

The Art of Solving Family Problems – By Adly Campos

A husband takes his wife out to dinner. He wants to discuss a book that he bought to help them with their financial problems. As the wife looks at the title of the book, she looks at him, and says, “Dear, we *know* how to handle our money. The problem is handling it less often!”

Isn't that something that is common among couples? Yes. But you know, we can always find advice in the Word of God.

The Bible says in I Timothy 6:10, “For the love of money is the *root* of all evil” (KJV; emphasis added). This can be applicable for singles as well as married people. Every day we are bombarded by advertisements that incite us to buy. Our modern lifestyle wants to make us think that an accumulation of material possessions is the way to succeed in life. Numerous families find themselves in serious problems when they try to harmonize their finances with their well-being.

Below are seven reasonable ways for managing our money:

1. We need to accept that financial success is not based on the amount of money one has, but from how we manage that money. Having money is like holding water in your hand; it easily slips through your fingers.
2. Finances should be discussed before marriage. How? When? How much to spend? Observe each other as to how you handle finances.
3. The question always arises: “Who should handle the finances in the family?” It is advisable that the husband should be handling the money for the first year. Now, if the wife is better at it, she should manage it. But of course it should be done by mutual agreement and planned very well on how to distribute it.

[The presenter mistakenly went directly to number 6, leaving out numbers 4 and 5.]

6. There should be no secrets between husband and wife. Be crystal clear with each other when it comes to finances.
7. Each spouse should have an allowance. Husbands, women do not like to have to ask for every dollar she needs. She has her own needs, and she wants to have the necessary money to be able to cover those needs without having to ask her husband.

So why do we get into financial problems? There are financial pressures. And what is the cause of these financial pressures? The results of *not* managing finances correctly leads us to several problems in our relationship:

1. Making unnecessary purchases. A depressed spirit leads to unnecessary purchases. This will only compound the existing problem. Then comes the blame. Couples blame each other when they're in a financial problem, a financial crisis. And they end up criticizing each other for that financial situation. Then comes lying and deceit. Lying is the most common and complex way to hide money matters. When money is spent lavishly or foolishly, one discovers the need to lie.

Whenever my husband went out on a business trip, I remember that after I dropped him off, I immediately went to the mall to spend money. I felt depressed; therefore, I wanted a way out, and the easiest way was to go on a shopping spree. But then when he came back, I had to give an account of our finances, and I found myself lying and deceiving my husband. Soon I learned that that was not the way to handle finances or my depression.

2. Self-pity. The person that looks for self-pity is constantly talking about financial problems, over and over again, in the hopes that others will feel sorry for him or her and provide a temporary comfort.

3. Emotional fatigue. It may come s-l-o-w-l-y. Living with irritation and accusations causes one to feel defeated even before they begin.

4. Mental tension. Anyone living under the pressure of final notices or collector calls is certainly a ripe candidate for this problem.

5. Angry recriminations. And who hasn't gone through that? It is easier to blame the other partner for the financial mess that they—or the family—are in, rather than to accept that much of the problem is one's own, and then set forth to correct it.

6. Indifference. If this condition continues for a long period of time, intimate coldness can grow and develop into sexual hopelessness for that marriage.

7. Interruption in communication. Couples stop talking to each other. Or, one yells and the other clams up. The silent ones are usually filled with resentment toward the other partner. The more the one is silent, the more the other screams, as conditions move from bad to worse.

8. Separation. In the midst of despair, many couples falsely believe they can better work out their problems if they separate.

So, what can we do about it?

Let's look at rules to follow *before* we make an important decision of purchasing something.

First, think wisely, and pray about it. Pray about it? Yes, you need to pray. Pause for a moment and pray if the purchase is important or not. Before you make an important purchase, you need to ask yourself the following questions: Do I really need this? Can I buy it with cash? Is it my priority or on my priority list? Have I looked for the best price? Did my spouse and I pray about it together? Did I ask God to help me be content or take away the desire?

Many times we don't think it is necessary for us to pray about it; but, we need to pray. God is interested in anything that we have to ask Him, and any need that we have, so we need to do what the Bible says.

In Luke 14:28-30, we're told that it is very wise—very important—to outline a family budget. In Luke we read, "For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying, 'This man began to build and was not able to finish it?' " (NKJV). How many times do we see homes that are halfway done and never get finished. Why? Because somebody did not sit down first and budget and plan how much he or she needed to invest in the project.

So what is a budget? A simple definition is: An amount of money available for spending that is based on a plan for how it will be spent. Another very simple definition is: A plan used to decide the amount of money that can be spent and how it will be spent.

