

desires.

Or, put more bluntly, it is stealing from our own and our dependents' futures. "A good man leaves an inheritance for his children's children," wrote Solomon (Prov. 13:22). If "the foolish man spends whatever he gets" (Prov. 21:20, *TLB*), can it possibly be good for anyone to spend *more* than he gets? That is precisely what the man who lives on credit does.

• *Learn to buy wisely.* The noble wife of Proverbs 31, we are told, "sees that her trading is profitable" (v. 18). Clearly she must have looked for good buys! (Notice that she "*considers* a field and buys it," v. 16.)

I don't believe that it is an exaggera-

tion to say that expenditures costing one family \$10,000 can cost another \$20,000. Many factors enter into this discrepancy, but the important ones are ordinary common sense, patience, and willingness to search hard for the best buy.

Soon after we were married, my wife decided that a sewing machine could substantially reduce our expenditures for clothing. She showed me a full-page newspaper ad offering the exact machine she wanted for \$10 down and \$10 per month for twenty-four months, making the total cost \$250. I agreed about the machine but not about the method of purchase. Instead, we set aside a few dollars each month, and six months later we purchased an identical machine from

a wholesale outlet for \$106.

These numbers are not unusual. They are typical of the expected difference between buying wisely for cash and buying at retail on credit.

Financial freedom—living in control of our financial affairs—is not only a wonderful experience, it is an enabling one. It prepares us for fruitful service in other areas of life. I believe that it is one of the initial steps toward Christian maturity.

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