

Tenant Tips

An occasional newsletter to help you financially.

Some **Bible Secrets on How To Get Money** from Proverbs New American Standard Version are accepted by major religions. So, there must be some real value here. Read the rest of Proverbs & my web has more.

- ✓ In all labor there is profit; But the talk of the lips *tendeth* only to penury [destitution] = **LABOR PROFITS, TALK'S CHEAP**. Chapter 14: verse 23
- ✓ Be thou diligent to know the state of thy flocks, *And* look well to thy herds. = **CULTIVATE YOUR SOURCES OF INCOME 27:23**
- ✓ He that loveth pleasure shall be a poor man: He that loveth wine and oil shall not be rich. = **WORK BEFORE PLEASURE 21:17**
- ✓ The liberal soul shall be made fat; And he that watereth shall be watered also himself. = **GIVE & YOU'LL RECEIVE 11:25**
- ✓ A good man leaveth an inheritance to his children's children; And the wealth of the sinner is laid up for the righteous. = **PLAN TO LEAVE SOMETHING TO GRANDKIDS 13:22**
- ✓ He that augmenteth his substance by interest and increase, Gathereth it for him that hath pity on the poor. = **GIVE TO THE POOR & GOD WILL INCREASE YOUR WEALTH. 28:8**
- ✓ He that giveth unto the poor shall not lack; But he that hideth his eyes shall have many a curse. = **GIVE TO THE POOR AND YOU'LL NOT LACK 28:27**
- ✓ Better is little, with the fear of *GOD*, Than great treasure and trouble therewith. = **PEACE IS BETTER THAN TROUBLE FROM MONEY 15:16**
- ✓ Walk with wise men, and thou shalt be wise; But the companion of fools shall smart for it. = **"HANG OUT" WITH WISE FRIENDS 13:20**
- ✓ I will give great riches to everyone who loves me [*GOD*]. = **DO WHAT GOD WANTS. 8:21 Contemporary English version.**
- ✓ Hard working farmers have more than enough food; daydreamers are nothing more than stupid fools. **DO MORE THAN DREAM 12:11 Contemporary English Version**
- ✓ Without good advice everything goes wrong - it takes careful planning to go right = **GET "SECOND OPINIONS" 15:22 Contemporary English Version**
- ✓ Without the help of an ox, there can be no crop, but with a strong ox , a big crop is possible.= **GET GOOD EQUIPMENT TO PRODUCE 14:4 Contemporary English**
- ✓ The rich ruleth over the poor; And the borrower is servant to the lender. = **DON'T BORROW 22:7.**

Walking out of a grocery store, I noticed a mother dumping bottles of coins into a machine which counts them with a tyke bending over the machine. Saving pocket change never had seemed worthwhile to me, BUT what training has that experience had on that child for her old age? "Train up a child in the way he should go and when he is old, he will not depart from it" Prov. 22:6. What financially training are you giving your children?

NATURAL GAS autos may be your major way to drastically cut transportation costs such as Honda's Civic opportunity. Check out the safety of all of these, BUT the cost savings is drastic! www.automobiles.honda.com/civic-natural-gas/incentives.aspx.

Never exceed YOUR MONTHLY CELLULAR BUDGET if you use ALERTS on your cell phone service.

Obama-care fines anyone who does NOT have health care starting 1/1/14 with enrollment starting 10/1/13, but provides: a) your ability to buy insurance EVEN if you have a pre-existing condition which will cost the insurer but not you+ b) that your insurer MUST cover a broad range of illnesses and conditions; + c) no lifetime limits on amount of coverage; + d) colonoscopies (wonderful) and mammograms & preventive care; + e) your kids coverage through age 25; + f) **SUBSIDIES to allow you to afford it.** Oh, and your favorite restaurants will have to tell you the carbs and calories of what you order.

Grocery Shopping on an empty stomach encourages buying foods high in calories and low in quality. Eat first. Another study found potatoes second only to beans in over-all nutritional value! Bottom and top grocery shelves may save you with good rare brands.

Lower Credit Card Interest Rates WILL save you! Shop for those cards like those tied to grocery stores, which you can often use and which offer you high cash "kick-backs" or gasoline discounts.

www.sbomag.com/2013/05/home-based-100/03/ "Get Rich at Home" magazine with scores of no cost and low costs ways to make money at home. Try it- you'll like it.

A credit union has given out "Money Rules" which has some potential helps (more later):

- Your job is your most important financial investment. Get education to improve that. Know your worth on the open market & ask for a raise else you'll never get one.
- Live below your income by having deposits to your 401(k), IRA, high interest loans, savings plan by your employer OUT OF YOUR PAY-CHECK BEFORE you have it and can spend it. Living slightly uncomfortably is a great way to be comfortable.
- Without a financial plan you are planning to fail!
- Saving just small change really adds up but only if you keep a change jar!
- "Sufficient for the day, is the evil thereof" means you MUST develop a reserve!
- Don't take value out of your home until you sell it to move cheaper at retirement.