Dag Heward-Mills

Frugality

Frugality

by Dag Heward-Mills

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Unless otherwise stated, all Scripture quotations are taken from the King James Version of the Bible

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Dedication

To

I dedicate this book to my dear mother, ***Elisabeth Heward-Mills*** who has always been there for me.

Preface

Looking at the small beginnings of our church, many people have asked me the secret of our growth.

However, there is nothing secret about this old principle of frugality. It's been used by successful people for ages!

As stewards, God expects us to be faithful with the little He gives us. **And I have come to realize that prosperity is inevitable when we wisely maximise profits and minimise losses.**

In this book, I will share with you some of the principles the Lord taught me to apply in my church, ministry and in my personal life. **There is no need to be envious of successful people, you can be successful too!**

One cardinal feature of very intelligent people is that they have child-like minds, and are open to a wide variety of new ideas and possibilities. This makes them very creative and progressive. I think that most Christians need an attitude of being open and ready to learn.

If you are seeking to increase in any area of your life, business, ministry, then this book will help to point you in the right direction.

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Chapter 1

What Is Frugality

Frugality is the careful and wise use of money, resources and opportunities.

A frugal person is one who carefully and wisely uses money and resources. This person for instance, may eat frugal meals that is, food which is not in excess or wastefully prepared.

A frugal person wastes nothing! Therefore frugality is the way to prosperity.

The opposite of frugality is prodigality.

To be prodigal means to waste and to misuse money and resources.

Luke gives an account of a man who had two sons. The younger son demanded that his father give him his portion of the property. So he gave him his portion of the goods. The young man took half of the inheritance and set off into a far country. And there, he wasted his substance on riotous living.

Luke also tells of a prodigal steward, who was accused of wasting the things that were placed at his disposal.

...There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods.

Luke 16:1

The rich man is representative of God and the steward also represents the Christian. This rich man had certain goods which were in the charge of the steward. In the same way, God has given us everything in this life to control. The Christian is the custodian of these resources. He expects the Christian to use them wisely.

Whoever you are, know that God has placed certain things in your charge. He has put your life in your hands; He has given you parents, children, lands, trees, rivers, money and opportunities.

So you have several things in your control. But God's expectation is that you use them *frugally*. **If many of us were to wisely use what God has given us, we would go very far.**

Most of the problems we have in Africa are not due to the lack of resources. It is not because we lack the gold, diamonds, silver, steel, timber and a host of other resources. But it is the result of how we have used them. That is why we are rated as one of the poorest continents in the world.

If you don't use the resources wisely, you will end up poor. Just as this prodigal steward was asked to account for his stewardship, God will ask you to account for yours. I believe that many Christians are failing because they are wasting the resources God has given them.

When God was taking the children of Israel out of Egypt, He gave them an idea to borrow jewellery from their Egyptian neighbours.

God gave the Israelites favour before the Egyptians. As a result, the Egyptians released lots of jewellery to them. Then, in the 25th chapter of the book of Exodus, God instructed Moses to take an offering from the Israelites. He did not tell Moses to remind the people that He had given them the idea to be rich.

God may not remind you of the education He gave you, the job He gave you, or the life He gave you. **God will give to you over and over again, but one day, He will ask you to give an account of what is in your control.**

If you can't account properly for these things, God, like the rich man in the book of Luke, chapter 16 *will dismiss you*.

So many Christians do not know that God is in the business of employing and dismissing people!

God employed Moses to deliver the Israelites from Egypt to the Promised Land. But, when he disobeyed God's instructions by hitting the rock for water, God told him he wouldn't enter into the Promised Land.

God simply dismissed Moses at that point!

God also employed Elijah to fight the prophets of Baal, but when he complained, God dismissed him and chose Elisha to replace him.

How can we use what we have wisely?

Dear friend, are you making the most of the opportunities God is giving you?

There are certain principles by which we can wisely use the money, resources and opportunities which God has put at our disposal.

In the following chapters, I will share with you seven important principles on how to carefully and wisely use what God has given to you. These are the seven principles of FRUGALITY.

Chapter 2

The Principle of Valuation

It is very important to esteem, treasure and *place value* on some things in life.

All over the world, people attend school just to learn how to value properties. These are professionals called “valuers” or “land economists”.

When you know the value of something you will not mistreat it or throw it away. There are some things that you do not regard because you don’t know their importance or value.

Many people only value money! When a huge amount is mentioned, you easily appreciate how valuable it is.

It is important to know that many other things are valuable. That is why sometimes when somebody buys you a present, he will tell you how much it cost, so that you will treat the gift according to its value.

