



Quips & Quotes

The following quotes are taken from Brian Kluth's www.kluth.org collection of financial quips and quotes and the www.generousgiving.org

website. Topics include:

- Money & Possessions
- Budgeting & Contentment
- Credit & Borrowing
- Human Prosperity & Poverty
- Gambling
- God's Lordship & Ownership
- Generosity & Tithing
- Funding the Great Commission
- Honesty & Taxes

Note: Humorous quips & quotes appear in red.

Money & Possessions

A Christian can never serve God AND Money, but they must learn to serve God WITH money.

"A checkbook and financial statements are theological documents, they will tell you who and what you worship." BRIAN KLUTH (1955-), PASTOR AND GENEROSITY SPEAKER-AUTHOR

"Money talks. It says 'good-bye'. If you doubt this, answer the question, 'How much money did I make in the last 10 years?' Then answer, 'How much do I have left?' Also ask, 'And how much do I have stored in heaven?'" BRIAN KLUTH (1955-), PASTOR AND GENEROSITY SPEAKER-AUTHOR

People go through 3 conversions: their head, their heart and their pocketbook. Unfortunately, not all at the same time. MARTIN LUTHER

The most expensive vehicle to operate, per mile, is the shopping cart.

If we belong to Christ, it's logical that everything we have truly belongs to Him.

Your use of money shows what you think of God.

The world asks: "What does a man own?" God asks, "How does he use what he's been given?"

A "bargain" is something you can't use at a price you can't resist.

A Christian is one who does not have to consult his bank book to see how wealthy he really is.

*Money can buy a house, but not a home.
Money can buy a bed, but not sleep
Money can buy a wedding ring, but not love.
Money can buy a clock, but not time.
Money can buy an education, but not wisdom.
Money can buy jewelry, but not beauty.
Money can buy insurance, but not safety.
Money can buy a crucifix, but not a Savior.*

A dad is a man who has replaced the money in his wallet with snapshots of his family.

You know what a YUPPIE is (Young Upcoming Professional), but have you ever heard of DINK's & WOOF's? D.I.N.K.s = Double Income, No Kids. W.O.O.F.'s = Well Off Older Folks

The real measure of our wealth is how much we'd be worth if we lost all our money.

Hard work is the yeast that raises the dough.

The best investment is in the tools of one's own trade.

The poorest man in the world is the man who has nothing but money.

If you want to feel rich, just count all the things you have that money can't buy.

Money isn't everything, but it sure keeps you in touch with the children.

Many people spend most of their life losing their health to try and gain wealth, and then spend the end of their life losing their wealth trying to gain their health.

When a man becomes rich, either God gains a partner or the man loses a soul.

Life insurance is what keeps a man poor all of this life so he can die rich.

You are only poor when you want more than you have.

In every insurance policy the big print giveth and the small print taketh away.

Budgeting & Contentment

Be sure to budget! It is always better to know where your money is suppose to go rather than asking where it went.

*Beware of little expenses:
a small leak will sink a great ship.*

When it comes to money, always be sure to act your wage.

A joint checking account is never overdrawn by the wife; it's just under-deposited by her husband.

The trouble with most people is their earning capacity doesn't match their yearning capacity.

*The safest way to double your money
is to fold it in half and put it in your pocket.*

DEFINITION: Luxury = something that someone else has that I don't have - - everything I have, I need.

It's not the high cost of living, it's the cost of living too high that gets most people in trouble.

Many people spend money on things they don't need, with money they don't have, to try and impress people they don't like.

If you want to feel rich, just count all the things you have that money can't buy.

Remember: The most important things in life aren't things and the best things in life are always free.

*Where God guides, He provides.
What God orders, He pays for.*

Use it up, wear it out, make it do, or do without.

A good architect can improve the looks of your house merely by discussing the cost of a new one.

*When your outgo exceeds your income,
your upkeep will lead to your downfall.*

*The only sure path to financial stability and success
is to spend less than you earn for a long, long time.
Ron Blue*

One may commented, "I'm a walking economy. My hairline's in recession, my waist is a victim of inflation, and together they're putting me in a deep depression!"

*A recession is a period when sales go down
and staff meetings go up.*

*There are only two ways to become richer:
Spend less than you make OR make more than you spend.*

We're living in a land of plenty—Everything costs plenty.

