

Open Hands: Stewardship with Kingdom Vision

The Barn Principle: Saving for Wisdom and Security

I want to include that I strongly believe my mother's passing was a mistake. I know the Bible says we should be blameless as Christians and disciples, but I blame my mother for unexpectedly passing on my stepfather's name Leon Williams in Dolton, Illinois. I found out my mom had chest pain before the day she died. He should have called 911 and got her medical attention. If that was the case, I believe she would be alive today. That is why I do not want to have nothing else to do with him because I blame him because my mother is not here on earth any more. I just really thought about it that he acted fake like he cared for her after she unexpectedly died. When I was in pain, I was able to make it to the emergency room. When I had pneumonia on my lung in 2013, I ended up in the emergency room at Northwestern Memorial Hospital in Chicago and was in the hospital room for three days. When I started to get sharp stomach pains in 2014, I ended up back in the emergency room at Northwestern Memorial hospital. The doctors drew blood for my lab work and told me my pancreas was on fire. I found out later that I got autoimmune pancreatitis disease. It is like I said in my mother's tribute on December 7 to you all that I said in my mother's exact words in our phone calls. I do not like my mom dying because of him and not here on earth any more. That's why I did what I did to bring what I can pack with me to bring back here Detroit with me along with my high school memory stuff from Esmond Elementary School and Morgan Park High School to store it out here with me. I do not want anything to do with him any more after my unexpected death and passing on November 18, 2025.

I do not believe he did not love my mom to keep her alive on earth and got her medical attention that needed to save her life. He always stressed my mom out because she wanted him to keep her side of the family out his mouth after she found out that he used to post stuff on social media about her side of the family. My mom's birthday was December 1 and she would have been 63 years old, but she died unexpectedly. If my grandma on her side of the family would be still alive today, she would be 94 years old tomorrow. She died on November 1, 2025. I believe my mother died unexpectedly from stress because it is what heart failure and stroke symptoms come from most of the time. My mother was dealing with a lot of stress daily with my stepfather Leon Williams in Dolton, Illinois and she told me that she was not happy with him the last 10-15 years. She told me in our phone calls that she was not happy and did not want to be with him. I believe my mom got her wish and God called her home. Now, she does not have to worry about any more pain, worries and suffering. She talked about all the stress on her side of the family with my aunt Karen telling her about her life and problems. Most of the stress came from her side of the family and what I shared in the sermon on December 7, 2025. She actually said the only person she continued to talk to after my grandma died was uncle Jerome and aunt Jackie on her side of the family. I did tell my mom that my biological father wanted her to call him to see how she was doing. I guess that will never happen after she unexpectedly dies. I know I did not stress her out because I tried to call her once or twice a week. She always told me that she knows I am fine and that she wanted me to be more independent while living out of state. She said to me that she was proud of me because I never had to move back home and be able to make it on my own. She said to me that she really did not like my stepfather's side of the family either. That is why I said if my grandma on my mom side of the family let her make own decisions to move to my father side of the family while she was pregnant with me that I believe it would go somewhere and my biological father would get himself more on his feet to get an apartment and raised me in the household. I strongly believe my stepfather Leon Williams in Dolton, Illinois put himself in that position when my mom unexpectedly died from heart failure. Now, he had to care about and take care of himself. I believe all he did was stress my mother out because he really did not do anything and let himself go after he retired from his job early to do nothing but sit around that house 24/7. I believe my mom's passing could have been avoided and did not really do anything about it.

This message will focus on moving from hand to mouth lifestyle to one of preparation, prudence and God honoring stability. How many of us remember when an emergency hit and one thing stood between us and deep debt was pure, frantic prayer? God is our provider, deliverer and our source. When you are obedient to God and live under God's grace. God will provide for you when you live your everyday life under his grace. God will provide for you along as you live under his grace and try to avoid sin in your life. American and the church culture often promotes consumption and debt over delayed gratification. We lack barns. Barns principle is the biblical mandate for prudent and intentional saving to establish wisdom, security and generosity in our lives. We learn that the barn principle is defined as Joseph foresight, fools folly and steward strategy.

1. If a financial famine hit your household today, how many months can you feed your family with current savings?
2. Which of the barns is currently empty in your life and what percentage of your income will you dedicate to filling it this week?
3. Is my savings plan centered on eternal purpose or just my personal comfort?

