

Learn how to master, your, money instead of letting it master, you. Discover, financial principles that work, and the real meaning of stewardship.

The Money River explores our attitudes about our money as well as how we manage and handle it. We must develop a healthy relationship with our financial resources, understanding we are to worship the Giver, not the gift, but receiving these resources joyfully as a blessing. When we need money and we don't have it, we can learn to pray appropriately for this need, understanding that God will provide because that is His nature.

While we can ask God for financial needs and expect Him to answer, we have an important part to play in the process. Budgeting helps us master our money, controlling where it goes and how we determine to use it. Learning to invest according to principles found in God's word allows us to provide for ourselves, our families, and God's work. As we age, we need to be aware of techniques that can protect us from fraud, scams, and even our own possible disability. Provisions must be made while we are healthy for a time when we might not be able to handle things ourselves.

Legacies allow us to provide financial resources for those people and organizations we love and support, and encouragement, expressions of love, and statements of faith and belief for those we leave behind, making it easier for our families when we are gone. When all is said and done, we are simply stewards of all God has given us financially and in every other area of our lives.





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Zoe Hicks is an attorney with over thirty years experience

working with clients in the tax and estate planning areas. As a member of the clients' financial planning team, she has worked with accountants, investment professionals, and trust officers to put into place techniques that accomplish what her clients want to achieve during their lifetimes and to insure the legacies they want to leave. As a volunteer fundraiser for her church and other charitable organizations, she understands the principles of stewardship and generous giving that allow the giver to be blessed far more than the gift given. Working from the premise that we are stewards of all that has been entrusted to us, she takes the reader through the stages of financial maturity, building from basic concepts to investment rules that work to the joy of radical giving.

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