

SALEM
BIBLE CHURCH
Shalom

Rev. Jasper Williams, Jr.
Pastor Emeritus

Dr. Joseph L. Williams
Senior Pastor

11:00 AM
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Stonecrest, GA 30058

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28 DAY FINANCIAL Fast

PHILIPPIANS 6:1-4
PROVERBS 3:9-10
1 CORINTHIANS 16:2

OCT 11
NOV 7
2021

Join The Fast!

2021 GOD FIRST FINANCIAL FAST DEVOTIONAL

WEEK 4

Salem Bible Church

Dr. Joseph L. Williams, Senior Pastor

Rev. Jasper W. Williams, Jr., Pastor Emeritus

Day Twenty-Two— Sunday, November 1, 2021
Honesty is the Best Practice

SCRIPTURE

Dishonest money dwindles away, but whoever gathers money little by little makes it grow. Proverbs 13:11

DEVOTIONAL READING

Deu. 25:13; Lev. 19:35; Prov. 19:1; Prov. 19:1; Eph. 4:22-25;
1John 1:1-7

MAIN POINT

“Fast money comes and goes quickly.” Accumulate money slowly, deliberately, purposefully, and honestly and reap the benefits of watching your wealth grow.

According to a CNN report, an East Coast businessman lured in more than two dozen investors with promises of lucrative profits — when in reality those profits did not exist, and he used money from new investors to pay back previous ones. By 2013, Iran Bick was an 18-year-old event promoter with multiple businesses in Danbury, Connecticut. On the outside, they seemed to be the successful ventures of an entrepreneurial prodigy. But behind the scenes, he was young, ambitious, and fraudulent. While Mr. Bick said that he was not trying to run a Ponzi scheme, but taking one loan to pay off another loan, the federal government disagreed. In 2016, Bick was convicted of defrauding his business investors for nearly \$500,000.¹ The judge sentenced Bick to three years in prison followed by three years of parole, which included one year of home confinement on 24-hour electronic surveillance.

¹ <https://www.cnn.com/2021/04/24/business/famous-ponzi-schemes-generation-hustle/index.html>, retrieved 10/1/2021

During his probation, Bick was also restricted from any involvement in investment activities and a requirement that he pay at least \$1,000 a month towards restitution. The judge found that Bick owed \$480,000 in restitution to his victims.² The Word of God gives us a solid financial plan for becoming financially secure and gaining wealth (Proverbs 13:11). Fast money goes quickly, and there is a penalty for dishonest gains.

PLEDGE

“I will be honest and fair in all of my financial transactions.”

REFLECT

As you reflect on today’s devotional reading, have you had opportunities to invest in get-rich-quick schemes or been tempted to get involved in what looked too good to be true? Write about your experiences in your journal. You are in Day 22 of your Financial Fast and Saving Plan. Your steady saving for the past 21 days is an example of seeing how saving a little day by day makes your money grow!

PRAY

Father God, all that I have comes from You! Help me to be honest in all that I do and to not engage in dishonest matters! Thank You for blessing me with what I have and give me the wisdom to be a good steward! In Jesus name I pray, Amen!

² <https://www.newstimes.com/local/article/Former-Danbury-nightclub-owner-Ian-Bick-gets-3-10414856.php> , retrieved 10/1/2021

Day Twenty-Three – Tuesday, November 2, 2021
Satisfaction

SCRIPTURE

Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.” Hebrews 13:5

DEVOTIONAL READING

Ecccl. 5:10; Matt. 6:9-24; 1Tim. 6:9-11

MAIN POINT

“Learn to be satisfied with what you have knowing blessings are on the way”

Nathan, a 35-year-old African American male from a middle-class family, attended a prestigious male college. He finished college in less than four years; he was academically gifted. From a large urban city, his parents felt that he was destined to have a great professional career in law or politics. Although Nathan was easygoing and had a way with people, he enjoyed being alone with his music. His parents were prepared to continue to underwrite his academic pursues by paying for his graduate education. However, to their surprise, Nathan quickly resigned from his first job as a caseworker with the county social service agency and did not appear to be interested in furthering his education or another regular job. All Nathan appeared to be motivated by his music. He was not interested in the music of his generation, but what his parents called “oldies”. Nathan’s mother continually prayed for her youngest son that he would find his purpose and that God would keep and never leave him. She also prayed that Nathan would reconnect to his spiritual roots and return to church. When he does, his mother believes that God has blessings that he would not have room enough to receive.

Until then, Nathan, content to ride public transportation and play in local bands with older musicians, appears to be satisfied with his life and earns just enough money to live modestly and debt free.

PLEDGE

“I will not love money more than I trust God who promised never to leave or forsake me.”

REFLECT

Are you consumed with earning more money at the cost of your time with family and your health? Are you willing to let the mind of God guide you? Are you trusting in God to open doors for you? Journal about whether you are satisfied with your life and your feelings about today’s scripture.