Read Proverbs 21:20

Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.

When you read Genesis 41:33-36 in the bible, Joseph's plan was to save years of plenty. God gave Pharaoh a dream not to scare him, but to prompt in preparation. Joseph interpreted the dream and proposed a radical plan. His plan was to save 20% of the harvest during the seven years of plenty. The savings was not Joseph's personal enrichment. The saving plan was a kingdom strategy to protect the nation. The saving plan was implemented to protect the family of Israel from the collapse during the coming famine. The truth about the barn principle was wisdom that demanded that we recognize that seasons of plenty are temporary. We save now, so we can be safe and strategic later. The savings were not about greed. The savings was all about obedience. We have to understand that the act of wisdom during the barn principle was driven by foresight. Foresight means in the bible biblically is seeing the inevitable hard times. The barn principle also explains trusting God to empower the disciple. We must honor God, so God can power us to live a righteous and obedient life to his kingdom. I want to talk more in yesterday's sermon about budgeting your money. If you earn \$1,000 by biweekly and \$2000/month, you pay rent with one paycheck and have \$1,200 leftover for the month. After paying all your expenses for the month, I encourage people to save at least \$100-200/month in a savings account and continue to let it grow in the savings account every month by adding \$200/month in savings account. You can have at least \$2,400 saved in the savings account each year and \$12,400 in ten years.

"And now let Pharaoh look for a discerning and wise man and put him in charge of the land of Egypt. Let Pharaoh appoint commissioners over the land to take a fifth of the harvest of Egypt during the seven years of abundance. They should collect all the food of these good years that are coming and store up the grain under the authority of Pharaoh, to be kept in the cities for food. This food should be held in reserve for the country, to be used during the seven years of famine that will come upon Egypt, so that the country may not be ruined by the famine." -Genesis 41:33-36

Pharaoh had a dream that none of the wise men could interpret. Joseph called the palace while being imprisoned. Joseph interpreted the dream as a prophecy from God. The seven fat cows and seven full ears represent seven years of unprecedented and overflowing harvest in Egypt. The seven years of cows and seven years of withered ears represent seven years of devastating famine that will follow abundance and consume all the plenty that came before. Joseph shifts from the interpreter and economic strategist. The call for the leadership in the barn principle is recognizing that preparation requires wise and

delegated leadership. This emphasizes financial prudence. Joseph sets a mandatory savings rate like Star of Hope Mission in Houston has a 40% savings rate for clients to start saving.

Luke 12:16-21 talks about the rich fool of the barn principle. It talks about the meaning of savings and hoarding during the barn principle. "And he told them this parable: "The ground of a certain rich man yielded an abundant harvest. He thought to himself, 'What shall I do? I have no place to store my crops. Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. And I'll say to myself, "You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry. But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself? This is how it will be with whoever stores up things for themselves but is not rich toward God." also Luke tells us the difference between wisdom and foolishness that goes back to Proverbs 21:20. The wise man stores a choice of food and oil that is called the barn principle. This is all about preparation of the barn principle. The foolish man devours all he has. A person that devours what he has is all about consumption without foresight. Luke 12 talks about the parable of a rich fool. The fool's sin was not that he had a good harvest. His sin of saving was selfish. We must not be selfish and be all about our own ambitions. Saving becomes a sin when it is a purpose of hoarding. Hoarding means saving for self-indulgence and taking life easy. When I think about this scripture, I think about how my mother died on November 18, 2025 from mostly stress that came from stroke and heart failure dealing with my stepfather's laziness and low-self esteem that she always told me on the phone in private conversations with her. It is like my mom was taken for granted by thinking married life was going to be easy for many years. After thinking about it for many years, he has a sin of selfishness and foolishness taking people like my mother for granted to stress her out. In God divine judgement, he called Israel a fool because his plan excluded God and eternity. That is why we must put God first in our life to avoid being foolish and selfish. We must understand that the barn principle has a warning that we must make preparations for saving by having our savings tethered to generosity. We save for security so that we can be generous when hardship hits for family and others. I wish my mother had a personal bank account and saved money every month by the time she was working, so when an emergency hit she could have stability under her to get out of bad and tough times. She would have been able to leave like she always said she wanted to do and let my stepfather in the house by himself. My mother was always against having a savings account at a bank because she always said if she had a bank account that she would not have anything in it. When I read and think about families and friends having savings that they can be able to help friends and families down on their luck and dealing with hard times. If my family members were not so selfish except for the biological father side of the family with savings and living by barn principle, I would not have ended up at Pacific Garden Mission in 2011 after losing my student housing at DePaul University and had to continue pursuing my higher education while living at a homeless shelter in Chicago.

