

OpenTheo

Making Wise Decisions: A Life Without Regret

September 24, 2022



Knight & Rose Show - Wintery Knight and Desert Rose

Wintery Knight and Desert Rose discuss how to avoid regret by making good decisions. We start by talking about what it means to make a wise decision. Then we offer advice to help you make wiser decisions in a wide range of areas: friendships, peer pressure, role models, mentors, education, vocation, finances, relationships, marriage, and parenting.

Please subscribe, like, comment, and share.

Show notes: <https://winteryknight.com/2022/09/24/knight-and-rose-show-episode-24-making-wise-decisions-a-life-without-regret>

Subscribe to the audio podcast here: <https://knightandrose.podbean.com/>

Audio RSS feed: <https://feed.podbean.com/knightandrose/feed.xml>

YouTube: <https://www.youtube.com/@knightandroseshow>

Rumble: <https://rumble.com/c/knightandroseshow>

Odysee: <https://odysee.com/@KnightAndRoseShow>

Music attribution: Strength Of The Titans by Kevin MacLeod Link:
<https://incompetech.filmmusic.io/song/5744-strength-of-the-titans> License:
<https://filmmusic.io/standard-license>

Transcript

[Music] Welcome to the Knight & Rose Show, where we discuss practical ways of living out an authentic Christian worldview. Today's topic is Making Wise Decisions, A Life Without Regret. I'm Wintery Knight.

And I'm Desert Rose. In recent years, we've noticed a disturbing lack of wisdom in our culture today, and especially among younger people. So in this episode, we'd like to pass on some of the lessons we've learned in the hopes that younger Christians will avoid

mistakes that cause them big problems later in life and help them make good decisions that will benefit them later.

Yes, and you have an overall theme for this show, so why don't you tell us about that? Yeah, well, as I thought about how to approach this topic, regardless of the specific area I was thinking about, what came to my mind over and over were the words of Jesus when he said, "But seek first his kingdom and his righteousness, and all these things will be added to you as well." That's from Matthew chapter 6 verse 33. And I think this is really critical as a general overall principle for life and for making good decisions. Give us some examples about how you would apply that passage to this problem of making wise decisions.

Well, if we concern ourselves with the things that God cares about, Jesus is saying here then that God will make sure that our needs are met. He's not saying our desires will be met, but he's saying that we need to care about what God cares about first and foremost and not get worried, obsessed about the rest. So God created the universe, and he knows best how to live within it.

He has all knowledge and all wisdom. We have finite knowledge and very little wisdom, in some cases no wisdom. And so as a general rule, things go better when we prioritize God's priorities.

Again, that doesn't mean that things will always go our way, that we'll always be liked, or that we will never suffer. In fact, Jesus guaranteed persecution in this life for those who follow hard after Him. But even in our suffering, God is working for our good and His glory.

And again, our good has a lot more to do with our character and our relationship with God than it has to do with comfort and temporary happiness. Right. So God's not really promising kind of prosperity gospel stuff.

He's promising the ability to kind of step in and act like Jesus, and that the stepping in and acting like Christ and following in His footsteps as much as you can, that is going to be beneficial for kingdom purposes. And so what do you get out of it? You get the experience of being like your leader, being like your hero, and you also get the benefit of seeing that experience give glory to God. That's the goal of doing this.

It's not going to be comfort, ease, and lots of shiny stuff. Right. Right.

So with respect to seeking God's kingdom, I think it's important for us to set expectations about what that looks like. So when I look through the Bible, I kind of see three common things that seem to pop up whenever the topic of the kingdom of God comes up. So the first thing I see is that Christians always have to respect the moral law of God in their decision making.

The second thing is I see Jesus and even His disciples using evidence, like the evidence of miracles or prophecy, whenever they're persuading others about the truth of the Christian worldview. And then the third thing I see is that, and this is everywhere, is that experiencing disapproval from non-Christians is a core part of the Christian life. Right.

What do you make of that? Yeah. Well, I've been reading the Gospel of John lately, and I've been noticing each of those three things that you just mentioned in Jesus' life. He had excellent moral character, like, for example, when He was kind to the woman at the well who had been rejected by everybody else.