We need to consider that when we make a budget, we need to include all the income, as well as all the outcome. What are we going to need to cover all the expenses in our home? We're going to need to pay rent or mortgage. We're going to need to pay for food, clothing, utilities, transportation. Everything should be considered in a budget. And of course, the outcome—whatever we're spending—has to be slightly lower than the income that we receive. So sit down, husbands and wives, and consider all you earn, all the income. Put it together and then decide how you will spend it and plan for it.

Money is also a necessary part of God's plan, so we need to include Him in our financial situations. If we go back to the Bible, the very first time someone returned tithe was in the time of the Israelites. The Bible tells us that Abraham gave his tithe, taking it to Salem, and brought it out to Melchizedek, who was the priest of God the Most High. The same thing happened with

Jacob. As he was fleeing from his brother, Esau, he found a stone that he used as a pillow, and he saw God revealed to him. When he woke up, he anointed that stone, and he made a promise to God: "I will surely give a tenth to You" (Gen. 28:22, NKJV). He was faithful, and the Lord richly blessed him.

The people of Israel tithed all of the land, all of the seed of the land, and the fruit of the tree, because they knew that it was the Lord's. They knew that they needed to return that ten percent to the Lord, and then they would receive many blessings. It's a conditional situation; as we give, He increases what He has given us and what is left in our pockets.

When Jesus was on this earth talking to the Pharisees, He said, "What sorrow awaits you Pharisees! For you are careful to tithe even the tiniest income from your herb gardens, but you ignore justice and the love of God. You should tithe, yes, but do not neglect the important things" (Luke 11:42, NLT). He was affirming the need of returning that ten percent to God.

There were outstanding people who faithfully returned their tithes to the Lord, including: Mr. M. W. Baldwin, who had a very successful piano company; Mr. Hershey, Hershey chocolate; Mr. Wrigley, the chewing gum factory; Mr. Woolworth, a chain of stores similar to the Dollar Store we have today; Mr. J. L. Kraft, cheese factories; Mr. H. P. Crowell, Quaker Oats Company; Mr. Haynes, tomato sauces; and Mr. J. B. Rockefeller, the Standard Oil Company. Most of them started with very little money to invest. But as they faithfully started returning tithe to God, they prospered and became rich—some even became millionaires and billionaires.

You cannot plan a budget and expect God to direct your steps until you are willing to honor Him with the first fruits of your income. Let's include God in our family budget, and give ten percent of our incomes first of all. That means reducing some of our spending in order to be faithful in returning to God what is rightfully His.

So what happens when we are faithful in returning our tithe to God? And notice, I say "return," not "pay." Many people use the term "pay." We don't pay Him anything! We return what is rightfully His. When we are faithful in returning that ten percent to God, He promises us something. It is important to remember that every promise that God makes, He fulfills. He is faithful to fulfill. He says in Malachi 3:10, "Bring all the tithes into the storehouse, that there be food in My house. And try Me now in this," says the Lord of Hosts, "If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it" (NKJV). Can you imagine receiving so much that you cannot handle it, that you cannot store it? That is a promise that God makes to all of those who are faithful in returning that ten percent to Him. He will bring us many blessings!

What are some of these blessings? We will have food. We will have strength. We will have happiness. We will have well-being. We will have everything that we need and more than we need. The Lord *will* fulfill that promise: "If I will not open the windows of heaven and pour out for you such blessing that there will not be room enough to receive it" (Mal. 3:10, NKJV). Blessings untold! Try Him! That's all you need to do. Try Him, and He will fulfill that promise.

Isn't it strange that a twenty-dollar bill seems so large when you take it to church, but so small when you take it to stores? Let's remember that according to how much we give, we receive. The Bible says, "If you give little, you will receive little," (2 Cor. 9:6, NLT). And, "He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God *loves* a cheerful giver" (verses 6, 7, NKJV; emphasis added). Do you want to be loved by God? Be a cheerful giver. Have the right attitude to be able to give in a way that you will receive a lot in return. God *loves* a cheerful giver.

So, let's make a decision; one that will bring you blessings untold. Give; return that ten percent to God, and do it cheerfully, so that you will prosper in everything that you do. He loves you, and He wants you to be prosperous. There's nothing that makes

God happier than seeing His people prosperous in each and every way possible. So return to Him that ten percent. And give more if you can. Not only that ten percent, but maybe fifteen percent. The more that you give, the more you will receive.

May God help each and every one of us to be cheerful givers, and to be faithful in returning what is rightfully His—that ten percent—so that we can enlarge the work of God, and we can see Jesus' soon coming in the clouds of heaven.

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