*Twenty-five years ago \$50,000 bought a lot of house.
Today it buys a lot.*

*A recession is when your neighbor loses his job.
A depression is when you lose yours.*

*I read something the other day that made me cry - -
my quarterly investment and pension statements.*

*People who play the market are often led astray
by false profits.*

*You know your stock investments are in trouble
when your favorite companies stop appearing in the
newspaper business section and start appearing in
the political cartoons or classified ad legal notices.*

*"Be charitable before wealth makes thee covetous."
— SIR THOMAS BROWNE (1605-82), ENGLISH WRITER*

*"Millionaires seldom smile." — ANDREW CARNEGIE (1835-
1919), AMERICAN INDUSTRIALIST AND PHILANTHROPIST*

*"I was happier when I was doing a mechanic's job."
— HENRY FORD (1863-1947), AMERICAN INDUSTRIALIST*

*"Charity gives itself rich; covetousness hoards itself
poor." — GERMAN PROVERB*

*"The principal hindrance to the advancement of the
kingdom of God is greed. It is the chief obstacle to
heaven-sent revival. It seems that when the back of
greed is broken, the human spirit soars into regions
of unselfishness. I believe that it is safe to say there
can be no continuous revival without 'hilarious'
giving. And I fear no contradiction: wherever there is
'hilarious' giving there will soon be revival!" — O.S.
HAWKINS, U.S. BAPTIST PASTOR*

*"Take it from me. I went down the road of 'be all you
can be, realize your dreams,' and I'm telling you that
fame and fortune are not what they're cracked up to
be. We live in a society that seems to value only
physical things, only ephemeral things. People will
do anything to get on these reality shows and talent
contests on TV. We're obsessed." — MADONNA (1958-),
AMERICAN POP MUSIC ICON*

*"I have made many millions, but they have brought
me no happiness." — JOHN D. ROCKEFELLER, SR. (1839-1937),
AMERICAN INDUSTRIALIST AND PHILANTHROPIST*

Credit & Borrowing

Credit is what keeps you from knowing how far past broke you are.

Those who think money grows on trees are the ones who have a hard time getting out of the woods.

Number of years it takes to pay off an \$8,000 18% credit card balance with minimal monthly payments: 54 years

People who live beyond their means must always be given a lot of credit.

If you think nobody cares you are alive, just miss a couple monthly payments.

Many people have finally realized that money can't buy happiness. Now they're trying credit cards.

Before you borrow money from a friend, decide which you need more.

There are bigger things in life than money -- bills.

**"I have to have a raise," the man said to his boss.
"Three other companies after me."
"Is that so?" asked the manager.
"What other companies are after you?"
"My mortgage company, the electric company,
and the telephone company."**

Sign in the store window: Use our easy credit plan – 100% down and 0% monthly payments.

Car sickness is what some adults suffer from every month when they have to make their car payment.

These days it's easy to buy a \$50,000 car, just buy a \$15,000 car with 48 monthly payments!

By the time some people discover that money doesn't grow on trees, they are already way out on a limb.

"Money is a great treasure that only increases as you give it away." — LORD FRANCIS BACON (1561-1626), ENGLISH PHILOSOPHER AND SCIENTIST

"We can either use our money to serve our God or our god will be our money." — DENNY & LEESA BELLESI, FROM KINGDOM ASSIGNMENT

"I would as soon leave to my son a curse as the almighty dollar." — ANDREW CARNEGIE (1835-1919), AMERICAN INDUSTRIALIST AND PHILANTHROPIST

"What I possess, God owns." — HOWARD DAYTON, CO-FOUNDER OF CROWN FINANCIAL MINISTRIES

"Without a rich heart wealth is an ugly beggar." — RALPH WALDO EMERSON (1803-82), AMERICAN WRITER, PHILOSOPHER AND POET

"I find all this money a considerable burden." — J. PAUL GETTY (1892-1976), AMERICAN OIL INDUSTRIALIST

"If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life." — BILLY GRAHAM (1918-), AMERICAN EVANGELIST

"Give me five minutes with a person's checkbook, and I will tell you where their heart is." — BILLY GRAHAM (1918-), AMERICAN EVANGELIST

"I have watched hundreds of Christians in my time become financially blessed then develop an acquisitive streak that in turn makes their souls as metallic as the coins they seek." — SELWYN HUGHES, ENGLISH PASTOR AND AUTHOR

"The world asks, 'What does a man own?' Christ asks, 'How does he use it?' " — ANDREW MURRAY (1828-1917), SOUTH AFRICAN EVANGELIST AND WRITER

