

Finances in the Home

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We are here getting into a delicate and touchy subject: how to handle money. This is a highly individual matter, and there is no set of rules that applies to every family. At the same time, we have to recognize that more church leaders' families have probably been destroyed by money matters than by anything else (other than disputes concerning children). Preachers have a reputation for being very poor credit risks, and I know of some who have left their debts—along with a bad taste in the mouths of people in the world—behind when they moved to another location. It takes a long time for a church to overcome such a reputation. God's Word is full of principles to guide us, such as 1 Timothy 6:6–8, "Godliness with contentment is great gain."¹ Ruth was not only a tireless and unselfish worker, but she was also thrifty (Ruth 2:2–3, 7, 11, 17–19). The book of Proverbs is full of admonitions concerning the use of money and possessions (Pro. 31:27, et al.).

A wife's expensive tastes can wreck the family budget (if any!). Sometimes it's the man rather than the woman who is the "big spender." Improper use of credit cards may well be at the top of the list of money problems. It is so easy just to say, "charge it," thinking we'll somehow magically have the money when the bill comes in. But we must never charge anything or incur any debt without some kind of plan as to how we will pay for it. (Yes, circumstances sometimes arise, such as medical emergencies, over which we have no control and for which we could not plan. Such things are not under consideration here.) Paul wrote, "Owe no man anything, save to love one another" (Rom. 18:8). Did he intend to say that one must never borrow money or use a credit card? Jesus acknowledged (Mat. 22:21) that even Caesar must be given the tribute he was due (Rom. 13:7).

One of the very first subjects a couple should discuss—once they become serious about each other, and especially if they are contemplating marriage—is money. Who will have the final say in any financial question? Most would say that, since the husband is the head of the wife, **he** should. But, on the other hand, many husbands are very careless, gullible, and even immature about money; they cannot resist impulse buying, and they know it. They are suckers for a slick sales pitch. Some men do not want to take the time to oversee the day-to-day operations of the home and the money required to run it. I have known several who asked their

wives to take charge of handling the money and paying the bills. I see nothing wrong with this arrangement, so long as it is by mutual agreement.

In most families it is the wife who does the grocery shopping. She buys the minor household needs (Pro. 31:10-31). She remembers the birthdays and selects the gifts and cards. She buys the clothing for herself and the children. (Some women actually buy clothing for their husbands, and the husbands actually wear it—a source of amazement to me!) This arrangement is usually satisfactory for all concerned. But for any large purchase, and particularly a disputed purchase, she should discuss it with her husband and, if she cannot persuade him that it is a wise purchase, she should willingly defer to his wishes (the husband, on the other hand, should give careful consideration to the wife's wishes and needs also).

Many women take the time to clip coupons and use them judiciously. Using coupons and taking advantage of specials at the grocery store have become skills well worth developing. Nutrition is a very important consideration, but nutrition need not mean extravagance or luxury. Such old and cheap stand-bys as cornbread, beans, and peanut butter have now been shown to be very nutritious foods. It is wise to choose foods according to availability, quality, price, and nutritional value (for example, tomatoes sold in the winter in our area are priced as if they were solid gold, yet they taste like Styrofoam because they must be picked green and shipped from long distances). Some plan their menus around grocery specials and coupon items. At any rate, a list is a necessity, and a small calculator is very helpful. Most of us have already learned that grocery shopping when we're hungry is a bad idea.

Another important consideration regarding money is who is going to earn it. Many young couples start out with both holding paying jobs. If this is the case, the wise thing to do (and I think it is seldom done any more) is to live on the husband's salary or wages, and either save the wife's earnings or use them for extras, such as the acquisition of furniture. That way, when children come along, the shock of going from two incomes to one is not so great.

Many young wives help put their husbands through school by contributing to the family income, but in my opinion, only in cases of absolute necessity should a mother work outside the home when her children are young. In the first place, the cost alone of day care is prohibitive. Very few day care arrangements could really be called good, and there is the problem of not actually knowing what goes on while the children are in someone else's care. Think of it: Do we really want someone else to have more time with and influence over our children than we do?

