



冠冕成長網絡

如何做明智的選擇

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你是否快速地做了一個決定，事後卻後悔？幾乎我們所有人在某種程度上都有此經驗。

你當然可能也和我一樣犯過一些愚蠢的錯誤。我曾經與三個青少年男孩一起從 90 呎高的岩石懸崖上跳入下面的湖水中那個位於德州負鼠國湖的懸崖被稱為「地獄門」。光是這個名字就應該使人不會做出匆促的決定，而從懸崖上往下看，更讓人不應該做出愚蠢的決定！然而我還是匆促地做了決定。但當我的腳離開那危險山頂的堅實土地後十分之一秒，我就後悔了。靠著上帝的恩典，我平安地降落。而留下的唯一長久結果是這變成我一輩子的提醒：絕對不要再做這種事。

談到財務，我也做了一些可怕的決定。那些決定與我從「地獄門」跳下去一樣愚蠢，而且更痛苦。幾年前我買了一棟我根本負擔不起的房子。悲哀的是，雖然我的預算告訴我那行不通，但我說服自己在住進那高檔房子後，一定會想到辦法去付清。那真是一個很糟的決定，而我的家人也因我的愚蠢而備受壓力。

我們所有人都經歷過生命中的意外之事。那些是我們無法預先計畫的。但我們卻常常因我們做的決

定，而嚐到財務上的苦果。

最近的匆促決定之例子是我們的聯邦政府通過大規模的刺激方案。我想很少立法人士真正看到這需要幾十年才能還清的龐大債務所帶來的長期後果。

喬治·西村是冠冕在巴西的得力夥伴。他說他避免做任何匆促的決定，因為大部份的決定都有長期的後果。他說這是大家都明白的道理：「匆促的決定有長期的後果。」

我們在箴言 14 章 15 節中看到所羅門說：「愚蒙人是話都信；通達人步步謹慎。」以下是一些讓你在財務上做出更好決定的簡單方法：

1) 慢慢來。

很少有東西是你晚一點買就沒有了。所以不要被廣告所騙，廣告只是想要讓你以為供貨有限，或者得到好價錢的時間有限。其實你想要的產品可能明天又上架，或者很快又要減價拍賣。

2) 決定愈大，你就應花更多時間。

那意味著你應投資許多時間研究買房子的決定，因為這後果會有 30 年之久。

買車的決定會影響你 5 到 7 年。以我為例，我開上一輛車達 15 年之久。所以你要做功課；不要衝動地決定。我一向會告訴銷售員說，我要為這麼大的決定禱告。

3) 當你耐心等待時要尋求諮詢。

問一些沒有偏見的朋友，是否你需要你正考慮想買的東西，或者是否他們認為那是個智慧的決定。

但除非你願意向他們開誠佈公說明一切，否則就不要問。若你目前入不敷出，此步驟也不是你的選項。

我認識一個非常富裕的家庭。他們不會花超過 10,000 美元買任何東西，除非他們得到一些顧問的認可。他們不向試探讓步去隨便花錢，雖然他們花得起。

4) 禱告求主賜你智慧。

我與妻子常常檢視一些塞在我們櫃子、車庫和地下室的東西，且彼此問：「我們真的需要這東西嗎？」

為了使我們不要添太多新的東西，尤其當我們面對較大的花費時，我們會禱告，尋求二人有相同的意見，且心中有平安，再做出最後的決定。

5) 考慮禁食。

在過去 10 年，許多次上帝引導妻子與我在做重大或財務的決定前先禁食。當我回顧過去的日子，

我真希望我們在婚姻初期就學到這一點。當我們隔斷對食物或其他讓我們有情緒上依附的東西時，

我們就在決定上更多經歷上帝的同在。那是一段真正仰望主並尋求祂旨意勝過自己意願的時刻。

所羅門警告我們不要成為頭腦簡單、易受騙的人，匆促地做出我們無法做到承諾，這當然也包括我們負擔不起的生活型態。

你是否也站在你財務的「地獄門」邊緣？可能你已跳下去，正感受到自由落體的可怕感覺。不論你是否已跳下，我希望你轉向主，尋求祂的幫助。

上帝對我很仁慈，祂讓我愚蠢地跳下懸崖及做了愚蠢的財務決定後，都還能存活。我希望我能幫助你也如此。

在做財務決定前，先遵循以上那些實際的步驟，你就可以避免匆促所帶來的痛苦與壓力。

深吸一口氣，慢下來，禱告，等待並記得：「人的生命不在乎家道豐富」(路加福音 12 章 15 節)。

所以，急什麼呢？

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How to Make Godly Choices

by **Chuck Bentley**

Have you ever made a quick decision that you later regretted? Almost all of us have done this to one degree or another.