He also liked to supply evidence whenever He made claims, like when He healed the crippled man to show him who He was. And a lot of people did not like Jesus because of His teachings. At times, they even picked up stones to kill Him, and they sought strategically to kill Him when they weren't able to just publicly stone Him to death.

Yeah, it seems like this, obeying the moral law and using evidence to substantiate claims about the kingdom of God, it seems like it is going to result in some kickback, some pushback from people who don't want to become Christians, who don't want God to be real. So I thought of an example of this. One of the people who had a big influence on me is a guy named William Dempski.

Some people may have heard of him. He's considered the father of intelligent design. He has a couple of PhDs related to his intelligent design work, and he wrote the first book about intelligent design and actually published it with Cambridge University Press.

As part of his career, he ended up going to Baylor to start this center called the Michael Polanyi Center, which was meant to research and study and encourage debate of intelligent design. So as part of that project, he organized a conference at the center and he brought in lots of brilliant scholars across the ideological spectrum, people who agreed with him, people who didn't agree with him. He even got a couple of Nobel Prize winners to come out, one of whom I understand, Brian Josephson, has apparently endorsed intelligent design now.

So that conference was amazing. I was actually there in person and attended it and met a lot of the people, just as a member of the audience. It seemed really great to me at the time, but afterwards, he got attacked from all sides.

He got attacked by atheists who were saying, "Don't bring design into science," and he got attacked by Christians at Baylor who were also saying, "Don't bring design into science." And he ended up getting ejected as the director of that center and the university actually shut it down. Wow. Wow.

Yeah. He's such a great example of seeking first the kingdom of God. And as you pointed out, even when it comes at great personal cost.

So basically, we want to look at different areas where we can be wise about our decision-making so that we are seeking the kingdom of God. And the first area that I thought of was the area of friendships and peer pressure. So have you got any thoughts about how to be wise in the area of friendship and peer pressure? Definitely.

Yes. This is a huge problem that I see among young people that leads them into really poor decision-making is when they allow peers or entertainers, social media, or other bad influences to inform their decision. I'd really love to encourage young people to consider the larger perspective of your life.

Middle school and high school are very, very brief. They're going to be over before you know it. And so many young people act dumb and make terrible decisions that they think are probably harmless at the time, but which really do a great deal of harm to their character and they end up noticing it much later on.

So it's important to play the long game of life. Prepare to be a useful, virtuous adult, even if it means being unpopular for a few years in school. Who cares? Most of the people who are popular in school are not going to be people who end up being people you want to be like.

So I would encourage young people, find a few good mentors. If you can't find good mentors in person, then find them in books. Look for excellent authors.

And really, I would say both as ideal authors and in person. Yeah. So when I was growing up, I think I've said this before in other episodes, I didn't really seem to have a lot of influence from my parents or my family.

And we didn't have a lot of people coming through our house who had a lot of different skills. You know, we didn't have like lawyers and economists and accountants and people who had a lot of different skills to kind of show me what I should be thinking about. So what I ended up doing is I just ended up reading a whole bunch of classics.

So I really like classical literature when I was young, trying to pull out the wisdom from Shakespeare and classics and even books with like bad main characters like Anna Karenina are useful for you to learn what not to do. Yeah, definitely. And the other thing that was really good is we had movie rental places.

So instead of renting action movies and comedies, I would go and rent all the classics. So I learned about things like feminism and divorce by watching classical movies like Kramer versus Kramer and ordinary people. These are these are really famous movies, but they really show you the potential for destruction in marriage and family.

So just growing up by gaining the experience of these other people who had more life experience than me. And the other thing when you were talking, I was thinking about you were saying about mentors, I would say like it's really important for people to reject

their same age peers and try to focus on getting out in the workplace as as soon as possible because then the concerns of grownups become your concerns and you just naturally make better decisions. Yeah.

So how did you manage to keep your faith intact during high school and college? Well, I already told the story about the youth pastor I met in in ninth grade. I had been reading my New Testament that I got from the Gideons for four years. And they had like a two year schedule and I read it twice.

And so this youth pastor came along and he said, What are you interested in about Christianity? And I said, Well, I don't know much about it, but I my family really likes to argue. So he provided me with apologetics books. So I started reading C.S. Lewis, you know, in high school.

