

RESET SERIES

FINANCES

DR. JONATHAN C. CAREY



RESET SERIES: Finances

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All Scripture quotations are taken from the Authorized King James Version of the Bible.

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*This series is dedicated to the Glad Tidings
Tabernacle Family, Key West, Florida.*

PREFACE

This series was developed to provide, in workbook form, concepts for personal and leadership success. It focuses on two groups: men and women who are in leadership positions globally, as a leadership and life-coaching tool, and believers who seek biblically-based personal development study materials.

The concepts are taken from biblical characters reflecting part of their life's quest and challenges. I hope the series will be welcomed not only by leaders and believers for life coaching/personal study, but also by Bible training institutes, mission organizations, Sunday school classes, cell groups, prison ministries, and all those who are involved in the maturing of the saints. The author is available, on a limited basis, to conduct RESET-related workshops and seminars.

Biblical Perspective

Successful personal-ministry developmental concepts flow from the pages of the Bible, but are these concepts applicable to believers today? Yes, they are. What, then, are we to do with these biblical concepts of success? Perhaps the first step is creating and maintaining an environment in our ministries and organizations where they are recognized, taught, and encouraged.

Biblically-related success occurs when believers respond in obedience to God's call. They recognize the importance of total obedience, allowing the Holy Spirit to develop their gifts, skills, and character. They carry out their kingdom roles with a deep conviction of God's will and a heightened awareness of the contemporary issues they and their peers face. Above all, they minister as stewards and servants.

We do not stumble across success. Success is a result of deliberate acts. To truly be successful, we must fulfill the will of God for our lives!

The Bible teaches that we can be successful only when we are in the right relationship with God. This right relationship is made possible by the death and resurrection of the Lord Jesus Christ.

INTRODUCTION

Early Saturday, March 14th, 2020, during my personal prayer time, I felt impelled to jot down an outline for this book. As a pastor, I was prayerfully pondering the possible implications for the faith communities and our response in the midst of the coronavirus pandemic. What would ministry look like with the developing restrictions and heartache experienced by our community? After a while, my thoughts begin to shift from community ministry only to how a believer in Jesus Christ can reevaluate his or her walk with the Lord and, if necessary, hit one or more reset buttons. *Reset* echoed loudly in my spirit.

I believe this workbook focusing on finances as a possible reset button may become a guide in these unprecedented times, adding value to individuals and leadership teams as a lifecoaching tool during and after this season of global crisis. This workbook is the fourth of the five workbooks in the series. A financial reset can easily become an ongoing process for developing and maintaining biblical, personal and ministry financial perspectives.

My writing style is slightly different from my norm. I want to be more direct and personal with reset. The goal is to communicate from my heart to yours. I am convinced we have an opportunity to return to a more simplistic lifestyle and, as the body of Christ, regain or enhance a Kingdom focus in this season. The financial reset personal audit in part two is intended to create a commitment for change while offering a tool for its fulfillment. I hope the five areas of the reset series will provide clarity of purpose and measurable expectations while reshaping the believer in the moment of crisis for the Glory of God.

Reset presents five areas of personal focus (*Faith, Family, Friends, Finances, and Fitness*). This workbook focuses on the area of Friends; study the five areas in their order because each one builds on the previous. If you step ahead, you will miss the intended impact.

The study format is consistent throughout. The method of study is derived from the acronym STEPS.

S T E P S

State the Step

Teach the Step

Evaluate the Step

Practice the Step

See the Success

PART I

FINANCES

STATE THE STEP

Finances are to be managed God's way.

TEACH THE STEP

RESET MY FINANCES

Moreover, it is required in stewards that a man be found faithful.

—1 Corinthians 4:2

Merriam-Webster, in part, defines stewardship as the conducting, supervising, or managing of something, especially the careful and responsible management of something entrusted. This definition implies that what we often manage does not belong to us but rather is put in our care. This entrusting could very well be for a short time or a lifetime. An example would be my friend handed over his home to me to watch and manage while on vacation, and the Lord has trusted to me His call on my life to manage into eternity. They are guidelines about what we can and cannot do with what we manage. So, manage well because it has consequences.

We all have a degree of *time*, *talents*, and *treasures* entrusted to us. The above scripture states that stewards are to be faithful. This faithfulness can take on different perspectives. In my faith journey, I have discovered that the Lord often wants what He has entrusted to me to be maximized and grown. For example, time is to be maximized. Time should be invested, utilized properly, and bring a return. Can you think of an example of time bringing a return? Treasures are often grown through investments. Can you give an example? Let us look at an example of talents/treasures managed.

A Lesson In Management

Soon after I accepted the Lord as my savior, I sensed His call upon my life for ministry. I shared this awareness of a call with my parents and received their counsel. They felt I should enter the family business and, in time, would have all the financial stability needed to fund the ministry.

The advice was sound and came from not only trusted sources but from those with a vested interest in my wellbeing. My parents had provided for my siblings and me from a place of

love and commitment. In the process, they had become successful entrepreneurs, so I was wise enough to listen and consider their advice.

After counsel, careful consideration, and prayer, I felt my next move was to prepare for ministry traditionally. I felt the urgency of the hour and did not want to delay. In the circle I was in, the traditional way was to live by faith, trusting God to meet one's needs. We thought of full-time ministry as the only way to answer a call from God. Over the next few years, I would have moved from Nassau to Freeport and obtained the Bible school training and certification necessary for entering ministry. Our leadership would have affirmed the call on our lives. After Shena and I were married, we prepared to enter full-time ministry on the island of Eleuthera. We arrived on Eleuthera island on August 31, 1982 and departed on August 31, 1986. Four years to the day.

