

**Stewardship vs. Ownership**  
 Dealing with Financial Pressures (part 3)  
 Luke 12:35-48  
 October 7, 2018

**Review**

Message	Verses	4 Principles	7 Practices
A Lesson from Sparrows & Lilies	Matthew 6:25-34	Your heavenly Father promises to provide for you; Papa promises to provide	<ul style="list-style-type: none"> <li>▪ Trust &amp; pray</li> <li>▪ Take life one day at a time</li> </ul>
Living with an Eternal Perspective	Matthew 6:19-24	Live for the line	<ul style="list-style-type: none"> <li>▪ Evaluate every decision in light of eternity</li> <li>▪ Get out of debt—Only go into debt for non-depreciable items</li> </ul>

**Luke 12:35-48**

- We are not \_\_\_\_\_, but rather \_\_\_\_\_ of the resources that God has entrusted to us
  
- Jesus is coming again, though we don't know \_\_\_\_\_
  
- In the end, Jesus will \_\_\_\_\_ the faithful, but punish the unfaithful
  
- Therefore, we must \_\_\_\_\_ and \_\_\_\_\_ use the resources that God has entrusted to us to carry out our Master's will

**Principle #3: Your life is on loan**

- Trust & pray
- Take life one day at a time
- Evaluate every decision in light of eternity
- Get out of debt
  
- **Spend less than you earn**
  
- **Regularly save & invest money for the future**

## **Some practical ways to save money:**

**Note: This is a list that a few Hope people put together a while back. Don't try to do everything, but try suggestions that can most help you.**

### **What you can afford not to buy**

- Make your morning coffee rather than buying it
- Avoid convenience stores
- Monitor how often you eat out
- Consider taking your lunch to work
- Ordering fast food: Consider buying off the value menu
- Take K-cups or tea bags to work if your workplace does not offer free tea and coffee
- Keep breakfast bars in your purse/car for snacks

### **Insurance**

- Only insure what you cannot afford to lose!
- Consider getting high deductibles
- Car insurance: shop around whenever you have a significant change (add a driver, car, etc.); check for all available discounts (some people miss discounts simply b/c they are unaware their company offers them)

### **Groceries**

- Where to shop: Aldi, Woodmans, Wal-Mart, Butera Deli & special racks (Tuesday best day)
- Use sale papers to make menus & stick to your list when shopping
- Use coupons (Most brand names offer coupons on line)
- Buy generic or store brands
- Don't go grocery shopping when you are hungry

### **Gas**

- Use the free phone app "Gas Buddy" to find cheaper gas
- Some stations offer free reward cards that give you discounts (e.g.- Shell); Be sure you don't inadvertently apply for a credit card instead!
- Combine errands to save gas
- Car pool to work
- Ride your bike for short errands- you get the added benefit of exercise

### **Entertainment**

- Rotating babysitting with another family for a monthly date night
- DVDs: Library (reserve on-line), Redbox
- Look for coupons in weekly ads (e.g.-Culvers has 2 for 1 blizzards & they always except out-of-date coupons)
- Gurnee Mills Cinema & Tinseltown Theaters have \$5 Tuesdays, Round Lake Beach has discounts Mon-Thurs.
- Going out to lunch or breakfast for a date is cheaper than dinner
- Get a Stir-Crazy popcorn popper
- Restaurants: split a dessert; Dairy Queen: get largest Blizzard & split it among family; some restaurants give a free meal the month of your b-day
- Look for deals: Baker's Square- free pie w/ any purchase on Wednesdays
- Look at Groupon

### **Cars & maintenance**

- If buying used car: a) Look up Consumer Reports on how to buy used cars; it's worth paying for car history reports, b) possibly use Craigslist, c) Always make an offer contingent on having the car inspected by a good mechanic of your choice (don't buy it if the seller says no). Moberg Auto does this for ~\$150- very worthwhile! d) Be very wary of repossessions
- Oil changes- Check for coupons (most will accept competitors' coupons)
- Sam's Club has good deals on tires & batteries but you must have a membership (They also offer free lifetime rotation & balancing)
- Auto body (Christian): Zion Auto Body in Zion 847/872-8485 (ask for Dan Snyder)

### **Doctors/Health**

- Always match your insurance EOBs with your medical bills, or eventually you will pay too much since mistakes are frequently made
- Use Sam's club pharmacy (you don't need a membership card)
- Consider legitimate mail order prescriptions (check w/ insurance company)
- Dental- CLC teaching clinics?

- Orthodontics- paying up front & “brunch clubs” discounts?
- Before you have an emergency- call your insurance company to see about acute care vs. emergency rooms
- Call about getting a discount on large bills
- Some pharmaceutical companies have special programs for those who need medication but cannot afford it
- Counselling: Jim Stewart (offers free sessions to Hope regular attenders!)
- Hope medical people to use and/or ask for other recommendations:
  - o Ken Groh & Cristal Kawi (physical therapists)
  - o Steve Poulos & Kathy Leith (respiratory therapists)

### **Clothing**

- Thrift stores (Community, Salvation Army, Goodwill, Racine, Bristol Treasures, Hidden Treasures in RLB)
- Set a limit, don't overspend
- Sam's Club sometimes has good deals
- Kohl's after season clearance

### **Appliance purchase**

- Check Consumer Reports for product info & brand reliability records
- Ask about scratch & dent discounts

### **Pets**

- Check online for low cost vaccination shots offered by the various local government agencies
- Lakes Animal Clinic (Antioch), Dog Day Afternoon (Fox Lake)
- Check [www.PetCareRx.com](http://www.PetCareRx.com)- look for coupons

### **School supplies**

- Buy supplies in August- Look for sales (Target, OfficeMax, etc.)
- Wal-Mart may match sale prices
- Ink cartridge/refills: Check Amazon

### **Cooking**

- Save bits of meat, rice, veggies, spaghetti sauce and water from cooked veggies etc. and freeze. Then combine them into a great soup with spices,

garlic, ground beef or any additional veggies, barley, potatoes etc. as needed

### **Utilities**

- Insulation in attic
- Programmable thermostat
- Florescent & LED light bulbs (disposal at Home Depot- they have mercury)
- Get blinds for your windows (you can get them on sale at Menards inexpensively) and close them in the winter. It saves on your heating bill since there is a lot of heat loss just from your windows.
- Power strips- turn off at night
- Shop around for cell phone plans
- Set your dishwasher to no heat dry. If you don't have that setting, just turn it off earlier & let them air dry
- Take out heavy clothes after 10 minutes of drying. Hang them up on your shower curtain rod to dry.

### **Home & Appliance Repairs**

- Rule of thumb- don't get extended warranties
- Recommended Christian repairmen:
  - o Steve Garcia 847/909-3667
  - o O'Brien (Gary) Heating & Cooling 847/662-5136
  - o Wendricks-White plumbing (ask for Ken Wendricks) 847/662-3593

### **Travel**

- Use Hotwire, Priceline, etc.
- Hotels.com, Travelocity, Expedia, Orbitz
- AirBNB
- Spirit; Southwest; Frontier
- Best days for air travel are Tuesdays, Wednesdays & Thursdays
- Try using AirfareWatchDog.com
- Tuesdays can be a good day to book flights since that is the day that airlines tend to post their new deals