

Beat: News

## Do You Want To Get Ahead Financially?

### There is treasure to be desired

Proddatur, Andhra Pradesh, India, 21.05.2016, 19:23 Time

**USPA NEWS** - It Is Not The High Cost Of Living, But The Cost Of The High Living, That Ruins Men

“There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up. Proverbs 21:20”

You will make decisions today that will affect your financial future. Which sounds best? Rich or poor? Treasure or poverty? Wise or foolish? One financial rule will get you going starting today. Guaranteed! But few men, companies, or nations can do it. Spend less!

It is that simple. Guaranteed! Spend less than you take in, and the difference will pile up in your home or bank as treasure. Put yourself in the first half of this proverb. If you keep spending like most do, you will end up without treasure ““ you will end up a poor fool.

Why are wise men generally rich and fools poor? Do you want to get ahead financially? Then read and believe this simple proverb. Fools spend money as fast as they get it, but wise men are disciplined and slow about spending and always save some of all income.

The Bible is God’s 66-book library for His children. It covers every part of life, for He wants them to prosper. He inspired King Solomon to write down financial advice of what he had observed about men ““ wise men save and have assets, but fools spend everything.

Your spending habits are crucial for financial success. Income is not as important; you can waste a high income as easily as you can waste a low income. Professional athletes prove it every day. A high income allows you to waste your money on big-ticket items.

It is not the high cost of living, but the cost of high living, that ruins men (Pr 21:17). Wise men have foresight and self-discipline to avoid bad habits and impulse buying and to save some of their income. They make saving a pleasure, and they are reluctant to spend.

There are two kinds of financial losers ““ lazy men who will not work hard to earn a good income, and hard workers who waste what they do earn (Pr 18:9). Then there are great fools that have both problems ““ they dislike hard work, and they waste their money.

What is the best way to limit spending? Pay God 10% off the top with first fruits giving (Pr 3:9-10). Second, pay yourself 10% into savings like the ant (Pr 6:6-8; 30:25). Third, pay all living expenses. You may spend any money left as you wish! You will quickly begin to accumulate treasure, and you did not use a budget or accounting program.

Credit cards spend money you do not have ““ leaving you worse than this proverb’s fool! They foster impulse buying without paying, which later bites you hard financially. Living sacrificially now means living better later and longer ““ because savers earn interest and spenders pay interest, and savers are also liquid for profitable investment opportunities.

Instead of having money at the end of the week, most have too much week at the end of the money. And the same occurs at the end of life. What about you? A wise man will make giving and saving a habit and delight, for he knows that giving and savings are commandments for his profit, not just suggestions (Pr 6:6-8; 12:27; 13:22; 30:25).

Benjamin Franklin said, “A penny saved is a penny earned.”<sup>[1]</sup> If you spend one penny less this month, it is like earning another penny. But in a 50% marginal tax bracket, spending a penny less is like earning two pennies. If you account for other marginal factors like giving, savings, and certain expenses, denying a purchase can be several pennies.

Solomon wrote, “Strong men retain riches”<sup>[2]</sup> (Pr 11:16). It takes strong character and diligent zeal to make income in a profession or business. But it takes more strength to resist spending and save some income. Savings is a measure of character! No wonder the Bible required a dowry from a man to the bride’s parents, not the confused way.

Beyond monetary income, is there anything else you are spending up or wasting? What about your time? What about your parents’ lives? What about your marriage? What about your children’s training? What about the truth of God He reveals to you through

creation, providence, conscience, and scripture? Do you save it, or let it run out of your mind?

Spenders only think about the present, savers about the future. Jesus gave a business lesson about a man that wisely provided for his future to protect himself from trouble. But the lesson was not about money ““ it was about laying up a savings account against Judgment Day (Luke 16:1-16).

Believe on Jesus Christ today, and obey Him with good works to guarantee your election, so you can know you will not fall in that terrible day fast approaching (II Pet 1:5-11).

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**Article online:**

<https://www.uspa24.com/bericht-8018/do-you-want-to-get-ahead-financially.html>

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Official Federal Reg. No. 7442619