

## Trusting God and Being Content

I am a firm believer in the truth that the best defense is a good offense. I believe if we focus on the positives we can ward off the negatives. Instead of examining ourselves regularly to see whether we are coveting, I suggest we take the opposite tack and pray for and love our neighbor. The character trait that a Christian who is free from coveting possesses is contentment. Following is a compendium of scriptures with this thought in mind.

“Be ye free from the love of money; content with such things as ye have: for himself has said, I will in no wise fail you, neither will I in any wise forsake you” *Hebrews 13:5, ASV.*

“But godliness with contentment is great gain: for we brought nothing into the world, for neither can we carry anything out; but having food and covering we shall be therewith content. But they that are minded to be rich fall into a temptation and a snare and many foolish and hurtful lusts, such as drown men in destruction and perdition” *1 Timothy 6:6–9, ASV.*

“Give me neither poverty nor riches; feed me with the food that is needful for me: lest I be full, and deny you, and say, Who is the Lord? Or lest I be poor, and steal, and use profanely the name of my God” *Proverbs 30:8b–9, ASV.*

“Better is little, with the fear of the Lord, than great treasure and trouble therewith” *Proverbs 15:16.*

“Better is a little, with righteousness than great revenues with injustice” *Proverbs 16:8, ASV.*

The Christian alternative to coveting is being thankful and content. Focusing on what God has provided helps you have a grateful heart. Contentment is an effective antidote to the wiles of advertising, which foster discontent and focus on what you don't have and usually don't need. In the eyes of the world, your car is always too old, your house is too small, your furniture is worn out, your computer is a dinosaur, and you deserve a vacation in paradise. We could go on and on along this line of thinking, and I am sure you could add a few examples yourself. You get the idea. The prime objective of advertising is to get your eyes on what you don't have, instead of what you do have. There is nothing inherently wrong with advertising. It is simply communicating the goods and services that

are available. If the accountant that I have now had not advertised, I would not have known he was available or that he lived nearby. However, the media has taken advertising a step further in seeking to fuel discontent and subtly foster the notion that things will make you happy, instead of God.

As we remember the great hymn and “count our blessings, naming them one by one,” we will “discover what the Lord has done.” It is a learned skill to direct our hearts and minds in this manner, and it is one that Paul the apostle had mastered.

“Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content” *Philippians 4:11*.

Contentment and a thankful heart are worth pursuing.

## PRAYER

“Incline my heart unto your testimonies, and not to covetousness. Turn away mine eyes from beholding vanity, and quicken me in your ways” *Psalms 119:36–37, ASV*.

Help us to experience with Paul the secret of contentedness: “I know how to be abased, and I know also how to abound: in everything and in all things have I learned the secret both to be filled and to be hungry, both to abound and to be in want. I can do all things in him that strengthens me” *Philippians 4:12–13, ASV*. Amen.

### Count Your Blessings

Johnson Oatman, Jr., 1897, music by Edwin O. Excell

When upon life’s billows you are tempest tossed,  
When you are discouraged, thinking all is lost,  
Count your many blessings, name them one by one,  
And it will surprise you what the Lord hath done.

Count your blessings, name them one by one,  
Count your blessings, see what God hath done!  
Count your blessings, name them one by one,  
And it will surprise you what the Lord hath done.

## LESSON 4

# Banking

Banks are useful for holding your money, saving your money, facilitating the moving of your money, and borrowing money. Banks do not create money. The board of directors of a bank manages money by offering a variety of services to you and your neighbors. The money that is in a bank comes from people who deposit their funds in the bank.

One thing that has always struck me about a bank is the words associated with it. Notice how often you see words like fidelity (which means faith or faithful), trust, or security. We know that it is tempting to put one's trust in riches instead of in God. I am conscious of this as a Christian. Banks like to be thought of as safe places that you can trust to take good care of your hard-earned money. Ultimately God is our refuge and strength, not the corner bank. That being said, let's examine some of the functions of a bank.

## CHECKING

The first function is checking. Checking is where you give the bank your money to hold for you. We'll name your bank, Bank 1. When you write a check, the person or place that receives the check takes it to their bank, that we'll call Bank 2, where it is cashed. That piece of paper, your check, is now turned into green cash. Then Bank 2 contacts Bank 1 and the money is turned over to Bank 2.