"I've just been a machine for making money. I seem to have spent my life in a golden tunnel looking for the outlet which would lead to happiness. But the tunnel kept going on. After my death there will be nothing left." — ARISTOTLE ONASSIS (1906-75), GREEK SHIPOWNER AND FINANCIER

"He who is not liberal with what he has, does but deceive himself when he thinks he would be liberal if he had more." — WILLIAM S. PLUMER, CHRISTIAN AUTHOR

"I finally know what distinguishes man from the other beasts: financial worries." — JULES RENARD (1864-1910), FRENCH WRITER

"What difference does it make how much you have? What you do not have amounts to much more." — SENECA (4 B.C.-65 A.D.), ROMAN PHILOSOPHER AND POET

"If a man is proud of his wealth, he should not be praised until it is known how he employs it." — SOCRATES (469-399 B.C.), GREEK PHILOSOPHER

"We should travel light and live simply. Our enemy is not possessions but excess." — JOHN R.W. STOTT (1921-), ENGLISH PASTOR AND EVANGELIST

"Money never stays with me. It would burn me if it did. I throw it out of my hands as soon as possible, lest it should find its way into my heart." — JOHN WESLEY (1703-91), ENGLISH EVANGELIST AND FOUNDER OF METHODISM

Gambling

\$650,000,000,000 (\$650 billion) was spent on legalized gambling in 1997 compared to \$450,000,000,000 spent in grocery stores. This \$650 billion represents \$2300 spent annually for every man, boy, woman and girl in America. SOURCE: U.S. ABSTRACT AS REPORTED BY FOCUS ON THE FAMILY.

Lottery = A voluntary tax for people that are bad at math.

With the millions of dollars being wasted in Las Vegas gambling casinos, they should change the name of Las Vegas to "Lost Wages, Nevada."

God's Lordship and Ownership

A lot of people are willing to give God the credit, but not too many are willing to give Him the cash.

"I have held many things in my hands, and I have lost them all. But whatever I have placed in God's hands, that I still possess." — MARTIN LUTHER (1483-1546), GERMAN REFORMER AND THEOLOGIAN

"One of the greatest missing teachings in the American church today is the reminder to men and women that nothing we have belongs to us." — GORDON MACDONALD, AMERICAN PASTOR AND TEACHER

"Stewardship is the act of organizing your life so that God can spend you." — LYNN A. MILLER, AUTHOR

"When money is sent to me for my own use, I pass it on to God. As much as five thousand dollars has thus been sent at one time; but I do not regard such gifts as belonging to me; they belong to Him, whose I am and whom I serve. Save for myself? I dare not save; it would dishonor my loving, gracious, all bountiful Father." — GEORGE MUELLER (1805-98), ENGLISH PASTOR AND MINISTRY LEADER

Human Prosperity and Poverty

"Watch lest prosperity destroy generosity." — HENRY WARD BEECHER (1813-87), AMERICAN ABOLITIONIST AND CLERGYMAN

"He who bestows his goods upon the poor shall have as much again, and ten times more." — JOHN BUNYAN (1628-88), ENGLISH PURITAN WRITER AND PREACHER

"A man there was, and they called him mad; the more he gave, the more he had." — JOHN BUNYAN (1628-88), ENGLISH PURITAN WRITER AND PREACHER

"Prosperity inebriates men, so that they take delights in their own merits." — JOHN CALVIN (1509-64), FRENCH THEOLOGIAN AND REFORMER

"Nothing is more dangerous than to be blinded by prosperity." — JOHN CALVIN (1509-64), FRENCH THEOLOGIAN AND REFORMER

"Why should men leave great fortunes to their children? If this is done from affection, is it not misguided affection? Observation teaches that, generally speaking, it is not well for the children that they should be so burdened." — ANDREW CARNEGIE (1835-1919), AMERICAN INDUSTRIALIST AND PHILANTHROPIST

"Surplus wealth is a sacred trust which its possessor is bound to administer in his lifetime for the good of the community." — ANDREW CARNEGIE (1835-1919), AMERICAN INDUSTRIALIST AND PHILANTHROPIST

"Thousands upon thousands are yearly brought into a state of real poverty by their great anxiety not to be thought poor." — WILLIAM CORBETT (1680-1748), ENGLISH COMPOSER

"Philanthropy is commendable, but it must not cause the philanthropist to overlook the circumstances ... which make philanthropy necessary." — MARTIN LUTHER KING, JR. (1929-68)