And then when I got to college, I read I found William Lane Craig debate transcripts and I read those. I started ordering his lectures and debates on audio cassette. Even when I wasn't in the United States, I would order them and ship them to the country I was in.

And I found a whole bunch of other Christian professors who were also doing lectures and debates. It just put me in touch with people who were used to handling evidence and responding to non-Christians. And that made me pretty competitive with the professors and other college students in terms of debating my worldview.

Yeah, that's excellent. How about you? How did you survive those high school years? How did you, you know, make friends and, you know, resist friends and who are your mentors? Well, I was really involved in competitive tennis. And so I didn't really have and I cared a lot about academics and my education.

So I didn't really have a lot of time or concern for what my peers were doing or what was popular or where the next party was at or those sorts of things. And then when I became a Christian, I had some really excellent mentors early on in my Christian walk. So there's this guy, Richard, who ran this one-year ministry and discipleship internship that I did.

He ran the ministry. And I remember very clearly him rejoicing in suffering and talking about how he had grown in his Christian faith and his relationship with God specifically through times of suffering and how he had even prayed for God to allow more suffering in his life if that's what it took for him to draw to God and lean more heavily on him and not be content with this world and the superficiality and all that. Yeah.

If there's one thing I want to get people to understand through this podcast, and we're making it really clear, but if you have an expectation that the Christian life is supposed to be pain-free and everybody, all the non-Christians will approve of you, you're very wrong. Exactly. Don't expect that.

Yep, exactly. Yeah, so Richard was an amazing example of that very early on. There

were also two women, Fran and Deborah, who were just really, really authentic regardless of what other people thought about them.

They just did not care what other people thought. And so they would share honestly about what they were struggling with, what was hard for them, where they had failed, and what they wanted to be like, who they wanted to be like, and what was hard about the Christian life for them. They just didn't put up any pretenses.

And I remember just being really impressed and drawn to that and seeing that early on, that is a critical part of the Christian life and especially not caring what people think. Yeah. So there was this other young woman named Mary, and she, I remember her coming up to me one time and asking for my forgiveness because she thought she had said something that was really inappropriate to me that may have been hurtful.

And I just remember thinking, who does that? Who are these people? And I noticed that from some of the other young women I worked with and concluding, wow, okay, that's something Christians do. So I guess that's something I need to pay attention to and do. Yeah.

Talk about relationship skills. You look at some of these crazy people on the Libs of TikTok Twitter channel, the ranting purple-haired lunatics with tattoos, and you think who's going to marry you? I just want everyone to understand when you read the Bible and you see things like forgiveness and humility being explained, these are tools in your toolbox. And you will be able to maintain stable, long-lived relationships a lot better if you try to remove pride, remove revenge, remove these things from your character and adopt the Christian views.

I'm not telling you to do this to be moral. I'm not telling you to be a good person or to appear to be a good person. I'm saying these are tools for building and maintaining long-term relationships.

And people who don't have Christianity, they're going to struggle to do this because you really do need this. I mean, all the married people who are listening, they'll go, "Oh, absolutely. This is the way it works.

This is the most practical thing in the world to keep this commitment going." Right. Absolutely. Yeah.

And I also was fortunate to be introduced to some amazing authors early on as well. Nancy Piercey and Wayne Grudem both had a huge influence in my life early on and encouraged me to develop a comprehensive Christian worldview. And they both really drove home the point over and over in their writings that Christianity is not praying a prayer or getting some sort of get out of hell for free card.

It is a full worldview that should inform and impact every single area of your life. And

then Lee Strobel and Craig Blomberg were really huge in encouraging me to utilize evidence when sharing the truth. And Thomas Sowell, we've talked about, and Jay Richards were mentors to me in the area of economics, even though I didn't know either of them personally.

Yeah. After apologetics, I always encourage Christians to learn about economics. Definitely Tom Sowell and Jay Richards.

Basically, you're young. You don't know how the world works. You don't know what you're supposed to be setting out to do.