This service is a convenience for you and for the person you paid. But it is work for the banks, work that they should be paid for. So how are they paid for their checking services?

When you deposit your money into the bank's hands, they don't just sit on

it; they use it to make money. Your next-door neighbor may need to borrow \$5,000.00 for a new car. He goes to the bank, and they decide he is worth the risk (lending money always is a risk) with the agreement that he pay it back in, say, 12 months at 8% interest. If he honors the agreement, the bank just made 8% on the \$5,000.00, or \$400.00. To keep it simple, they are lending out your money and making money with it. So the more money that you deposit or place in the bank, the more they can make. You can make deposits in person, through the mail, or electronically by using your computer. Now the more they profit, the less you should pay, since they are using this money very profitably. This affects your fees.

Each bank has separate fees and structures in place for their checking services. If you put in a little money, say, \$100.00, then you will probably pay for your checking privileges. If you deposit a lot, like \$2,000.00, then you probably won't have any checking fees and will qualify for free checking. In a best case scenario they will even pay you for holding the money. They do this by paying you a percentage of what is in the bank. Currently I receive a bonus of 2% of the money in my checking account. I moved my checking account to this bank because of this bonus. The bank that used to handle my checking account began charging fees regardless of how much money was in my account. At the new bank, I not only get a 2% return, but free checking services as well.

## SAVINGS ACCOUNTS

Some banks used to be called savings and loan banks. When I was a child, my brothers and I all had savings accounts at the local bank. With each account came a little book called a passbook, in which the bank would write the amount in your account. When you made withdrawals, they would subtract the amount. All of this was handwritten in the passbook. From time to time they also recorded the interest earned. This was way before computers, which keep track of everything for us now. Banks provided a place for your money to grow. If you had \$100.00 in your account and were to receive 3% each year, or annually, then at the end of one year you had \$103.00 in your savings account instead of \$100.00. If the money was in a shoe box under your bed, you still had only \$100.00. Savings accounts are still a function of most banks. These savings might be special funds like saving for college, an emergency fund, or saving for a new car. If it is not in your wallet, you have a better chance of not spending it.

## LOANS

Another service of the bank is making loans. Smaller amounts, such as those needed for a car or a new kitchen, are usually referred to as loans. Larger amounts that are loaned for the purchase of a home are called mortgages. The key components of a loan are how much you have to pay back, which is determined by the percent of the loan, and the time frame in which to pay it back. These are our concern as the lenders, the ones who are borrowing the money.

But the bank, that is the lender, has another concern, and that is how you are going to pay it back, and whether you have the means with which to pay it back. So there is quite an interview process along with an application to determine your ability to pay back what you are borrowing. This is done to establish what kind of a risk you are, or if you have good credit. For a house, the bank will look over your application carefully, because if you can't make your monthly payments (called defaulting), they can always take your house back (called repossessing) and then resell it to get their money back. They want to make sure the house is worth what you are paying for it.

For a car it is different, because you may drive away and not return, so if you don't make your regular payments, it is hard to track you down. Usually you need some sort of collateral, or something worth the price of the car, that will replace the value of the car if you default on your payments. Remember, the money in the bank is your money, and your neighbor's money, so you want them to be careful when they loan out your earnings.

In some circles, a popular loan is the home equity loan. When you make house payments, you pay the interest and the principal. The principal goes toward paying for the house, and the interest goes to the bank. Equity is the amount of your home that you have actually paid for. When you take out a home equity loan, you are borrowing from your home's equity, or what you have paid for so far.

## ATM

A relatively new service provided by the bank is an ATM, which stands for Automated Teller Machine. If you get money from a machine owned by your bank, there are no fees involved. But if you are traveling, there is usually a fee of at least \$1.00. If you withdraw \$100.00, you will pay a 1% fee.

## LESSON 4.1 Banking

1. Name two functions of a bank.
2. Whose money is in a bank?
3. Tell one way that a bank makes money.
4. How do you qualify for free checking?
5. What words are associated with banks to engender your confidence?

6. What word describes a long-term loan for a home?
  
  
  
  
  
  
  
  
  
  
7. What does ATM represent?
  
  
  
  
  
  
  
  
  
  
8. Where are ATMs found in your area? Hint: Ask your folks!
  
  
  
  
  
  
  
  
  
  
9. If you withdraw \$300.00 from an ATM and have to pay a fee of \$1.50, what percentage of the amount withdrawn is that?
  