PRAY

Father, help me to be content in whatever state I am in! Today, I trust You with my life and every situation. I believe that nothing is impossible with You and You will work all things together for my good! In Jesus Name, Amen!

Day Twenty-Four– Wednesday, November 3, 2021
Hard Work Brings Wealth

SCRIPTURE

Lazy hands make for poverty, but diligent hands bring wealth.
Proverbs 10:4

DEVOTIONAL READING

Gen. 2:15; Deu. 8:18; Prov. 10:4-5, 12:27, 14:23, 28:20; Eccl. 9:10; Luke 18:18-25

MAIN POINT

“You will never advance to the next level by being lazy. Working hard leads to wealth.”

Tyler Perry is an African American actor, director, producer, and screenwriter. In 2011 Forbes listed him as the highest-paid man in entertainment, earning \$130 million between May 2010 and 2011. However, in 2021, Tyler Perry’s net worth is listed as \$800 million from his multi-facet artistic and creative entertainment endeavors.³ The road to success was not easy or without pain. Perry was born Emmitt Perry, Jr. in New Orleans, LA, the son of Willie Maxine Perry and Emmitt Perry, Sr., a carpenter. He has three siblings. Perry was quoted as once saying that his father only answer to everything was to “beat it out of you”. As a child, Perry once went so far as to attempt suicide in an effort to escape his father’s beatings. In contrast to his father, his mother took him to church each week, where he sensed a certain refuge and contentment. At the age of 16, he changed his first name legally from Emmitt to Tyler in an effort to distance himself from his father.

3

https://www.google.com/search?q=tyler+perry+net+worth&rlz=1C1GCEU_enUS912US912&oq=TYLER+p&aqs=chrome.2.69i59j69 , retried October 3, 2021.

After seeing the film Previous, Perry revealed for the first time a history of molestation. Further, a DNA test indicated that Emmitt Sr. was not Perry's biological father.

While Perry did not complete high school, he earned a GED.

Around 1990, Tyler Perry moved to Atlanta. Two years later, the 22-year-old Perry took his life saving of \$12,000 to finance his first play performed at a community theatre. The musical included Christian themes of forgiveness, dignity, and self-worth while addressing issues such as child abuse and dysfunctional families. The musical initially received a "less than stellar" reception and was a financial failure. Perry persisted, and over the next six years rewrote the musical repeatedly, though lackluster reviews continued. In 1998, at the age of 28, he succeeded in retooling the play and restaging it in Atlanta, first at the House of Blues, then at the Fox Theatre. Perry continued to create new stage productions, touring them on the so-called "Chitlin 'Circuit. Perry did not give up on his dream and worked hard, facing many hardships on the way. In 2002, Forbes reported that he had sold "more than \$100 million in tickets, \$30 million in videos of his shows an estimated \$20 million in merchandise, and "the 300 live shows he produced each year were attended by an average of 35,000 people a week."⁴

PLEDGE

"I will work diligently to avoid poverty and enjoy the blessings of wealth."

⁴

https://en.wikipedia.org/wiki/Tyler_Perry#Early_life, retrieved October 3, 2021

REFLECT

Have there been times in your life when you gave up on a dream or goal because of a failure or not willing to try? Remember the old saying, “if at first you don’t succeed try, try and try again.” Journal about what today’s scripture means to you. You are in the last week of your Financial Fast and Saving Plan. What have you learned about your spending habits? Has it been easy for you to follow the Saving Plan?

PRAY

Heavenly Father, You said in Your Word that You did not give me a spirit of fear, but of power, love, and a sound mind! Today Lord, I choose to rid myself of every weight that holds me back and depletes my spirit. I will work diligently to achieve my goals; I can do all things because you sustain me and my spirit is strong. In Jesus Name, I pray! Amen!

Day Twenty-Five– Thursday, November 4, 2021
Wealth and Wisdom

SCRIPTURE

Wisdom is a shelter as money is a shelter, but the advantage of knowledge is this: Wisdom preserves those who have it.
Ecclesiastes 7:12

DEVOTIONAL READING

Prov. Prov. 11:4, 23:4-5; Job 1: 21; Eccl 2:19, 5:15; 1 Tim 6: 9, 17
– 19

MAIN POINT

“You maintain your wealth by being wise in your financial affairs”

For too many people, winning the lottery can characterize it as a curse instead of a blessing. Mega millions winners might assume they have financial security for life, and can stop worrying about bills and start buying new stuff. The appeal of that type of windfall is clear. No wonder so many people play the lottery. An estimated one third of lottery winners later go bankrupt. Even those people who won the lottery who manage their finances effectively can find they lose out in other areas, whether that means slipping into depression or becoming estranged from family members. The harsh truth is that there are plenty of lottery winners who have lost their money. Nathan Gibson, a contributing writer for Rank.com, listed twelve reasons why too many lottery winners are worse off than before their mega million dollar win.