Once, I bought a present for a couple. When I gave it to them, they looked at it as if it was something ordinary. They didn’t realize the value of the present. So I told them how much it cost. Suddenly, their reaction changed. They got up and moved towards the gift to have a closer look at it.

When you put value on something, you treat it differently. **You will not waste or disregard it.**

Many people do not know the importance of teachers. In most African countries, they are not even well paid. My mother-in-law is a qualified teacher. Her pet name is “Please Teacher”. She has been a teacher for many years, and at one time, she was the President of the Ghana National Association of Teachers (GNAT).

She had this sticker on her car which read, “If You Can Read This, Thank Your Teacher”. It never occurred to me to value the teacher who taught me how to read. **Just like many other people, I had taken the teacher for granted.**

Another important but unappreciated profession is nursing. It was only when I started working in the hospital that I began to see what nurses go through. In my estimation, nursing should be one of the highest paid professions.

Often, they have to deal with dying people. Sick people are usually unattractive. They can urinate and defecate all over the bed but it is the nurse's duty to take care of them. Working in the hospital made me understand why some of them behave the way they do.

Another group of people who need to be valued are women.

Until recently, people did not know their value. But fortunately, they are now receiving some recognition all over the world.

In most cases, it is the women who teach the children, and without them a lot of things in the world would not be the same.

Mothers and fathers are also not valued until they are dead. Once, when I was returning home on a flight after a tour of some Lighthouse Chapel International churches, I saw a man with a giant wreath. It was the most beautiful set of flowers I had ever seen.

It was so big that he had to put it on one of the seats and buckle it with a seat belt.

I wondered if he could not have bought these flowers for the person when he or she was alive. I also wondered if as much money as was used in buying the wreath was ever sent to the deceased while he/she was alive.

We must place value on people and things while we have them with us, or we will live to regret it. The principle of valuation teaches us to value what we have, so that we treat it with care, and benefit from it *while* we can.

Chapter 3

The Principle of Timely Valuation

In Luke 7:36, we read the account of a Pharisee who asked Jesus to dinner.

In the course of the meal, a woman in the city showed up with an alabaster bottle of ointment and poured it on His feet.

Then she began to wash His feet with her tears and to wipe them with her hair, kissing and anointing them with the ointment.

When the Pharisee who invited Jesus saw that He did not stop the woman, he began to question Jesus' credibility as a prophet. To him, Jesus could not discern that the woman was a sinner.

Jesus discerned the heart of the Pharisee and gave a parable to explain that the woman had shown greater appreciation to Him for forgiving her of her numerous sins.

...I entered into thine house, thou gavest me no water for my feet: but she hath washed my feet with tears, and wiped them with the hairs of her head.

Thou gavest me no kiss: but this woman since the time I came in hath not ceased to kiss my feet.

Luke 7:44, 45

This was a woman who felt Jesus was so important that *while Jesus was alive*, she anointed His feet with the most expensive perfume and wiped them with her hair.

It is interesting to note that when Jesus died, the women who had walked with Him came with prepared spices and ointment to anoint Him.

By then it was too late! They rather met two people dressed in white like angels, who told them that He had risen from the grave.

Now upon the first day of the week, very early in the morning, they came unto the sepulchre, bringing the spices...And they found the

stone rolled away...they were much perplexed...

You will also be perplexed when you realize too late that something valuable has been taken away from you. The opportunity is gone forever!

These women came with all their valuable ointments to anoint the Master, but it was too late. When Jesus was with them, they probably did not realize His value.

So many people don't realize the importance of something until it is gone. All over the world, people are hailed after their death.

The first president of Ghana (my country), Kwame Nkrumah, was insulted, ridiculed and exiled when he was alive. Many years after his death, some political parties are now struggling to identify with him, calling themselves "Nkrumahists".

Many great people are recognized and valued *after* they are gone. When my father died I wept like a baby. Suddenly, I realized his value in a way I had never known when he was alive! When you lose something forever, you will suddenly see its value.

During the funeral of Ron Brown (the American Secretary of Commerce, who died in a plane crash), his son read his tribute which was carried live by CNN. He said something which struck me as underlining the principle of timely valuation. I think he said something to this effect: "I have no feelings of regret. I have said all that I could have said to him. There is nothing that I could have said which I didn't say. I have had the best of relationships with my father. On the day that he travelled I kissed him goodbye on his lips."

This was a son who probably had little to regret after he lost his father. In showing appreciation to his father, little did he know that this would be the last time.