African-American civil rights preacher
"I shovel [money] out, and God shovels it back ... but God has a bigger shovel!" — R.G. LETOURNEAU (1888-1969), AMERICAN INVENTOR

"The fellow that has no money is poor. The fellow that has nothing but money is poorer still." — BILLY SUNDAY (1862-1935), AMERICAN REVIVALIST

We are rich only through what we give: and poor only through what we refuse and keep." — ANNE SWETCHINE (1782-1857), RUSSIAN-FRENCH WRITER

Biblical Generosity & Tithing

"I never would have been able to tithe the first million dollars I ever made if I had not tithed my first salary, which was \$1.50 per week." — JOHN D. ROCKEFELLER, SR. (1839-1937), AMERICAN INDUSTRIALIST AND PHILANTHROPIST

No church ever has a money problem, only a faithfulness problem. — BRIAN KLUTH, PASTOR AND GENEROSITY SPEAKER & AUTHOR

When you give to God, you discover that God gives to you.

When it comes to giving, some people stop at nothing.

Giving to God is a grace—but not giving to God is a disgrace.

There's no good reason to be the richest man in the cemetery. COL. SANDERS, FOUNDER OF KENTUCKY FRIED CHICKEN

Generosity & Tithing (continued)

What I kept, I lost. What I gave, I have.

*If a pauper gives to God, he'll feel like a prince.
If a prince doesn't give to God, he'll feel like a pauper.*

"I have observed 100,000 families over my years of investment counseling. I always saw greater prosperity and happiness among those families who tithed than among those who didn't." SIR JOHN

TEMPLETON, CHAIRMAN OF TEMPLETON FUNDS

When we give to God, we are just taking our hands off what already belongs to Him.

Give to God what's right--not what's left.

Some people give God a tenth—a tenth of what they ought to give.

You should give according to your income, lest God make your income according to your giving.

Do yer givin', while yer livin', so you'll be knowin' where its goin'.

There are no pockets in a shroud and no U-hauls behind a hearse.

Two things ruin a church--loose living and tight giving.

There are many who will give the Lord the credit but never give Him the cash.

God looks at the heart, not the hand--the giver, not the gift.

If everyone in your church followed your pattern of giving, would your church receive a token, a tip or a tithe? — BRIAN KLUTH, PASTOR AND GENEROSITY SPEAKER & AUTHOR

"If a thief helps a poor man out of the spoils of his thieving, we must not call that charity." — DANTE ALIGHIERI (1265-1321), ITALIAN POET

When it comes to giving until it hurts, most people have a very low threshold of pain.

Seek joy in what you give not in what you get.

Some people say, "Give till it hurts." But God recommends that we give until it feels good. God loves a cheerful giver! — BRIAN KLUTH, PASTOR AND GENEROSITY SPEAKER & AUTHOR

With the price of everything else going up these days, aren't you glad the Lord hasn't increased the tithe to 15%?

Real charity doesn't care if it's tax deductible or not. The Dead Sea is the dead sea because it continually receives and never gives.

Thank the Lord that you can give instead of depending on others to give to you.

Charity begins at home and generally dies from lack of outdoor exercise.

"Do not give, as many rich men do, like a hen that lays her eggs ... and then cackles." — HENRY WARD BEECHER (1813-87), AMERICAN ABOLITIONIST AND CLERGYMAN

"Wealth shines in giving rather than in hoarding: for the miser is hateful, whereas the generous man is applauded." — [ANICIUS MANLIUS SEVERINUS] BOETHIUS (480-524?), ROMAN STATESMAN AND PHILOSOPHER AND CHRISTIAN MARTYR

"Examples are few of men ruined by giving." — CHRISTIAN BOVÉE

"Generosity lies less in giving much than in giving at the right moment." — JEAN DE LA BRUYÈRE (1645-96), FRENCH WRITER

"One of the reasons churches in North America have trouble guiding people about money is that the church's economy is built on consumerism. If churches see themselves as suppliers of religious goods and services and their congregants as consumers, then offerings are 'payment.'" — DOUG PAGITT, PASTOR

"My take on tithing in America is that it's a middle-class way of robbing God. Tithing to the church and spending the rest on your family is not a Christian goal. It's a diversion. The real issue is: How shall we use God's trust fund—namely, all we have—for His glory? In a world with so much misery, what lifestyle should we call our people to live? What example are we setting?" — JOHN PIPER (1946-), PASTOR AND AUTHOR