The churches on Eleuthera were not able to fully support us, so we raised support from friends. Our generated total monthly income and support was three hundred eighty dollars. Even back then, this was a meager income for a family of three. We paid the electricity, water, and phone bill along with our car payment from this amount and lived on the rest.

Into the second year, our savings was completely depleted, and we were experiencing anxious moments. On increasing occasions, it was difficult to put food on the table. We have many memories of the Lord providing daily in unusual ways. But, honestly, I did not want to use up our miracles on food, so I began to think of other ways to provide for my family, which was soon to be four.

The five churches under our care were growing spiritually and numerically, and other ministry responsibilities were steadily increasing. Everything in our lives was perfect to the casual observer, but we were starting to second guess our ministry decision. We always heard, *"If there was a vision, then there would be provision."* But it was never explained what, if anything, would be our role in securing the provision. What do you think we did? Well, we opened a seasonal business. We applied for and received an eighty-nine-cent general shop license and a fifteen-hundred-dollar business loan with a parcel of land serving as security. We sold our automobile and purchased the parcel of land because we felt it would maintain and grow its value. We would enter the world of business, even if it were on a part-time basis.

For two and one-half years, we would open our Christian book and supply store during Christmas, Easter, Mother's Day, and Father's Day, or by request after church services. That was it, and we were still able to pay back the banknote and comfortably subsidize our income. We were starting to learn how to manage *time*, *talents*, and *treasure* while maintaining a focus on ministry. This experiment was birthed from a heart-felt need that worked well for a young family endeavoring to keep a balance between faith and practicality.

During this span of time, I had mixed feelings concerning the business enterprise but slowly came to appreciate business as a great approach to ministry creativity and sustainability. Look at Abraham, the father of the faith, and his business endeavors (see Genesis 13:2). Then, in the New Testament, there is Paul, a part-time entrepreneur (see 2 Thessalonians 3:8). This need, or rather an opportunity for me, would resurface more than thirty years later.

HOPE PLAZA

My late parents left in their will a small shopping center in the heart of Nassau's business community for me. At first, I was confused about why they would leave this piece of their labor and vision to me, a preacher. Didn't they think I would just sell it and continue in ministry? There was another clause in the will that stopped me in my tracks. The clause stated that it was their will that I provide a modest living for my sister, and this became the wish in the will that shifted my thinking.

The probate process because of COVID-19 and other unrelated challenges took almost two years to complete. At the first delay, I became quite frustrated and then slowly began to realize this delay was for the best. The delay allowed me to pray through what God was asking me to manage for His Glory and the benefit of others, including my sister and family. As time passed, my wife and I decided to place this great asset in our non-profit organization and develop programs that would add value to our community. Please visit hopeplaza.org for information on our array of programs. Here, I will speak of one that is related to this writing.

Our goal in 2021 is to launch the hope business incubator. HBI will provide two yearly six-month programs for five couples each. At the end of each cycle, we will provide "seed funding" and ongoing coaching to each successful couple. After we assess the group, the top couple will also be provided rent-free space in the Hope Plaza for six months. This will allow for business and clientele growth and relocation to a permanent space. We call this a hand up and not a handout gift. This process will be repeated every six months. I know this does not sound like an elaborate plan, but it is designed as one of quality over quantity. We are hoping that others will model this approach.

Our goal with this initiative is to assist millennials interested in becoming social entrepreneurs to effectively manage *time*, *talents*, and *treasures*. It is part of our commitment to nation-building from a Christian and practical perspective. For me, it is a journey coming full circle. I am thankful for my parents' insight displayed and willed to me. I have come to appreciate there is always a time within a season. Therefore, we must remain pliable in

the hands of God. I once heard it stated, “*The first thing is the fresh thing when its season for implementation arrives.*” My parents’ seed planted more than forty years ago has germinated. May we all be faithful to what is given to us by the Lord to manage in every season of our lives (see Ecclesiastes 3:1-8).

Is It A Gamble?

This COVID-19 year I have been introduced to several business models and investment opportunities from bitcoins to various pyramid marketing concepts. They all have merit but what alarms me is how each introducer becomes upset or irritated when I do not share the same enthusiasm for the business or investment opportunity. Not every business concept or investment opportunity is for everyone. Remember, we are stewards and must give an account to the Lord for how we manage. That includes impulsive decisions.

At times, we all have financial concerns, and every season of life produces its challenges, but for the believer, we must remember we are stewards of what we have and that our Lord has reverter rights. This means He has the power to give and take back. We are responsible for managing His investments assigned to us for His honor and glory (see Matthew 25:14-30). Misunderstanding God’s nature and His purpose in entrusting things will always lead to mismanagement and eventually experiencing the reverter rights of God. Resources must be properly invested. For this to happen, it is wise to have an assessment formula and stay away from impulsive investments. As the saying goes, “*All that glitters is not gold.*”

In 1984, Shena and I, along with Jonathan Jr., our only child at the time, visited Nassau. We were there for a speaking engagement. While there, we noticed a circus was in town, and we wanted our son to experience it. Living on a family island in The Bahamas limited your choice of activities and food. Return flights were always filled with the aroma of KFC chicken and other fast-food choices.

When we entered the circus, I stopped at a chance game and almost blew all the money we had. This troubled me for months. Knowing our financial situation, how in a moment could I blow not only the circus money but almost everything else in my wallet? I resolved it was the power of the flesh, or simply put, yielding to enticement. I repented and realize one of my weaknesses. As the game attracted my flesh, so do many of these business models and investment opportunities attract the flesh of others. When the flesh is in control, the results are detrimental.

