

# **MOVING TO THE COUNTRY**

Personal Finance Considerations

# 6 PRACTICAL QUESTIONS

1. Why move to the country? What's the purpose of country living?
2. Who should move to the country?
3. When is the right time to move?
4. How much land? What type of home?
5. How self-sufficient must I be?
6. How much can I afford?

**WHY MOVE TO THE  
COUNTRY?**

**WHAT'S THE PURPOSE OF  
COUNTRY LIVING?**



# PURPOSE OF COUNTRY LIVING

Serious times are before us, and there is great need for families to get out of the cities into the country, **that the truth may be carried into the byways as well as the highways of the earth.**

–Country Living 17.5

Instead of the crowded city, seek some retired situation where **your children** will be, so far as possible, **shielded from temptation**, and there **train and educate them for usefulness.**

–Country Living 5.4



# PURPOSE OF COUNTRY LIVING

Again and again the Lord has instructed that our people are to take their families away from the cities, into the country, **where they can raise their own provisions; for in the future the problem of buying and selling will be a very serious one.** We should now begin to heed the instruction given us over and over again: Get out of the cities into rural districts, where the houses are not crowded closely together, and where you will be **free from the interference of enemies.**

TIME OF NO BUYING/SELLING

=

CLIMAX OF THE LOUD CRY



# COUNTRY LIVING ENHANCES OUR MISSION

1. To be more effective in spreading the Three Angels' Message.
2. To save our children and prepare them to for usefulness in God's work.
3. To prolong our influence to give the Loud Cry in time of no buying/selling.

# COUNTRY LIVING IS NOT...

1. Doomsday prepping
2. Isolationism
3. Transplanting our city lifestyle



**WHO SHOULD MOVE TO THE  
COUNTRY?**

# WHO SHOULD MOVE TO THE COUNTRY?

**It was not God's purpose that people should be crowded into cities,** huddled together in terraces and tenements. In the beginning He placed our first parents amidst the beautiful sights and sounds He desires us to rejoice in today. The more nearly we come into harmony with **God's original plan,** the more favorable will be our position to secure health of body, and mind, and soul.



COUNTRY LIVING IS GOD'S IDEAL  
FOR HIS PEOPLE.

COUNTRY LIVING IS GOD'S IDEAL  
FOR HIS PEOPLE.

WE LIVE IN AN UNIDEAL WORLD.



# WE LIVE IN AN UNIDEAL WORLD.

Today, some **56% of the world's population – 4.4 billion inhabitants** – live in cities. This trend is expected to continue, with the urban population more than doubling its current size **by 2050**, at which point **nearly 7 of 10 people will live in cities.**

–The World Bank (Oct 2022)



# CITIES ARE MODERN-DAY MISSION FIELDS

There is another line of work to be carried forward, the work in the large cities. **There should be companies of earnest laborers working in the cities.** Men should study what needs to be done in the places that have been neglected. The Lord has been calling our attention to the **neglected multitudes in the large cities,** yet little regard has been given to the matter.



# CITIES ARE MODERN-DAY MISSION FIELDS

1. City-living ought not be a way of life, but rather a specific, sacrificial calling by God for the purpose of mission.
2. The best missionaries are those trained in the country.
3. God may call people from their country homes to serve as missionaries in the cities.

# LIFE STAGES

1. Young and/or Single
2. Elderly
3. Families with Children



# YOUNG AND/OR SINGLE

1. The best stage of life for missionary service.
2. “Military deployment” rather than permanent way of life.
3. Waldensian missionaries

# ELDERLY

1. Health and physical strength
2. Work and care of large property
3. Distance from family, social, and medical support
4. Early vs. Late Retiree



# FAMILIES WITH CHILDREN

More and more, as time advances, our people will have to leave the cities.

For years we have been instructed that our brethren and sisters, and **especially families with children**, should plan to leave the cities as the way opens before them to do so.



# SACRIFICE REQUIRED

**Parents flock with their families to the cities, because they fancy it easier to obtain a livelihood there than in the country.** The children, having nothing to do when not in school, obtain a street education. From evil associates, they acquire habits of vice and dissipation. The parents see all this, but **it will require a sacrifice to correct their error**, and they stay where they are, until Satan gains full control of their children.



# GOD'S CALL

1. Are we prioritizing our comfort and convenience over God's counsel and calling?
2. Are we prioritizing safety over soul-winning?
3. Is city living an idol in our lives?
4. Is country living an idol in our lives?

**WHEN IS THE RIGHT TIME  
TO MOVE?**



# WHEN IS THE RIGHT TIME TO MOVE?

Get out of the cities **as soon as possible**, and purchase a little piece of land, where you can have a garden, where your children can watch the flowers growing, and learn from them lessons of simplicity and purity.

–Country Living 17.3

The time has come, when, **as God opens the way**, families should move out of the cities.

