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Silence Gizmos & Gadgets



Look, Daddy!! Money does grow on trees!

PROVERBS ON FINANCES



JUST SAY NO!!!

Surety (to put up security) means “to pledge oneself as a guarantee for another’s debts. If the debtor defaults, the one who made the pledge is liable to seizure or has to pay the debt himself.”

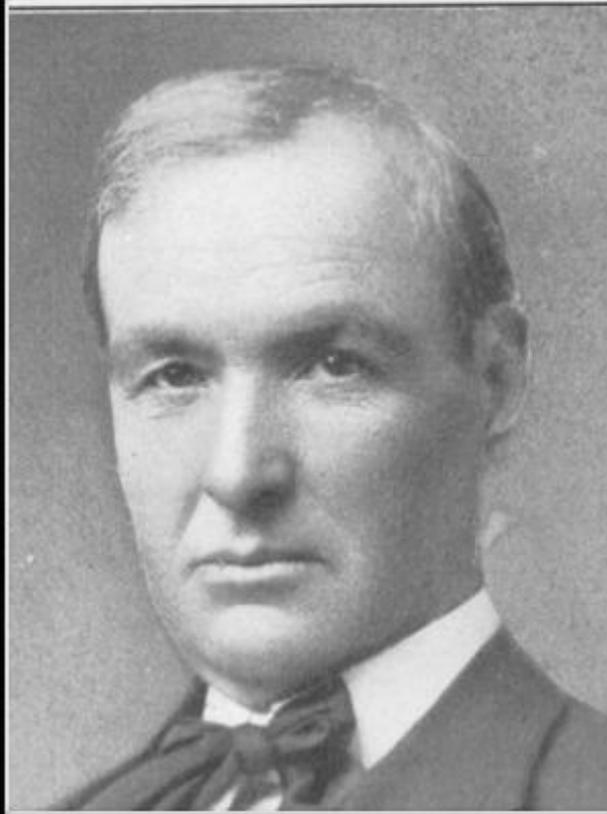
REASONS TO SAVE

- To provide for aging parents and ourselves (1 Tim. 5:16; Mark 7:10-13)
- To be able to help others (Prov. 3:28, 28:27)
- To be prepared for our own emergency needs (Prov. 6:8-10)

REASONS TO SAVE

- To provide an inheritance for future generations (Prov. 13:22a).
 - ☞ A will is necessary! ☞
- To support the spread of the gospel and help those in full-time Christian service (1 Cor. 9:9-14; 2 Cor. 9:5-14; Phil. 4:14-16)

GET-RICH-QUICK SCHEMES



There is no get-rich-quick scheme
equal to a poor girl marrying a rich
man.

— *E. W. Howe* —

AZ QUOTES



The things that will destroy America
are prosperity-at-any-price,
peace-at-any-price, safety-first
instead of duty-first, the love of soft
living, and the get-rich-quick theory
of life.

— *Theodore Roosevelt* —

AZ QUOTES

EASY COME, EASY GO vs. LITTLE BY LITTLE MAKES IT GROW

IF IT'S TOO GOOD TO BE TRUE

IT USUALLY IS



The schemes are named after Charles Ponzi, who duped thousands of Americans into investing in a postage stamp scheme in the 1920s.

What is a Ponzi Scheme?



An investment scheme that lures new investors by offering unusually high payouts.

Older investors get payouts from new investors, rather than from profits earned.



The scheme collapses and everyone loses their money when it becomes difficult to lure new investors, a number of investors cash out or the promoter runs off with the money.