So, what is the answer to knowing what is the best business or investment fit? The answer may vary from person to person, but for me, it is about designing an intentional process. In

that process, among other considerations are need, passion, a skillset, and developing a system operating from a biblical perspective, including being Spirit-led. Hopefully, your system will provide a much-needed balanced approach in this reset season. I often teach the value of systems and refer to the power of a system this way. A system **Saves You Stress Time Energy Money**. A system can be an indispensable tool for effective stewardship.

What we desire to accomplish through HBI is to assist those who have recognized a need/opportunity and have a growing passion for developing a business and skillset necessary to meet that need/opportunity to become successful. The six-month process allows for assessments and adjustments. One of the components of the HBI program is discipleship. The vision is to produce Christian social entrepreneurs adding value to the communities where they live and serve.

Stewardship Insights

¹⁰He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. ¹¹If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? ¹²And if ye have not been faithful in that which is another man's, who shall give you that which is your own?

—Luke 16:10-12

This scripture emphasizes a few great points on stewardship. One is a believer's management of natural things determines the opportunity to administer spiritual things. At times, we lose sight of this and become unbalanced in our management responsibilities. We neglect the building blocks of management reward. We are often in error when we have no intentions of consulting the Lord, and/or neglect employing budgeting and other financial tools. We handle the things of others lightly and ponder why we never have greater to manage both temporal and spiritual. Many can look back with some measure of regret and look forward with hope.

Faithfulness

Let us approach faithfulness from a positive perspective. Faithfulness is the act of submitting our ways to God. When I manage one hundred dollars properly, it is an inclination that I will likely effectively manage one hundred thousand dollars. We are elevated when we can manage well in the little things. Those without a proven track record who suddenly inherit, win, or

receive a lot of money normally have a difficult time as good financial stewards. The smart ones hire a financial consultant. It is good to have wise persons in your corner.

The faithful govern or manage from God's perspective and remain dedicated to that commitment in all things. During crisis moments or seasons like this pandemic, it is tempting to take matters into our own hands, dismissing the principles of the word of God or the guidance of the Holy Spirit. God is not surprised by our challenges, and He is still the God of the mountain and the valley (see 1 Kings 20:28). So, resist the temptation of deviating from biblical management truth. The ends will never justify the means in the life of a believer. We must never be a part of situational ethics. We are held to a higher standard in all things. I have come to appreciate that obedience is my responsibility and outcomes God's. We cannot rule great things without being faithful over small things (see Matthew 25:21). Notice we must be a faithful servant to be entrusted with leadership or rulership.

Others

How we take care of the substance of others determines what will be given to us. When we manage others' assets, we must think of it as managing God's assets (see Haggai 2:8, Psalm 50:10, Psalm 37:21). This paints an interesting picture of accountability for me. Not only am I to be accountable for what the Lord directly assigns to me, but I also must be accountable for what others have put in my care. Often, this comes first. If taken seriously, there would be no need for accountability measures on our employment. At least not for the believer. Have you ever heard someone say, when I have my own, I will show you what I can do with it? This thinking pattern is shortsighted and crippling to purpose fulfillment.

Our Story

For the greater part of our ministry, we have had the privilege of building on the foundations of others. I am thankful we never yielded to the temptation to change the name of a ministry or discredit the founder. Shena and I also strived to leave the church or ministry with its history not only intact but celebrated. We understand the importance and spiritual value of serving someone else's vision if we ever hoped for others to serve the vision entrusted to us by the Lord. Did we make mistakes? Yes, we have made our share over the years, but our intentions were always honorable in that regard.

I often remember a small piece of advice given by my father. He always firmly suggested we take care of anything borrowed or placed in our care. He insisted it was the right thing to do if

we ever wanted something of our own. I remembered disciplined for attempting to return to a neighbor a lawnmower dirty and empty of gas. His biblical advice followed me into ministry and adult life.

In 2003, two friends and I were discussing ministry and what we felt the Lord conveying concerning further ministry endeavors. It is beneficial to have these discussions with trusted friends. Often in these moments, you perceive God's wave or flow and your opportunity to ride it. It was during this discussion I felt impressed to start the organization I now lead. The maturing process for the organization has been interesting and what has become crystal clear is the value of managing the little. There is no substitute for faithfulness. Here are my four top thoughts on faithfulness. Examine your faithfulness with these statements:

Possible Faithfulness Reset Areas

1. Faithfulness on every level is seen in my life.
2. Faithfulness is always rewarded with more responsibility in my life.
3. Faithfulness, as the heart of servant leadership, is displayed in my life.
4. Faithfulness is unlocking God's Spiritual Treasure Chest in my life.

Now that we laid the foundation on stewardship, let us address debt, earning, and giving from a biblical perspective. Part two provides you with a Finances Reset Personal Audit. This audit will allow you to assess yourself in the areas presented and design a plan for personal and financial growth. Let's get started.

DEBT

“The rich ruleth over the poor, and the borrower is servant to the lender.”

—Proverbs 22:7

The person who borrows undoubtedly lose liberties he/she once enjoyed. This does not imply one should never borrow, but wisdom must be exercised. We must not put our baskets so high that we cannot reach them. The other day my youngest grandchild asked me to search the upper shelf in our closet for her nightclothes. It was too high for her reach. Always ensure your commitments are not an overreach.