–Country Living 24.2



# FINANCIAL INDICATORS

None should move into new places merely for the sake of worldly advantage; but **where there is an opening to obtain a livelihood**, let families that are well grounded in the truth enter, one or two families in a place, **to work as missionaries.**

–Country Living 22.2

Attention must be given...so that our people desiring to leave the cities, **can obtain modest homes without a large outlay of means, and can also find employment.**

–Country Living 19.4



# NO RASH MOVES

Let there be nothing done in a disorderly manner that there shall be **a great loss or sacrifice made upon property** because of ardent, impulsive speeches which stir up an enthusiasm which is not after the order of God, that a victory that was essential to be gained, shall, for lack of **level-headed moderation and proper contemplation and sound principles and purposes**, be turned into a defeat.



# PERSONAL DECISION WITH GOD

While some teachers may be strong and efficient in teaching in the lines of Bible doctrines, they will not all be men who have a knowledge of practical life and can advise perplexed minds with surety and safety. **They do not discern the perplexing situation that must necessarily come to every family who shall make a change.** Therefore, let all be careful what they say; if they know not the mind of God in some matters, let them never speak from a guess or suppose so. If they know nothing definite, let them say so, and **let the individual rely wholly upon God.** Let there be much praying done, and even with fasting, that not one shall move in darkness, but move in the light as God is in the light....

—Selected Message, Vol. 2 362.4



**HOW MUCH LAND?  
WHAT TYPE OF HOME?**

# THE PROPERTY

Get out of the cities as soon as possible, and **purchase a little piece of land, where you can have a garden, where your children can watch the flowers growing**, and learn from them lessons of simplicity and purity.

–Country Living 17.3

Parents can **secure small homes in the country, with land for cultivation**, where they can have orchards and where they can raise vegetables and small fruits...

–Selected Messages, Vol. 2 360.2



# HOW MUCH IS “LITTLE”?

In this neighborhood there is a large tract of unoccupied land. Some of our people who are living in the poisoned atmosphere of the cities might **profitably secure a few acres of this land.** They could support themselves by raising fruit and vegetables and poultry.

# BUILDINGS & ORCHARDS

When opportunity offers, our people should purchase properties away from the cities, on which are **buildings already erected and fruit orchards already in bearing.** Land is a valuable possession.



# THE PROPERTY

1. Little piece of land (A few acres)
2. Enough for garden and orchard
3. Small, modest home
4. Nature for children to enjoy

# THE PROPERTY

1. Little piece of land (A few acres)
  2. Enough for garden and orchard
  3. Small, modest home
  4. Nature for children to enjoy
- A garden doesn't need to take much space!
  - The bigger the land, the bigger the upkeep.
  - Whatever size the house, it will get filled.



# OTHER CONSIDERATIONS

1. Climate/Growing Season
2. Cost of Living and Taxes
3. Employment/Income Potential
4. Proximity to souls to win

**HOW SELF-SUFFICIENT  
MUST I BE?**



# SELF-SUFFICIENCY

1. Self-sufficiency/off-grid living is not the burden of the counsel on country living.
2. No clear, direct statements suggesting that complete self-sufficiency/off-grid living is a necessity.
3. Logical conclusions can be assumed based on the implications of not being able to buy or sell.
4. This appears to be a matter of personal preference rather than principle.



# SOME CONVENIENCES ENCOURAGED

In most countries bedrooms need to be supplied with **conveniences for heating**, that they may be thoroughly warmed and dried in cold or wet weather.

–Adventist Home 148.3

Brother Leininger had conscientiously decided not to build a **convenient woodshed and kitchen** for his large family because he did not feel free to invest means in personal conveniences when the cause of God needed money to carry it forward. I tried to show him that **it was necessary for the health as well as for the morals of his children** that he should make home pleasant and **provide conveniences to lighten the labor of his wife.**

– Letters and Manuscripts, Vol. 5, Lt 9, 1888, par. 8



# DON'T BORROW TROUBLE

Many will look away from present duties, **present comfort and blessings**, and be **borrowing trouble** in regard to the future crisis. This will be **making a time of trouble beforehand**, and we will receive **no grace for any such anticipated troubles.**

–Last Day Events 17.3



# OTHER CONSIDERATIONS

1. Time/Effort to Maintain
2. Stewardship of Resources
3. Impact on Our Mission Today
4. Our Position During the Loud Cry (Time of No Buying/Selling)



**HOW MUCH CAN I AFFORD?**



# HOW MUCH CAN I AFFORD?

The time has come, when, as God opens the way, families should move out of the cities. The children should be taken into the country. The parents should get **as suitable a place as their means will allow.**

–Selected Messages, Vol. 2 360.1



# HOW MUCH DO MY MEANS ALLOW?

1. Have a 3-6 month's emergency fund.
2. Target 20% downpayment, but at least 5-10% for first home.  
(The bigger the better!)
3. Maintain a good credit score. (700+)
4. 15 or 30-year fixed rate mortgages only!
5. No more than 25% of take-home pay toward house payments.



