



Losing \$1.8 Million and then Living a Life of Contentment

The bible is full of verses on “How to Live”. Sadly few people take God seriously and live a consecrated and disciplined life according to his commands.

I want to share today a few of my successes and at the end discuss a few of my failures. You will see that both directly correlate to doing it God’s way or doing it the way of the world.

Brother Jordan has been preaching on the importance of living a disciplined life. If you want joy and happiness in life, it ties to living a disciplined life and seeking God’s will on a daily basis. Tied to that is reading the bible each day. If our minds are not in contact to God via the Holy Spirit on an ongoing basis we will not have the abundant life God wants for each of us. Let’s read the verses Brother Jordan preached on Sunday night.

Joh 10:7 Then said Jesus unto them again, Verily, verily, I say unto you, I am the door of the sheep.

Joh 10:8 All that ever came before me are thieves and robbers: but the sheep did not hear them.

Joh 10:9 I am the door: by me if any man enter in, he shall be saved, and shall go in and out, and find pasture.

Joh 10:10 The thief cometh not, but for to steal, and to kill, and to destroy: I am come that they might have life, and that they might have it more abundantly.

Joh 10:11 I am the good shepherd: the good shepherd giveth his life for the sheep.

Joh 10:12 But he that is an hireling, and not the shepherd, whose own the sheep are not, seeth the wolf coming, and leaveth the sheep, and fleeth: and the wolf catcheth them, and scattereth the sheep.

Joh 10:13 The hireling fleeth, because he is an hireling, and careth not for the sheep.

Joh 10:14 I am the good shepherd, and know my sheep, and am known of mine.

Knowing Christ as your personal savior is the first step in getting into a state of true contentment. Fortunately I was raised in Christian home and was saved at the age of 12. While being saved was the right first step, I was not trained to follow the Lord's commands and to be obedient. In my teens and early 20s I rarely sought God.

These last ten years have been my very best. I have learned to cut out the noise and distractions. We are hit with over 3,000 advertisements daily telling us we are not good enough without whatever they are selling. Can be clothes, cell phones, cars, houses, vacation trips, etc. etc. And believe me the Devil knows your personal weaknesses and will use them all to distract you if you are not aware.

I told Denise this past week that I am the most contented I have ever been. I want nothing. Now how can that be? I start my day reading my bible and end the day reading my bible. I seek the Lord's will in all things. Paul had very little in life, and was even imprisoned for his testimony. But Paul was content.

Php 4:11 Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content.

Php 4:12 I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need.

Not only did he know how to abound, but he learned to suffer need without complaining. God's will was his main focus. Paul never had much, but he knew where his provisions came from. And no matter your financial condition, it is God who provides.

I have a huge passion to see young people learn to resist the temptations of Satan. He puts so many shiny objects in our way and tells us we need it all RIGHT NOW. Young people get married and want to have a better home than their parents. Not willing to wait, they hurry into debt to get the nice house and the nice cars. We live in the "I WANT IT NOW" generation.

In 1949, the average house size was 775 sq. ft. 25 years later it became 1850. Today the new average house size is 2,750 sq ft. Have our families grown in size over these last 60 years? No... sizes of families are much smaller. But we think we need to have more room for more stuff.

Satisfaction is not in acquisition of things. When I was young, I thought success was having the big house on the hill with lots of horses and toys. And we built our little mansion in 1984. I can't remember a time when I felt more defeated.

Never satisfied with what I had, I bought a new car or truck every year. We had house payments over \$1400 a month and car payments from \$1000 to \$1300 when I added a third vehicle. We traveled all over the country and when I got back, I had to have the new thing. First was a sail boat, then a jeep. Ultimately including my sons, we had 4 Jeeps.

Why did this happen? Look to the scripture Jordan preached on Wednesday night.

(Jas 4:1) From whence come wars and fightings among you? come they not hence, even of your lusts that war in your members?

(Jas 4:2) Ye lust, and have not: ye kill, and desire to have, and cannot obtain: ye fight and war, yet ye have not, because ye ask not.

*(Jas 4:3) Ye ask, and receive not, **because ye ask amiss, that ye may consume it upon your lusts.***

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Did I pray about buying things? No I did not. I might have prayed in my 30s and 40s, but it was more of a grocery wish list I wanted God to give me. I was right there in verse 3 asking amiss so I could consume it on my lusts. I wasn't trying to keep up with Joneses, we were the Jones.

I had to be a huge disappointment to the Lord in those years. I was proud and wanted people to see that I was not the same poor person I used to be.

Jas 4:6 But he giveth more grace. Wherefore he saith, **God resisteth the proud, but giveth grace unto the humble.**

Jas 4:7 Submit yourselves therefore to God. Resist the devil, and he will flee from you.

Jas 4:8 Draw nigh to God, and he will draw nigh to you. Cleanse your hands, ye sinners; and purify your hearts, ye double minded.

I didn't resist the devil, but followed after the flesh.

That was really sad. I started my blog on **Life Can Be Simple** two years ago. I got an email from the host this week saying we had over 5,000 hits in the past two years. Many people are seeking a simpler life. I am very passionate that all can live a great life if they will seek God's ways and do his will.