The Apostle Paul writes to the church and states how he learned the secret of contentment (see Philippians 4:12-13). Internal wealth is never lost, and outward circumstances are always shifting. God gives us the strength to manage every season of our lives. I not only manage the wonderful gifts I receive from the Lord, but I also manage the different seasons of my life. This does not mean I do not strive to improve my station in life, but it does mean I seek His will and timing in all circumstances.

The Merriam-Webster dictionary defines *debt* as a state of being under obligation to pay or repay someone or something in return for something received: a state of owing. We all have been here in one way or another. No one sets out to be overly in debt financially, but it occurs for several reasons and limits the freedom of many. It has an accumulative effect.

One of the surprising occurrences of the COVID-19 pandemic was the number of people on food lines one week after losing their employment. Yes, some may have used it as an opportunity to stock up on supplies, but I believe the majority were simply broke and not only living from paycheck to paycheck but having no savings because of debt. It is disturbing to witness this daily, and I am committed to helping others through life coaching and the support our ministry can offer to break this trend.

As a ministry, we have increased our outreach services, adding a Sunday hot meal for seniors to go along with our pantry ministry for families and the homeless. Next year we will implement a *Financial Budgeting Workshop* as a mandatory requirement for those utilizing our pantry

services. The three words we often use to explain our vision here at the church are *equipping*, *encouraging*, and *empowering*. This workshop aligns well with the vision.

Recognizing the Cycle

Eight years ago, we wanted to purchase a condominium in Florida. Our credit scores were good, but we had no credit history, so the bank turned us down. I jokingly said to the loan officer how I had a good record with the Lord, and his reply was I should ask the Lord for a mortgage. We asked the Lord for His favor, and the seller granted us a personal mortgage. This experience allowed me a sneak peek into the window of the financial cycle in the United States of America.

I was encouraged to secure a credit card or two and make regular purchases and payments to build my credit history, and that cash purchases would not boost my credit score and help my credit history. The banker stated that even the rate of my car insurance was affected by my credit history. Managed debt creates creditability in the eyes of the system but devalues the client's earnings if not paid off monthly. Everything is equal and manageable for the consumer until interest is attached.

This cycle is not for the undisciplined. Many have entered this arena and left defeated, bankrupt, and ruined. The debt cycle has a growing share of Christians in its victim's column. The disciplined debtor is strategic and always repays the debt. However, in some nations, this alone is not enough to break the cycle of poverty. Here is an example.

In one of the areas of the Caribbean, we gave out micro-credit loans with a simple interest rate. The receivers of the loans were skilled, passionate, and committed. They paid back the loans but eventually went out of business because the raw materials were overpriced. Our adjustment was to import from outside the area the raw materials at fair market value. Painfully, I learned overwhelming debt for some is not only because of a lack of discipline but can also be by a system designed to keep others just above bankruptcy or poverty line producing financial slavery. This system is perpetuated by those with spirits of control and greed.

Two Pennies

I hear the difference between financial success could easily be two pennies. I do not think it is quite that simple but is food for thought. A wise person for every dollar earned saves at least one penny, while an unwise spends a dollar plus a penny for every dollar earned. The wise

spend less than earned (see Proverbs 13:11). That is one reason to have a personal and business budget. Numbers do not lie! Numbers matter.

Spending less than you earn decreases the chances of being in debt while it increases the opportunities to reduce stress and emotional fatigue. Stop and think for a moment about what keeps you up at night. We are in a pandemic, and so was Joseph. His was a worldwide famine while ours at the time of this writing is worldwide COVID-19. Under Joseph's management, Egypt increased its wealth. All they did was store grain (see Genesis 41:49). His strategy was in response to insights given to him by the Lord. When the cow was taken away (so to speak), they had saved lots of its milk. Many have sadly lost their cows (jobs and/or businesses) and did not save any of the milk. This increases the chances for future debt and all the conditions it brings.

Our Financial Plan

Our family financial plan has been for the last twenty or so years the 10/20/70 Principle. Our first commitment is 10% of our income given to the work of God's Kingdom. Secondly, we save 20% of our income, and thirdly we live from the remaining 70%. This SYSTEM has allowed us to ward off debt.

- 10% - Our monetary giving for the work of Christ's church (1 Corinthians 16:2). For us, it is a reminder of our stewardship and understanding of priorities. As we seek the kingdom of God first, we think it is fitting to give to the kingdom first (see Matthew 6:19-34).
- 20% - Our first goal was to save in liquid cash six months of our 70%. If we lost our income streams, we could at least be able to live at the pre-lost standard for half a year (see Proverbs 21:20). Then, our second goal is to make long-term investments with the continual 20% (Ecclesiastes 12:13).
- 70% - All our living expenses are accounted for by 70%. This determines where we live and how we live. For instance, Key West's cost of living is roughly 33% higher than the Florida average. Therefore, the average resident must make more decisions concerning rent, jobs, schooling, and entertainment, as a few examples. Does a family live alone or share a house with another family? Do I get a second job to increase the dollar amount of my 70%?

Over the years, I have come to realize many things about debt, but the main lesson is that debt can deny God an opportunity to work a miracle in our lives. I can remember when I said to someone, I am a man who pulls himself up by his own bootstraps. This statement simply meant I take care of my own needs. Well, over the next few years, the Holy Spirit worked on me with that statement. I was in a situation that I could not get out of on my own and sought a few friends' assistance. Due to their own constraints, they were not able to help.