# 25% OF TAKE-HOME PAY

1. Prevents you from being house poor, especially if rates climb and you can't refinance.
2. Allows wiggle room for inevitable extra expenses. (i.e. Costs of ownership, maintenance, repairs, equipment, tools, etc.)
3. Allows room for extra payments to pay off other debts or the mortgage early.
4. Banks will approve you for more, doesn't mean you should take it.



# DAVE RAMSEY AFFORDABILITY CALCULATOR

https://  
www.ramseysolutions.com/  
real-estate/how-much-house-  
can-i-afford



## How Much House Can I Afford Calculator

What's your monthly take-home pay?

\$5,000

Calculate

What's your down payment percent? <sup>?</sup>

5%

10%

15%

20%

Down Payment

**\$37,164**

[Hide Mortgage Details](#) <sup>?</sup>

Type of Mortgage <sup>?</sup>

15-Year Fixed-Rate

30-Year Fixed-Rate

Private Mortgage Insurance <sup>?</sup>

\$0 / month

Interest Rate <sup>?</sup>

7%

Property Tax <sup>?</sup>

\$2,200 / year

Home Insurance <sup>?</sup>

\$846 / year

HOA Dues <sup>?</sup>

\$86 / year



## How Much House Can I Afford Calculator

What's your monthly take-home pay?

\$5,000

Calculate

What's your down payment percent? <sup>?</sup>

5%

10%

15%

20%

Down Payment

**\$37,164**

[Edit Mortgage Details](#)

Your home-buying budget: <sup>?</sup>

**\$185,818**

Based on our 25% rule, your maximum mortgage payment is:

**\$1,250 / mo**

[Find a Real Estate Agent](#)

[Get a Mortgage](#)



# DON'T CUT CORNERS

1. Interest-only; Balloons; ARMs; etc.
2. Over-leveraging (Maxing out credit lines because Jesus is coming soon and I won't have to repay it!)
3. Borrowing money from family and friends.
4. Co-signing a loan.
5. Purchasing property together with loved ones without clear legal, financial, and relational boundaries.



# DON'T CUT CORNERS

...especially families with children, should plan to leave the cities as the way opens before them to do so. **Many will have to labor earnestly to help open the way.**



# HOW MUCH TIME CAN I AFFORD?

1. Maintenance of the property
2. Gardening
3. Church and ministry
4. Raising our children/Homeschool
5. Employment





# THE STORY OF OUR HOME

Paid off in 2 Years



# THE PROPERTY

- 1 Acre
- 2 Dwellings (1400ft<sup>2</sup>; 860ft<sup>2</sup>)
- Garden shed
- Solar panels (Grid-tied)
- Pond (1/4 acre)
- Raised bed garden
- Berries (Blueberries, blackberries, raspberries)
- In-ground Orchard (Pears, Apples, Peaches, Figs)
- Container orchard (~50 fig trees, pomegranate)











# THE NUMBERS

- \$185,000 Purchase Price (2013)
- \$100,000 Downpayment
- \$85,000 Mortgage
- 15-year fixed rate at 3.49% interest
- Paid 6x the minimum monthly. (2-years payoff)
- \$360,000 Current Estimated Value (2023)
- 95% Increase in Value
- Plus Rental Income



# THE HOUSING MARKET

- **Interest rates to remain high:** The Fed plans to continue raising interest rates in 2023 and then hold it until inflation subsides. Mortgage rates will follow suit.
- **Why home prices may go down:** Prices tend to go down in earnest if full-blown recession hits and people start losing their jobs.
- **Why home prices may not go down:** Under-supply of housing for some time and the supply chain disruptions have further reduced housing inventory. Low mortgage rates locked in.
- **YMMV:** Real estate prices vary dramatically between regions.
- **Save!** Best thing to do is save up as big of a down payment as humanly possible.



# MAKE GOD YOUR REALTOR

The Lord would have His people looking about them and securing humble, inexpensive places as centers for their work. And from time to time larger places will come to their notice, **which they will be able to secure at a surprisingly low price.**

—Last Day Events 96.6



# GOD'S PROMISE

Parents can secure small homes in the country, with land for cultivation, where they can have orchards and where they can raise vegetables and small fruits to take the place of flesh meat... **God will help His people to find such homes outside the cities.**



**REMEMBER THE PURPOSE  
OF COUNTRY LIVING**



# COUNTRY LIVING ENHANCES OUR MISSION

1. To be more effective in spreading the Three Angels' Message.
2. To save our children and prepare them to for usefulness in God's work.
3. To prolong our influence to give the Loud Cry in time of no buying/selling.



# GOD'S PROMISE

Fathers and mothers who possess a piece of land and a comfortable home are kings and queens.

Do not consider it a privation when you are called to leave the cities and move out into the country places. Here there await rich blessings for those who will grasp them.

–Adventist Home 141.2-3



# **MOVING TO THE COUNTRY**

Personal Finance Considerations