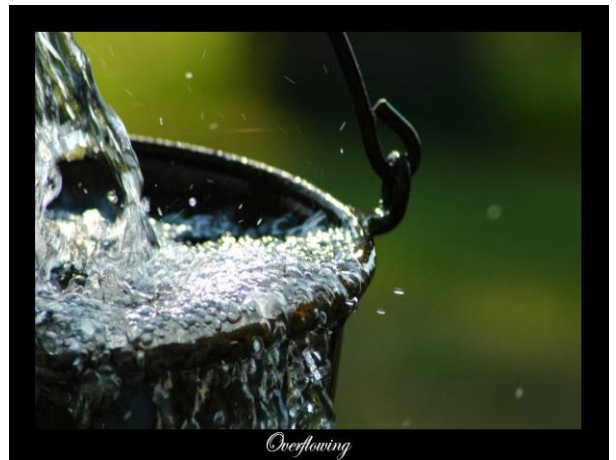


# **The Toolbox for Spiritual Growth = “The Spiritual discipline of Giving”**



In 2015 the spring season will run from March 20<sup>th</sup> to June 20<sup>th</sup>. During this season we dive into swimming pools, we celebrate the resurrection of our Savior, and we clean. “Spring Cleaning” is a very well known tradition in our society. This cleaning involves reexamining all our possessions and getting rid of the excess by having a garage sale or donating it to a needy entity. Well, as we come to our next installment of our spiritual discipline articles entitled, “The Toolbox for Spiritual Growth” I would like to incorporate this idea of “Spring Cleaning” with the spiritual discipline of giving.

One of the toughest hardest things about giving to the Lord is the fact that we work hard for the money we have, but what if we changed our mindset on our giving? What if we saw our giving as giving from our surplus? You may then ask, “what surplus?” I am barely making it week by week. I believe if we thoroughly examine our budgets, we can all find some excess. Just like “Spring Cleaning” isn’t just for the rich. Everyone has stuff they don’t need anymore. We all can find areas in our finances that we can do without. My call is to reexamine our budgets and remove a percentage of our surplus, and give that to the Lord.



Now there is perhaps a more important mind shift that we must make as it comes to giving. Ultimately the true mindset that we must conform to is the truth that all we have

belongs to the Master, Jesus. God in His word calls us to be good stewards. Not growing up in the church I realize that stewardship is a “churchy” word. Addressing Peter’s question in Luke



12:42 Jesus uses this word. In the King James Version it reads; “**And the Lord said, Who then is that faithful and wise steward, whom [his] lord shall make ruler over his household.**” Well if we read this same verse in the New International Version we get the definition of stewardship. Luke 12:42 in the NIV reads; “**The Lord answered, “Who then is the faithful and wise manager, whom the master puts in charge”**. So we see a steward is the manager of someone else’s possessions. There is another scripture that enhances our understanding of being good stewards. Psalm 24:1

reads, “**The earth is the Lord’s, and everything in it, the world, and all who live in it**”. So as we see in this psalm, God owns everything. As much as our minds believe that we worked for it, so it is my possessions, this simply isn’t the truth. God owns everything we have, and we are called to be good managers of His possessions. And part of that managing is giving God a portion back to Him as a form of worship. Will you choose to worship God with His possessions?

Here are my two points as it comes to giving our offering. Point one, when we give our offering we are giving back to God what already belongs to Him. Point two, it is easier to give back to the Lord when we are good managers of His possessions. In the next few paragraphs I wish to provide my top 15 ideas to do some “Spring Cleaning” in our finances so it is easier to give.

My top fifteen ideas for cutting our budget:

1. Egg Night

- a. This is a new tradition that we have implemented in the Mora family. Once a week we have eggs for dinner. In our home we spend about \$20 to \$30 on a meal for our family of six. On Wednesdays my kids invite their friends over to go to church with them, so add another \$20. A dinner that would normally cost us \$40 only costs \$7.50 when we have eggs, (\$2.50 for cheese, \$2.00 for tortillas, and \$3.00 on eggs.)
- b. This simple adjustment of having eggs one night a week saves our family \$130 a month. Our family can save \$1,500 a year by having egg night.

2. Shopping at thrift stores for clothes

- a. My family and I like name brand clothing. It seems to last longer, and of course most of the time it looks nicer. With name brands come higher prices. One of the things our family does during a new school year or for Christmas gifts to each other is to hit up our local thrift stores. What would normally cost \$1,000 dollars during a new school year for our family of six, cost us around \$150.

