

The Abigail Effect:

The mindset, practice, and benefit of Biblical thrift

Introduction: The purpose of this lesson is to inspire disciples of Jesus to practice biblically minded thrift to “not be dependent on anybody” (I Thess. 4:12) and “be generous on every occasion” (II Cor. 8:11)

THRIFT - Definition: *noun*

1. the quality of using money and other resources carefully and not wastefully.

The United States has been blessed with wealth & resources and we should all be grateful to God for these tremendous blessings. However, America is also a land full of idols such as materialism, consumerism, and frivolous consumption. Consider these facts:

- 1) 30-40% of food produced in the US goes to waste.
<https://www.usda.gov/oce/foodwaste/faqs.htm>
- 2) 30% of electricity generated in the US is wasted.
<https://www.nytimes.com/2017/11/07/opinion/bipartisan-energy-efficiency.html>
- 3) The average American sits in traffic for 42 hours each year.
<https://bestlifeonline.com/traffic-commute-times/>
- 4) Americans spend \$73.5 billion on lottery tickets in 2017.
<https://money.cnn.com/2017/08/24/news/economy/lottery-spending/index.html>
- 5) Food from restaurants cost five times more per portion than home cooked meals.
<https://www.zerohedge.com/news/2018-06-22/how-much-money-do-you-save-cooking-home>

And the list of wastes goes on and on...

Careless spending, poor money management, wasted time, and a lack of thrift has impoverished millions of Americans. According to some estimates, almost half of US citizens have zero net wealth. <https://www.marketplace.org/2014/04/21/wealth-poverty/about-half-america-has-zero-net-wealth>

In contrast, godly men and women in the Bible were thrifty, hardworking, spent wisely, shared resources, and were prepared in times of trouble. They valued resources given to them by God such as wealth, skills, intelligence, time, opportunity and more.

Consider Jesus life:

- Set an example in simple living
- Took the leftovers home in John 6:12 after feeding 5000
- Extraordinary generous with his divine power (resources)
- Ran the most successful “free clinic” in the history of the world

- Gave away his knowledge, wisdom and enriched others with his teachings

The Apostle Paul

- Practiced his tent making trade to support himself when needed to advance the Gospel
- Worked hard not to be a burden to others
- Blessed many with his writings and words

Tabitha

- Reputation of serving & doing good
- Used skills as a seamstress to serve
- Made a big impact in the lives of widows

Abigail

- A wise & intelligent woman
- Well prepared in times of crises
- “Hands on” and knew the condition of her supplies

Contrast Nabal and Abigail mindsets in I Samuel 25 through the lens of thrift (use of resources)

Resource	Nabal	Abigail
Words/Time	V.9 He made David's men wait, disrespectful & rude response	V.18 Acted quickly, used respect, tact and humility in responding
Food	V.11 Only considered sharing bread, water, and meat but refused	V.18 Gave bread, wine, meat, roasted grain, raisins, and figs in abundance
Personal actions	V. 36 Living for himself, partying like a king, self-indulgent, and drunk	V.23 Saw to other's needs, humbled herself, served David's men, focused on saving others

The Abigail effect is simply this: Maximizing your personal resources in a godly way will lead you to be prepared at all times, meet needs at any moment, and will lead to praise of God Almighty.

Let's dive deeper into the topic of thrift. Here are but a few scriptures to consider:

Proverbs 21:20 (NIV) The wise store up choice food and olive oil, but fools gulp theirs down.

Proverbs 6:6-8 (NIV) Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.

John 6:12 When they had all had enough to eat, he said to his disciples, "Gather the pieces that are left over. Let nothing be wasted."

Why you should practice thrift:

- 1) Inflation is constantly eroding purchasing power of the dollar due to money printing (quantitative easing). It takes \$25.71 in 2018 dollars to buy what \$1 in 1913 from the CPI inflation calculator. (conservative estimate)
<https://www.thebalance.com/dollar-decline-or-dollar-collapse-3306090>.
- 2) Don't be fooled that economic/currency problems can't happen to the US dollar like in Zimbabwe, Turkey, India, Venezuela, Brazil, and other places. Be prepared to help yourself and to minister to others.
- 3) A job loss, family emergency, health crisis, natural disasters, untimely death, and other calamities can strike at any time. Even a minimum of planning and provisions can make a big difference.

Thomas Edison said, "Waste is worse than loss...the scope of thrift is limitless". He was a creative genius using thrift and hard work and was responsible for innovations such as the light bulb, phonograph, batteries (in hybrids), and many others.