We need to value people and things before we lose them. Many are those who kneel at their fathers' or mothers' graves and weep. **They grieve not only because the person is dead,** but also because they didn't show appreciation to the person when he or she was alive. I urge you to look into your life and see whether there is anybody you should have valued but you didn't. Hopefully, it is not too late to make amends

locate all such people and find a suitable way of expressing appreciation to them.

God is saying to His people that there are many things He has given us which often go waste. If you keep on wasting them, He will take them away from you. If God gives you a pastor and you don't value him, with time, He will take him away from you. If God gives you a mother and you are not grateful for her, He will take her away. If God gives you money and resources to be a blessing to the house of God, and you fail to utilize it for that purpose, **He will take away this opportunity and give it to someone else who will properly utilize it.**

Chapter 4

The Principle of Gathering Crumbs

Jesus taught a great lesson when He gathered the crumbs after feeding the multitude on the mountain.

During one of Jesus' evangelistic tours, there were more than five thousand people He needed to feed. Philip, one of Jesus' disciples pointed out that even two hundred penny worth of bread would not be sufficient to feed them.

A small boy's lunch of five barley loaves of bread and two small fish was blessed by Jesus, and He fed them all.

When they were filled, he said unto his disciples, Gather up the fragments that remain, that nothing be lost.

John 6:12

Instead of just sharing the grace and leaving, He collected twelve baskets of crumbs. I am sure every one of His twelve disciples took a basket home!

If you want to follow somebody, follow Jesus. He is the express image of God Himself. To see what God Himself would have done, look at Jesus He gathered the crumbs after He had taken five thousand people to the restaurant. Why would someone who could afford to take five thousand people to the restaurant be interested in crumbs? The answer is simple: frugality!

I can say from my little experience in this life, that it is often rich people who gather crumbs. **If you do not develop to the point where crumbs are important, you will never be rich, neither will you prosper.**

The Lord told me when we started the Lighthouse Cathedral project, "If you count your pennies, you will go very far."

I have found God's words to be true. In our church we don't have any big business tycoon who sponsors our building projects or any other project.

Many people are just average. Yet, we have gone very far and completed our multi-million cedi Cathedral. We gathered the crumbs!

Most people in poor developing countries do not respect the crumbs. Lights which are not in use are left switched on; water could be dripping from the taps but everyone would ignore it these are just two classic examples of the waste in our system.

When I visited my grandparents in Switzerland, I realized the waste in my country, Ghana. Like a typical Ghanaian, I used to leave my lights on all the time. In Switzerland only the rooms in which we were present had lights on. Every other room was in darkness to save electricity.

My grandfather would come with his walking stick and say, “You! You!”

Then he would shake his stick, and I would immediately turn off the extra lights.

Sometimes you wonder why certain people prosper and some do not. Switzerland is one of the richest countries in the world. In 1993, the GDP of Switzerland was 219 billion dollars while that of Ghana was only about 6 billion dollars.

In poor Ghana, we waste electricity and become poorer. In rich Switzerland, they save electricity and become richer!

It is the crumbs that make up the whole meal. When you add up all the crumbs, you will become rich.

There’s a saying that “little drops of water make a mighty ocean”. Well, that’s not in the Bible, but it’s true. (As Christians, we must know that there are many things that are not in the Bible but are still true.)

Identify the few things that God has given you, and consider them to be important.

The population of the world has been on a steady rise since 1900. Before the turn of the twentieth century, the world’s population had been steady at about the same figure for many years.

Suddenly it began to rise dramatically, and now we are striving to have fewer children.

What happened to make the number of people in the world increase so much?

It is largely due to the great breakthroughs in medicine. There are now cures for most of the killer diseases that could have killed us when we were children. When the death rate went down, the number of people went up. If you reduce the amount of deaths (dropouts or waste) your wealth will rise.

If only you can stay at the same income level and reduce the waste, suddenly you will increase and become rich.

Pastors need to learn that if they could only reduce the number of people dropping out of their churches, the churches will grow.

I value *every single member* of my church. I try hard to prevent unnecessary dropouts and people leaving the church.

I have learnt to close the back door of the church. **Many churches have big front doors and big back doors; that's why they never grow!**

Your business will grow when you can stop the waste and check the high, unnecessary bills and overheads. Don't you realize that all your profits and increase are going down the drain?

In my church, we monitor electricity bills, water bills and telephone bills on a chart. We have a system of sharing the phone bill amongst the staff when the bill goes above a certain figure.

You may not know it, but all these contribute to the eventual wealth of the church.

Chapter 5

The Principle of the Seven Lean Cows and the Seven Fat Cows

Pharaoh had a dream about seven fat cows and seven lean ones.

In the dream, he saw that out of a river, the seven fat cattle came out to graze. Suddenly, seven other extremely lean ones came out of the water and ate up the fat cattle (Genesis 41:1-4).