You don't know how to make plans and achieve them. It's a very good advice to listen to people who are saying, "Read books." You should read a couple of books by Christian scholars on abortion, a couple of books by Christian scholars or even good secular scholars like Tom Sowell on divorce, economics, education, energy policy, foreign policy. Right now, I'm reading a book called Checkman in Berlin, which is about the beginnings of the Cold War in Berlin and the Berlin airlift, you know, just military history, any kind of history.

You need to get smart fast. Yeah. And for very young people, the Tuttle twins have been putting out some excellent, excellent resources in economics and history as well.

Yeah, definitely. You're not going to find the wisdom on the bottom shelf. You're not going to find it on TV.

You're going to have to go and dig it out for yourself. And arriving at the right books quickly is going to allow you to maximize your ability to reach your goals, to make decisions that get there. Right.

You mentioned education. So what should we think about, you know, school and learning? And how does that play into making wise decisions? Well, that's absolutely critical for gaining wisdom. It's really important for young people to study hard, to read a lot of excellent books, and not just young people, but everybody needs to commit to being lifelong learners and always be reading excellent books in the areas that we've talked about, you know, apologetics, economics, policy, military history, the classics, you know, Shakespeare.

I would encourage people as well to forfeit empty activities like drinking and entertainment and popularity. Do something productive with your time. Make the most of every day to learn and to improve your character.

Prepare to be a productive member of society. And then when it comes to education, I'd also say choose an area of study that prepares you to solve problems and to produce value. Choose something that you can study to do with your life without compromising your Christian principles.

So you mentioned in a previous episode that you had concluded, for example, that you couldn't be a good lawyer without having to lie regularly. And so you chose not to go into law. And I would encourage people to apply that to all the different areas they're considering in what to study.

Have someone who works in the field help you choose your courses, especially when it when you're in college or university. And, you know, while we're on this topic of education, I really want to say to the young people out there, you are almost certainly not going to be a professional athlete or a famous artist or an entertainer. Most people shouldn't even pursue that at all.

But everyone needs to have a backup plan because you no matter how talented you are, no matter how hard of a worker you are, very, very few people make it. You never know when you're going to have an accident or an injury or a health issue that's gone undiagnosed, as what happened to me or any number of things that could keep you out. So, yeah, read good books, take your education seriously.

Don't count on these far-fetched dreams that are almost certainly not likely to happen. Yeah. Let me pick up on some of those things that you said.

So with respect to choosing your courses, just imagine that you're studying computer science and there's a bunch of theoretical courses and a bunch of practical courses. So if you talk to someone who's in the field, they're going to tell you major in the programming courses because when you get out, you're going to be programming. So that's why you kind of bring in someone who has experience and say, "Here's the catalog.

Pick out my courses." The other thing you talked about like drinking and entertainment. Oh my goodness. The first thing I think about as someone who raised an immigrant family is, "Who has money for this?" You need to be saving your money as much as possible.

You don't establish your identity by showing off or spending money and things like that. That's just not how Christians are meant to live. Yeah.

And I think that's why it's certainly not a coincidence that now, even though you're from a poor immigrant family, that you are now well ahead of everyone else as far as financial security and job security and skills and things like that, while so many other people are majoring in grievance studies in adulthood, just as they did in college. And one quick thing about the classics, I just want to give a quick example. So like one book, like say Charles Dickens' Great Expectations, there's this romance between the main character Pip and this inaccessible, haughty, proud girl named Estella.

The reason why you read the classics is because you see these situations and then when

you go out in real life, you find yourself attracted to a really good looking girl who is unavailable, not interested in commitment, and all this. And you go, "Oh, this is like Pip and Estella. I need to not waste my time on her.

She could really hurt me." So that's what I mean when I say read the classics. Well, I was just going to say, and a lot of times the movies do not do justice to the book. The movies are made by Hollywood.

They're not trying to teach you right and wrong. You got to go to the book. The book is going to tell you what the moral law is.

And then when you are living your life and you get into a situation where you're about to make a really stupid mistake, the book comes to your rescue and says, "Hey, this is just like this situation. Remember how badly that worked out? Don't do it." So do you think it's important for Christians to excel in their educations, to really study hard and get good grades? And what place should we attach to good grades for wise decision making? Yeah, I do think it matters if we want to be equipped to make an evidence-based case for Christianity. And it matters if we want people to take us seriously when we make that case.

