

**DON'T STEAL – FIGHTING THE 3 COMMON THIEVES, 1/30/22**

**Don't steal means protect others' property & welfare- from 3 common thieves**

**COMMON THIEF #1- I \_\_\_\_\_**

Amos 8<sup>4</sup> Hear this, you who trample the needy and do away with the poor of the land, <sup>5</sup> saying, "When will the New Moon be over that we may sell grain, and the Sabbath be ended that we may market wheat?"— skimping on the measure, boosting the price and cheating with dishonest scales, <sup>6</sup> buying the poor with silver And the needy for a pair of sandals, selling even the sweepings with the wheat. <sup>7</sup> The LORD has sworn by himself, the Pride of Jacob: "I will never forget anything they have done.

➤ WHAT DOES INFLATION DO TO THE...

- Government?
- Working classes- upper classes have wiggle room & power to raise prices

	Poor Lowest 20%	Working poor Lowest 40%	Lower Middle Middle 20%	Upper Middle Top 40%	Upper Top 20%
Income	Under \$24k	\$24-45,000	\$45-76,000	\$76-130,000	\$130,000+
Max Pay/hr	\$11.53/hr	\$21.63/hr	\$36.54/hr	\$62.50/hr	\$62.50+hr
Disposable inc after tax	(90%) No buffer	(10%) No buffer	11% Little buffer	23%?? Wiggle room	35% Big buffer

Item	Inflation Rate	Cost/mo	Cost/yr
Gas	50%	\$60	\$780
Utilities	10% to 24% propane	\$15	\$180
Food	6%	\$ 30	\$360
Rent	4%	\$30	\$360
Total	7% average for 2021	\$135+	\$1,680+

- Used cars- 37% increase- a \$2,000 "beater" now costs \$2,740, a \$3,000 car now costs \$4,110

➤ SO WHAT SHOULD WE DO?- Don't steal, but protect others' property & welfare!

- For others-
  - Get EDUCATED, sympathetic & s\_\_\_\_\_ - Pro 27:23-27, 31:8-9, Php 2:4, Rom 12:15
  - The lesson of Maire Antoinette, Buddha & Jesus
  - Get OWNERSHIP- who is to take care of the poor???

- II The 3:10, I Tim 5:3-8, Pro 29:14, Ezk 45:9-12, Dnl 4:27, Neh 5, Dt 15, Amos 8- the poor, the family, church, g\_\_\_\_\_ & every person & b\_\_\_\_\_
- Famine then is like \_\_\_\_\_ today- Nehemiah (5) versus Joseph-Gen 47:13-27

- Give HELP- be a Nehemiah
  - Cut your own pay, lend without interest, cancel debts- Dt 15
  - Champion the needs, encourage others to help, seek reform
  - Help pay bills- especially emergencies- medical, car & home repairs- I Jn 3:17-18
- For ourselves
  - Get control of spending
    - 7 baby steps Tithe→\$1K Emergency→Debt Snowball→3-6 Mo Emergency
    - Call your creditors- work out a payment plan
  - Increase income
    - 2<sup>nd</sup> job, side hustle, change jobs, locations, get education, training, trade school, etc.
    - Negotiate a pay raise- at review, fiscal year, inflation spikes-be a Daniel (1:11-14)
      - Know your market value, cost of living, poverty line, median income- \$56k, 40-65 hrs/wk - \$16.60-\$27/hr. McDonalds's \$15/hr. Fed law- min salary = \$684/wk
      - Present a strong business case- proficiency, length of service, contributions, and ask how you can improve
      - Go for more than money- benefits, flexible work schedule, work from home, reimbursements, sick & family leave, childcare, etc.
      - Give yourself time to think about the employer's counter offer
      - Practice with a friend- get comfortable and control of yourself
    - Ask for help= Fed, State, local, family, friends, church. United Way- dial 211
- Together- help folks with the baby steps- adopt a family
  - Do Financial Peace together
  - Match Emergency savings deposits
  - Match Debt Snowball payments

❖ WHAT'S GOD SAYING TO YOU? – write it down, pray it back, share it with others!  
 "Oh Heavenly Father, thank You for how You care for all. Help me see inflation, like a famine, as an opportunity to show Your love. Help me get my financial house in order and to help at least one other family this year. I especially sense You telling me..."