My articles are about either how to invest, or how to live a simple life. And I always tie in Scripture to the Frugal living articles.

What changed me? I give it all to God and the trials I had to go through from 1984 thru 2004. 20 years I suffered being "Slave to the Lender". There are many verses on how to live in the bible and how to do things God's way.

Proverbs 13:11 says "Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase."

No get rich schemes with God. Do it slow and methodical and He will bless.

In 1987 I hit the bottom. We were in debt at \$365,000. Seems impossible looking back, but I had all the worldly knowledge and knew how to manipulate credit cards and bankers. I would borrow from Sam to pay Tom. Then switch around and borrow from Tom to pay Sam. With huge help from God after 20 years, we finally cleared all that debt.

I don't want anyone else to go through what we did during those horrible years. What is the number one cause of divorce? Not infidelity, but money issues. Pressure is so great on your mind when you owe money. **It is up to you to NOT live that way.**

In 2022, we finally broke free of all debt and also got our house paid for. We pay cash 100% of the time. I take God seriously when he says to "Owe no man anything."

Rom13:8 Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.

It hasn't been a road without a few bumps, but I know where all my blessings are coming from. I have lived both ways, and believe me, God's way is the way to contentment.

In college, my two majors were Accounting and Computers (IT Management). One of the rules they teach you is that you can divide your yearly interest into 72, and that is how long it takes to double your money.

So 6% takes 12 years, 8% takes 9 years, 12% takes 6, etc. This year after using AI to help me and by praying about all investments, one of our Roth IRAs is up 30%. One of the others is up 27%. All steady consistent investments. 30 into 72 means it doubles in 3 years. It won't continue like this, but it is not difficult to stay above 12% on an average.

So if you are young, look back on my life in 1984 when I was spending \$1400 on house payment and \$1000 on car loans. What if instead of building the house I had simply invested 2400 each month for 2 years.

Year	Amount	Months	Per Year	Balance	Interest	Total Value	
1	2400	12	28800	28800	\$2,880.00	\$31,680.00	Percent
2	2400	12	28800	60480	\$6,048.00	\$66,528.00	0.1

If you never invested another penny, just that 2400 each month for 2 years, after 20 years, guess what it would be worth making only 10%?

20	2400	12	28800	1649520	\$164,952.00	\$1,814,471.98
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It is important to do things God's way. Rather than waiting 2 years and paying for the majority of the home costs, I hurried things, causing a bad situation. The reality is while I didn't really lose \$1.8 million, I lost the ability to get in a strong financial position. God, by his mercy, still loved me even though I was a poor steward of the money. We should not spend every dollar we make, but every paycheck put some money back for the rainy day that will come.

Do we need to chase after money? Absolutely not. Money can be a bigger idol than a fishing boat. But we had our choice, and by me following the ways of the world that money went to banks, credit card companies, and car companies. Not to us. I probably put 10 or 20 UAW employees into retirement by buying a new car every year for 10 or more years.

If you are young, think about things before you spend. Pray a month before any purchase over \$100. I think if we did, few of us would buy a \$40,000 car when that \$800 a month could easily double in value every 6 to 8 years rather than paying them interest on the loan.

We haven't had a car payment in 25 years. Haven't had one new car during that time either, but even those trucks with over 260,000 miles never left me walking. In 25 years I have driven used cars and never been stranded where I had to walk even one mile.

Can a person make 10% consistently on average? Easily. With God's guidance we have averaged above 15% for 5 consecutive years in up and down stock markets. The key is to do things God's way. Turn off the distractions and look to God for your guidance.

Am I mad I blew all that money? No, not mad. Sorry I showed no patience, but believe me I gained a lot from the following 20 years of tribulation. Disappointed I sinned and didn't seek God's will. But if you trust God like I have learned to do, you realize He knows what we can handle and what we cannot.

If we had all that money, what if it had blinded me and I had lost my drive to serve the Lord? What if it had caused my kids to go off the tracks and be destroyed by drugs? We must trust God and know **HE knows what is best**. When we fail, learn from our errors and walk more closely to the Lord by being in constant prayer.

By sticking with God, I know my every need will be supplied by his riches in glory.

Php 4:19 But my God shall supply all your need according to his riches in glory by Christ Jesus.

What our focus should be is to seek God's will in every choice we make. When we see the lost man or woman in need of a savior, then witness to them. When we do that, God will be glorified and your life will be a life of contentment.

1Jn 2:3 And hereby we do know that we know him, if we keep his commandments.

1Jn 3:22 And whatsoever we ask, we receive of him, because we keep his commandments, and do those things that are pleasing in his sight.

1Jn 5:2 By this we know that we love the children of God, when we love God, and keep his commandments.

1Jn 5:3 For this is the love of God, that we keep his commandments: and his commandments are not grievous.

In conclusion, don't question the outcome but **Trust God with all your heart**. Get the mindset of Jesus Christ. Stay humble. Adapt to simpler ways of living and realize that we are just a branch coming out of the true Vine. It is all of God.

When you do, you will be contented. God grants that contentment. Life gets easier and nothing will move or offend you.

Psa 119:165 Great peace have they which love thy law: and nothing shall offend them.

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