A few things happened. First, I repented and asked the Lord to shift my thinking on this whole subject of stewardship and debt. He did and told me to patiently wait on Him. Several months later, I received an overseas call, and the person asked for my bank account information. I knew the person and consented. I had not shared my dire need with him, but he said he wanted to bless me for investing in his life. You guessed it. He deposited the exact amount in the thousands to my account. Lesson learned (see Luke 12: 22-32). If you do not have the resources for something, perhaps the Lord is waiting on you to trust Him and not the loan officer or credit card company. Here are possible reset areas. Take a close look at them. You will have an opportunity to include them in your reset plan in the section of this workbook.

Possible Debt Reset Areas

1. Debt *repayment* is part of my stewardship focus (see Psalms 37:21, Proverbs 3:28).
2. Debt is *influencing* my perception of the future (see James 4:13-14).
3. Debt is *disrupting* my spiritual growth (see Galatians 5:22-23).
4. Debt is a *result* of greed in my life (see Like 12:15).

EARNING

But if any provide not for his own, and specially for those of his own house, he hath denied the faith, And is worse than an infidel.

—1 Timothy 5:8

Sometimes, things spin out of our control as it relates to business or employment. We all face natural and manmade catastrophes that have adverse effects on our earning power. COVID-19 is an example. These catastrophes may leave us temporarily unemployed with no earning alternatives. We have or will experience setbacks. However, I believe the above scripture speaks to a mindset as opposed to a circumstance. Our faith is reflected in our commitment to earn and provide for family and others. That faith is further visible in our work ethics.

Shena and I are now in our fortieth year of marriage, and I can still vividly remember the six months when I felt I was not living up to my responsibility as a provider. We had completed a ministry assignment without securing what our next move would be. We resettled in Freeport, Bahamas and Shena secured a teaching job. I was tormented for months and finally decided I would take any form of employment, even if it meant leaving the ministry. It was an uncomfortable feeling to see Shena leave for work in the mornings. Shortly after making that decision, we got an opportunity to serve with Teen Challenge of Florida.

I must admit I get annoyed with men who do not take the above scripture seriously. The other day, a gentleman knocked on my office door asking for a few dollars. I said sure, wash down the van, and I will pay you for your services. His reply was he did not ask me for a job. My blood started to boil. Thank God for grace.

The word *earning* needs no defining, but for the sake of clarity, earning is what we get in return for our *services*, *investments*, or *labors*. Our earnings are what we use to support our families, give to causes we believe in, and leverage our financial portfolios. In most developed or developing nations, earnings are in the form of monetary payments.

Earnings may vary from one opportunity to another and often are reflected in skillsets, education, and production. Earnings may be your greatest asset. One perspective is to work for

money and then let your money work for you. Here is one example of the power of earnings. On paper, Shena and I are millionaires with the properties entrusted to us. But if the properties do not produce an income, then how valuable are these properties? The lights will not stay on!

In my birth country, The Bahamas, there is a discussion on what should happen to its natural resources. I pray our national leaders responsibly manage these resources entrusted to them, and the citizenry is committed to working the land and sea. You must create a unique product to get to the place of sustainability. Residual income is a whole different subject. Let us start by planning our work and then working our plan.

Work

Work is not a result of sin or the fall of man. Adam, the first man, was assigned a few jobs that would require his mind as well as his body. Work is a God-given right and must not be denied to anyone. Work is a gift from God that we should find satisfaction in (see Ecclesiastes 3:12-13). We must also have the right attitude toward work.

At times, on our life's journey, we may have employment that produces challenges for us, and our motivation may be lacking to continue working. What should we do? Among seeking new employment opportunities, we should approach our work convinced we are working for God and not others (Colossians 3:23-24). Let commitment be greater than discomforts. When we do leave, let it not be said we were unproductive. Here are two of Adam's work-related responsibilities:

1. *Wildlife Specialist* – He was given the task to observe and interact with the animal kingdom and assign names to them (see Genesis 2:9). This assignment required at least observational and critical thinking skills. Now, the fall may have altered and complicated the process of this assignment. But work assignments are still being handed out. When Adam sinned, he lost his dominion mandate but was restored to us through the second Adam—Jesus Christ. As believers, we are to take up Adam's dominion mandate.
2. *Horticulturalist* – He was responsible for taking care of the Garden of Eden and possibly developing an *Eden Project* throughout the world. Adam would become the leader of the world. His two responsibilities would be maintaining a relationship with his Creator and managing what was entrusted to him (see Genesis 2:15).

It is wise for men and leaders to understand the negative implications of not carrying out their God-given responsibilities. As leaders, we must ensure there is level ground for all. Work is a

Godgiven assignment to all. Equally vital for individuals in understanding their responsibility with the level ground is to maximize their opportunities and potential for earnings. Stewards of the *time, talents, and treasures* assigned to them by the Lord must develop earning power from them (see Matthew 25: 14-30). Increase is an expected outcome.

When our daughter was in high school, we felt it was necessary to assist her in not only securing a good education but developing a trade skill. Our approach was to enroll her in the community trade institute in a cosmetology course. This approach started to take me down the path of possible multiple streams of income. Most academic and technical programs focus on producing informed and skillful employees and not entrepreneurs. This approach often only results in one stream of income. Through this approach, income can only increase via obtaining another degree. How can we empower others to generate multiple streams was my growing question. Can both systems coexist with an individual? Does it have to be one or another or more like my experience? These questions led me to consider streams.

