



12 SHORT CUTS TO THE POOR HOUSE

J.J. Turner, Ph.D. ©

Poor House n (Historical) “A house or institution for paupers, supported from public funds” (Webster).

When I was a boy I frequently heard men in the barbershop or grocery store talking about someone who was headed to the poor house. I wasn't quite sure what that meant, but as I grew older I began to realize it was a metaphor for getting into financial trouble.

Ministers are usually interested in providing a proper home (or house) for their families. However, the way many manage, or fail to manage, their finances they are on their way to the poor house instead of to their dream house.

When I first started to preach I heard that the professions with the worst credit began with a P: painters, policemen, physicians, preachers, etc. I'm not sure if this observation is true; I do know, however, that any person can end up in the poor house. In fact there are some short cuts that one may take in order to get there quicker. Here are 12 short cuts to the poor house:

1. Make it a practice to live from paycheck to paycheck. Never have any money left at the end of the month. Borrow from a friend or family member if you have to make ends meet.
2. Accept all the credit cards you are offered through the mail. This will insure a quicker route to financial disaster.
3. Choose what you want right now; be an impulse buyer. Don't wait or count the cost. You deserve it.
4. Sign up for those cards, loans, etc. that have high interest rates and never ending payments.
5. Buy a house that is too much for you space and payment wise. Everybody knows BIG is a sign of success.
6. Never prepare a budget so that you will not have to be disciplined in your spending. Just spend, spend all you want and worry about paying for it later.
7. Don't pay yourself first by saving at least 10 to 15 percent of your weekly income. There will be no rainy days.



8. Waste your money frivolously on things you don't need, or if you need them don't save in order to buy them. You deserve the latest gadgets.
9. Co-sign with anyone that asks you, especially for friends or family members. This will help you assume responsibility for their debts.
10. Invest in business schemes that sound good, especially if you can get in "on the ground floor"; pyramid schemes are best.
11. Use one credit card to pay off another; learn how to juggle them for a sure way to financial ruin.
12. Don't be a faithful steward (1 Cor. 4:1, 2). Rob God. Don't lay up treasure in heaven (Matt. 6:19-21).

Obviously it should be clear that the opposites of these 12 short cuts to the poor house will help you manage your finances better, as well as keep you out of the poor house. The challenge is one of faithful stewardship.

What one intentional thing will you do to avoid the poor house?

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