

THE
FINANCIAL
MACHINE

Personal Finance from a Christian Perspective

HOBART LEE

GRACEWORKS

THE FINANCIAL MACHINE
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part 1

**APPREHENDING
REALITY**

A BED OF ROSES

Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? Look at the birds of the air, they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?

~ Matthew 6:25–26

We have a loving heavenly Father who provides for us.

Yet, when we ponder the realities of life, we find that our livelihood has to be earned. Without income or sufficient savings, we slowly but surely wither. Our stomachs growl; our throats become parched. Our health fails. We degenerate into a miserable existence, and we die a slow and painful death. Those of us who have seen the face of poverty—whether through people we know, the homeless, or documentaries or books—know that life is a bed of roses with many thorns to torment those stuck in the lower echelons of society.

Except for a minority who live in societies with generous social welfare, we know that we must strive to avoid hitting rock bottom,

where the torment of barbs never ceases. There, women are forced to choose between prostituting themselves or dying by starvation. Parents are forced to decide which of their children they can afford to send to school. Workers have to head off to work each day even though they suffer verbal, even physical, abuse at the hands of their superiors and colleagues. Many are driven to overwork, some to the point of suicide.

Where then is God's provision? For those who live in societies with strong social safety nets, it is the state that provides. For the rest of us who live in places where the state does not provide adequately, where there is neither a charitable organisation nor a kind soul with means, the outcome is sure and miserable.

It is at the top where the worries of life are but a distant shadow. That is where we can cast aside our worries about what we will eat, drink, or wear.

If God's provision is so bountiful, why is it that such a lifestyle is only enjoyed by the few?

THE QUADRUPLETS

As iron sharpens iron, so one person sharpens another.

~ Proverbs 27:17

I have four teachers. Each showed me a different path I could walk. They taught me much about managing my finances.

I owe the most to Adam.

The story began when I was in university. In order to supplement my meagre education fund, I took on a part-time job at a restaurant. The hourly wage was nothing to shout about. At least, it put a few extra dollars in my pocket so I could go out with my friends. It allowed me to dress decently and keep up with the times, lest I attract the unwanted label of being called a dinosaur.

Work was mundane. After class, I would put on my uniform and head to work. It comprised a grey top and a pair of brown trousers. The dull colours were good because it kept minor stains from being obvious, and I had better things to do than laundry. The bus ride took about 45 minutes. After a flurry of taking orders, being scolded by customers for slow service even though it was the kitchen's fault, I

would then waste another 45 minutes of my life on the bus ride back. And it did not help my mood that the commute took a good 10% out of my meagre wages.

“Burger and fries, please.” An order came as I was busy putting the payment into the counter. I caught a glimpse of the customer’s back as he headed back to his seat. Fortunately, his profile was somewhat distinctive, so it would not be too difficult to locate him. It was dinnertime, and the restaurant was getting crowded. Misplacing an order would undoubtedly merit unpleasant words from the manager, and he was known to be immensely unkind.

“Can I have some fish and chips?” A second order came just as I was about to key in the first order. I looked up and again caught a glimpse of the customer’s back. It felt like a *déjà vu*. “Hadn’t I seen that just moments ago?”

Just as I was feeling a little bewildered, a man walked up and ordered a grilled chicken. Something strange was happening. I was sure it was the same guy who made the previous two orders. His voice was the same. His height was the same. His hair colour was the same. So was the body profile. “Is everything alright?” he said. Not wanting to appear out of my mind, I dutifully keyed in his order.

A few seconds after he turned the corner to return to his seat, he re-emerged with a different set of clothes to order a pork chop. “Didn’t you just place an order a minute ago?” I asked. “No,” the man replied. “I’d like a pork chop, please.”

“I must be in the middle of a prank show,” I thought. “How did he manage to change his clothes so quickly?”

I collected the dishes from the kitchen, braced myself for a nasty surprise and headed round the corner. Lo and behold, I was seeing double of double. Four copies of the same person were seated at the table in front of me.