And so if you look around at what's happening in the world today, not many people are taking Christian ideas seriously. Christian concepts that used to be just taken for granted and assumed that people would accept them, like chastity and natural marriage, self-sacrificial love and forgiveness, the right to life, these are not popular in our culture today. And I think that's related, heavily related to the fact that even worse, Christian basics like God's existence and the resurrection of Jesus are not accepted.

And this produces really bad results for Christians. So we're starting to see the loss of our religious liberty, the loss of conscience protections. Just in the last few days, there have been stories about university professors and researchers calling for Christians to not have the right to their own conscience and to just be fired and blacklisted from their careers.

The Vanderbilt Medical Center story that was broken by Matt Walsh. Yes, exactly. Yeah, we're seeing the loss of parental authority to raise children in the faith and to keep them from being mutilated and drugged, to put it blatantly.

So secular leftist elites don't see anything wrong with attacking Christians because they think that our views are based in superstition while their views are based in reason and evidence. And that's absolutely not the case. They're assuming that we've done no work to investigate what's true, that we're just kind of going with what we like or what our parents and grandparents believed and just accepting their superstitions because they don't see us as intelligent or competent people.

And sadly, oftentimes that's because a lot of Christians are not well-read, well-educated, competent, serious people who have learned how to make a case for the truth or to defend it or to have skills that allow them to do anything useful to add value to society. Yeah, I think that everything you just said there is pure gold. It's really important for people to understand that.

Let me just try to summarize it in a way that emphasizes that. So, number one, you need to be the best at whatever you're learning in school for the reason that it will get you the respect of non-Christians at a time when disrespect for Christians is causing them to try to take away our rights in a million different areas. When Christians are the best at math, you know, computers, whatever, it kind of causes the people who are watching to say, "Oh, well, they must know what they're talking about.

And so, we shouldn't be so hasty about overriding their rights with the force of law." And the second thing is a lot of the arguments for Christianity are built off of the knowledge of things like history, philosophy, science. So, when you're busy doing physics problems and they're saying, "Okay, let's do this calculation with the gravitational constant. You know, let's do this calculation with the speed of light." If you are the best student in your physics class and then you then turn to non-Christians and start to try to make the argument for fine tuning and you understand the physics, your argument, your persuasion has a lot more force.

So, that's the second point. In order to be good at apologetics, it helps you in every way to be good at basic skills. When you're talking about the probability of life originating from non-life, you should understand probability theory.

You should understand product rule and things like that. You should understand how to run those calculations because if you do those on a whiteboard in your office for your coworkers, it makes a huge difference from just saying, "Well, I think the universe is probably designed. It's just my opinion." Right.

Yeah, exactly. And I want to be clear that when we talk about becoming educated, we're not talking about just learning to repeat what the teacher says and regurgitate their opinions on something. We need to learn to be critical thinkers as well.

And so, you know, related to that, I want to also just say that college is not the only way. It's not always necessarily the best way. The goal of universities in the US these days seems to be for leftist, radical leftist, atheist professors to make radical atheist, leftist clones of themselves.

That's not useful. It may be necessary for STEM degrees. It may be necessary, you know, if you want to be a doctor, you obviously have to go to college and get your degree and go to medical school.

And sometimes it does require just putting down whatever the teacher told you to repeat to pass the course. But we're also talking about taking initiative in your education to become a truly educated, critical thinker who is able to evaluate truth from lies. So there are some excellent resources out there that have come out pretty recently on how college is not necessarily the only way and there are other paths and we'll link to those in the show notes.

But Connor Boyak has a book on that and PragerU has several really good videos on things like, you know, is college worth it? Does college equal success? So I don't think we've talked much about PragerU and our podcast before, but both of us. Yeah, yeah, exactly. I would encourage all the parents out there to do what several other parents we know have done and give some sort of incentive for your child to watch the videos and to summarize what they've learned from them.

Yeah. My friends Andrew and Jen have a couple of boys and they pay their boys to write short summaries of PragerU videos. Excellent.

It's a great idea. Yeah, I would say definitely don't go to college to get indoctrinated. If you have to go better be studying accounting or petroleum engineering or computer science, you know, and actually my career mentor makes twice my salary.