When Pharaoh had this dream, Joseph, who was then a prisoner, explained to the King that the seven lean cows stood for years of poverty and the seven fat cows, for years of prosperity.

God advised him through Joseph to store food during the times of plenty, so that he and the whole of Egypt would survive the lean years. This is wisdom from God.

This is a principle that will definitely affect you and me. **Everybody's life has seven "lean cows" and seven "fat cows".** The days of the seven fat cows will come, and so will the days of the seven lean cows.

There are always going to be seven lean cows and seven fat cows, and the lean ones will always eat the fat ones.

That means that there is a period when things will be good. So make the most of it by storing up for a rainy day. If you save in those years, when the lean years come, you won't go-a-begging.

The seven lean cows always eat up the fat ones, so if you are not wise in using your money, you will end up a pauper.

A poor old man who looks like he never had any wealth, probably did not use his seven fat cows very well.

My father was a very good lawyer, who handled many cases in court for several years. Through his hard work, he became rich and famous those were his fat cow years. Later, he was taken seriously ill, and kept going in

and out of hospital. But he had invested in hotels and other things; therefore, he reaped from all the investments of his fat cow years.

If you do not learn to save and invest during your fat cow years, the lean cow years will suddenly overtake you, leaving you with nothing but faint memories of how well you lived ages ago.

Some Africans who live abroad do not know that they are in the fat cow season. Some of them have the opportunity to earn so much money. But they don’t realize that it’s just for a season. They must benefit from their fat cow season.

Chapter 6

The Principle of Needing No Supervision

Go to the ant...which having no...overseer...

Proverbs 6:6, 7

If you are the type of worker who needs no supervision, you can be paid the additional money that would have been paid to your supervisor.

If your employer needs to employ someone to supervise you, then your supervisor will be paid more to ensure that you work well. The supervisor would have to ensure that you come to work on time and see to it that you work well.

That is the real reason why the person who supervises is paid more. No employer needs a worker who has to be told when it's time for him to wake up, when to come to work, and how to work. But the more somebody can work without supervision, the more the employer values such a person.

Go to the ant, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler,

Provideth her meat in the summer, and gathereth her food in the harvest.

Proverbs 6:6-8

I watched a documentary of an American airline which crashed somewhere in South America. It was a Boeing 757 with about 195 people on board. During the flight, the co-pilot was the one flying the plane, and not the captain. One survivor recounted that he heard the co-pilot saying, "We are approaching the airport. The weather is very good, visibility is clear, and there is no problem."

Suddenly, they heard a loud bang and the lights went out. This survivor woke up later on in the hospital. Just after the passengers had been assured of arriving safely, a terrible accident occurred and almost everybody was killed. There were only four survivors!

The recorded conversation between the captain and the co-pilot was revealing. He was terribly lost. This caused the plane to crash into a mountain.

Unfortunately, this was a man who needed to be supervised constantly in order to avoid killing many people. And that is exactly what he did. If the captain himself had been flying the plane, it might have been a different story.

I know some private businessmen in my church. If I were to go to their offices at eleven o'clock in the night, they would probably be there. At midnight on Sundays, some of them may be found in their offices working. Nobody tells them to work; neither does anyone admonish them to rise up early to go to work.

I know people who started out as drivers, but have risen to become managers because they needed no supervision.

If you are reliable enough to work without supervision, you will rise. You will not waste all the opportunities you have.

Chapter 7

The Principle of Not Chasing Fantasies

He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty.

Proverbs 28:19 (NIV)

This verse tells us that if a man has a piece of land right before him,and works on it or makes use of it, he will have more than enough food to eat.

But if this man rather chases after what he imagines he can get from somewhere else, then he will be poor forever!

For this man, the difference between abundance and poverty will be determined by whether he works on the piece of land he has, or whether he runs after imaginary things.

The piece of land here could be his profession, job, or property. He may own a shop or restaurant. He may be a teacher, doctor, or a photographer. Whatever the profession, he must make good use of it.

Unfortunately, many people waste their lives chasing fantasies. **Fantasies are things that are not real; they are things that are not in your hands.** You may have something that is right before you, but instead of working on it, you go chasing after something else. You *will* definitely have poverty.

Instead of concentrating on going to school, some people rather chase after visas to travel to Europe and America. I know a young man who was brilliant academically. I personally encouraged him to go to school, and even promised to pay his school fees. But he insisted on travelling to America. For the past six years, he has been waiting for his visa. Chasing the fantasy of travelling to America for six years! Imagine that!