Toyota and their employees are known for thrift by the improvement of quality through the elimination of waste in their processes. In 2017, Toyota was #5 in global cash reserves at \$48 billion and the only non-technology firm in the top five. Employees experiment and try creative ideas to improve the building of their products. Toyota also recovered much faster than other companies after the 2011 tsunami in Japan. Toyota is currently planning forward up to 2040. (Whoa!)

Believe it or not, you can apply the same creative approaches and problem solving to your own personal finances (regardless of income).

First, the pillars of the thrift mindset:

- 1) God is the source of all wisdom, understanding, and wealth
 - a. He will give you wisdom about thrift if you ask (James 1:5)
 - b. God gives the "ability to produce wealth" via thrift (Deut 8:18)
- 2) Continually train to be thrifty
 - a. Educate yourself on how to be more thrifty (Proverbs 9:9)
 - b. Little by little, money (earned or saved) grows (Proverbs 13:11)
 - c. Asking others for financial help should be your last resort, not the first stop (I Thess 4:12, I Tim. 5:8)
 - d. Thrift is in stark contrast to American "lovers of money" & consumer greed. (II Tim 3:2)
- 3) Be generous as you grow in thriftiness
 - a. Follow Jesus example of giving
 - b. Help others & influence with worldly wealth (1 Tim 6:18, Luke 16:9)
 - c. Lay up treasures in heaven (Matt 6:19-20)
 - d. Honor God with your wealth, a little or a lot (Mark 12:42)

Today, our practical focus is on optimizing your personal financial resources. Perhaps the easiest place to start with thrift is to simply eliminate wasteful habits & expenses.

The Eight Wastes of personal thrift

1. Defects/mistakes
 - a. Examples – unnecessary fees (late, commissions, disposal fees, etc.), billing errors, buying the wrong items, wasted/spoiled food, poor quality purchases, breaking things, accidents, safety problems, scheduling errors, poor communication & coordination, etc.
 - b. What can be done to reduce these defects/mistakes?
2. Overproducing
 - a. Examples – cooking too much food, brewing too much coffee, lights that are not turned off, keeping the house too cool or too warm, overly long baths/showers, lack of sustainable/reusing, ordering too much, personal weight, etc.
 - b. What can be done to reduce this overproduction?
3. Waiting
 - a. Examples – long commutes at busy times, long grocery store lines, waiting for appointments, not fixing things in a timely manner, long delivery times, last minute Xmas shopping, etc.
 - b. What can be done to reduce this waiting?
4. Non-utilized talents
 - a. Examples – children not doing chores, not involving family in problem solving, underemployment, not learning new skills, unused but paid for services or products, lack of preventive maintenance, lack of creativity to create new ideas for thrift, packing lunch vs. buying lunch etc.
 - b. What can be done to utilize talents?
5. Transporting
 - a. Examples – unnecessary trips, not carpooling, driving two cars instead of one, returns to the store, point to point errands vs. multipoint trips, etc.
 - b. What can be done to reduce transportation?
6. Inventory
 - a. Examples – hoarding, keeping obsolete records & papers, unused clothing and personal items, external paid storage, long expired products, unused gift card balances, duplicate tools, excessive kitchen utensils and items, redundant supplies, etc.
 - b. What can be done to reduce inventory?
7. Motion
 - a. Examples – excessive searching, lack of personal organization, uncleanliness and dirtiness, losing things, lack of planning, etc.

- b. What can be done to reduce motion?
8. Extra-processing
- a. Examples – Wrinkle shield on dryer, overcooking food, excessive idling & car warming up, placing hot food in fridge/freezer, ad hoc scheduling vs. standard schedules, overheating leftovers, low efficiency energy use, taking unnecessary meds vs. healthy living, uneven use of things, overcharging for services, beverages vs. water, etc.
 - b. What can be done to reduce extra-processing?

Thriftiness assessment score
(Circle the number that applies, higher is thriftier)

Q1. Resourcefulness – rate yourself on your personal resourcefulness at home

I don't fix things			I try sometimes				I fix everything I can		
1	2	3	4	5	6	7	8	9	10

Q2. Learning – rate yourself on your personal learning and skill building

I'm not learning new skills			I am learning some				Always learning new skills		
1	2	3	4	5	6	7	8	9	10

Q3. Experimenting – rate yourself on trying new ideas to save time/money

Not trying anything			I try sometimes				Always trying new ideas		
1	2	3	4	5	6	7	8	9	10

Q4. Maintenance – rate yourself on stewardship & care (preventive maintenance)

Wait till it breaks			Maintain sometimes				Pro-active, ongoing maintenance		
1	2	3	4	5	6	7	8	9	10