Streams

“And a river went out of Eden to water the garden; and from thence it was parted, and became into four heads”

—Genesis 2:10

Before the cleansing of the earth in Noah’s time, water rose and flowed rather than descending from the heavens. This river in Eden parted into four streams, natural multiplicity, the same resource affecting four areas as opposed to one. Jesus said whoever believes in Him as the scriptures teach shall have rivers flowing from within. Of course, this was a reference to the Holy Spirit living within the believer (see John 7:38). However, the point I want to make is creativity and resourcefulness often flow from within. Within your life, community, nation, and globally.

Here is an example of multiple streams using this financial workbook.

- *Church* – This workbook was developed and taught during our Wednesday night studies. My compensation as pastor produces one stream of income.
- *Bookstore* – This workbook and others are available for purchase from online bookstores. The workbook represents a second stream of income.

- *Seminars* – This workbook is packaged in a seminar format and offered to other organizations. This approach produces a third stream of income from the same original (river) product.

As kids, our family had a small farm on New Providence Island. I always enjoyed going there with my father and picking the crops. Whenever we would pick or clean the fruits and vegetables, he would remind me that nothing was to be wasted. For example, the skins of the potatoes were to be placed around fruit trees or become part of the mixture of compost.

Seeds

We are all in this together, and even though businesses may compete with others, we must ensure products of the highest quality. There was a farmer who would buy seeds for his competitors because the farms were in proximity to his farm. When asked why, his response was because of the wind. When pressed further, he replied, if they sow inferior seeds and they are blown into my fields, I will have a mixture of good and bad crops. How insightful is that? He wanted to secure the integrity of his products. As a pastor, I am convinced there are people we can reach that other churches in our community cannot reach, and it goes both ways. If we have the same gospel, the fruit will be of heaven's quality.

Possible Earning Reset Areas

1. Am I maximizing my earning opportunities?
2. What is my perspective on my competitors?
3. Do I need to rethink my streams?
4. Am I successfully fulfilling my God-given role as a provider?
5. Am I truly embracing the dominion mandate?

As you reflect on these questions, take notes. In the second part of the workbook, you will have an opportunity to design a plan to improve in any area where you are lacking. Remember, the greatest room in the world is the room for improvement.

GIVING

“Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.”

—Ephesians 4:28

The above scripture was written to the body of Christ and packed with principles. It displays three levels of transformation for a believer. I will attempt to tie them to debt, earning, and giving from a widened perspective.

Level One—Steal no More

Ephesians 4:28 is part of a text written to believers. On the surface, it refers to stealing items or money. However, the thought can be expanded. Merriam-Webster defines stealing as taking the property of another wrongfully, especially as a habitual or regular practice. This speaks of patterns of behavior. These patterns are not only directed toward others but also one's self.

At the time of this writing, it was December 2020, and the nightly news would carry at least one story of front door theft: individuals rushing to front doors and stealing packages delivered by UPS and other companies. How sad. In John 10:10, Jesus states, “*The thief cometh not, but for to **steal**, and to **kill**, and to **destroy** I am come that they might have life.*” Among other things, thieves steal your sense of security, kill your dreams, and destroy your plans. Jesus does the opposite, and so should we.

God

Will a man rob God? (see Malachi 3:8-10) This Old Testament question presents food for thought. The answer is yes, we have all robbed God in some way or fashion. The first impression we get when we hear or see this question is the robbery of money or things being taken. The

scripture does point out that the robbery was in the form of not giving tithes. But we can rob God in other ways also.

We can rob by not using our *talents* and *skillsets* to grow the kingdom of God and/or fulfill the purpose assigned to us. Our skillsets and ministry help the world to know God is active, and our connection with Him is intact (see Matthew 5:16). When others see our good works and know we are believers, then they attribute our successes to God. We rob God when, as believers, we do not live out our spiritual DNA. In our spiritual DNA are salt and light. As sin always lives out its nature, so should the redeemed live out their new nature. Anything short of this is robbery.

As I continue my journey with the Lord, there is another form of robbery that troubles me. We were made in the image of God (see Genesis 1:26-28), and in the cool of day, God visited His creation for fellowship. Adam and Eve sinned and robbed God of this joyful routine (see Genesis 3:8). Sin drove them to hide among the bushes.

Sin separates us from God. When confronted, they spoke of their nakedness and how they had listened to another voice. Up to that point, the only voice outside of each other's they knew was that of their Creator. They robbed God of intimately teaching and revealing the truth to them. By yielding to the advice of another, they found themselves outside of God's will and timetable for their lives. They robbed God of His intended desire for fellowship and purpose. Are you robbing God? Is a reset in order?

Others

Luke 6:38 records some of Jesus's thoughts on giving. I have always taught that giving and sowing are two different processes. Both will yield a harvest, but one is more dependent on the obedience of others. Let me explain my thoughts on this verse of scripture. Jesus said, when we give, others will give back to us in a measure that is overflowing. Simply put, you rob others of an opportunity to receive their overflow if you do not give when prompted by the Holy Spirit.

I wonder how many are not experiencing the overflow who have given faithfully. Their lack is owing to the disobedience of others. The body of Christ must move in unity for the promises of God to be fully realized.

You

We do, through fear or wrongdoings, rob ourselves of more than money. Another angle to Luke 6:38 is when we do not give (not just money), we stop a possible flow back into our lives.

In essence, we are robbing ourselves of the *joy* of giving and receiving. We are encouraged to give cheerfully (see 2 Corinthians 9:7). Can you think of any areas where you may be robbing yourself? Make a list and then set a goal to reverse the trend. When we rob ourselves of giving, we stop the blessing flow. We will discuss this further later in this chapter.