  
  
  
  
  
  
  
  
  
10. What is the name of the bank closest to your home?

## LESSON 4.2 Banking

1. Name two functions of a bank not given in worksheet 4.1.
2. Which is the safest place to save money, a shoebox or a bank?
3. Tell another way a bank earns money.
4. Why do you have to pay fees on a checking account if you keep only a few dollars in your account and write several checks per month?
5. What is a passbook?



## For Parents and Students

Beginning in student lesson 4.3, I ask the student to interview his parents for input on the lesson being studied. I do this for several reasons.

1. Parents have valuable experience and wisdom that their children need to hear. I am hoping that the questions in the lessons will facilitate discussion that will benefit parent and student alike.
2. Most of the lessons where these interview questions are found deal with topics that don't have a black and white, right or wrong answer. In discussing the topics, you will see facets of the problem that you probably wouldn't have seen by yourself.
3. Parents have a God-given responsibility to teach and instruct their children. God tells us this wisdom is to be passed on in everyday occurrences. "Repeat them again and again to your children. Talk about them when you are at home and when you are on the road, when you are going to bed and when you are getting up again" *Deuteronomy 6:7, NLT*. These starter questions could be the topic of conversation around the dinner table or in the car.
4. There are also some questions for grandparents. While God's principles are eternal and applicable to all generations, they can be fleshed out differently in different time periods. When you discuss these topics with older people, notice trends from one generation to another. (If you do not have access to your grandparents, perhaps a respected church member or elderly neighbor would help you complete your assignment.)

### NOTE FOR THE STUDENT

I hope you have a healthy relationship with your parents. God chose you for them and them for you. He then gave instructions to parents and children. The one command that applies specifically to you is to honor your father and mother. Paul notes in Ephesians 6 that this is the only

command with a promise. The promise is that you will live long and that it will go well with you. If your attitude towards your dad and mom is not what it should be, let me encourage you to ask God to turn your heart towards your folks and their hearts towards you. Based on Malachi 4:6 and 1 John 5:14–15, I am confident He will do just what you ask. “And he shall turn the heart of the fathers to the children, and the hearts of the children to their fathers” *Malachi 4:6, KJV*.

“And this is the confidence that we have in him, that, if we ask any thing according to his will, he heareth us. And if we know that he hears us in whatever we ask, we know that we have the requests that we have asked of him. *1 John 5:14-15, KJV*.

Jesus Himself submitted to his parents. “And he went down with them and came to Nazareth and was submissive to them” *Luke 2:51, ESV*.

I am pretty sure He was tempted not to honor them. When we are young we think *we* know a lot, but *He* really did! He is God. But as God in the flesh, He was also successful in fighting the temptation to rebel and as such is uniquely qualified to help you and me do the same. “This High Priest of ours understands our weaknesses, for he faced all of the same testings we do, yet he did not sin” *Hebrews 4:15, NLT*.

So when you ask you parents for their input on the questions in the lesson, do so with a humble attitude and listen with a teachable spirit. God has placed you in your parents’ home to learn from and to be disciplined by them. Your attitude of honoring them will go a long way in determining whether this will be a positive experience for your family. You don’t have to agree with all of their conclusions, but hear them out. They have only your best interests at heart. This verse in Hebrews is not specifically written for parents and children but I think it does have application since your parents are your primary disciplers. Note the last phrase in particular. “Obey them that have the rule over you, and submit to them: for they watch in behalf of your souls, as they that shall give account; that they may do this with joy, and not with grief” *Hebrews 13:17, ASV*.

## LESSON 4.3 Banking

Interview your parents on questions 1–4.

1. Which bank, or banks, do they use?
2. What led them to choose this bank?
3. What services do they use that the bank provides?
4. Ask your folks to arrange the following features in order of importance: customer service, convenience (location), interest rates, and fees.
5. This year you were a used car salesman. You sold an average of six cars per month, and the average profit on each sale was \$875.00. What was your annual salary and average weekly salary, figuring 50 work weeks?