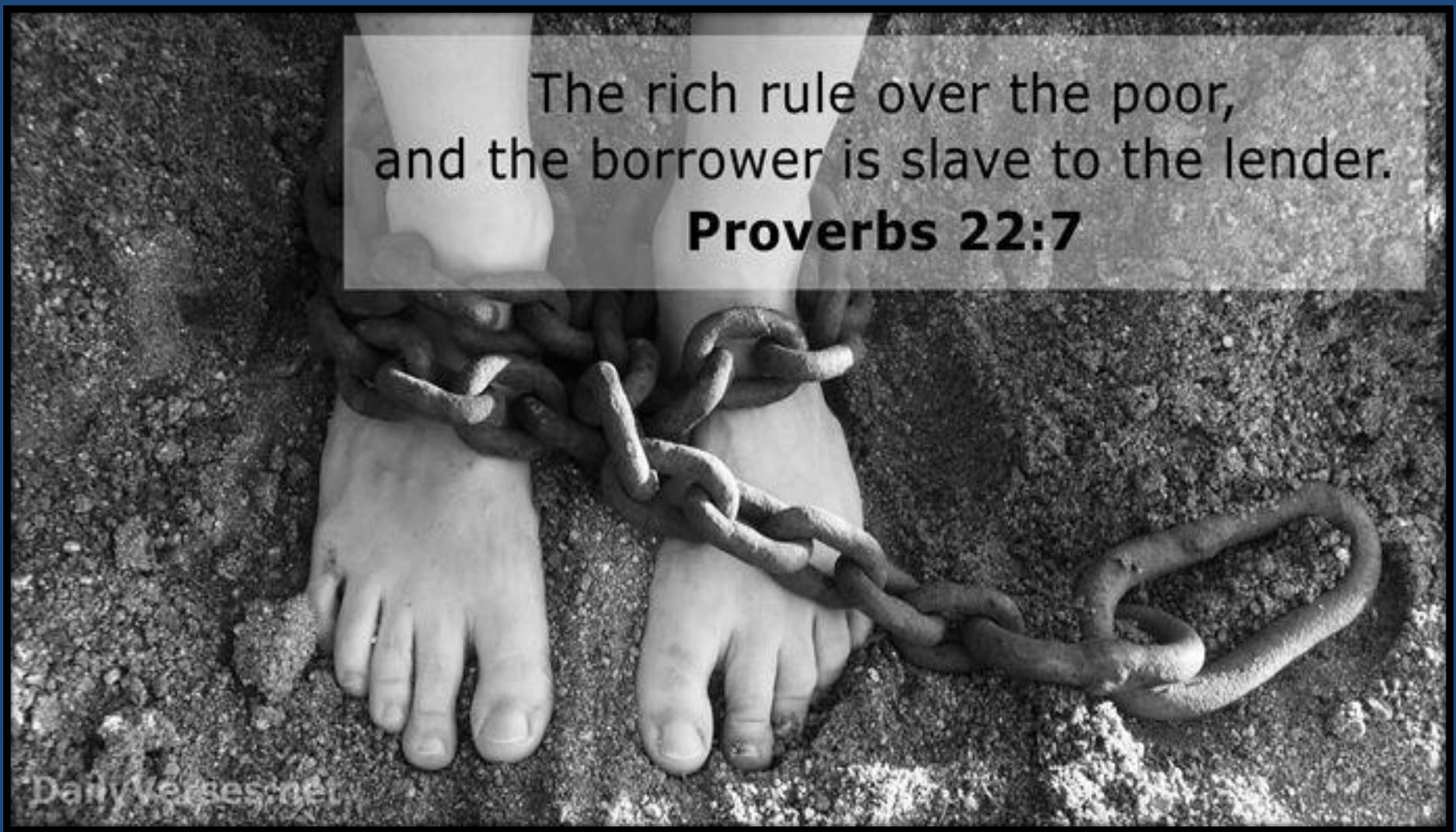
Investors receive payouts and encourage other investors to invest or invest more themselves.

LITTLE BY LITTLE

Dishonest money dwindles away, but
whoever gathers money little by little
makes it grow.-Proverbs 13:11



BORROWING



The rich rule over the poor,
and the borrower is slave to the lender.

Proverbs 22:7

BE GENEROUS

The
wicked borrows
but does not pay back,
BUT THE RIGHTEOUS
is generous
and gives;

Psalm 37:21

THE “GOOD EYE” & THE “EVIL EYE”

Prov. 22:9—“He who is generous [Lit., *has a good eye*] will be blessed, for he gives some of his food to the poor [KJV – “bountiful eye”].

Prov. 28:22—“A man with an evil eye hastens after wealth and does not know when want will come upon him.”

1 John 3:17

“But whoever has this world's goods, and sees his brother in need, and shuts up his heart from him, how does the love of God abide in him?” (NKJV).

Conclusions From Today's Lesson

- You'll probably acquire more money if you work hard and are full of wisdom.
- Money is a blessing from God.
- It is wise to save money, but don't think that money gives you real security.

Conclusions From Today's Lesson

- Money isn't everything.
- It does not satisfy (23:4-5).
- It is inferior to wisdom (8:10-11).
- It is inferior to righteous (10:2, 11:4).

Conclusions From Today's Lesson

- It is inferior to the fear of the Lord (15:16).
- It is inferior to humility (16:19).
- It is inferior to good relationships (15:17).

1 Corinthians 1:30-31

“It is because of Him [God] that you are in Christ Jesus, who has become for us wisdom from God—that is, our righteousness, holiness and redemption. Therefore, as it is written; ‘Let the one who boasts boast in the Lord’” (NIV).