"You have not lived until you have done something for someone who can never repay you." — JOHN BUNYAN (1628-88), ENGLISH PURITAN WRITER AND PREACHER

"Getters generally don't get happiness; givers get it." — CHARLES H. BURR

"Giving frees us from the familiar territory of our own needs by opening our mind to the unexplained worlds occupied by the needs of others." — BARBARA BUSH (1925-), FORMER AMERICAN FIRST LADY

Generosity & Tithing (continued)

“I was once young and now I am old, but not once have I been witness to God’s failure to supply my need when first I had given for the furtherance of His work. He has never failed in His promise, so I cannot fail in my service to Him.” — WILLIAM CAREY (1761-1834), BAPTIST MISSIONARY TO INDIA

“You can give without loving. But you cannot love without giving.” — AMY CARMICHAEL (1867-1951), MISSIONARY TO INDIA

“It is more difficult to give money away intelligently than it is to earn it in the first place.” — ANDREW CARNEGIE (1835-1919), AMERICAN INDUSTRIALIST AND PHILANTHROPIST .

“We make a living by what we get; we make a life by what we give.” — WINSTON CHURCHILL (1874-1965), BRITISH WARTIME PRIME MINISTER AND STATESMAN

“No person was ever honored for what he received. Honor has been the reward for what he gave.” — CALVIN COOLIDGE (1872-1933), 30TH U.S. PRESIDENT

“Give naught, get same. Give much, get same.” — MALCOLM FORBES (1919-90), AMERICAN PUBLISHER

“No one has ever become poor by giving.” — ANNE FRANK (1929-45), JEWISH DUTCH DIARIST DURING NAZI OCCUPATION

“No one is so generous as he who has nothing to give.” — FRENCH PROVERB

“Dearest lord, teach me to be generous; teach me to serve you as you deserve; to give and not to count the cost.” — IGNATIUS OF LOYOLA (1491-1556), JESUIT FOUNDER

“The only investment I ever made which has paid consistently increasing dividends is the money I have given to the Lord.” — JAMES L. KRAFT (1874-1953), KRAFT-PHOENIX CHEESE CORP. CHAIRMAN

“To give without any reward, or any notice, has a special quality of its own.” — ANNE MORROW LINDBERGH (1906-2001), AMERICAN AVIATRIX AND WRITER

“A bone to the dog is not charity. Charity is the bone shared with the dog, when you are just as hungry as the dog.” — JACK LONDON (1876-1916), AMERICAN NOVELIST

“Give what you have. To someone it may be better than you dare to think.” — HENRY WADSWORTH LONGFELLOW (1807-82), AMERICAN WRITER AND POET

“Generosity during life is a very different thing from generosity in the hour of death; one proceeds from genuine liberality and benevolence, the other from pride or fear.” — HORACE MANN (1796-1859), AMERICAN EDUCATOR AND POLITICIAN

“I am convinced that the devil has caused the subject of giving to stir up resistance and resentment among God’s people because he knows there are few ways of spiritual enrichment like the exercise of faithful stewardship.” — STEPHEN OLFORD, PREACHER AND AUTHOR

“Our culture values the size of the gift, but God values the size of what we keep.” — ED OWENS, CHICAGO FUND MANAGER

“He that gives all, though but little, gives much; because God looks not to the quantity of the gift, but to the quality of the givers.” — FRANCIS QUARLES (1592-1644), AUTHOR

“I believe it is every man’s religious duty to get all he can honestly and to give all he can.” — JOHN D. ROCKEFELLER, SR. (1839-1937), AMERICAN INDUSTRIALIST AND PHILANTHROPIST

“Think of giving not as a duty but as a privilege.” — JOHN D. ROCKEFELLER, JR. (1874-1960), AMERICAN INDUSTRIALIST AND PHILANTHROPIST

“Generosity is to materialism what kryptonite is to Superman.” — **Lloyd Shadrach**, pastor and author
“Never measure your generosity by what you give, but rather by what you have left.” — BISHOP FULTON J. SHEEN (1895-1979), ROMAN CATHOLIC BISHOP

“If there be any truer measure of a man than by what he does, it must be by what he gives.” — ROBERT SOUTH (1634-1716), ENGLISH CLERGYMAN

“Giving is true loving.” — CHARLES HADDON SPURGEON (1834-92), ENGLISH BAPTIST PREACHER