6. What was your average weekly take-home pay? Use 12% to compute the federal withholding tax.

Federal withholding \_\_\_\_\_

State \_\_\_\_\_

County \_\_\_\_\_

FICA \_\_\_\_\_

FICA \_\_\_\_\_

SUI \_\_\_\_\_

Total \_\_\_\_\_

7. If you contribute 10% of your weekly take home pay, what is your weekly contribution?

8. At the beginning of lesson 4 in the *Biblical Foundations* book, there is a list of scriptures. Which one attracted your attention and why?

9. In the same list of scriptures, which one is a prayer?

10. What is the difference between wanting and needing?

## LESSON 4.4 Banking

Interview your grandparents or someone else you know from their generation on questions 1–4.

1. Which bank, or banks, do they use?
2. What led them to choose this bank?
3. What services do they use that the bank provides?
4. Ask them to arrange the following features in order of importance: customer service, convenience (location), interest rates, and fees.
5. How much will Stephanie pay in annual personal income tax if she made \$2,750.00 this year? If her annual income is less than \$10,000.00, the federal withholding is 2%

Federal withholding \_\_\_\_\_

State \_\_\_\_\_

County \_\_\_\_\_

FICA \_\_\_\_\_

FICA \_\_\_\_\_

SUI \_\_\_\_\_

Total \_\_\_\_\_

6. How much does her employer contribute?

FUTA \_\_\_\_\_

FICA \_\_\_\_\_

FICA \_\_\_\_\_

SUI \_\_\_\_\_

Total \_\_\_\_\_

7. Stephanie earned \$2,750.00 during 14 weeks of summer. If she returns 10% of her weekly take-home pay, what is her weekly contribution?

8. Paul learned to be content in whatever state he was in (not geographical). In Philippians 4:12, which conditions did he experience?

9. Complete the sentence. Godliness with contentment is \_\_\_\_\_  
\_\_\_\_\_.

10. What are three things for which you give thanks?

County .....	\$ 27.61
FICA .....	\$ 103.73
FICA .....	\$ 24.26
SUI .....	\$ 1.51
Total .....	\$350.68

\$43,500.00 divided by 26 = \$1,673.08

2. 
$$\begin{array}{r} 8.5 \\ 3.07 \\ 1.65 \\ 6.2 \\ 1.45 \\ + .09 \\ \hline 20.96\% \end{array}$$
3.  $1673.08 - 350.68 = \$1,322.40$
4. FUTA ..... \$ 13.38  
FICA ..... \$ 103.73  
FICA ..... \$ 24.26  
SUI ..... \$ 34.67  
Total ..... \$176.04
5.  $1322.40 \times .10 = \$132.24$
6. \$51.65, \$3.15 tax
7.  $.18 \times 48.50 = \$8.73$   
 $51.65 + 8.73 = \$60.38$ , so \$61.00
8. Thou shalt not kill. Thou shalt not steal. Exodus 20:13, 15
9. loving
10. And one of them, a lawyer, asked him a question, trying him: 'Teacher, which is the great commandment in the law?'

And he said unto him, '**Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind.** This is the great and first commandment. And a second like unto it is this, **Thou shalt love thy neighbor as thyself.**' *Matthew 22:37-40*

**Lesson Review 3.4**

1. \$3,250
2. Federal Withholding...  $3250 \times .2 = 65.00$   
State ..... \$ 99.78  
County ..... \$ 53.63  
FICA ..... \$ 201.50  
FICA ..... \$ 47.13  
SUI ..... \$ 2.93  
Total ..... \$469.97
3. \$579.50
4. \$9272.00
5. \$57.95
6.  $37.75 + 1.89 = \$39.64$
7.  $37.75 \times .16 = 6.04$   
they saved \$6.04
8. gave
9. unselfishly giving
10. polar opposites

**Lesson Practice 4.1**

1. Any 2 of the following answers would be correct: Checking, Savings, Loans, ATM
2. members of the community
3. fees
4. maintain a larger balance in your account
5. security, trust, fidelity
6. mortgage
7. Automated Teller Machine
8. Answers may vary.
9.  $Wp \times 300 = 1.50$   
$$\frac{1.50}{300.00} = .005 = .5\% \text{ or } 1/2\%$$
10. Answers may vary.

