

Heritage and Tradition

As I meet with people and tell our story, I have found it helpful to share a piece of myself. If I share a bit of my history, I have found it is helpful for others to relate to me and understand some of the influences in my life. My Grandparents were farmers or grew up on a farm. They passed down to my parents a rich heritage and many traditions. My Great-Grandparents came to America from Sweden, England and Denmark. Deep within their culture is a rich tradition of baking and baking of sweets. These traditions were passed down to their daughters and my mom continues the tradition. Needless to say, I have developed a large sweet tooth and enjoy the pies my mom learned to make. Eating the pies was only the product of months of labor in our garden. Little did I know that the garden of my childhood and my mother's homemade pies would serve as the illustration of this month's Newsletter.

Tending the Garden

With the heritage of farming coursing through my parent's veins, they had a large garden on their 1.5 acre home within our subdivision. The crops were varied: grapes for grape juice, tomatoes, carrots, corn, and squash are among what I remember. But the prized plants in the garden were the raspberry bushes. As kids, my brothers and I would help pick and sell the pints and quarts of berries to neighbors. Still better yet, those berries would be made into freezer jam and the best pies one has ever had. Of course, to get the best fruit and yield from the garden meant we also had to tend the garden. I still recall crawling through the rows of plants, trying to sort out what were weeds and what were the crops. While we pulled weeds on the ground, my mom would walk the rows with a pair of pruners. She was looking for what she called the "water shoots."

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Water shoots and Suckers

My mom would explain as my brothers and I scoured the ground for weeds, it was the water shoots that robbed the plant most. Latent buds, after periods of watering or rain, shoot straight up off of the main branches. These water shoots, while offering new growth, rob the main branches of water and nutrients and can affect the quality and yield of the berries.

Metaphorical Bounty

I never imagined I would draw from this lesson and apply it to the world of personal finance when I was 10 years old. However, as I dig through God's scriptures as an adult, I shouldn't be surprised. There are so many verses with in Proverbs that speak to how we should manage the blessing God has provided us. I won't spend much time in this newsletter highlighting how our paycheck is just part of the "fruit" God provides. Nor will I highlight how we are called to pour into others with our time and talents, sowing into their lives and reaping a harvest for the Kingdom of God. Rather, I will speak about the "water shoots" that affect the quality and yield of our harvest. Today, the largest "sucker" is Debt.



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Life on the Ledge

As I type this Newsletter, our legislative and executive branches of government argue about policy regarding tax rates and the federal budget. Wall Street investment brokers hedge bets on whether or not these branches will reach an agreement; what impact that will have on employers, employees, households and businesses. Our Nation is in a deep financial hole exceeding the trillion dollar mark. All of this uncertainty is bantered by those in the news media as the "fiscal cliff." Without question, this is an uncertain time, and I don't wish to make the focus of this month's message about our politicians. But should it surprise us that our elected officials are comfortable running up large deficits? I would argue they merely mirror the populous they represent. Incrementally, along the course of history, the body of believers, the "Church," as we refer to it, has allowed government to take its place.

"Do not conform any longer to the pattern of this world, But be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will." —Romans 12v2.

"All In"

We need to ask ourselves if we are applying the biblical teachings in all areas of our lives. As a body of believers, as the Church, if we truly hold this passage to heart, then we need to submit all areas of our lives to God's word. This includes our finances.

"And I will rebuke the devourer for your sakes, so that he will not destroy the fruit of your ground, nor shall the vine fail to bear fruit for you in the field," says the Lord of hosts. —Malachi 3v11

Like the water shoots on my mother's raspberry plants, debt can rob us of our ability to yield a harvest. Debt sucks money away from our ability to provide for our families, our ability to save and our ability to advance the kingdom of God with our tithes and offerings. If you haven't seen Debt in this light before and are now realizing you need to make a change in your approach, there is no better time to make that change than today.

God's Pies

To change our approach in how we manage our personal finances, we need to change our perspective on how we view the financial blessings we have been given. The process we take to do this can be applied in the following five steps. The first step is to acknowledge that, while on this earth, everything we have been given is God's. Second, if everything is under God's ownership, then we are merely stewards of His bounty. Third, if we are stewards of God's blessings, we have a duty to apply His directions on how we manage these blessings. Fourth, we need to make God's ways a priority. To do this we need to set aside the "tithes," one tenth of our monthly income for the Church. Finally, we need to diligently and purposefully plan and budget our finances every month. By living on less than we earn and attacking debt, we will be able to "live and give" like no one else.



Tree of life

Hanging on the wall of my office is a picture of a mature tree, its branches haggard and worn from weather where it grows on the jagged ledge of cliff. In the spirit of an Ansel Adams photograph, this black and white photo shows the tree isolated and seemingly in doomed to failure. And yet it grows. This tree has rooted itself deep into the soil. In spite of the storms and weather that rage against it, as I examine the picture, the tree still thrives. Beneath this picture is this scripture:

"Blessed is the man who trusts in the Lord... He shall be like a tree planted by the rivers of water that brings forth its fruit in its season...." Psalms 1 v 1-3

As a believer, we are called to be like this tree. We are called to draw up from the rivers of water God provides. We are purposed to bear fruit and to use that fruit to build the Church. Debt robs us of our ability to weather the storms of life; to help our neighbors in times of crisis. Debt limits our ability to build wealth so we can live and give like no one else.

We are called to be intentional about our finances in order to bless our families and our neighbors. And if we hold all of God's word as the compass for our lives, then we are duty bound to change our direction on how we view Debt. We need to trim the water shoots that steal from our finances. We need to deliver ourselves out of debt.

To take your first steps, please visit DaveRamsey.com to find a class near you.

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