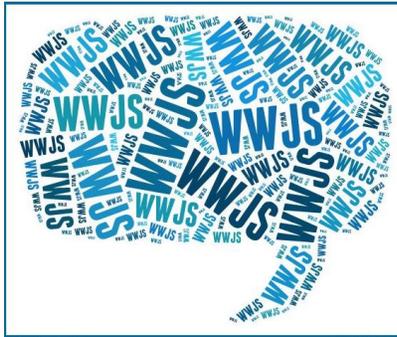


WWJS?

Reader, what would Jesus say about our money management skills or lack thereof if He were on earth today? As a financial educator, here's my WWJS list:

1. The biggest financial lie is that debt is good. This year, plan to reduce all consumer debts. Make it a priority to be free from loans—school, vehicle, furniture, and definitely—credit card loans!
2. Downsize and reduce your lifestyle costs if it puts your family in a better money management position. Take up gardening if it will benefit your health and economy. Purchase fresh vegetables and fruits in season and make meals from scratch to save food costs.
3. Pay extra on your home

mortgage each month to save thousands of dollars in interest and reach that payoff date sooner. Paying on or before the due date is a positive testimony to your creditors and a good example to others.



4. Remember, everything is negotiable, so always check with at least five different companies for the best home or car insurance.

Learn to barter. It will save you lots of money on small or major expenses.

5. Be committed to generosity. Return a faithful tithe with a prayer of thanksgiving for the ability to work. Give regularly to your local church to support its mission. Finally, learn to be content in this discontent world. (1 Timothy 6:6-9)

References:

1. A condensed and paraphrased story by the author from Carolyn Sutton's, "Holding the Bag," *Guide's Greatest Hero Stories*.

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The Stewpot

A potpourri of practical ideas to help you become a better steward.

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WWJD?

By Gordon Botting, DrPH, CHES, CFC

We all love stories about kids who do the right thing. They make us feel proud as parents and grandparents. Here's one worth sharing. Kenton with his mother and brother recently moved into an apartment. To help support their meager lifestyle, Kenton began a paper route. One morning while landing another copy of the Thursday *Union Tribune*, he noticed a brown lump lying in the gutter. As he got closer, the "trash" looked like some kind of stuffed bag. With growing curiosity he hopped off his bike and walked towards the bag. His first thoughts were, "Should I risk touching it? Will it explode? Does it contain money?" It was that last thought that did it! Kenton swiftly scooped up the muddy bag labeled, "Mountain View Market."



With a quick look inside, he saw bundles of cash secured by rubber bands. "Someone must have been taking the money to the bank and dropped it!" he thought. With a racing heart, Kenton placed the money into his bike's empty basket and headed home.

As he pedaled along he thought,

"There's a lot of money in that bag, maybe I should keep it and buy that new computer I've have been saving for. After all, 'finders, keepers,' right?" Then he recalled family worship in his home each evening. His mom always asked how their day had gone which initiated a discussion about how they handled challenges during the day. Mom always concluded

Stewardship is a total lifestyle. It involves our health, time, talents, environment, relationships, *spirituality*, and finances.

"At each New Year it is common to make new resolutions, but in the life of the individual, each day is the beginning of the new year if he only make it so." —W. G. Jordan

by saying, "Boys, before we pray tonight, let's talk a minute about how Jesus might have handled the situation." At that moment something blindsided Kenton's potential actions. It was those words his mother repeated over and over again: "Let's talk a minute about how Jesus might have handled the situation." He couldn't escape the obvious answer: Keeping money that wasn't his would be dishonest. It certainly was a choice Jesus would never make. "Jesus," he prayed silently, "You know I desperately want to keep this money for a computer, but I want to be like you." "Ok," he told himself, "if I want to be like Jesus, my only choice is to return the money."

A few minutes later, Kenton placed the soggy bag on the counter of Mountain View Market. Almost immediately, the

lady behind the counter rushed over and hugged him while another handed him a \$20 bill. Obviously, returning the money really made these people happy.

The next afternoon as Kenton wheeled his bike into the dispatch office to pick up his regular load of papers the route supervisor said, "Look at today's cover story!" Quickly opening one of his newspapers he was shocked to see his own face smiling back at

him from the front page. "It tells all about you," the supervisor said. "It even says that you've been saving for a computer." The next week, he received a phone call, "Are you Kenton McDougal? We need you and your mother to come to the *Union Tribune* editor's office at 3 p.m. today."

When they arrived at the office, five men rose to face them, along with a photographer. "Kenton,

these businessmen read about the choice you made to be honest and they want you to know that somehow, in the end, honesty always pays." One by one the men stepped forward to shake his hand and handed him checks which totaled to \$1000. Also, many of the readers sent in donations so he could have a new desktop computer and software for his homeschooling needs. Kenton was again the star on the front page of the local newspaper.

That evening at worship time Kenton and his family read the notes attached to the checks. Each one stated how proud they were of the choice he had made and how much it restored their faith in the younger generation. "Mom," Kenton said with a chuckle, "I can't believe I can now get a computer with a printer, a big monitor, and a loaded hard drive! And to think

that all I did was to ask Jesus to help me do what He would have done."¹

"What Would Jesus Do" (WWJD) is not a new catchphrase among Christians, but it's still certainly an imperative motto as we welcome in the New Year. In the three years of His earthly ministry

among men Jesus always portrayed a life of integrity with an excellent spirit. From His first miracle at the wedding at Cana, where the best wine was served at the

end of the celebration, to His final words to the beloved disciple John to take care of His mother, He encouraged us to achieve the lofty goals of His Kingdom both by what we say and what we do. At the beginning of every day in this New Year, like the boy in the story, let's ask ourselves: "What Would Jesus Do?"