He's always helping me out with knowing what jobs to apply for and how to negotiate my salary. He makes twice as much as me. He doesn't have a college degree.

So that's one reason why you might want to consider computer science. Yeah, because you can be the best at it and not need a college degree. It's not for everybody to take that path, but it is possible.

Yep, exactly. Yep. So that's a nice transition.

So what would you say Christian should know about careers and what looks like a good, wise decision in that area? Well, I have some very unpopular thoughts here. I am going to advise people not to follow your heart and I know that's just, ah, are you kidding me? Yeah, I would say choose a vocation that will allow you to pay the bills that will allow you, like I mentioned before, to maintain your Christian integrity, to have resources for kingdom priorities. And by resources, I mean not just money, but also energy and time.

Don't be working 70 hour weeks. Right. Right.

And just know that if you are going to go with the common wisdom of the day that says, just do what you love because the world needs more people who love what they do. And just follow your heart and don't consider any other nonsense, like how you're going to pay the bills or anything. Just know that you are, you should expect to be poor and helpless and probably quite ineffective, I would say as a Christian as well, as far as like vulnerable to pressure it, right? To change your values.

Right. Exactly. Yeah.

And if you do choose to follow your heart and become poor and helpless kind of route, please do not, do not, do not go out and vote for the government to take money from people who have chosen a harder, better path to pay your bills for you. What kind of areas do you want people to do to earn a good salary? Well, you've mentioned several, computer science, accounting, if you're not looking at going to college, plumbing, welding, becoming an electrician. These are all very skillful vocations that will allow you to make a good living and avoid the woke left as well.

I would say avoid unions because I mean, these are really bad for people who want to be paid for working hard for, for doing things with excellence because they'll, they'll take your money and give it to the Democrat party. That's where a lot of the union dues go. Yeah.

And pay is based on tenure, not necessarily performance. So, right. So I just want to reiterate a really important point that whatever fields you choose, you need to focus on solving problems and producing value.

A lot of Christians kind of do follow their hearts in school. They drop a lot of subjects that are hard for them because they just want to do what's, what's easy and quick. You don't want to do that.

When you drops, uh, subjects like math and science, you're going to find it really hard to get jobs in science, math, engineering, and technology. You might even find it hard to get into good paying trades like electrician. You have to do hard things in school.

You have to choose jobs that will pay a lot of money without having to work a lot of hours. You should also consider the fact that some jobs where you have to do physical labor may not be feasible for you when you're 50 years old. You need to look at all this in advance of making decisions about what courses you're going to take in school and what career you're going to pursue.

And I just want to say, again, if you focus on problem solving and you focus on providing value for customers, then it's easy for you to leave a job that threatens your values because you have real value to offer people. So that means if you're working for a company like Google and they say you have to believe this in order to work here, you can turn around and work for another software company because you have the skills to work there. So always focus on skills and problem solving when you're doing your education and career.

Good advice. So we talked a little bit about earning money. What kind of wisdom can you offer us about earning, but also saving and giving to charity? Yeah.

Well, again, I would say don't spend money on fleeting, empty, so-called fun that leaves

you with regrets the next day. When I was a kid, I used to think that, "Oh, if I just have that toy, I'll be happy. If I just have that gadget or that thing that is appealing to the eyes, I'll be happy." And the truth is a reality that I've realized is spending money buying what looks good for a moment does not fulfill you.

That's just not the way to use finances. So I'd encourage people to save money for self-defense, like legal defense in case you get sued or emergency reserve money so you can survive while you're looking for another job, and to think about how you can use your money for kingdom priorities. What do you think about borrowing money? Well, I'd say don't take out student loans unless you're majoring in STEM subjects and can pay them back within two to three years of graduation.

And buy your cars with cash, even if it means driving a beat-up piece of junk in your 20s. I know that's really hard right now because thanks to the inflation issues we're having and the supply issues and all the other issues we're having in the economy right now, it's hard to find even a used car. But if at all possible, buy cars with cash.

Don't pay money on interest if you don't have to. Yeah. Yeah.

So when you get a job, start saving for a house and investing for retirement immediately. Stay in one place long enough to earn equity in your home. Renting is throwing away money unless it's absolutely necessary.