What kind of people are usually employed by most day care centers? Are they not often those who can find no other job, and who receive only minimum wage?

If we added up the cost of day care, of the extra clothing a mother requires to work outside the home, the price of a second car which might not be necessary otherwise, of the gasoline it takes to drive back and forth each day, the insurance and the wear on the car, the likelihood that we'll be bumped into a higher tax bracket, the meals eaten away from home, plus the convenience foods to which we usually resort when we're short on time and energy, it becomes difficult to see how a mother could bring home any money at all. Only if she is well educated and holds a high-paying job can it be profitable financially for her to work. (When I refer to a wife or a mother "working," let it be understood that I mean "for money." We all know very well that wives and mothers work!)

A good compromise might be a part-time job (possibly with a school, so that a mother could work only the hours her children are in school), or even one which would allow a mother to work at home. Granted, these jobs may not be plentiful, but with a little researching and consideration of one's abilities and skills, they can often be brought within the realm of reality. The computer and the Internet have opened up many new possibilities.

Many wives and mothers are skillful with the needle and can make beautiful clothing for themselves and their children. I have known a few women who actually tailored their husbands' suits and jackets. Then there are the rest of us. But we need not possess the talents of Dorcas or the worthy woman of Proverbs 31 in order to save money on clothing. The advent of the thrift store has proved helpful to many people, satisfying a need for both the seller and the buyer. Hand-me-downs and feed-sack or flour-sack dresses were a necessity in my childhood, and my mother made clothes for us from our father's worn-out suits and shirts (after he had worn them until they were absolutely threadbare). But thrift stores have very nearly taken the place of hand-me-downs.

The wife of a church leader usually needs to be prepared for unexpected visitors. Preachers, especially, are notorious for bringing people home unannounced. Having a well-stocked pantry (especially of the basic food needs) is helpful, if it can be done. A collection of cheap, quick-to-prepare recipes is also a part of this preparation. If it seems overwhelming or impossible to keep the house "spotless," we might try doing a certain number of chores each day, so that nothing gets neglected for very long. For a very funny and yet helpful book of

household hints, try to find a copy of Peg Bracken's *I Hate to Housekeep Book* (it is likely out of print, but you might try a used book store or the Internet).

A good practice (and one at which I failed largely) is to enlist the help of the children. In the beginning, it does take more time than doing it ourselves. Even very young children can learn to pick up their own toys, feed and clean up after pets, and they can soon learn to put their dirty clothes into whatever receptacle is kept for that purpose, as well. As they grow older, children can be assigned extra chores, such as cleaning, washing dishes, taking out trash, and helping to watch and entertain younger children. Encourage and praise them and make them feel that their efforts are appreciated and needed.

If you feel you do not have space, furniture, or dishes enough to have guests over for meals, you might try serving sandwiches and finger foods on paper plates. A meal doesn't have to be elaborate in order to be appreciated. The important things are the hospitality and the warm welcome.

What happens when a husband loses his job? For the purposes of our study, what happens when a preacher is fired? This question is not just a hypothetical one. It is a practical one that needs to be faced and dealt with, because the odds are pretty good that any preacher, old or young, may be fired. The emotional shock is the first hurdle to present itself. Especially if there was no warning, it is a very painful circumstance when people we thought were friends turn out to be enemies and betray us. There was a time when a preacher was rarely fired unless he was not preaching the Truth, would not work, was immoral, or would not pay his debts. That is no longer true. Now he is **more** likely to be fired if he is preaching the Truth, even if he works hard, is morally pure, and is an upstanding citizen.

