

suppose you need to prepare an elaborate meal. Which dishes take the greatest amount of time to prepare? Which ones take the least time? Do any of the dishes require periods of down time, such as being chilled for several hours or baking time? If you plan it out in advance you can start on the longest processes first, use periods of down time to work on other dishes, etc. Well planned, the result is an elaborate meal where all the dishes are finished at the same time and you aren't stressed because you were able to use your time with maximum efficiency.



The same principle can be applied to any set of activities. Have a lot of errands to run? Take a moment to arrange the order in which you do them to make the shortest path between your various destinations, or the one that means you buy the ice cream last on the hot day. A little strategizing ahead of time makes things go a lot smoother. As Proverbs 21:5 advises, "The plans of the diligent end up in profit, but those who hurry end up with loss" (CEB).

DON'T INTERNALIZE THE WORLD'S PROBLEMS

The world is falling apart. This shouldn't be a surprise to anyone who has read Bible prophecy. We are told clearly that there will be many violent events and society will unravel. The proper response for a Christian is to do what they can to mitigate the harms to others resulting from these events and continue spreading the gospel to all who are willing to receive it. What a Christian should not do is waste time worrying (or worse, panicking) over it all. God has warned us that all this has to happen and promised us that He will keep His faithful followers safe. Jesus said, "Peace I leave with you, My peace I give to you; not as the world gives do I give to you. Let not your heart be troubled, neither let it be afraid" (John 14:27).



ABOUT THE AUTHOR

Lisa Rasmussen is the Administrative Professional for Stewardship Ministries and Philanthropic Service for Institutions (PSI) at the North American Division.

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If I was a Grandma

By Lisa Rasmussen

There are a lot of things about getting old that are no fun—health issues topping the list—but one of the advantages to age is the respect given to the advice you offer. There is an assumption that the elderly have been made wise by their many years, especially when the listeners are their young grandchildren. I'm not a grandma, and as a single, childless woman in my 40s I don't ever expect to be one; but if I was a grandma, here is some helpful advice I might offer to young, eager listeners.



STOP CARING WHAT OTHER PEOPLE THINK ABOUT YOUR STUFF

I don't remember the origin of the statement, but I once heard it said that "You'd stop caring what other people think about you if you realized how rarely they do." Does the luxury car really help you observe the speed limit better? Are your feet more comfortable in the most expensive shoes? Does the brand on your handbag make a difference in how quickly you can find the item inside it that you need? Does having the latest cell phone with all the extra features make you a more loving family member? A Christian

STEWARDSHIP IS REVOLUTIONARY GENEROSITY. IT INVOLVES THE 7 T'S:
TIME, TEMPLE, TALENT, TREASURE, TRUST IN GOD, THEOLOGY, AND TESTIMONY.

should not make the world's view of luxury and fashion their priority. The Bible says in Proverbs 29:23, "A man's pride and



sense of self-importance will bring him down, but he who has a humble spirit will obtain honor" (AMP). There is something to be said for having good quality belongings that will serve you well for a long time, but having something with a particular brand just to show it off in front of others is a waste of time and money.

BE A TWO-MARSHMALLOW PERSON

In 1972 a psychology study was done in which children were offered a choice. They could either eat one marshmallow immediately or wait 15 minutes and be given a second marshmallow to eat. This tested their ability to wait for a larger reward later—delayed gratification. The children who managed to wait out the 15 minutes were found to be more successful as adults than the children who ate the first marshmallow immediately or who gave in and ate it before the 15 minutes were up.

We live in a society that is all about instant gratification. Get it faster, get it now, don't deny yourself. Christianity is the opposite: we deny ourselves the sinful pleasures of the world, knowing that if we wait for our life in heaven the pleasures waiting for us in heaven will be so much better than anything we could have now. On a smaller scale, there are many times throughout this life when practicing restraint and waiting for the larger reward will prove beneficial. Be a two-marshmallow person.



INSURE WHAT YOU CAN'T AFFORD TO REPLACE

There are lots of commercials these days for nearly every

imaginable form of insurance.

You can get anything from home appliance insurance, car maintenance insurance, and funeral insurance to wedding insurance, lottery insurance, body part insurance, and even alien abduction insurance. Which of them are a good idea? It's good to keep in mind that insurance companies are for-profit businesses, which means they take

in more money overall than they pay out. On any policy you buy you might be one of the few people who pay little in premiums before having a huge covered event and so save yourself enormous sums of money. More likely, your years of premiums will add up to a considerable sum without having a huge payout in return. This doesn't mean all insurance is bad, but it does mean you should carefully consider what you choose to cover.

Very few of us have the financial reserves to repair our vehicle plus that of the other person(s) involved in a crash as well as any resulting medical bills out-of-pocket. Even fewer of us could afford to pay out-of-pocket to rebuild a house that burned down. Therefore, it makes good sense to have home and auto insurance. (This includes renter's insurance—insurance for your furniture and other household goods when you rent a home.) The same principle applies to smaller stuff like insurance for routine vehicle repairs or home appliance repair/replacement. If it would seriously mess you up financially to have to pay for those things out-of-pocket, insurance may make sense. On the other hand, if you can handle \$700 for a new appliance or \$2,000 for a major car component without it breaking your budget, you would be better off skipping the insurance and putting what you would pay in premiums into savings instead. Insure what you can't afford to replace. For items you can handle, skip the insurance. (Pro tip: at any budget, I think you can skip the alien abduction insurance!)

STRATEGIZE TO SAVE TIME

When you have a lot to get done in a short amount of time, the impulse is usually to jump in and get busy as fast as possible. However, you may be able to get done faster if you slow down and think through your to-do list first. For example,



Pro tip: At any budget, you can skip alien abduction insurance!