Event: Titus 2

Hostess: Sister Yemina

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Title: How to be Fruitful/Frugal During Inflation

Text

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**Sister Yemina**

**Sirach 18:24-27 (Apocrypha) Think upon the wrath that shall be at the end, and the time of vengeance, when he shall turn away his face. [25] When thou hast enough, remember the time of hunger: and when thou art rich, think upon poverty and need. [26] From the morning until the evening the time is changed, and all things are soon done before the Lord. [27] A wise man will fear in every thing, and in the day of sinning he will beware of offense: but a fool will not observe time.**

The Most high is saying, when you have enough, think about the times you did not.

* We need to be preparing for the rough times ahead of us while we are still able.
* A wise woman will be fearful in everything, not fearful as in leaving the truth but fearful as in we don’t know what to expect.
* We need enough fear to get us moving, and not walk around lackadaisical wondering if things will happen.

Everyone in the world is talking about this famine, even the unrepented but Israel, we do not consider.

This class is to encourage us to prepare our homes, either we are going to do it or starve.

Getting prepared can feel overwhelming; preparing for the Feast of Tabernacles coming up, rent and bills due, trying to stock food, getting survival items, bug out bags and etc.

With that being said, we have to prioritize, budget and organize; simplify things to take the overwhelming feeling out of it.

* We cannot be ruled by our emotions.
* We have to figure out our immediate need and come up with a plan.

**Let's Talk About Money**

*What is inflation?* Inflation is when the value of our currency diminishes or when the value goes down.

*How does it happen?* Inflation happens when there is an increase in money in circulation.

* For example: If there is a large supply of televisions, the prices go down because they need to get them off the shelves. But, if there is a low inventory of televisions, the prices go up because they have become a rarity. The same thing applies with money.

We are now experiencing inflation because the market flooded with the currency from the stimulus checks, etc.

Due to inflation we are all getting poorer.

We are all receiving the curses and we are all sitting under the same oppression.

* This is the time we have to come together and be our sister’s keeper.

*What is a recession?* It is period of temporary decline, during which trade and industrial activity are reduced, generally identified by a fall in the gross domestic product in two successive quarters; when the economy is really slow for some months. When the recession lasts for years, it’s called a *depression.*

* If they forecast a depression Sisters, that means to mind the times, we are in for a rocky road ahead.

We need to be steadfast in stocking up our homes, to make sure that we’re easing some of the burdens off of our lords or from of ourselves, if single.

**Tips We All Need**

**Sirach 36:24 (Apocrypha) He that getteth a wife beginneth a possession, a help like unto himself, and a pillar of rest.**

Typically in a marriage, you have one who spends the money and one who saves.

* It is very rare for both to be either a spender or a saver.
* Sis, if you're the spender in the relationship, you’re going to have to change that.

**Romans 12:2 (KJV) And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God.**

* Every day we wake up, we have to renew our minds.
* We cannot be the spender, you or your lord is going to be struggling to pay the bills.
* Sisters that are married and spenders, you are not being a pillar of rest, but a pillar of stress.
  + Getting your nails and hair done doesn't help in stocking for the famine.
  + You can lessen your lord’s burdens by cutting back on unnecessary expenses (nails, hair, spa days, etc.).
* This is a great time for us to be sharing talents.
  + If you know how to do hair, show sisters simple hair styles and how to maintain them.
* Now is the time to start learning how to minimize your looks.
  + Wearing less makeup and doing your own nails sometimes will be helpful.
  + What are you going to do with those nails in the event you have to run?

Let's start getting in survival mode.

When it comes to money, either reduce how much you spend or increase how much you bring in.

* That will be up to your lord if he will allow you to work.

**Sirach 29:21 (Apocrypha) The chief thing for life is water, and bread, and clothing, and an house to cover shame.**

* Water, food, clothing and a place to cover ourselves are our priorities, Sisters.
* The second priority is preparing.
  + Do not pigeon shop.
  + Remember, bills, famine, then fun.
* You can have fun if the first two things are done first.
* Every time inflation goes up, you have to take a pay cut.

One way to save money, this is *only* for the responsible, is using credit cards.

**Credit Cards**

My lord travels a lot and when I found that out, I got a credit card that would give us points for traveling.

Everything that you buy, as many expenses as possible, purchase them with credit, and pay it off that month.

* Only use the credit card if you have the funds to cover the bill in your personal account.

Everything goes on the credit card, miscellaneous expenses and bills, and in turn you can gain hundreds and thousands of points, that can be redeemed for discounted hotels, travel, etc.