- b. If we add a few items that we might purchase during Christmas, we literally save around \$1,200 a year just by shopping at thrift stores.
3. Using google shopping to compare prices.
  - a. A very good shopping tool on the internet is the google shopping browser. If you are looking for a television, and you place this item under google shopping, it will give you a run down of the different establishments that are selling televisions. Without going here and there you can find the best price for your item.
  - b. We have saved around \$200 every year just using this internet tool.
4. Hunting for cheap entertainment
  - a. Case in point, our family sometimes goes to our local video store where they have a room to watch videos. The room shows the movie on a projector and it has a nice sound. They even sell popcorn and pickles. It is a fun getaway for our family.
  - b. A movie at a regular theater can be around \$50 for our family, but the show at the video store may only cost us \$10. If we substitute this fun activity on a monthly basis we save around \$500 a year.
5. Taking an extra job
  - a. Let's just say you put in a few hours at a second job that pays \$10 an hour. You would be bring in \$1,500 extra a year. That money can go to pay for Christmas gifts, or to pay off debt, or to have a fund to help the needy. The point is, extra work is sometimes the right plan for managing our finances.
6. Taking advantage of the whole roasted chicken
  - a. A whole roasted chicken can cost around \$5.00 at the local supermarket. That whole roasted chicken along with a couple of sides can feed my whole family. Once again the cost for a normal meal in the Mora family is around \$20, so if we spend \$10 on a meal that is really good. And if we have a whole roasted chicken once a month we save \$120 a year.
7. Cook less meat, in general
  - a. Another thing we try to do in our household at least every other week is have a meatless meal, or at the very least have a meal that has a minimal amount of meat. Now if you have done any shopping at all, then you know that usually the most expensive part of the meal is the meat. Growing up Hispanic we have many dishes in our culture that use a very minimal amount of meat.
  - b. A few Hispanic dishes that you can make that don't use very much meat are; fideo con pollo, soups, bean tacos, and the famous botana. (Chicken is meat and botana has fajitas on it)
  - c. We save around \$10 when we make meatless meals, and because we try to do this every other week we save around \$250 a year.
8. Slow cooker meals
  - a. If you can't let go of meat because you are just too much of a carnivore, then consider using your slow cooker more. Using your slow cooker allows you to purchase cheaper meat cuts and still have a fantastic meal.
  - b. Depending how much you use your slow cooker you can save around \$100 to \$200 a year. Our home is saving about a \$100 a year with this practice.

## 9. Leftover Meal Night!

- a. Make big batches of whatever you cook and portion out the leftovers to refrigerate or freeze for later.
- b. A leftover meal equals a free meal, and if our family does that once a week then we save \$1,000 a year.

## 10. Writing a grocery list

- a. It is amazing how much we spend on the frivolous when we go grocery shopping. Without a grocery list, things end up in the shopping cart that you never intended to purchase. These items add up. I would estimate our family spends around \$40 extra a month if we do not have a grocery list. With a list we save around \$500 a year.
- b. Two other Mora tips that go a long with this one. Don't take your kids with you when you go shopping. I'm an expert at saying no, but every once in a while a sad face gets the best of me. Secondly, when at all possible use a carrying cart (Do you mean a basket?) as oppose to a rolling cart. You just don't want to put as much in the cart if you are carrying it. Plus, if you like to make shopping into a game of speed shopping like I do, a carrying cart really helps you maneuver around all the obstacles at the store.

## 11. Stream fitness classes online and hit the pavement

- a. I personally spend around \$240 a year on workout memberships. Now I realize that all things considered, \$240 a year is still on the cheap side in the grand scope of things, but our family is still committed to save more. So if I can chase a chicken around like in "Rocky 2" I will do that.
- b. Our household plan is to reduce my workout membership to every other month. On those off months instead of running on a nice treadmill in an a/c environment; I will hit the pavement. Another thing I can do is to utilize free online fitness classes.
- c. Just this little workout adjustment can save our family \$120 a year.

## 12. Going to the movies during the day

- a. Our local theaters charge around \$10 per ticket. For our family that would be \$60 for a movie, but if we go to the first showing of the day we spend about \$6 person. That reduces the amount for our family to go to the movies to \$36. If we go to a new release movie once a month we save \$288 a year.

## 13. Using cold water for washing your clothes

- a. The most expensive part of washing clothes is heating up the water. Using cool water saves around 50 cents per load on heating bills. Hot water does in fact clean better, but if the clothes are not seriously soiled, consider saving money.
- b. Our family normally does about 20 loads a month. When we start using cold instead of hot water we will save about \$120 a year.

## 14. Walk and bike whenever possible

- a. If we strive to travel 15 miles a month by walking or biking we save around \$3 a month. That savings adds up to \$36 a year. You may think that is not very much, but that is still \$36 that you can still use somewhere.
- b. Another benefit in walking or riding your bike is that your health will improve.

And good health means less doctor bills.

#### 15.Cash

- a. The main reason for using cash is that it prevents us from spending money we don't have. Using cash allows us to see when the money is dwindling, and this in turn moves us to tighten up our spending.

If my family cuts back for a whole year in all of these areas we would save very close to \$6,500. Wow, that money could be used to pay off debt, or we could use it to create an emergency fund, or even still, we can use the extra funds for an offering to the Lord. The point is, when we become better managers of God's money then it is easier to give back to Him. Will you pray about being better managers of God's money so you can be faithful in worshipping God through tithes and offerings?

Spring clean for the Lord,

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