That day marked the beginning of our friendship. I got to know them better as they came back to help with the campus Christian

fellowship from time to time. We began to hang out, and our friendship grew. Adam, Bryan, Chris, and Dave were a few years older than me. They were like brothers to me. In fact, they were brothers. Quadruplets. They had graduated and started work just a few years before I first entered university.

They held jobs with very similar starting salaries. But by the time I graduated, their paths diverged substantially.

Dave was carefree and happy-go-lucky. He was always in touch with the latest fashion. His hairstyle and clothing changed from one season to the next. Whenever there was a release of a new gadget, he would always be first in line. I could always depend on his reviews when deciding whether to upgrade my devices. He dined in fine restaurants regularly. Whenever I needed ideas for a date night, I was never short of advice.

Chris was down-to-earth and honest. He was the total opposite of Dave, and lived by a rule book. "Always live below your means," he said. He had one or two sets of fine clothes for special events. The rest of his clothes were all-season, never at the cutting edge of the fashion trend, but never out of place. He did not sport the latest gadgets, and changed them only when they were no longer of practical use. His food choices were simple. They comprised the basic food groups and were of good nutritional value, but were not fancy otherwise. Whenever I needed to ration my limited student funds, I could always look to him for ideas.

Bryan was like Dave, yet also like Chris. But he was not an averaged out in-between. He was fashionable, but wore all-season clothes from time to time. He kept himself up to date with the latest gadgets. But I knew from the times when I hung out at their house that some of his devices were somewhat dated. He indulged in fine dining during the weekends and on special occasions. Otherwise, he ate simply. And he was very knowledgeable about personal finance.

I yearned to enjoy the high life that Dave had, but my limited

funds did not permit that. I respected Chris, but wanted more than the life he lived. Bryan appeared to be someone I could model after.

Adam was different from his brothers. He thought differently from many people I knew, and was sometimes controversial. When I first knew him, he seemed to live life somewhat like Chris. But he did not live his life according to a rule book. He spoke frequently about his dreams. As time passed, he seemed to behave more like Bryan, enjoying the good things in life on occasion. As I approached graduation, he behaved more like Dave. But not quite. He exuded an air of self-control. His expenditures were driven not purely by unfettered desire, but felt as if they were moves made by a chess master. He was generous towards his brothers, the church, and the poor. Towards me as well.

At a time when his brothers were settling into their careers, he quit his job. He had become financially free.

STORY OF NAMUH

SECTION 3.1: CHOICE AND CONSEQUENCE

The heart is deceitful above all things and beyond cure.

Who can understand it?

~ Jeremiah 17:9

One day, just a few months from my final examination, the restaurant owner summoned my manager and all the staff for a meeting. Someone had booked the entire restaurant on an evening two weeks later for a birthday celebration.

The owner beseeched us to do our best to make the party a success. As an incentive, he promised an attractive bonus after the event.

I had intended to tender my resignation soon. I needed to study for my exams, and working late did not help. But I also intended to go on a trip after my graduation. I was strapped for cash as I had spent most of my remaining funds on the latest laptop. The bonus would allow me to avoid the pain of scrimping and saving during my final months as a student, with money to spare for additional expenses during my trip.

I was assigned the task of decorating the restaurant according to the theme requested by the customer. After the meeting, the owner briefed me on the specifics of the request as my manager stood beside. I dutifully noted everything down:

- A pink and white theme for the birthday girl
- Plenty of balloons
- 12 clusters of tables for 12 groups of guests, with the birthday girl's family in the middle
- Baby's breath flowers to be placed in a jar in the middle of each cluster.

He handed me an envelope with some cash in it, together with a guest list. "Use this to get the decorations, and for your transport expenses when you go shopping. Put the receipts back in the envelope, and return the change to the manager." I opened the envelope and counted the money.

