



Twins!

Newsletter of Managing God's Money Ministries

Fifth Edition - December 2002



The Economy

□□□ In the US and Canada, year-over-year department store sales increased in October, and are expected to rise in November and December. To be sure, consumer spending will continue the upward trend with a commensurate swelling of consumer debt! One commentator described this situation as follows: "the U.S. is apparently sailing smoothly toward an acceptable Christmas season." My question is this: Acceptable for whom?

Consumers continue to respond to slick advertising, low interest rates, and captivating incentives by buying non-essential items on credit. Higher debt levels continue to cause stress in families: according to a recent poll conducted by Ipsos-Reid for CTV and the Globe and Mail, the two most cited causes of stress in Canadian's lives are job or work (43%) and finances (39%).

I propose the following to guide you to a stress-free and debt-free Christmas:

- 7-Step Christmas Program
- 7-Point Covenant With Jesus
- 7 Christmas Gift Ideas



7-Step Christmas Program

1. Set a **goal**ⁱ for Christmas that answers two questions:
 - 1) What does Christmas mean to me?
 - 2) How will I fulfill this meaning?


If you do not know Jesus as Lord and Saviour, set a goal to get to know about Him this Christmas so that you may make a decision to know Him.

Example: My goal for Christmas is to **celebrate the birth of Jesus Christ**, my Lord and Saviour, by giving gifts to glorify HIM, using the following:

Time - I will continue to de-clutter my life and invest more time with Jesus, my wife and my extended family.

Talents - I will use the skills He has given me to share His Word.

Money - I will use funds He has entrusted to me to fund His work as He directs me.

2. Develop a **plan** identifying the necessary steps to achieve the goal. 

Example: I will devote **time** to provide clothes to the homeless; **write** a Christmas poem and a short story to share with others; and donate **extra funds** (above normal giving) to church and specific charities.

3. Prepare a **budget** showing resources allocated to achieve the plan: the budget should be financed by regular income **ONLY**, not by additional debt.

Example: My wife and I prepared our year 2002 budget in November 2001. From January 2002, we have been setting aside monthly amounts for all "Christmas-related" expenses, including meals and gifts: **we will not spend more than the budgeted allocation!**

4. Make a written **covenant (agreement)** with Jesus to implement specific **guidelines and boundaries** during Christmas (see **7-Point Covenant With Christ** below)

Example: I will follow the Covenant.

5. Get to know and follow the **GAS Principle**ⁱⁱ

- 1) **G**od owns everything (Psalm 24: 1-2)
- 2) **A**ccept what you have (Hebrews 13:5)
- 3) **S**eek first His Kingdom & submit your requests to Him (Matthew 6:33 & Proverbs 19:21)



6. Before Christmas, review your **Christmas Goal, Plans, Budget, Covenant, and the GAS Principle each morning**. Ask the Lord to help you to follow them - "just do it!"
7. After Christmas, note what you did compared with what you planned to do, then write a new plan and budget incorporating what you learned. Start implementation in January 2003!



7-Point Christmas Covenant

I have always believed in written agreements to help me stay on course to achieve important goals. Among other things, writing my objectives helps me (a) to clarify them and (b) to examine the full implications of achieving them. Thus, I suggest you enter an agreement with Jesus to assist you to focus on Him and among other things, to stay debt free this Christmas.

Here is a suggested covenant:

With the **help** of **Jesus Christ**, I agree to follow these guidelines and boundaries during Christmas 2002, so that He will be glorified in all I do:

1. **I will** let all my activities at Christmas and subsequently, glorify Him.
2. **I will** de-clutter and simplify my life to allow more time for Him and for my spouse and children: **I will** pray continually for His guidance.
3. **I will** maximize using my talents, and encourage my children to use theirs, for material gifts that we decide to give to others.
4. **I will** go shopping **ONLY** if I have prepared a list, and a budget for each item on the list.
5. **I will** buy **ONLY** things on the list at or below the budget: **a bargain is something on my list at a price lower than my budget!**
6. **I will** explain to my children the "true" meaning of Christmas: **I will take them shopping ONLY** for specific, budgeted items.
7. **I will** use my credit card **ONLY** if cash is in the bank to cover the specific purchase: **I agree that my debts will not increase during the Christmas holidays.**

Signed _____ Witnessed _____ Date _____



7-Christmas Gift Ideas

Naturally, the gifts you give will depend on your goals for Christmas. I believe the most powerful gift we could give this Christmas is to let the light of Jesus shine through us in all we do. Truly, this is a gift unto the Lord! Here are some suggestions:

1. Let the "**fruit of the spirit**" shine through you during "the season", particularly in difficult situations: gifts of "love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control."
2. Invite a lonely person/family to church and to "Christmas" dinner: be available to them during "the season".
3. Serve a meal at a homeless shelter.
4. Provide warm clothing to persons in the shelter.
5. Write a poem, a story, and a play or implement other activity according to your talents.
6. **Give** "personal redeemable vouchers" to family and friends.
 - i. My grandchildren (Adrienne, Jesse & Dylan) gave my daughter (Keisha) for her birthday, an envelope with slips for "hugs", "make beds", "set table" and so on. Keisha "redeems" them by presenting a

voucher (such as "set table") to the children and they do what is indicated on the voucher!

7. **Give** extra funds -above regular giving- to church and charity.



Did You Know

- Samaritan's Purse have a "2002 Christmas gift Catalogue" with "...unique ideas for gifts that can brighten the dark corners of the world by showing others the light and love of Jesus Christ...." You may learn more at www.samaritanspurse.org.
- "Officials from all federal, provincial and territorial governments have pooled their knowledge of consumer problems...." and produced the Canadian Consumer Handbook, designed to "offer information and advice to help you gain knowledge about consumer rights, make informed decisions and protect against unscrupulous merchants. You will find points to consider, questions to ask as you make purchases and sign contracts. For the most common type of consumer problems, the handbook includes corporate, consumer, and government and non-government contacts." Visit <http://strategis.ic.gc.ca/SSG/ca01136e.html> to view and download the handbook.



Upcoming Events

In conjunction with Focus on the Family, Canada, we will be presenting Seven Branches of Managing God's Money seminars in 2003. For more information, visit www.managinggodsmoney.com. Please keep us in prayer specifically for these first quarter 2003 activities:

Seminars: January 18 - Langley, BC
January 25 - Victoria, BC
February 22- Toronto
March 15 - Winnipeg

TV Appearances: February 26 - 100 Huntley Street (CTS TV)
Third Thursday of each month - Nite Lite Live (CTS TV)

Doreen and I wish you and your families a holy and peaceful Christmas filled with His presence.

We welcome your comments on this newsletter and suggestions for future newsletters.

ⁱ A goal is a clear, complete, concise statement that you can measure, of where you wish to go or what you wish to do.

ⁱⁱ Page 7, Managing Gods Money-The Basics

