in America, the needless, extravagant expenditure of money to gratify pride and love of display. “ Testimonies for Ministers.”

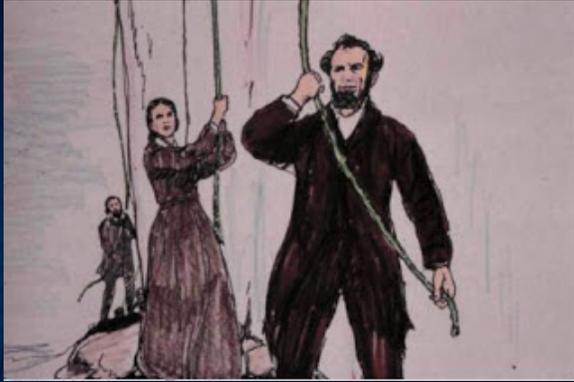


Ellen G White's Vision Applied to Our Stewardship

The Narrow Path to Heaven



The Narrow Path to Heaven



Practical Application

Is Playing the Stock Market Gambling?



Avoid “get-rich-quick” schemes. This is really gambling, because, like casinos, they are promoted by people hoping to profit off other people’s greed.

FACT: A portion of General Conference’s funds, designated as long-term investments, are held in a mixture of stocks and bonds that are considered appropriate for this purpose.

FACT: Impossible to avoid all risk.
But, Reasonable to reduce it

Counsels:

- Pray God for guidance
- Check your budget
- Look for a professional with good reputation

Is Having a Life Insurance Lack of Faith?...Sin?

1860, No insurance recommended

1880, EGW recommended fire insurance

1867, EWG "No Sabbathkeeping Adventist should be engaged in life insurance" (*Testimony* No. 12.)
[Same position on letters until 1900]

Reasons for 1867 statement:

1. It encumbers believers excessively with the world.
2. It encourages a worldly, secular spirit contrary to the simplicity and singlemindedness of Christian service.
3. It diminishes one's sense of God's providence.
4. It represents a denial of true stewardship before God by diverting His funds to risky ventures in hope of gain.
5. It manifests greed comparable to speculation in rights to patents and inventions.

General Conference Officers, 1985

General Conference Officers, 1985 vote & Ellen G White Estate, 1989

- To regard those forms of life insurance which offer no conflict with Christian principles as legitimate means of making provision for times of need.

Fact: Life Insurance was unregulated and used as a get-rich-quick scheme frequently until 1910s when most states regulated the industry.

EGW did make any commend about life insurance after 1909. GC & EWG Estate discussed this topic in 1957.

Q & A

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THANKS YOU!

MAY GOD BLESS YOU!