"We do not have much time ahead of the event. Focus on this event over the next few weeks. You may do your planning and shopping during your shifts." I nodded in acknowledgment.

Over the next few shifts, I busied myself with the party preparations. I sketched a layout for the birthday party. When that was done, I showed it to my manager to obtain his approval. He cast a quick glance and nodded without offering any comment.

I informed my manager of my intention to go shopping and went hunting for balloons, flowers, and other items of decoration over the next few shifts. It was not practical for me to head to the restaurant for work, as the time taken to travel between locations would have consumed a significant chunk of my working hours. Smart phones had yet to capture the market at that time, so I took my digital camera along to take pictures of the items I intended to purchase.

Sunday came. It was my day off, and I took a break from this interesting but tiring task of planning for the party.

On my next shift, I put the plan together and sought my manager's approval to proceed. Without warning, he flared up. "Where were you over the last few shifts? Why didn't you show up for work?"

I was taken aback. "Wasn't I granted permission to perform all these activities?" I thought to myself. "Wasn't he standing beside me the other day?" In an attempt to justify myself, I showed him my sketch and the pictures I took.

"What is this? 12 clusters? The last party we had saw 10 clusters of tables. And what are these pictures of flowers and balloons? You used all that time to take pictures of all this nonsense?!"

I tried to explain that I had followed the instructions of the restaurant owner. Before I could finish, he yelled, "You failed to take the initiative to check with me."

I took out the guest list, seeking to clarify what he was saying. "Shouldn't it be one cluster per group of guests?"

He boomed, "You'd better fall in line. If there are any issues, I will take responsibility for the matter."

I stood there, speechless.

"I planned the last birthday party in this restaurant, and it was a resounding success. I am your boss and I decide how the decorations are to be done."

Work became a drag after that day. I checked with my colleagues who had been around for some time, and got an idea of how the previous setup was like. But no explanation was ever given as to why this previous setup was better. The only thing I did learn was that such bookings were a particularly important source of income for the restaurant, and the envelope containing the bonus given to the individual who planned the event always looked fatter than the rest.

It was the evening before the party. We closed early and set up the area for the next day.

That night, the restaurant owner dropped by to inspect the setup. "Why are these tables arranged in one big cluster?"

He beckoned to my manager and me, and surveyed the entire setup. "Aren't there supposed to be more clusters?"

I looked to my manager in the hope that he would explain the situation. He turned and glared at me. I quickly cooked up an explanation that these guests were closely related, and separating the tables into more clusters would make it difficult for people to make their way through the room.

"The girl's parents will come before the party tomorrow. Let's check with them if this is ok."

The next day, all staff were asked to come in early. The girl's parents came. Being the kind people they were, they did not make a fuss and only insisted that one of the big clusters be separated into two smaller clusters. They looked somewhat uneasy with the arrangements of the other tables, but did not insist on any further adjustments.

This new arrangement created a problem of its own. The purchase approved by the manager was only sufficient for 10 clusters. It was a mad scramble to acquire the decorative items in time for the party. After the parents left, I quickly announced to my colleagues in the room that I was headed out to the shops.

The flower shop. A bunch of baby's breath and a jar to put it in. The cloth shop. A pink table cloth and a white table cloth. The party shop. A packet of balloons.

Panting and sweating, I came back in the nick of time to put up the decorations.

After the party, my manager pulled me aside. He shouted again. "Where were you when everyone else was busy setting up?" I calmly explained that I had to attend to the decorations in view of the adjustments.

"Your regular duties were offloaded, and you were assigned the single task of planning the decorations for the event, but your plans came back in a mess. While your colleagues were setting up for the

party, you took your time to head out to the shops so you can avoid your responsibilities. Your performance is unsatisfactory.”

As we were about to close for the night, the owner got us together and distributed the bonuses. He went around and shook everyone’s hand as he handed over a brown envelope. My manager’s envelope looked fatter than the rest. Mine looked flatter than the rest.