Surely you can identify with some of my own foolish mistakes. I once joined three other teenage boys who jumped from a 90-foot rock cliff into the lake below. The cliff was known as "Hell's Gate" which is on Possum Kingdom Lake in Texas. The name alone should have discouraged the quick decision, much less the view from the top down! It was a hasty decision that I regretted one-tenth of a second after my feet left the solid ground of this treacherous peak. By God's grace, I landed safely, and the only lasting consequence was a lifelong reminder never to try something like that again.

When it comes to finances, I have made some terrible decisions that were equally as foolish as the leap from "Hell's Gate" but far more painful. Years ago I purchased a house that I could not

really afford. Sadly, I convinced myself that, in spite of our budget telling me it would never work, I would somehow figure out a way to pay for it *after* we were in this upscale home. It was a really bad decision, and my family reaped the stressful consequences of my foolishness.

All of us have experienced unexpected events in life for which we never could have planned, but far too often we bring painful financial consequences upon ourselves by the decisions we make.

Recent examples of hasty decisions were the sweeping stimulus packages approved by our federal government. I think few legislators truly grasp the long-term consequences of this massive debt that will require decades to repay.

Jorge Nishamura, Crown's highly effective partner in Brazil, said that he avoids making any quick decisions because most decisions have a long-lasting consequence. His axiom is, "Quick decisions, long-term consequences."

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There are very few things you need to purchase that are actually going to be unavailable later.”

We learn from Solomon in Proverbs 14: 15, *“A simple man believes anything, but a prudent man gives thought to his steps”* (NIV).

Here are a few simple ways to make better decisions when it comes to your finances:

1) Take your time.

There are very few things you need to purchase that are actually going to be unavailable later, so don't get fooled by advertising that tries to convince you that there is a limited supply or a limited amount of time to get a good deal. The item you want will likely be on the shelves tomorrow or on sale again soon.

2) The bigger the decision, the more time you should take.

That means you should invest lots of time studying the decision to purchase a house, because the consequences may last for 30 years or more.

The car purchase decision is one you will live with for five to seven years. In my case, I drove my last car for over 15 years. So, do your homework; don't make an impulsive decision. I always drive away and explain to the salesperson that I have to pray about such a large decision.

3) Seek counsel while you patiently wait.

Ask some unbiased friends if they think you need what you are considering purchasing or if they think it is a wise decision. But don't ask unless you are willing to be accountable to them. If you're currently spending beyond your means, this step should not be optional.

I know of a very wealthy family that will not spend more than \$10,000 on *anything* without a group of advisors giving their okay. They don't want to give in to the temptation to spend money frivolously even though they are able.

4) Pray and ask the Lord to give you wisdom.

Ann and I often look at some of the "things" that seem to clutter our closets, garage and basement and say to each other, "What were we thinking? Did we really need this stuff?" To slow our acquisitions down, especially when faced with a big expenditure, we will pray, seeking unity and peace before making the final decision.

5) Consider fasting.

Over the past ten years, God has led Ann and me at various times to enter a period of fasting before making major decisions, financial or otherwise. As we look back over our lives, we wish that we had learned to practice this earlier in our marriage. Denying ourselves food or other things that we begin to feel emotionally attached to has led us to experience more of God's presence in our decisions. It is a time of truly looking to the Lord and seeking His will over our own.

Solomon warned us not to be simple and gullible people who rush into commitments we cannot keep, and that certainly includes lifestyles we cannot afford.

So, are you standing on the edge of your financial "Hell's Gate"? Maybe you feel you have already made the leap and are in the terrifying free fall right now. Either way, I hope you will turn to the Lord and seek His help.

God was kind to me. I survived my foolish leap from the rocky cliff and my foolish financial decisions too. I hope we can help you do the same.

By following these practical steps before you make financial decisions, you can avoid most of the pain and stress of the consequences that we bring on ourselves when we get in a hurry.

Take a deep breath, slow down, pray, wait and remember, "*A man's life does not consist in the abundance of his possessions*" (Luke 12:15 NIV).

So what's the hurry?