Sometimes it's necessary. You had a situation for years where you had to rent because you didn't know. No permanent residency.

So you never know where you're going to be. Exactly. So that was a price you had to pay in order to get your citizenship.

But when at all possible, buy instead of rent and stay in one place to earn buildup equity in your home. Put money in a matched 401k account. If your employer is doing any sort of matching with 401k, you need to put at least that amount of money that they're going to match into that.

And if at all possible, max out your 401k, the allowable amount. I know that you've done that WK and from very early on and from like, what'd you say? Like 22 years old? 23. Yeah.

That's amazing. I was hitting that 401k cap and the Roth IRA. As soon as I figured out what a Roth IRA was, I would max it out.

In the first week of January, every year I always send the full contribution for that year. Excellent. That's so excellent.

Yeah. And if you don't know what a Roth IRA is, call your bank and ask them, you know,

how do I get a Roth IRA? Is it a good idea? It's a good idea. Trust me.

So consider maxing out your, your I series, treasury bonds. And if you have access to a health savings account, definitely put money into that as well. And most of all, pay off all your debts.

Only use your credit card. If you can pay the full balance every month, do not carry a balance on a credit card. You will be in so much trouble if you start paying interest on credit cards, because you're just doing the minimum payment instead of the full balance.

Yeah. I think the goal is you want to definitely max out all these savings vehicles because you don't want to be dependent on other people. If something goes wrong, like you get sick or you get older, everybody's going to have to retire at some point.

And you want to be looking at other people and thinking, how can I help them in their kingdom activities? You don't want to be asking other people for help. Yeah. So let me, let me just say something about charitable giving while we're talking about finances.

It's really important that we give generously and joyfully, even when it hurts. And I would encourage people not to give to humanitarian efforts that primarily make people more comfortable in their sin, but don't actually tell people the truth and the reasons for the truth. So I'd encourage you give to missionaries who are sharing the truth with evidence, give to apologists who are teaching people the reasons for the hope that we have and equipping people to share the truth with evidence, give to those who are teaching and equipping and mentoring you, which includes your local church.

And so, you know, I was really inspired by Craig Blomberg early in my Christian walk who he talked about how he and his wife had decided what income they could live at and they committed to as their income increased, they would give more and save more, but not spend more. And so he is such an incredible example and has been throughout his decades of adulthood in how to give generously and live joyfully on very little. Okay.

So who's better world vision or Rasha Christie? Yeah. Yeah. I'm going to go with Rasha Christie on that one.

All right. So what about relationships and marriage? Yeah. Well, you know, we've talked about this before, but the most important thing I think is if you're going to get involved in male-female relationships, if you're going to get married, the primary goal has to be that the relationship achieve kingdom purposes.

Again, the whole theme throughout this, every topic that we're talking about, seek first his kingdom in whatever area that is, and certainly seek first his kingdom in your relationships and in your marriage. We talk a lot about how relationships should produce results for the kingdom in episode six that we did. It's called "Nited by the King." And we talked a lot about how marriages should produce kingdom results in episode seven,

which is called "A Marriage Fit for a King." So if you haven't heard those, go take a listen to those.

I think they're really good episodes. Yeah. Those are two of my favorite episodes.

So what about parenting? Have you got any wisdom? I do. I do. Yeah.

It's really important to look at what the studies show. People talk about how kids don't come with a manual and I guess to some degree, maybe that's sort of true, but there are so many books and manuals and studies out there that show the results of certain decisions and behaviors and actions. And so one of the things we know from studies is that when the mother does not stay home for the first few years of her children's lives, they tend to not develop empathy, which is absolutely critical for healthy relationships, for social functioning and for life generally.

When the dad is absent, children don't develop the character traits and the skills that they need to make good decisions out in the world, outside the home. And so I encourage people whenever possible, try to work from home. I know that that's hard and the people who make that work really are heroes, but it's really valuable for your children to have both parents accessible and available to them.

I just want to comment also that if you're seeking first kingdom priorities, then you are not seeking selfish ambition. That is not what you're driven by. That is not what informs your decision about how to spend time, how much time to stay at work and that sort of thing.