- 1. They feel pressured to share with friends and family who can demand more and more money.*
- 2. Tax obligations can get very complicated which is one of the main reasons why lotto winners lose money and run into debt.*

3. *The payoff is much less than they might have thought. A lump sum payment might be only around 60 – 70% of the actual cash prize.*
4. *Mental accounting changes how they think of money. Lottery winners see their winnings as free money and are willing to be frivolous in their spending.*
5. *The euphoric feeling of winning clouds their judgement and they lose all sense of reality.*
6. *They spend uncontrollable on things they don't need; it is not uncommon for winners to blow cash on extravagant items like luxury cars or gadget-filled mansions.*
7. *Bigger homes and fancier vehicles (cars, even a yacht mean more bills. However, they may fail to consider the that these trappings will naturally incur bigger bills.*
8. *They make bad investment trying to earn more money because of poor research or not obtaining expert advice.*
9. *Hardly any of them get professional help from financial advisors, very few lottery winners seek professional help.*
10. *They might be the best at saving. One study found that winners only managed to save 16% of their entire winnings after receiving half of the amount.*
11. *Social media makes it difficult to hide the fact they've won. Once the story of the lotto win is out there, family members, friends, and onetime acquaintances might start coming out of the woodworks and demanding their share of the cash.*
12. *They may slip into depression and spend more on drugs and alcohol. There is some truth to the cliché that money cannot buy you happiness. The complications presented by winning the lottery can quickly make someone depressed or stressed.⁵*

Ecclesiastes 7:12 takes on a new meaning when you review the list of what happens to a significant number of mega million lottery winners. The lack of wisdom results in a parting from their wealth.

⁵ <https://www.ranker.com/list/why-most-lottery-winners-blow-through-their-money/nathan-gibson>

Proverbs 1:7 states that “The fear of the LORD is the beginning of knowledge: but fools despise wisdom and instruction”.

PLEDGE

“I will learn all I can about money and finances to become a good steward of all God’s blessing to me have.”

REFLECT

Journal today on whether you are a good steward of your finances. Are saving and investing a portion of what God has blessed you to have? If not, it is never too late to start.

PRAY

Father, all that I have come from You! Help me to be a good steward of Your blessings and favor on my life! Let me always remember that one dime out of every dollar belongs to You! In Jesus Name, I pray! Amen!

Day Twenty-Six – Friday, November 5, 2021
Trusting Faith

SCRIPTURE

And we know that all things work together for good to them that love God, to them who are the called according to his purpose.
Romans 8: 28

DEVOTIONAL READING

Matt. 6: 7-8. 19-21, 28-30; Romans 8: 26-28; 1Tim. 6:17

MAIN POINT

“You must trust God in every situation, including handling of your finances”.

At the age of 30 (1978) Bella was diagnosed with irritable bowel syndrome (IBS). This disease consumed her life. She was late for work many days because of the severity of the pain and the sudden flare up of IBS. She was passed along to several doctors until she finally met the head of Gastrologist at a university hospital. She had an appointment with him every week for over eight years. One Friday her pastor called her at work and said you need to go to the Mayo Clinic. She told her Primary Care Physician and he agreed. He called the Mayo Clinic the same week and she was gone in two weeks. Before she left her doctor agreed but he said they will not be able to help you and if you continue having these attacks you will not live. She lost 40 pounds, went from a size 12 to a size 4 suffering for pain and dehydration. He was right they did not help her medically, but they did give her enough information to take charge of her own care. She started paying close attention to what was going on in her life before an IBS attack. Sometimes it would wake her up in her sleep.

From the Mayo Clinic, she took the information seriously. Bella returned home and learned to take care of herself by changing her diet and developing a closer faith walk with God. She was a tither, served faithfully in church ministries, and believed that blessings were not just in money when you give God the first of your increase, your time, and talents. Bella told her doctor when she returned home that she would stand on God's Word, trust Him because He is her doctor. Bella continued to give to God her time, talent, and tithes! She is now 73 years old and still suffering the same pain, but God's grace is sufficient; she is under much better control, but more important she is still living. Standing every day on Philippians 4:13, I can do all things through Christ which strengthen me. Very few people other than her family know that she is still seriously ill, tolerating pain but not giving into pain. She prays every time she leaves home "God give me traveling grace and ease my pain.

PLEDGE

I believe nothing is impossible with God and I will trust Him with my life, finances, and in every situation. I will have a trusting faith!

REFLECT

As you reflect over your life, do you trust God to do what He says in His Word? Do you have a trusting faith? Journal about what today's scripture means to you.

