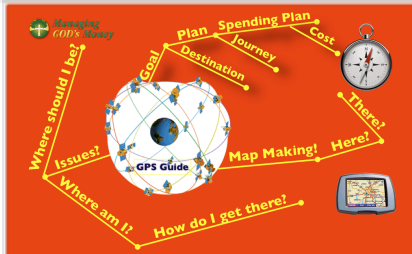




Quarterly Letter



CHRISTMAS SHOPPING

THE PRACTICE

Spend what you don't have to buy what you don't need based on merchants' enticements

THE EFFECT

Give future interest payments to merchants, reduce amounts available to God and family. Get personal and family stress, and a complaining spirit

THE MERCHANT'S ROLE

Gives you credit and convinces you the more you spend, the more you save—a lie; presents goods and services at payment conditions you think you can afford today, and then gets future payments from you



Before spending, recall the *money triangle*—money is the bridge; I manage me, not the merchant or money!

"Christmas is Jesus, God's loving coming down"

"For to us a child is born, to us a son is given, and the government will be on his shoulders. And he will be called Wonderful Counselor, Mighty God, Everlasting Father, Prince of Peace"¹

If you live in North America, probably you have heard about Black Friday. Black Friday? Sounds ominous, doesn't it? To appreciate it fully, you need to be a *merchant*. Then again, if you are like many American shoppers, you might see this day as a great opportunity to spend money to *save*—a ridiculous idea implanted successfully by merchants.

Black Friday is a term merchants (retailers) use to describe the Friday after American Thanksgiving. It is *the day* the merchant hopes to become profitable for the year—the day when the business moves from the "red" (cumulative losses) to the "black."



These days, Black Friday starts the "Christmas shopping" season. Last year, politically correct stores shied from the word "Christmas," but they realized quickly "Christmas" sells better than "holidays," so "Christmas" is back! Have you noticed?

I would like to suggest we think about following this *Christmas GPS Guide* and *Twelve "I Wills" of Christmas*.

GPS Christmas Guide

- ★ After reflecting on the meaning of Christmas, prepare a *GPS* (goal, plan, and spending plan) *guide for Christmas*:
- ★ *Goal*: A clear, complete, concise statement of where you sense God wants you to be and, or what He wants you to do
- ★ *Plan*: Steps needed to get there
- ★ *Spending Plan*: Your best estimate of time, talents, and other resources needed to do the steps in the plan. The *Spending Plan* should show its

effects on today's finances and finances after Christmas

- ★ Decide to apply *12 "I Wills" of Christmas*
- ★ Learn the *GAS Principle*, identify hindrances to follow it, and ask God to help you remove them
 1. **God** owns everything (Psalm 24:1-2)
 2. **Accept** what you have (Hebrews 13:5)
 3. **Seek** first His Kingdom and submit your requests to Him (Matthew 6:33 and Proverbs 19:21)
- ★ Daily, before Christmas, review the Christmas GPS, GAS Principle, and ask the Lord to help you follow them
- ★ Not more than two weeks after Christmas, compare how you did with the GPS Guide. By 31 January, write a new GPS Guide for next Christmas, including what you learned

Before you *spend* money, and as you *spend* time, decide to follow these *12 "I Wills"*:

12 "I Wills" of Christmas

1. I will seek God's guidance to allocate *money, time, and talents*
2. I will decide when to spend; I won't follow merchant's enticements
3. I will look at *total payment*, not today's
4. I will look at *today's income*, not tomorrows
5. I will follow my *GPS Guide*
6. I will use the *Affordability Index* <http://www.managinggodsmoney.com/afford.shtml>
7. I will *pay cash* (or use a credit card and pay the full balance)
8. I will be a good role model for my children as I use time, talent, money
9. I will *track* how I use available time
10. I will set a *time usage goal* after studying time usage results
11. I will *seek God's help* daily to set priorities
12. I will identify and try to eliminate *time wasters* that trap me daily

Grace and peace to you from God the Father and the Lord Jesus Christ.

¹ Isaiah 9:6 (NIV)