The Bible actually calls selfish ambition sin and studies have shown that when that is the driving factor in a person's life, it's disastrous. I think this is especially a problem for men. I know there are some women who are like this, but if you're trying to put in a whole ton of hours into your career in order to buy shiny crap and make people think you're more important than you are, that's not compatible with a Christian worldview.

So, you know, maybe being a bit mean there, but yeah. And so and along those lines, you know, divorce has really harmful effects on children study after study after study has shown this for decades and decades. So, and I would encourage people to homeschool or privately educate their children at Christian schools.

The public school system has really largely become a massive left wing disaster. So really look into the those as possibilities. There are so many great resources for homeschooling and there are, there seems to be this rise of, of excellent private Christian schools coming back.

And so look at those and equip your children with apologetics, all the topics that we've talked about and keep them away from social media. If you want to see the worst of humanity, you find that on things like TikTok, you know, do not, there's just no reason to

allow your children to have access to that garbage. Yeah.

Let me try to summarize. I think what's interesting about all that you said, I think you're, you're making all these prescriptions, you know, for people. And I recognize this because I've read a lot of books on, on this, you know, I've read books about no-fault divorce.

I've read books about daycare. I've read books about early childhood education, you know, Jennifer Roback Morse type stuff. And basically you're saying these things, but these positions you're taking are based on studies, you know, showing what's, what's better, what works better.

So if you don't want a divorce, don't have a whole stack of premarital recreational, premarital partners, you know, exactly. That's the kind of thing we're going for here is the more you read books about this, the better decisions that you're going to make. Yeah.

And that's such a good point. I just, because I just want to jump in really fast here and say, you know, when I was growing up, I heard over and over, don't sleep around because that makes you a slut. That makes you a bad, you know, icky and things like that.

Fortunately, you know, I, work in the heat of the moment. You need to understand what you're losing by, by compromising on the standard. Right.

Yeah, exactly. It does not work to just say that's just icky. That's just wrong.

That's just a, you know, that makes you such and such type of person because in today's culture, it doesn't really make you, you know, an outcast or that sort of thing like it did decades ago. And so, but what we see is that from studies, they show that this, that, that having multiple partners before you're married has a terrible impact on your stability with your marriage partner. So yeah, studies, study, studies, The more people you have is the more you compare your current person to this large group of people and guess what? That person cannot possibly be the best at everything that all of these other people could do individually.

Anyway, I think that's good. And, and just in general, even if you don't read all these books and studies and many of them written by, you know, Christian scholars, um, then at least try to find, get advice from people who already have achieved what you're trying to achieve, you know, go to somebody who's paid off their house and say, how did you do it? Go to somebody who's got a great career and say, how did you do it? Go to somebody who's got four kids and they're homeschooling them and making ends meet and say, how did you do it? Yep. That's just don't think, you know, don't think that the TV is going to tell you and don't think that you're same age friends know what they're doing because they don't exactly exactly.

Yeah. And as we're coming near to the end of our time today, um, I really want to leave people with the overall really important point that the right decision is the one that puts kingdom priorities first. Uh, you know, a friend recently asked me if I would pray for her because she was having trouble making a decision and she didn't know which was the right decision in a, in a really difficult situation.

And she had been praying about it for a while and she didn't have any clarity. And so she asked that I would pray for her. And I asked her, is there one option in these options that you're considering? Is there one option that would allow you to put kingdom priorities first because Jesus informed us, you know, to, to seek versus kingdom and, um, and all and not worry about all the other things.

And she kind of stopped for a moment. She thought about it for several seconds and she goes, Oh my goodness. That just, that totally clears it up.

I know what I should do. I know what to do now. And, um, you know, it's not always that clear, but this is a question that we should always be asking.

And it's a goal we should always be seeking in our small decisions and our huge decisions and everything in between from childhood through retirement. Every season of life is an opportunity to seek first his kingdom until the day God calls us home. I think that's a great way to end this episode.

If you enjoyed this episode, please consider helping us out by sharing this podcast with your friends, writing a five star review on apple or Spotify, subscribing and commenting on YouTube and hitting the like button wherever you listen to the podcast. We appreciate you taking the time to listen and we'll see you again in the next one.
[inaudible]