Q5. Major purchasing – rate yourself on your major purchasing decision and choices

Impulse buying						Researched, planned purchases			
1	2	3	4	5	6	7	8	9	10

Q6. Teamwork – rate yourself on how your spouse/family works together for thrift

Not working together			Sometimes				Always working together		
1	2	3	4	5	6	7	8	9	10

Q7. Waste reduction – rate yourself on eliminating waste & unnecessary expense

No idea how much I waste			I try sometimes				Always reducing waste/money			
1	2	3	4	5	6	7	8	9	10	

Q8. Preparedness – rate yourself on how prepared you are for a job loss/health crisis/disaster (<https://www.ready.gov/> recommends three days of food, water, supplies, cash, and meds)

Unprepared			Some preparation				Very prepared		
1	2	3	4	5	6	7	8	9	10

“The Mindset of Thrift”

Biography: First loan for \$50.00 was made to my mother at age eight.
Saved 1K in newly ironed and spray-starched 20 bills in the summer after senior year of high school (1996)
\$200 went to checking and \$800 went to savings
Paid off a \$10,000 student loan within 3 years
Purchased a condominium on September 5, 2003
Paid off the condo within four years and became 100% debt free.
Received a referral in church to assist a sister in gaining control of her finances

- During the first consultation, we paid off one of three credit card debts on the spot. She handed over her social security number, date of birth, and all banking information as well as her check register in order to bring about balance
- After two weeks, the sister’s check register was balanced; all bills were current, and a budget spending plan was established.
- The sister was given instruction on maintaining and growing in her financial abilities. She has gone on to obtain a master’s degree, get married, have children, and has become more financially sound.

Married into \$30,000.00 of law school debt in December 2006
We made a decision to eliminate the debt by using her salary following graduation instead of using my savings
Paid off debt within 2 years of graduating law school. That was 8 years ago
As a married couple we became 100% debt free in 2010
Became a certified Christian Financial coach in 2014
Attended the Indy Church’s Dave Ramsey seminar in 2015 to add to my learning

Goal: Capture Biblical concepts of thrifty living and giving and impart them in your life.

Questions: 1) Raise your hand if you are 100% debt free (mortgage, student loan, credit).
2) Raise your hand if you want to become debt free.
3) Share one revelation you hope to obtain from today’s session.

Why does being debt free matter? Money doesn’t solve life’s problems, you’ll still live in a fallen world and required to engage in the spiritual battle daily – but you’ll have one less stronghold and stressor if this mindset and lifestyle is accompanied with the right HEART.

Biblical thrift is not about being cheap – it’s about a simpler less complicated lifestyle. This necessarily leads to spending less money and time on things that don’t matter. We find that being intentional with respect to our consumption – so we consume less – allows us to be less captive to material possessions and in a position to be rich in the things that God cares about.

We know God will give us our daily bread but we must be good stewards of our time, treasures and talents.

Mindset: 1 Corinthians 2:14, 16b We can think and act in Christ-like ways.

“The man without the Spirit does not accept the things that come from the Spirit of God, for they are foolishness to him, and he cannot understand them, because they are spiritually discerned... But we have the mind of Christ.”

Luke 9:23 We deny ourselves in order to change and succeed.

“Then he [Jesus] said to the all: ‘If anyone would come after me, he must deny himself and take up his cross daily and follow me...”

Repeat: 1 Peter 1:13 states, “Therefore, prepare your minds for action...” Today is the day to think and act differently toward God’s money that he allows us to steward. We must recognize that the Spirit of Jesus is in us along with all of the wonderful gifts / fruits of the Holy Spirit to include self-control (Galatians 5:23). We have the mind to understand the handling of finances in new ways to progress toward various goals. Again, we must die to our old ways of handling money in order for change to occur (Ephesians 4:21-24). Put off the old self that was being corrupted and put on the new financial self that was created to be like God in true righteousness and fiscal capability.

Principle 1: Know Your Financial Position

Question: How much money do you have set aside for:

- emergencies?
- vacation?
- anniversary?
- eating out?
- entertainment?
- giving & gifts?

How much are you automatically investing & saving?

Every penny should have a purpose and work for you.

Proverbs 27:23

“Be sure you know the condition of your flocks; give careful attention to your herds...”

The ways that we earn money in America are mostly different than how agrarian cultures of the Bible earned a living. Yet no matter the situation, all are exhorted to know the condition of your financial situation. One important way to do this is to have a spending plan or budget such that all your funds are allocated into meaningful categories (i.e. rent, mortgage, food, gas, fun, emergency, general savings, giving, etc.).