People are looking for something elsewhere, when there is something right before them. I know someone who became a millionaire just by

taking photographs. He started out by taking photographs in my church, and became a millionaire.

There are things that are right before our eyes, yet we don't want them. We prefer something else. **When God blesses you with something, use it!** I have been in my church in Korle-Gonno, Ghana, all these years. I believe this is what God has given to me. I am not going to go around chasing after ministerial fantasies.

I will continue to till the "ministerial ground" that is before me. And I will be blessed. But if I leave what is in my hands and go chasing after the wind, trying to become famous, I will have poverty enough.

When it comes to spiritual things, people behave in the same manner. Some Christians have good churches with good pastors, honest men and women of integrity; but they would rather go round chasing after other things.

Whenever they hear that a powerful man of God is working wonders somewhere, they jump on the bandwagon. When they hear of a new church, they flock there.

Jesus calls them sign seekers. He says they are *evil* people.

...An evil...generation seeketh after a sign...

Matthew 12:39

Sometimes as a pastor, you wonder what such church members are looking for. What counts is faithfulness.

A good Christian must be able to faithfully stay or abide in one church where he will receive nourishment.

Paul said:

...I thank Christ...that he counted me faithful, putting me into the ministry...

1 Timothy 1:12

There is one thing God will consider before He puts you in the ministry. It is not ability, anointing, or talent it is **faithfulness!**

When you are faithful and stable with what He has put right before you, He will promote you!

Chapter 8

The Principle of Word-Based Valuation

He hath shewed thee...what is good...

Micah 6:8

Word-based valuation can be done by valuing things on the basis of what the Bible says, and *not* what you think.

The Word of God is God Himself, so when you value things according to God's Word, then you will be acting in the will of God. God is wiser than us; God knows more than we do, so I believe that God is the One who can tell us what is important.

If it is God who can tell you and I what is important, then we need to be interested in what God says.

In Akwatia (a diamond mining town in Ghana), I am sure the children used to play with what they thought were ordinary stones. One day, somebody might have come along and informed them that the stones they were throwing at each other were actually valuable diamonds.

Then they probably stopped throwing away the stones and rather treated them with care. Now these stones have brought them wealth.

When you don't know the value of something and you get someone to tell you how important that thing is (like the people at Akwatia were told), it could change your life. Your life could improve, or your earning power could increase because you were given the right information about something.

It is the Word of God which can show you what is valuable. The Word of God has a lot of instructions as to what is valuable. For instance, the Bible tells us what is more valuable than money.

A good name is rather to be chosen than great riches...

Proverbs 22:1

You may not know how valuable a good name is. As a pastor, I have come to see that every man of God has a good name and a bad name.

There are some places where I go that I have (as it were) a good name, and others where I have a bad name. It often depends on whether my enemies or friends have been there, and what they have said about me! It is through experience that I have seen that a good name is better than riches.

You cannot flourish in the atmosphere created by a bad name. You cannot buy a good name with money. I have learnt to value a good name.

Why would I give up my profession as a medical doctor to become a minister of the Word? Do I not think that it is important to attend to the physical bodies of people? I do!

However, my Bible also tells me that the souls of men are more important than their physical bodies.

There are so many Christians who do not have biblical reasons for the things they do. I have biblical reasons for the things I am doing.

The physical is more important to people than the spiritual. I have often asked for the reasons behind some of the things Christians do.

...what shall a man give in exchange for his soul?

Matthew 16:26

Normally, a brother would rather say, “I left this church for the other because my friend is in the other church.”

Hardly would you hear a modern-day Christian say, “It is written...” or “The Bible says...”

It is the Bible which must guide us and tell us what to do. The Word of God is reliable, it will never change. Jesus also said, **It is written...** when He faced the devil.

Jesus knew why He did the things He did, and said the things He said. Remember, my friend, Heaven and earth shall pass away but the Word of God will never pass away.

Jeremiah said,

Whether it be good, or whether it be evil, we will obey the voice of the Lord our God...

Jeremiah 42:6

This means you should obey the Word of God no matter what it says. It may not sound very good. It may sound difficult. But it is the Word.

Jeremiah said he would obey the Word of the Lord whether it sounded good or bad. At the end of the day you will see the results of obedience to the voice of the Lord.

It is the Word of God which can tell you what is important, what is good and what is right.

He hath shewed thee, O man, what is good...

Micah 6:8

The Word of God gives life, light and direction. God expects the Christian to seek what He says concerning any situation. Through this, the Christian can assess situations by the Word of God.

Dear friend, frugality is the way to maximise the meagre resources at your disposal. Apply these principles and prosper.

Frugality is the key you need!!!

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