

# LifeCode

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## NET GAIN FOR LIFE

"A dollar may not go as far as it used to, but what it lacks in distance, it makes up for in speed!"

Money can... • Be quickly lost—Proverbs 23:4-5  
 • Increase stress—Ecclesiastes 5:12  
 • Rob you of joy—Ecclesiastes 5:13  
 • Make you deny God—Proverbs 30:8-9

**How can I have a net gain for life regardless of my income and earnings?**

### Rule #1: Honest Achievement

*Wealth gained by dishonesty will be diminished, but he who gathers by labor will increase.* —PROVERBS 13:11 NKJV

#### • Dishonest Gains

*Food gained by fraud tastes sweet to a man, but he ends up with a mouth full of gravel.* —PROVERBS 20:17 NIV

*A greedy man brings trouble to his family, but he who hates bribes will live.* —PROVERBS 15:27 NIV

#### • Defaulted Loans

*The wicked borrow and do not repay, but the righteous give generously.* —PSALM 37:21 NIV

*Do not be among those who give pledges, among those who become sureties for debts. If you have nothing with which to pay, why should he take your bed from you?* —PROVERBS 22:26-27

#### • Dependence on Luck

*He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty.*

—PROVERBS 28:19 NIV

*Wealth gained by dishonesty will be diminished, but he who gathers by labor will increase.* —PROVERBS 13:11 NKJV

*Far better to be right and poor than to be wrong and rich.*

—PROVERBS 16:8 MSG

### Rule #2: Wise Management

*In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.* —PROVERBS 21:20 NIV

"Live beneath your means."

*As goods increase, so do those who consume them.*

—ECCLESIASTES 5:11a NIV

*The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely leads to poverty.* —PROVERBS 21:5 NKJV

"Debt destruction is a much more common course of action than debt reduction."

### Rule #3: Consistent Investment

*The plans of the diligent lead to profit as surely as haste leads to poverty.* —PROVERBS 21:5 NIV

John Rockefeller called compounded interest "...the eighth wonder of the world."

"We always over estimate what we can do in a year, but underestimate what we can do in ten years."

### Rule #4: Cultivate Contentment

*Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.*

—PROVERBS 23:4-5

Contentment in life has little to do with earnings, prosperity or possession; it has to do with knowing God and living for Him.

Isaiah 55:1-2

*God, I beg two favors from You before I die. First, help me never to tell a lie. Second, give me neither poverty nor riches! Give me just enough to satisfy my needs. For if I grow rich, I may deny You and say, "Who is the LORD?" And if I am too poor, I may steal and thus insult God's holy name.*

—PROVERBS 30:8-9 NLT

### Rule #5: Practice Consignment

Consign: "...to give, send over, or transfer into the possession of another... to deliver to another for permanent preservation." —1828 NOAH WEBSTER DICTIONARY

The following key corporate developers were known for their generosity and for tithing their income: William Colgate, H.P. Crowell, Williams Procter, R.G. Laterneau, Wallace Johnson, Robert Welch, J.D. Rockefeller, Sr., J.C. Penney, J.L. Kraft.



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