Once reality is faced, the next question is "How do we put food on the table?" Often a preacher and his family will be cut off with no income and no place to live. Very few preachers' families have any savings, and many still do not own a house. In this case, the wife may be forced to go out and find a job, doing whatever she can to help the family until other arrangements can be made. If she does, the husband should swallow his pride and help with the children, the cooking, and the cleaning until things are somewhat back to "normal." I know of two young preachers who, several years ago, took on the responsibilities of caring for their children when it became necessary for their wives to go to work (one of them said he was "Mr. Mom" now). When I talked with them, I did not detect any resentment, but only a **heightened**

appreciation for their wives! They also seemed grateful that their wives were willing to go out and take a job (**for pay**, again I stress).

Sometimes the preacher must take a menial job to support his family (plumbing, janitoring, home improvement store, etc.) in the interim. When things are topsy-turvy like this, when even food is difficult to pay for and feelings are sensitive, there must be mutual respect, humility, and gratitude on the part of both husband and wife, or serious friction will be inevitable. We should never consider ourselves “too good” to do whatever work is available and whatever work (honorable) is necessary to keep the family going.

The entire family must make plans to economize. Even young children can be told, in simple, non-frightening terms, what is happening and why they cannot have everything they want. We must take care that we never make children feel guilty or imply that they are responsible for the mess we are in. They will usually be willing to do without and to pitch in and help, if they are made to feel a part of the solution and to feel needed. We need to go back and read about the way families coped and pulled together during the Great Depression. Reassure the children and help them to feel secure rather than afraid or resentful. Help children to see how richly blessed we are, even when we have no luxuries (much of what we now consider necessity was once called “luxury”). Gratitude is in short supply in most people these days, so we must teach children to be grateful – no whining and grumbling – to other people for their kindness and especially to God for caring for us. Contentment is a rare commodity, yet it is something Christian families should cultivate: “Godliness with contentment is great gain.”

When I was very young, my family left our native state and moved several hundred miles to a very unfamiliar state, city, and culture. My mother was very sick and was pregnant (many difficulties) as well. It was during World War II, and housing was extremely scarce (as was practically everything else). We even lived for a while in classrooms of the church building where my father preached. After several months, my father decided he must bring my mother, brother, and me back nearer our home and family, while he returned to the other state to finish at least a year of his obligation.

I can't recall **all** of the people with whom we stayed during that time. I know we spent some time with my grandmother. But I **do** remember several Christian families who took us in, gave us a place to sleep, and fed us for several days at a time. I remember sleeping on “pallets” on the floor with the other children. They were definitely what would now be called “poor people,” but they cheerfully shared what they had. They showed us genuine love; they gave us

warmth and security. They made us feel welcome, rather than burdensome. I never felt unwanted. I have always been grateful to those people, and the older I get the more I realize just how much they **did** give us. It could not have been easy for them, yet they treated us as family.

When money is even tighter than usual, economizing becomes even more crucial. Clothes must be made to last longer by keeping them mended and by care in laundering them. Sometimes even a non-seamstress (such as I am) can learn to use very simple patterns (much more readily available now) to make clothes for the family. Shrewd shopping now becomes a real challenge; every penny must be pinched until it squeals and every dollar made to stretch as far as possible (marked-down meat, day- old bread, salvage stores, thrift stores, garage sales, etc.).

Some families are accustomed to spending money on entertainment, such as movies, sports events, and concerts. At times when money is scarce, maybe we should consider bringing back old-fashioned pastimes: singing, picnics, hikes, games – and you can think of others.

Conclusion

Some of the most precious memories of my childhood are of times when we had no money, no car, and certainly no television. But we read, and we played games – outside and inside. We made a family outing of blackberry and hazelnut picking and grape gathering. We had wiener roasts and picnics. We went swimming in one of the many creeks which we were fortunate enough to have near. We went fishing. We regularly got together with friends (both they and we had to take a taxi, which cost twenty-five cents; no car) and played games, made candy (we had to save ration coupons for sugar), and popped popcorn.

Endnote

1. All Scripture quotations are from the King James Version unless otherwise indicated.

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