I counted the money on the bus home. It could barely buy me anything more than a nice meal. After all the effort, after deciding to postpone my resignation, after compromising the time I had to prepare for my final exams, I received nothing but a slap in the face.

As I sat in the bus and sulked, it dawned on me that I was on the cusp of entering working life. I knew what had happened was not uncommon. Long hours. Miserable pay. Unreasonable bosses.

I was dejected.

SECTION 3.2: SEEKING BETTER

As a dog returns to its vomit, so fools repeat their folly.

~ Proverbs 26:11

Adam had just announced his intention to leave his job for something better just a week ago, before things blew up. I was amazed at how he could get rich so quickly, and wanted so badly to enjoy what Adam had.

To ease my pain, I took the little money I earned and spent it on a new computer game. I indulged in it over the next few days. I was too hurt to study. I did not have an appetite. Whatever money I had left I spent on comfort food. All that mattered was to make the pain go away.

The weekend came, and I met the brothers for lunch. I was bursting to share my ordeal with people I could trust. Wanting to appear manly, I held back my tears and related the entire incident. I told them of my intention to go on a trip after graduation, and that I had spent a large chunk of that money on a new laptop instead. To make up for the shortfall, I stayed on the job in the restaurant a little longer than I intended, only to be trampled upon by the unscrupulous manager.

“I hope you’ve earned enough to go on your trip,” Adam said.

I sheepishly replied that I had spent all the money on a computer game and junk food.

“Can you teach me how to get rich quickly?” I asked, hoping that Adam would offer me a solution to my financial conundrum, and save me from the distasteful prospect of having to work after graduation. “Tell me your secret.”

Adam looked at me with sympathy.

He took a sip of water, and said, “There were two men in a certain town, one rich and the other poor. Both aimed to do well in life and

to honour God. The rich man was prudent in his use of money and disciplined in his approach to finance, but Namuh, the poor man, was nothing of that sort. Even though the goals that the two sought to achieve were sensible, Namuh's pursuit of them was anything but. Sad to say, the poor fellow had incurable emotional problems. At times he felt euphoric and could see only the benefits in acquiring what he wanted there and then. When in that mood, he pursued his desires relentlessly and paid a high price because he feared that he would miss out and be robbed of his imminent satisfaction."

"At other times, he was depressed and could see nothing but trouble ahead for the world. On these occasions he would act as if money had no value except to soothe his sorrows, since he was terrified that he will no longer see the light of day."

"Namuh had another endearing characteristic: he didn't mind that he was all talk and lacked action. If he lacked the means to fulfil his fantasy today, he would gladly borrow and forget about the question of how his ends would meet. All he would do was to imagine what he could do if he had wealth, and complain about the unfairness in the world."

With my frustration against Namuh boiling over, I said to Adam, "As surely as the Lord lives, the man deserves his fate of poverty. He has everything back-to-front and must suffer the consequences of his actions, because he acted foolishly."

Then Adam said to me, "You are that man!"

THE DIALECTIC

SECTION 4.1: CONTENTMENT

But godliness with contentment is great gain.

~ 1 Timothy 6:6

I was shocked at Adam's reply. Life was already about as bad as it could get. And I did work for extra cash.

On Sunday, I stayed around after church to pray about my future. "God, why is life so unfair? Bring that manager to justice!" I was on the brink of an outburst.

"I was honest in earning my keep and worked at it faithfully. Why, God, must I go through this? I worked so hard, but I don't have enough money. Help me find the money to tide through these last few months, and to go on my trip."

My mind drifted from prayer towards replaying the events in my head. Bouts of intense anger erupted within my heart.

I heard some footsteps approaching, then stopping beside me. I brought my prayer to a close, raised my head, and opened my eyes.

There was Adam, sitting right next to me. He said, "You became so quiet during lunch yesterday. Was it something I said?" I stared at him blankly, as if that was the silliest thing I'd ever heard.

"What do you think of today's sermon?" Adam asked.

"I must learn to be content with what God has given."