PRAY

Heavenly Father, I thank You for another day! It is by Your grace and mercy that I am here! Let me be a hearer and doer of Your Word. Your Word says that whatever you ask for in prayer, believe that you have received it, and it will be yours. Father, I believe, help my unbelief! In Jesus Name, Amen!

Day Twenty-Seven– Saturday, November 6, 2021
God Our Protector

SCRIPTURE

Because he hath set his love upon me, therefore will I deliver him: I will set him on high, because he hath known my name. Psalm 91:14

DEVOTIONAL READING

Psalm 91

MAIN POINT

“The Power of God protects and His Presence watches over those who love, believe, and trust Him.”

Marla, a single parent with one child, believed that she was blessed when she had an opportunity to win a bid on a foreclosed FA home. She did not know that because of her credit history and race that she was the victim of a predatory lender. Marla’s interest rate was in the double figures. However, she was grateful to finally become a homeowner. There were times that she struggled to meet the note and other expenses. Marla was a faithful tither and it never occurred to her to rob God! Daily she read Psalm 91 and proclaimed that God is her protector, and He watches over her and her child! Marla personalized 2 Corinthians 5:21 in her prayers: I have been made the righteousness of God by the blood of Jesus Christ. Therefore, I am qualified to inherit the promises of God. As she continued to stand on God’s Word, Marla never missed a mortgage payment and continued to meet her daily needs. Until one day she received a letter from the mortgage company that stated due to a class action suit her interest rate was reduced by 75%, from a high double figure to a very low rate. Instead of the value of home being upside down as it was a few years ago, Marla has almost \$100,000 in equity in her home.

Each and every day she gives God praise for who He is and for His grace and mercy!

PLEDGE

I will let the mind of God guide me in all that I do, including being a good steward of my finances.

REFLECT

Has there been a time in your life when all you could do is to trust God to see you through? As you read Psalm 91, journal about what it means to you.

PRAY

Heavenly Father, You are my protector and I know that You watch over me! Each and every day you sustain me and keep me from dangers seen and unseen! I thank You and give You all the Praise! In Jesus Name, I pray! Amen!

Day Twenty-Eight - Sunday, November 7, 2021
Sacrifice

SCRIPTURE

For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living. Mark 12:44

DEVOTIONAL READING

Mark 12:38-44; 1 Cor. 16:2; 3 John 2-8

MAIN POINT

You cannot beat God giving! Tithing is what you owe, but sacrificial giving shows that you are thankful to God for His grace and mercy in your life!

The following are true stories in a series of radio spots by Brian Kluth of www.GiveWithJoy.org and www.kluth.org:

- 1. When my wife and I were first married, we only made \$15,000 a year. We were giving 10% of our income to the LORD's work, but we had a desire to be even more generous. Then I came across 1 Corinthians 16:2 that says, "On the first day of the week, each of us is to give according to how God has prospered us." I told Sandi that on Sunday nights I wanted to take out a pencil and paper and write down all the ways the LORD provided for us during the week. Each Sunday, we discovered that in addition to our small income, there would be special financial blessings that happened nearly every week. So, we'd to give 10% of our income to our church and another 10% of the financial blessings we counted to share with others. The first year we gave \$4,000 to the LORD's work on a \$15,000 income.*

2. *A friend e-mailed about his 89-year-old mother. She had called him on the phone to confess she hadn't been tithing because she was on a fixed income—but she'd decided that she was going to start faithfully tithing again. Within a few days, she got a call from her pastor asking her to go on a church prayer retreat with all the expenses paid by the church. The next day, she went to her bank to get some money and the bank teller told her, "Don't withdraw any money, since your 90th birthday is coming soon, our bank is going to give you a present of \$100 in cash. The following day, she got a letter from a community group to let her know she had been chosen to receive a \$500 grant to help with her utility bills. After she began tithing again, she was amazed at the unexpected provisions she received from the LORD.⁶*

PLEDGE

I have been made the righteousness of God by the blood of Jesus Christ. I will willingly give to God of my time, talent, and treasure.

REFLECT

Well, we are at the end of this 28-day Financial Fast and Saving Journey! During your time in devotion and fellowship with God, have you experienced a change, not just in your outlook on spending, but in your spiritual growth? Were you able to reach your saving goal of \$406.00? Tomorrow is our last sacrificial Sunday for 2021. Journal about what you will render unto the Lord for all that He has done for you, not just for the past 28 days, but those times when you would not have made it without God's grace and mercy.

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www.givewithjoy.org/true_stories_htm#Day_1_A_single_mom's_grocery_mon ey, retrieved 10/4/2021

PRAY

Father, I come to an end of this Financial Fast with a renewed heart and spirit to serve You more and with a recommitment to give back to You what is Yours; I want to give sacrificially as the poor widow who gave all that she had for the work of the Kingdom! I know that You love me and if I trust You that I will prosper and be in health, even as my soul prosper! In Jesus Name I pray, Amen!