"And he told them this parable: The ground of a certain rich man yielded an abundant harvest. He thought to himself, 'What shall I do? I have no place to store my crops. Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. And I'll say to myself, You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry. But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself? This is how it will be with whoever stores up things for themselves but is not rich toward God."-Luke 12:16-21

Jesus rejected the role as legal mediator because he refused to be drawn to disputes over possessions. Luke 12:15 talks about warning against greed. Foolish man was about scarcity. He was selfish and saved for his own enjoyment without God. That is why I am hoping that clients that complete the Spiritual Recovery Program and Men at Work Program at Star of Hope Mission in Houston are not saving money

in the mandatory savings program for their personal enjoyment with God. People need to stop being selfish with their wealth by helping one another within a capitalist prospect. The sin of hoarding is self indulgence and excluding God from your life. If my mom would have been married and waited on my biological father to get his life together with his own apartment while she was pregnant with me without letting my grandma on her side of the family make decisions for her that her faith in God would have continued during her childhood and been active in church. My mom said she grew up in church as a child. My biological father's side of the family is deeply spiritual. I got my spiritual blueprint from my childhood with my grandmother who was a Sunday school teacher. Turn to the person next to you and say do not save for selfish enjoyment without God.

1 Corinthians 16:2 talking about savings for a specific purpose that includes the ant model. Proverbs 6:6-8 talks about the ant model. The ant is a model of diligence. The ant model gathers food at harvest. This is a time specific plan. We must understand that saving is not an afterthought. Saving should be treated as a fixed expense. I can understand why Star of Mission in Houston has the mandatory savings program to help people save and stick to the barn principle in the bible to make preparations for emergencies. When we budget our money each month, we must determine our savings first and figure out what we will save each month in an emergency fund. Also, we must determine how much we are willing to tithe each month in church to put God first. A wise steward organizes their savings with three purposes to ensure stability and security, such as emergency barn, investment barn and generosity barn. The generosity barn is known as the kingdom impact barn. The emergency barn is the security barn for us to budget our expenses for 3-6 months. The emergency barn will keep us off of the detour of debt when hardship hits. The investment barn is the future wisdom barn that has us save for retirement or future large purchases. The investment barn guides us to honor God by thinking generationally. The generosity barn is the kingdom impact barn that will guide and help us to save for large giving opportunities, mission trips or unexpected needs in the church and community. The generosity barn ensures us that our security serves God's purpose.

"On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made." -1 Corinthians 16:2

Paul's instruction was pragmatic and focused on good stewardship of the Corinth church to God. This scripture talks about a savings plan that is systematic, proportional and preparation. The Greek word save it up is treasuring and storing. The barn principle talks about preventing chaos and crisis of your finances. People that do not put God first with their finances and savings will continue to live in crisis and chaos in unexpected situations. People go through situations that they are feeling financially squeezed and struggling living paycheck to paycheck. We must make tithing a weekly habit. We need to make savings a fixed expense in our budgets. I started to understand why Star of Hope Mission staff have clients do mandatory budgets of their income and expenses after they complete the Spiritual Recovery Program and Men at Work program in 2023.

"Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest." -Proverbs 6:6-8

We are called to intimate Joseph foresight to avoid the fools folly and implement the steward strategy. God promises to bless the work of the diligent like it says in Deuteronomy 28:12. The goal is not a bigger bank account, but a life free from anxiety, ready to serve and give without hesitation.

Heavenly Father,

Thank you for our life on earth and waking us up this morning.

Thank you for what you have given us in our life

I ask to guide us through right to your kingdom

Keep us away from evil and sinful behaviors around us

Help us build righteous and humble relationships and friendships with others

Guide us to love our neighbors and be cheerful givers to the Lord

End our life habits to live as a tax collector and Mammon.

Help and guide us to eliminate distractions in our life outside of this service and congregation in the world

In Jesus name, Amen