"Are you?"

I looked to the floor. There was no good answer I could give. "Yes," and I risked lying; "no", and I risked disobeying the word of God. I was disgusted by the unfairness in the world, that bad people got rewarded and good people got trampled upon. And I really wanted to go on my graduation trip.

"You asked me how to be rich. So do you want to be rich or content?"

I recognised the call to be content. That meant accepting my situation and being happy about it. But I clearly wasn't. "It doesn't make sense for every Christian to be content," I retorted with searing anger in my heart. "How can a poor Christian ever be content? Is God telling us to be content even when we are tormented by villains or starving to death? Tell that to a homeless person or a Christian living under the Nazi regime!"

"My friends in finance are right. To be rich, we must never be content with what we have. Contentment breeds laziness. We must fight to achieve what we want." A tear gathered in the corner of my eye.

"To be content, I must be rich. When I am rich, I don't have to work with people like that dotard of a manager. I don't even have to work. When I am rich, I don't have to choose between enjoying good food, going on trips, or buying things." I looked at Adam with a sharp gaze that could split bone from marrow. "I want to be rich. Teach me."

Adam wrapped his arm around my shoulder. I was breathing heavily. The sweat rolling down my face evaporated because of

the heat emanating from my body, making it seem as if steam was coming out from my ears.

When I finally calmed down, Adam asked in a gentle voice, “Is it possible to be content, yet seek to do better?”

I stared at him blankly, still slightly dizzy with emotion.

“Imagine a discontented person. What is he like?”

The image of the restaurant manager appeared in my mind. “He lives in a big house, but always compares himself with his neighbour and wishes he has a bigger house. He drives a nice car, but complains that it cannot go as fast as his friend’s. He is surrounded by honest and well-meaning people, but tramples on them.”

“Yes, that is a fitting description,” Adam nodded, indicating that I was going in the right direction. “A discontented person may have many good things in life, but is blind to the good that is around him. All he sees are flaws, and that drives him to covet and to compare. A contented person, on the other hand, appreciates the good around him. That is why godliness with contentment is great gain, because a discontented person has everything to gain when the blinders are taken off.”

“A contented person does not call evil good,” Adam continued. “He recognises evil as evil. A starving, homeless Christian does not call his situation good. But he recognises and appreciates the love shown to him by fellow Christians, expressed to him in the form of temporary provision of shelter or the provision of meals. A Christian tormented by villains does not enjoy the unfair persecution. But he recognises the goodness God has placed in the hearts of man, and makes the most of his fellowship with those whose minds have not been completely darkened.”

“We are called to give thanks in every circumstance. It focuses our minds on the good things in life. But that does not mean we do not seek better in areas that are lacking. Justice is one such area. So is finance.”

SECTION 4.2: COUNTING THE COST

Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it?

~ Luke 14:28

“Are you hungry?” Adam asked.

“Yes, I haven’t had breakfast,” I replied.

“Let’s grab some lunch,” Adam said. “It’ll help you think better.”

Adam took me to a nearby buffet restaurant. It was a classy restaurant, the kind a student would not be able to afford. Rows and rows of scrumptious food and mouth-watering dessert lay before me: lobsters, crabs, oysters, sashimi, wagyu beef, chocolate fondue, kunefe, and cakes of all sorts.

I sought to try a bit of everything. I took a plate, loaded it with samples from different dishes, went back to my seat and wolfed the food down. I got up, loaded another plate with samples of other dishes, went back to my seat and gobbled it down. After repeating this cycle a few times, I was stuffed.

“You have a good appetite,” Adam quipped.

“I haven’t had such good food in a long while.”

“Let’s talk about how you’re going to afford your graduation trip, while still being able to eat decently. How do you plan to achieve this?”

“I don’t know. But I have faith that God will provide,” I replied.

“Don’t you have a part to play?” Adam asked.

“I’ve done my part in taking on a part-time job at the restaurant. All I have to do is trust in Him. He will take care of the rest.”