It is also important to keep a look out for the method/s of earning money. If for some reason our means of making money ended through job loss, medical loss, or some other unforeseen circumstance, what would we do? How would live? Would we have our hands out begging, or would we have implemented a back-up plan for such scenarios?

Beware of the thought process that others will gladly and continually come to your aid: "A poor man is shunned by all his relatives – how much more do his friends avoid him! Though he pursues them with pleading, they are nowhere to be found." Proverbs 19:7

You want to be in a position to give and not be in need. Live under your means so you have multiple safety nets and have obtained adequate insurance policies, too. When you decrease your living & debt service categories of spending, you have more to SAVE, INVEST & GIVE.

But, even in practicing biblical thrift, it's important not to make it an idol or a source of pride.

Story Time: In Jesus Christ's Sermon on the Mount (Matthew 5, 6, and 7), he preached and taught about a variety of topics centered on the kingdom of heaven. "... But whoever practice and teaches these commands will be called great in the kingdom of heaven..." Matthew 5:19b

The following stories represent topical subjects similar to Jesus' sermon in the areas of salt and light, murder, adultery, divorce, prayer, judging others, and the narrow road.

- 1) Living in the 1000 square foot condo for 15 years (11 of those years married and 4 of those years with at least one child)
- 2) Purchase a 10 year old glasses frame instead of new glasses because my prescription was the same and I still liked the frame (it was broken while playing with the kids).
- 3) Pay for vacations in advance – Hawaii / Cancun – we still get to have fun – just determine what brings you true joy and focus on that and avoid those things that consume your resources but only bring inconsequential amounts of joy to your life

- 4) The lowest electric bill - \$19.08 IPL (Turn off the furnace and A/C during the times of the year where that is comfortable)
- 5) Use cash. It is one of the last forms of privacy. Dave Ramsey class, plus studies show that people have a physiological reaction to spending money which isn't felt when using a card. To state it another way, paying for purchases with a card is less painful than paying with cash, so shoppers spend more money when using a card.
- 6) Joseph fund – Save for future expenses in advance or if you know of an upcoming change in income or lack of income coming in the future for a season – PREPARE in advance so you won't have to drastically change lifestyle or use savings
6-Month car insurance payments, annual life insurance payments, Oni's annual bar dues
- 7) Don't be afraid to pray to God for wisdom and insight when it comes to your purchases. Toyota Camry that fell from the sky in 2010 as an answer to prayer when I was in need of a car.
- 8) Sewing up Oni's Oldsmobile Alero driver's leather seat
- 9) Do not buy meaningless Christmas gifts to all family members. See who actually cares about gifts and give to those people.
- 10) Corey wears the same outfits Monday through Friday at work for years – a time and money saver (Oni has adopted a variation of this, too).
- 11) We give to Compassion and support two children's school, food, medical, and clothing funds for the price of a water bill each month because we have extra.
- 12) Fisker Principles: Gadget lusts (toaster, toaster ovens, bigger and more, trash bags, dryer sheets, paper towels)
- 13) Julie Secor: "Why We Buy What We Don't Need. The world system stimulates people to buy and spend money wastefully and uselessly.
- 14) Stewardship of Health, Exercise, Weight Management, and Prescription Drugs (take care of what you've been given)

15) Stewardship of Time: automate as much as you can – with your food shopping, personal devotionals, workouts, wardrobe, finances

16) I have lived without television since July 2004. Thankfully, thousands of hours of advertisements to buy things have been bypassed. Neither do I think as much as about the world system's desires and passions. 1 John 2:15.

Thrifty living allows you to live generously. We are not wealthy people (and we have young kids), so that means saving for both college & retirement, but we're able to sit down at the end of the year and give meaningful gifts to organizations we care about and plan for gifts during the year. Our tax liability is greatly reduced through all the giving and that allows us to give even more. We are in a position to give as we see needs arise. We love talking about finances in our marriage and have not experienced any recessions. We seek to grow in this area so that one day we can be financially free – that is our money earns more than we do working. We're not there, but living joyful lives of thrift allows us to be generous in the present with hopes to be even more generous in the future. It's all God's money, we're just the stewards.

Closing: James 1:22-25 You will be blessed by what you do.

Philippians 4:4-9 The God of peace will be with you if...

We must take action. "He who has ears to hear, let him hear." Jesus

GOD CARES ABOUT YOUR FINANCES AND YOUR STEWARDSHIP OF THOSE FINANCES, JESUS TALKS ABOUT MONEY MORE THAN ANY OTHER SUBJECT EXCEPT THE KINGDOM OF GOD

Book References:

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"The Overspent American:
Why We Buy What We Don't Need" Juliet Schor