Possible Level One Reset Areas

1. Am I honoring God with all my life's choices?
2. Am I cheating others in any of my life's choices?
3. Am I cheating myself because of my life's choices?

Level Two – Work That Which is Good

We have discussed work but let me mention two additional points. We are encouraged to work on what is good, work at things that are moral and meaningful. We are also encouraged to produce quality work that can take on a different form for each person.

Good Work

When I accepted the Lord and moved from one island to another on a job transfer, there came a night when I had to make a turning point decision. I took to heart the scripture encouraging us to work out our own salvation with fear and trembling (Philippians 2:12). I am to work out in daily life what God is working into my heart. The crucified life of a follower of Jesus Christ is lived daily (see Luke 9:23). So, what was that turning point decision?

I was a camera specialist at a leading retail store. On occasion, I would have to fill in for a fellow employee and work the tobacco section. The conviction was growing every time I handled those items. Finally, I could take it no more, and with rent and utility bills on the horizon, I resigned my employment with no job prospects. As a young believer, I wanted to work what was good and not rob God. Within three days, I was training as a shipping agent. Never be afraid to work out in your daily walk whatever God is working into your heart. Is this a possible reset topic for you?

Quality Work

Working what is good speaks to me also concerning quality work or employment. Our choices of careers should provide wherever possible the greatest return for our labor. Is this not one reason we invest in a university education or the development of abilities into skillsets? I tell our church members all the time that on a construction mission trip, look for me to be the best helper possible but a lousy tradesman. A tradesman's reward for his/her labor will be higher than the reward of a helper. So, working with our hands what is good is more likely when we are skilled. When preparation meets opportunity, it creates success.

We are to strive as believers to be prepared to have top careers or businesses for several reasons. One is to maintain balance (see Deuteronomy 5: 13-14); another is to be in a position to give to others.

Possible Level Two Reset Areas

1. Are there adjustments I need to make in my good work thinking?
2. Do I need to retrain myself to acquire God's standard for me?
3. Am I maintaining a healthy work/rest balance?
4. Am I effectively teaching level two principles to those I am responsible for?

Level Three – Give to Others in Need

We work the good job or business so we can give to those in need without reneging our responsibilities. This is a powerful principle that contradicts much of what is happening in the church today. We are often encouraged to sow a seed from our lack and wait for a blessing to manifest. How successful has this method been for you? Would it not be better to sow and give from a place of overflow?

Things of Others

Philippians 2:4 is a short verse of scripture with an important message for the believer in Christ. First, we are to treat others with respect and from a place of sincerity. Some time back, a person visited my office to condemn the church for not helping the community in its time of need. I asked how this conclusion was drawn, and the response was nothing was written

about us assisting. The truth is we are regularly active in our community but desire to respect the privacy of those we serve and protect our heavenly rewards (see Matthew 6:1). God has graciously provided the resources through this level three perspective, and this has kept at bay the temptation of making public our giving efforts.

Second, we are to observe others not to gossip about their conditions, but to measure how we can assist them. We are all in this together and have all experienced a low moment. One of the reasons our community home visits are done in twos is while one is engaged with the family, the other is praying and making a mental note of possible needs. Our second home visit brings further encouragement and assistance.

Possible Level Three Reset Areas

1. Do I intentionally increase my earning power with giving as the incentive?
2. Do I always give cheerfully (2 Corinthians 9: 6-7)?
3. Do I have an assessment tool for giving?
4. Do I need to be recognized for my giving?

Remember, this step is “*Finances are to be managed God’s way.*” As you commence the evaluation and assessment sections, keep this in mind. May God bless you as you ready yourself for a RESET in this step.

EVALUATE THE STEP

To evaluate means to look over or inspect and see the good and bad in something. When you evaluate here, you will briefly review finances and set some goals for improvement in areas of concern.

Personal Discovery

What concerns you the most about your finances?

Which aspect of financial reset is most difficult for you, and why?

Name three persons who you believe would give you godly advice regarding a possible financial reset. Make an appointment to see at least one and seek advice or steps to overcome that which most hinders your financial reset.

1. _____

2. _____

3. _____

PRACTICE THE STEP

As we learn and develop steps to success, it is important for us to walk in these steps. By practicing, they become a part of our everyday life and ministry. The step we have just studied is financial reset. How can we practice this step? We practice it daily by evaluating our thoughts and actions. Conduct a daily personal inventory, allowing the Holy Spirit to search the inward parts, revealing what is in your heart. We also practice this step by continually developing our skills. This is often referred to as lifting the lid on your potential. You cannot get to where you want to be if you stay where you are.

As revelation comes, write down your personal adjustments. This will be accomplished over time. The quality of one's finances is an important part of life. Your earning power will assist you in fulfilling God's plan for your life. It will also allow you to assist not just one but many others.

Ephesians 2:10, *"For we are his workmanship, created in Christ Jesus unto good works, which God hath before ordained that we should walk in them."*

YOUR PERSONAL ADJUSTMENTS

List ten adjustments that you will make to ensure you always abide by the financial principles presented. Be specific.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Practice. Practice. Practice. It is important to practice this exercise often and continually make the necessary adjustments to ensure you continue developing in this area. God is interested in us having longevity in our personal and professional lives and endeavors. Practice this step, maximize opportunities, and manage challenges that flow into your life and ministry. Practice still makes perfect.

SEE THE SUCCESS

Success may be instant and progressive. True success is derived from facing the seasons of our lives God's way. This season of COVID-19 is a difficult one for many. A financial reset may very well set the stage for a productive and meaningful journey into 2021 and beyond. A financial reset assessment will most assuredly offer you an opportunity to set new goals for yourself and the organization you may lead.