**Lesson Practice 4.2**

- Any 2 answers not given on the last page, Checking, Savings, Loans, ATM
- a bank
- lending and receiving interest
- The bank should be paid for the work they do for you
- a written record of a savings account
- money that you have paid down on your mortgage
- an ATM card
- a place to save money until you are ready to spend it
- $2.00 = P \times 150.00$   

$$\frac{2.00}{150.00} = P$$
 $.0133 \text{ or } 1.33\% = P$
- usually free

**Lesson Review 4.3**

- Answers may vary.
- Answers may vary.
- Answers may vary.
- Answers may vary.
- $6 \times 875 = \$5,250$   
 $5250 \times 12 = \$63,000$   
 $63,000/50 = \$1,260$
- Federal Withholding ... \$151.20  
State ..... \$36.68  
County ..... \$20.79  
FICA ..... \$78.12  
FICA ..... \$18.27  
SUI ..... \$1.113  
Total ..... \$30.19

$$1260 - 308.19 = \$951.81$$

- \$95.18
- Answers may vary.
- Proverbs 30:8b-9
- Answers may vary.

**Lesson Review 4.4**

- Answers may vary.
- Answers may vary.
- Answers may vary.
- Answers may vary.
- Federal Withholding ... \$ 55.00  
State ..... \$ 84.43  
County ..... \$ 45.38  
FICA ..... \$ 170.50  
FICA ..... \$ 39.88  
SUI ..... \$ 2.48  
Total ..... \$397.67
- FUTA ..... \$ 22.00  
FICA ..... \$ 170.50  
FICA ..... \$ 39.88  
SUI ..... \$ 56.98  
Total ..... \$289.36
- $2750 - 397.67 = 2352.33$   
 $2352.33 \div 14 = \$168.02/\text{wk}$   
 $168.02 \times .10 = \$16.80$
- I know how to be **abased**, and I know also how to **abound**: in everything and in all things have I learned the secret both to be filled and to be **hungry**, both to abound and to be in want.
- great gain, 1 Timothy 6:6
- Answers may vary.

**Lesson Practice 5.1**

- Joseph B. Unit

## LESSON TEST 4

# Banking

1. Identify two functions of a bank.
2. Whose money is in a bank?
3. What word describes a long-term loan for a home?
4. What is a deposit?
5. What do the letters ATM represent?

6. Describe home equity.
7. If you ever secure a loan from a bank, you will need collateral.  
What is collateral?
8. What kind of an account generally pays better interest, a savings account or a checking account?
9. Fill in the blanks.  
“Be ye free from the \_\_\_\_\_ of \_\_\_\_\_; content with such things as ye have: for himself hath said, I will in no wise fail thee, neither will I in any wise forsake thee” *Hebrews 13:5, ASV*.
10. Fill in the blank.  
The opposite of covetousness is \_\_\_\_\_.

**Test 1**

1.  $\$12.80 \times 38 = \$486.40$
2.  $\$12.80 \times 40 = \$512.00$   
 $12.80 \times 1.5 \text{ (overtime)} \times 5 = \$96.00$   
 $\$512 + 96 = \$608$
3.  $\$12.80 \times 40 = \$512.00$   
 $\$12.80 \times 1.5 \times 2.5 = \$48.00$   
 $\$512 + \$48 = \$560.00$   
 week 1 + week 2 + week 3 =  
 $\$486.40 + \$608.00 + \$560.00 =$   
 $\$1,654.40$   
 $38 + 45 + 42.50 = 125.50$   
 $\$1,654.40 \div 125.50 = \$13.18/\text{hr}$
4.  $13.25 \times 2,000 = \$26,500.00$
5.  $\$39,000 \div 2,000 = \$19.50$
6.  $180,000 \text{ dinars} \times .03 = 5,400 \text{ dinars}$
7.  $.25 \times 218 \text{ goats} = 54.50 \text{ dinars}$
8.  $\$160.00 \times .35 = \$56.00$
9. Proverbs
10. faithful

**Test 2**

1.  $23.80 \times .06 = \$1.43$
2.  $23.80 \times .17 = \$4.05$
3.  $23.80 + 1.42 + 4.05 =$   
 $29.28 - > \$30$
4. By April 13th - Within 10 days.
5.  $736.00 \times .02 = 14.72$
6. 25 days or by April 28th
7.  $1,895.00 - 5\% \times 1,895.00 =$   
 $1,895.00 - 94.75 = \$1,800.25$
8.  $1,895.00 + 1\% \times 1,895.00 =$   
 $1,895.00 + 18.95 = \$1,913.95$
9. Love
10. two masters