The bill came. Adam stood up and walked off.

Five minutes passed. I reasoned that he must have gone to the toilet. Maybe he was having issues with his stomach after eating so much. 10 minutes passed, and still he had not returned.

10 minutes became 20. 20 minutes became 30. I began to panic.

I began to imagine how I would convince the cashier to go easy on me. Perhaps I could cook up an excuse that my wallet was stolen. Perhaps I could offer to wash the dishes.

Just as my thoughts were running wild, Adam reappeared. “I didn’t agree to foot the bill, did I?” he asked.

My heart cringed. Talk about having a bad week. Now Adam was taking advantage of me.

“The bill is still there, I see. Your faith doesn’t seem to have settled the bill.”

Adam beckoned to a waiter, took out his credit card, and passed it to him.

“Let’s split the bill,” Adam said.

My heart cringed again. I was already having financial difficulties. The price of eating at this restaurant was equivalent to a month’s worth of groceries. I sheepishly told Adam that I did not have enough money in my wallet.

“You didn’t check if you had enough to pay for the meal, did you?”

I shook my head.

“Suppose you want to build a tower. Wouldn’t you first sit down and estimate the cost to see if you have enough to complete it? If you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, saying, ‘This person began to build and was not able to finish.’”

Adam looked me in the eye. “These words are from Jesus Himself. He did not tell his followers to proceed in faith that God will provide, as if God was responsible for covering the shortfall. He told them to estimate the cost before starting the project.”

“There will be many towers you want to build in your life—your graduation trip; after that, getting a house, getting a car, and getting married. Be sure to count the cost.”

SECTION 4.3 : PROVIDENCE

*And my God will meet all your needs according
to the riches of his glory in Christ Jesus.*

~ Philippians 4:19

Adam could tell that my expression had changed. He put his hand on my shoulder in an attempt to comfort me. “I am aware of your financial difficulties. With this meal, you will be forced to choose between your graduation trip and having enough to eat till the time you graduate.”

“You hoped that I will pay for this meal—I can. But let me offer you two options: either I pay for your meal, or I teach you to be rich. Which do you want?”

“To be rich,” I replied, secretly harbouring the hope that Adam would grant me both options in view of my wise answer.

“Then you must forever remember the consequences of failing to manage your money well. You can transfer the money to my bank account when you get home,” Adam said sternly.

I sulked. “I really wish God would provide for me. He seems to have forgotten, somehow.”

Adam furrowed his eyebrows. “Namuh’s father had a farm. When Namuh was young, his father worked the ground, gathered the harvest, cooked it, put it into a bowl, and fed him. Did Namuh’s father provide for him?”

“Yes,” I replied.

“When Namuh became a toddler, his father gathered the harvest, cooked it, and put it into a bowl. He made Namuh feed himself with a spoon. Did Namuh’s father provide for him?”

“Yes,” I replied.

“When Namuh became a child, his father gathered the harvest and cooked it. Namuh had to go over to the pot, scoop the food into

a bowl, and feed himself. Did Namuh's father provide for him?"

"Yes," I replied.

"When Namuh entered his teens, his father placed the harvest in a sack in the kitchen. Namuh had to cook the food, scoop it into a bowl, and feed himself. Did Namuh's father provide for him?"

"Yes," I replied.

"When Namuh entered adulthood, his father gave him access to the land, and provided him with tools and seeds. Namuh had to till the soil, gather the harvest, cook the food, scoop it into a bowl, and feed himself. Did Namuh's father provide for him?"

"Yes," I replied.

"In all these instances, Namuh's father provided for him. But the manner of his provision differed in immediacy." I nodded to indicate that I had understood what Adam was saying.

"Not all of God's provision is in the form of spoon-feeding," Adam leaned back. "I could pay for your meal, but that would leave you as a financial toddler, forever requiring support after taking only a few steps. So I will not."

That marked the beginning of my journey towards financial maturity.