I encourage you to observe others in life and ministry, as they model the principles and concepts presented in financial reset. Don't be afraid to glean from other believers and successful leaders. I believe God has ordained for you to lift the lid of your potential and fulfill His purpose for your life. Remember, no person is an isolated island. We are fashioned to walk through life in the company of others. We exist in part to be blessed and equally important to be a blessing. I encourage you to follow through on further developing this step in your personal life and ministry roles.

You may wish to develop the habit of keeping a journal. Document your steps, pausing at times to *reflect*, *readjust*, and *ready* yourself for future success. Practice the step; see the success.

The second part of this workbook contains your financial reset personal audit. This audit is designed as a personal development tool. It will allow you to further evaluate your life with respect to the concepts presented and design an improvement plan. I highly recommend you take the audit.

PART II

FINANCIAL RESET PERSONAL AUDIT

FINANCIAL RESET PERSONAL AUDIT

Please read each of the following statements. Circle the number that best describes how true each statement is of you.

Debt

1. I have a budget plan and *always* follow it.
 1. True
 2. More true than false
 3. More false than true
 4. False
2. I am *satisfied* with my debt repayment plan.
 1. True
 2. More true than false
 3. More false than true
 4. False
3. My debt is *negatively influencing* my perception of the future.
 1. True
 2. More true than false
 3. More false than true
 4. False

4. Debt is *disrupting* my spiritual growth.

1. True
2. More true than false
3. More false than true
4. False

5. Debt is a *result* of greed in my life.

1. True
2. More true than false
3. More false than true
4. False

Earning

1. I am *maximizing* my earning opportunities.

1. True
2. More true than false
3. More false than true
4. False

2. I always have a *healthy perspective* on my competitors.

1. True
2. More true than false
3. More false than true
4. False

3. I need to *rethink* my income streams.

1. True
2. More true than false
3. More false than true
4. False

4. I am *successfully fulfilling* my God-given role as provider.

1. True
2. More true than false
3. More false than true
4. False

5. I am always *embracing* the dominion mandate.

1. True
2. More true than false
3. More false than true
4. False

Giving

1. I am never guilty of stealing from God, others, or myself.

1. True
2. More true than false
3. More false than true
4. False

2. I always maintain a healthy work/rest balance.
 1. True
 2. More true than false
 3. More false than true
 4. False
3. I always strive to increase my earning power with giving as the incentive.
 1. True
 2. More true than false
 3. More false than true
 4. False
4. I always give cheerfully.
 1. True
 2. More true than false
 3. More false than true
 4. False
5. I have an assessment tool for my giving.
 1. True
 2. More true than false
 3. More false than true
 4. False

Total Your Score

Total the numbers and place them in the spaces provided, then multiply them by the given number.

	True	More true than false	More false than true	False
# of Questions	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Score:	1	2	3	4
Total:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Add the numbers together and read the results of your audit.

If Your Total Score Is

- 15-25** The three finance areas are engrained in your personal life and leadership role.
- 26-35** You are practicing the three areas. If your total score is closer to 35, you need to pay more attention to one or more of the areas.
- 36-45** You need to continue to work on developing all three areas.
- 46-60** Others probably do not view you as a successful steward. You may want to take some time to rethink and reset in one or more of the areas.

Personal Improvement Steps

The purpose of this exercise is to focus on identifying areas that need improvement and developing a plan for the same.

Step One: List an area where your score is a 3 or 4.

Debt

My score is:

Step Two: Develop a plan for personal improvement. Refer to your personal adjustments list of ten to draw your information for developing the plan.

Personal Development Plan

1.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

[illegible]

[illegible]

[illegible]

[illegible]

Personal Improvement Steps

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Step One: List an area where your score is a 3 or 4.

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[illegible]

[illegible]

[illegible]

[illegible]

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Step Two: Develop a plan for personal improvement. Refer to your personal adjustments list of ten to draw your information for developing the plan.

Personal Development Plan

1.

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

You have now completed your personal development plan. As you begin to implement your plan, it will be wise to continually review and seek guidance from the Holy Spirit. Your plan will assist you in moving forward in your walk in the Spirit. It is important to strengthen your weak areas and build upon your strengths. This process may be repeated as necessary.

ABOUT THE AUTHOR

Jonathan is the lead pastor of Glad Tidings Tabernacle, Key West, Florida, chief visionary of the CTC Network, and a metropolitan bishop with Global United Fellowship overseeing the Caribbean. Jonathan also serves as the Dominican Republic representative for the *Caribbean Israel Leadership Coalition*.

Jonathan and his wife, Shena, have three adult children; Jonathan, Stephen, and Joyanne; two daughters-in-law, Sherry and Violet; and four grandchildren.

Jonathan's personal strategic philanthropy policy: I feel strongly about helping causes related to faith and education that specifically address the needs of clergy and people of other countries who need help with the fulfillment of purpose and personal empowerment to change. I envision fulfilling my strategic philanthropic goals with faith-based ministries that are multidisciplinary-oriented, are visionary in nature, and whose areas of influence are regional in scope.

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How to support Jonathan and Shena Carey, founders of the CTC Network, serve throughout the Caribbean focusing on:

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World Outreach serves as their home-based office. They serve administratively in many ways, handling mailing lists and online donor relations. World Outreach allows Jonathan and Shena to focus on their mission of developing leaders and transforming communities in The Bahamas and the Caribbean.

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