“Even if I give the whole of my worth to Him, He will find a way to give back to me much more than I gave.” — CHARLES HADDON SPURGEON (1834-92), ENGLISH BAPTIST PREACHER

“We can all be stimulated to greater generosity by the known generosity of others.” — JOHN R.W. STOTT (1921-), ENGLISH PASTOR AND EVANGELIST

“The measure of a life is not its duration, but its donation.” — PETER MARSHALL (1902-49), FORMER U.S. SENATE CHAPLAIN

“It’s not how much we give but how much love we put into giving.” — MOTHER TERESA (1910-97), CATHOLIC MISSIONARY TO INDIA

“What the Bible says is really true—it’s better to give than to receive.” — TED TURNER (1938-), MEDIA MOGUL AND PHILANTHROPIST

“Giving is more than a responsibility—it is a privilege; more than an act of obedience—it is evidence of our faith.” — WILLIAM ARTHUR WARD (1921-94), AMERICAN EDUCATOR

Generosity & Tithing (continued)

“If I cannot give bountifully, yet will I give freely.” — ARTHUR WARWICK

“When I die, if I leave behind me ten pounds ... you and all mankind [may] bear witness against me, that I have lived and died a thief and a robber.” — JOHN WESLEY (1703-91), ENGLISH EVANGELIST AND FOUNDER OF METHODISM

“Earn as much as you can. Save as much as you can. Invest as much as you can. Give as much as you can.” — JOHN WESLEY (1703-91), ENGLISH EVANGELIST AND FOUNDER OF METHODISM

Funding the Great Commission

“Americans are especially vulnerable to an appeal that says, ‘Give us your dollars, but not your sons and daughters.’ If we do that, missionary vision will die within a generation, and the dollars will also eventually stop.” — ROGER HEDLUND, AUTHOR

“I will place no value on anything I have or possess except in relation to the Kingdom of Christ. If anything I have will advance that Kingdom, it shall be given or kept whichever will best promote the glory of Him to whom I owe all my hopes, both for time and eternity.” — DAVID LIVINGSTONE (1813-73), ENGLISH MISSIONARY AND EXPLORER OF AFRICA

“God’s work done in God’s way will never lack God’s supply.” — J. HUDSON TAYLOR (1832-1905), ENGLISH MISSIONARY TO CHINA

“I believe with all of my heart that God’s people possess God’s provision to accomplish and fulfill God’s purposes in the world.” — JOEL VESTAL, FOUNDER OF SERVLIFE INTERNATIONAL

Eternal Rewards

Our real worth is what will be ours in eternity.

“Charitable giving should be a spiritual, rather than an economic decision. Economically, charitable giving never pays.” — RON BLUE (1942-), CHRISTIAN FINANCIAL PLANNER

“Looking for the reward of good works, we must wait patiently till the last day, the day of resurrection.” — JOHN CALVIN (1509-64), FRENCH THEOLOGIAN AND REFORMER

“The return we reap from generous actions is not always evident.” — FRANCESCO GUICCIARDINI (1483-1540), ITALIAN HISTORIAN AND STATESMAN

“You only get to keep what you give away.” — SHELDON KOPP, AUTHOR

“He who gives while he lives, gets to know where it goes.” — PERCY ROSS (1916-2001), AMERICAN PHILANTHROPIST

“I judge all things only by the price they shall gain in eternity.” — JOHN WESLEY (1703-91), ENGLISH EVANGELIST AND FOUNDER OF METHODISM

Honesty & Taxes

The “Report Card on the Ethics of American Youth,” a study of the attitudes and habits of 8,600 students in grades 9 through 12, found:

- **7 in 10 students admitted cheating on a test at least once within the past year.**
- **92 percent had lied to their parents in the past year.**
- **78 percent had lied to their teachers.**
- **More than 1 in 4 said they would lie to get a job.**

Deception – 32% of American’s would not report \$2000 of money made on the side to the IRS.

How much better to be honestly poor than questionably rich.

You should file your income tax, not chisel it.

Income is a small matter to me--especially after taxes.

The IRS has come up with a simplified 1040 form. There’s only 2 lines: (1) How much did you make last year? (2) Send it in.

An honest letter was sent to the Internal Revenue Service It stated: “Dear Sirs: I cannot sleep. Last year, when I filed my income tax return, I deliberately misrepresented my income. Now I cannot sleep. Enclosed is a check for \$150 for taxes. If I still cannot sleep, I will send you the rest!”