* Pay the card off at the end of the month to avoid interest rates.

Many cards have cash back rewards where you can get a percentage back from all of your purchases.

* + I get 5% cash back on mine; sometimes at the end of the month, I may get $150 cash back.
  + That's a way to help earn/save money, especially if you/your lord/family travel often. You can save on flights, rentals and hotels.

If you are not the responsible type and will not pay the card on time, you will destroy your financial health.

Don't do it.

**Portion Control and Fasting**

Many of us don't know what proper portion sizes are.

* Start reading the suggested serving sizes on the labels.
* If you have a food scale, start using it.
* If a cup of rice is the serving size, then get a measuring tool and scoop the cup size onto the plate, your food will stretch further.
  + If you have a Lord, speak with him and ask his permission to see if that is something he would be willing to try with you.
* Portioning will not only save you money, but it will also aid in weight loss.
* Fast more often for your spiritual well-being.
  + It also has many health benefits and will help stretch food and save money.
  + We overeat as a people.

Start bringing your own lunch to work or packing your lord's lunch.

It’s summertime, and kids want to eat more, since they are home.

* This is a great time to prepare your children not to eat all day.
* Prepare their bodies to eat less.
  + They aren't starving, they are bored.
  + Don't let your kids dictate what you cook.
    - They will either eat you have cooked or go to bed hungry.
  + Don't let your kids get you killed by putting them above the Most High.
  + Get them out of the habit of only wanting to eat one particular food.

**Lamentations 4:3 (KJV) Even the sea monsters draw out the breast, they give suck to their young ones: the daughter of my people is become cruel, like the ostriches in the wilderness.**

* When that day comes, your kids will be screaming and crying about what they can’t have, and what they don’t want to eat; that’s why I said they will get you killed.
* There might be a time where you need them to be quiet because someone is trying to break into your house.
* It is not love to continue to let your kids rule over you when it comes to food.
  + If you have an overweight child, get their weight down.
  + Don't be an ostrich, get them in order while you have the time.

**Shop the Sales**

If you can afford to shop the sales and buy extra, buy one or two more than you normally would.

* Look for deals on the things you already shop for.
* Download coupon apps like Ibotta, Fetch, P&G, Swagbucks, Walgreens, Dollar General for example.

**Video:** Millions are Not Ready for What Is to Come

<https://youtu.be/n13QXmRenM0>

* It's going to be harder on you than it is on the kids when you have to deal with them not wanting to eat and screaming and crying.
* Make sure you know how to cook and make it cost effective.
* The days of making these large elaborate meals are coming to an end.

Join all the loyalty programs in stores where you shop.

* Use the coupons the stores give you.
* Grab the Sunday paper and cut out coupons or clip digital coupons.
* Pay attention to the price tags and unit price, they can save you money.

If you have a small family, don't buy large cans of food.

* Once you open the can, will you eat it fast enough before it spoils or store it before it goes bad?
* Buy the smaller cans even if the larger ones are cheaper.

Let’s open the floor for sisters to share their saving tips:

* Cut off the cable. There are many streaming services (Netflix and Hulu), you don't have to get them all.
  + YouTube has plenty of free movies and the news, etc.
* Utilize the coupons at the bottom of the receipt.
* Get supplies when you see it. The stores are emptying, spend a little to get more.
* Utilize store rain checks or, ask them if they do that.
* Plan on what to buy before you leave the house; budget and stick to your list.
* You can go online and fill up the cart as though you were shopping so you know exactly how much you will be spending before you go.
  + Try two different stores to see which bill will be cheaper.
* Share accounts with righteous family for streaming apps like Netflix, Hulu, or Showtime, etc.
  + You are only paying for one app but your sharing accounts with other families.
  + If someone leaves the body, just change the password.
* Find another sister to share a Sam's Club, Costco, or other membership stores.
  + You can both go in on half for the yearly service and you each get a card.
* Shop with sisters.
  + Help each other with items or areas where there may be limitations.
* Let's start carpooling with each other to the school and events.

**Budget**

**Sirach 42:7 (Apocrypha) Deliver all things in number and weight; and put all in writing that thou givest out, or receivest in.**

This is budgeting.

* Know what you pay out and know what comes in.
* Be a good steward over your money.
* Use your calculator at the grocery store.
* Make sure your items are ringing up correctly.
  + Pay attention.
* If your lord is not on budget, that doesn't mean you can't budget as much as possible.

Most High and Christ Bless