**Test 3**

1.  $\$37,440.00 \div 52 = \$720.00$
2.  $\$720 \times .085 = \$61.20$   
 $\$720 \times .0307 = \$22.10$
3.  $\$720 \times .0165 = \$11.88$   
 $\$720 \times .062 = \$44.64$
4.  $\$720 \times .0145 = \$10.44$   
 $\$720 \times .0009 = \$ .65$
5.  $61.20$   
 $22.10$   
 $11.88$   
 $44.64$   
 $10.44$   
 $+ .65$   


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 $\$150.91$
6.  $720 - 150.91 = \$569.09$
7.  $569.09 \div 40 = \$14.23 \text{ per hour}$
8.  $720.00 - (44.64 + 10.44) = \$664.92$   
 $664.92 \times .10 = \$66.49$
9. giving or unselfish
10. selfish

**Test 4**

1. holding your money, saving your money, moving your money, loaning money.
2. yours, mine, and our neighbors
3. mortgage
4. Placing your money in the bank
5. Automated Teller machine
6. Home equity is the amount of your home that has already been paid. It is the total of the principal payments on your mortgage.
7. Collateral is something of value comparable to the monetary worth of your loan.

## SOLUTIONS

8. A savings account.
9. Fill in the blanks. Be ye free from the love of money; content with such things as ye have: for himself hath said, I will in no wise fail thee, neither will I in any wise forsake thee.  
**Hebrews 13:5, ASV**
10. Fill in the blank. The opposite of covetousness is contentment.

### Test 5

1. Joseph B. Unit
2. Christian Freedom International
3. \$275.00, in numerals to the far right of the check and in the line directly below the numerals written out with words.
4. 2981
5. 07893456
6. below the address of the bank and in the lower left hand corner with computer script.
7. 12 Main St., Goodtown, PA 15000
8. To remind you of the purpose of the check.
9. David; own heart
10. There will your heart be also.  
**Luke 12:34**

### Test 6

1.  $.08 \times 3,650.00 = \$292.00$   
 $3,650.00 + 292.00 = \$3,942.00$
2. 8% divided into 4 quarters is 2% or .02.  
 $3,650.00 \times .02 = 73.00$   
 $3,650.00 + 73.00 = 3,723.00$   
 $3,723.00 \times .02 = 74.46$   
 $3,723.00 + 74.46 = 3,797.46$

$$3,797.46 \times .02 = 75.95$$
$$3,797.46 + 75.95 = 3,873.41$$
$$3,873.41 \times .02 = 77.47$$
$$3,873.41 + 77.47 = 3,950.88$$

3. 8% divided by 2  
for semiannual is 4% or .04.  
 $3,650.00 \times .04 = 146.00$   
 $3,650.00 + 146.00 = 3,796.00$   
 $3,796.00 \times .04 = 151.84$   
 $3,723.00 + 151.84 = 3,947.84$
4. 3,950.88 is the greatest return of the three so #3.
5.  $10 \times 5,000.00 = 500.00$   
 $5,000.00 + 500.00 = 5,500.00$
6. 10% divided into 4 quarters is 2.5% or .025.  
 $5,000.00 \times .025 = 125.00$   
 $5,000.00 + 125.00 = 5,125.00$   
 $5,125.00 \times .025 = 128.13$   
 $5,125.00 + 128.13 = 5,253.13$   
 $5,253.13 \times .025 = 131.33$   
 $5,253.13 + 131.33 = 5,384.46$   
 $5,384.46 \times .025 = 134.61$   
 $5,384.46 + 134.61 = 5,519.07$
7. 10% divided into 2 for semiannual is 5% or .05.  
 $5,000.00 \times .05 = 250.00$   
 $5,000.00 + 250.00 = 5,250.00$   
 $5,250.00 \times .05 = 262.50$   
 $5,250.00 + 262.50 = 5,512.50$
8. 5,519.07 is the greatest return of the three so #6.
9. good, good works
10. himself, God

### Test 7

1. Certificate of Deposit
2. Individual Retirement Account
3. You pay taxes now and not when you withdraw your retirement funds.
4. risk