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28 Days to a Better You: Devotions for your best year ever

By Bob Weaver

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28 DAYS
TO A
*Better
You*

Are you happy with the way things are?

BOB WEAVER

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Table of Contents

Week 1, Day 1: Where to Begin?	1
Week 1 day 2: Desire.....	5
Week 1 day 3: Discipline	7
Week 1 day 4: Delight.....	9
Week 1 day 5: Right Decisions.....	13
Week 1 day 6: Made Repeatedly	17
Week 1 day 7: Over Time Equal Success	21
Week 2 day 1: Overcoming My Personal Biases.....	25
Week 2 day 2: The Desires of Your Heart.....	27
Week 2 day 3: Blessings Wherever You Go.....	31
Week 2 day 4 Praying All the Time?.....	35
Week 2 day 5: Finding God's Will for My Life.....	39
Week 2 day 6: The B-I-B-L-E, Yes that's the Book for Me	43
Week 2 day 7: Get to God's House.....	47
Week 3 day 1: Control Your Finances or They will Control You.	51
Week 3 day 2: First Things First	55
Week 3 day 3: You Need a Plan.....	59

Week 3 day 4: Work with Each Other, Instead of Against Each Other	63
Week 3 day 5: Finding Extra Money to Pay Off Debt.....	67
Week 3 day 6: Sabotaging Your Plan.....	71
Week 3 day 7 Financial Freedom is Achievable	75
Week 4 day 1: Be Reasonable, Please.	79
Week 4 day 2: Lose the Weight Not Your Health. ...	83
Week 4 day 3: What Is It That I Would Like to Accomplish in Order to Improve My Health?	87
Week 4 day 4 Now Be Reasonable.....	91
Week 4 day 5 Rest to Recharge.....	95
Week 4 day 6 The Right Kind of Thinking.....	99
Week 4 day 7: Keep on Keeping On.	103
Other books by Bob	111

Week 3 day 1: Control Your Finances or They Will Control You.

Cindy and I were just 19 when we got married. She was a dental assistant and I worked at a local plastics plant.

We have looked back on that time in our lives many times, thanking the Lord for watching over two youngsters, contemplating one of the biggest moves of their lives without much preparation.

Our pastor offered no premarital counseling. The only advice from our parents was to love each other and God, get a good job, and work hard.

There was, however, an old gentleman that came to our church that everyone called Brother Pyle. He took me aside one Sunday night and gave me this advice, "Bobby, if both of you are going to work then just live off of one paycheck and put the other in the bank and always spend less than you make." Wise words that I wish I had obeyed more rigorously.

Throughout our years of marriage there have been lean times and times of plenty, times that were like

mountain tops and valleys, but through it all money has always been a part of our lives.

Here is a lesson to understand about money: It is neither good nor bad, but it is how we manage it that will have a great effect on our lives and those around us. If we do not manage it, it will manage us.

One of our problems is that most young families are tempted to get what it took their parents 30 years to accumulate in the first couple of years of marriage.

And credit card companies are willing to accommodate them.

Debt is a problem we can't ignore. But how do we get out from under it? The best advice is not go into debt if you can avoid it.

Live within your means. Don't spend more than you make, but recent research by the AARP says that **More than half** of Americans spend more than they earn.

Over the long run Commit to keeping out of debt if at all possible

Now there may be some debt that is almost inevitable. Not many of us have enough to pay cash for our home, but can we hold onto our cars for another year to help us put back a little money to buy something that will get us around. And it doesn't have to be a Cadillac, says the guy who drives a Cadillac, but bear in mind it is a 2004 model with over 310,000 miles on it.

Proverbs 22:7 **The** rich rule over **the** poor, and **the borrower** is slave to **the** lender.

So, if you are in debt, pay it off. Look at your bills and pay off the smallest one and when it's paid off roll that amount into the next least and so on until it is paid off.

Set some short-term savings goals A new car, a vacation, a new appliance. Things wear out and breakdown, it's called life. And if we are not prepared, we may be forced to consider going into debt.

Set long term goals a house, retirement, your kids or grandkids education.

Have some margins in your finances. You hear of a need that touches your heart, but you are so

financially stressed that you don't have any money to give because your income is already committed.

Give generously Follow the father's model He giveth, and giveth, and giveth again. Blessings A word from the weaver

Questions/Actions

Are you being squeezed financially?

If you're married, sit down with your spouse and talk about a plan to take off the pressure.

What can you cut back on?

Week 3 day 2: First Things First

Now that you have decided to get our financial houses in order and get out of debt, you should follow these steps to help you begin the process.

You need to ask God's help and begin to be faithful to God by doing what He says.

Matthew 6:33 says, "But seek first his kingdom and his righteousness, and all these things will be given to you as well."

The first thing God tells you to do, is to put Him first. That's not because He is some cosmic bully that has to have things His way.

It is just that He has laid out life and the universe in a certain way and if you want to be blessed you need to find the blessing road, He has laid out for you.

If you are serious about getting out of debt, you've got to start tithing 10 percent (paying God)).

If you are in debt this is going to sound illogical, but the sound reason behind this move is that you are

expressing trust in God's ability to guide and provide for you.

Malachi 3:10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.

A second benefit is that it will help you with the discipline that will be required throughout your efforts forward.

A third and powerful benefit is that through this effort you will find out firsthand the truth in the old saying, "You cannot out give God." Start Tithing this week.

It is like a seed; you reap a benefit from it but only when you plant it.

Seeds left in the packet or that eaten by you will bear no fruit.

Next begin to pay yourself by putting 10% aside in savings. This is not mad money to spend on some short-term desire, but a new discipline that will help

you build a reserve for long term goals and an emergency fund for important things that you are not prepared for.

Some will say they will begin tithing when they pay off all their bills, but I say if you wait it is more likely you will never save and you will never tithe. When we're in debt, that's when we need God's help.

That means we need to do it God's way. The fact is, whatever area we want God to bless, we must put him first. You want God to bless your finances? You better put him first in your finances.

I remember as a young lad hearing the old timers say, "If you want to be blessed you have to get on blessing ground." So, if you want God to bless your finances, move to blessing ground. Blessings A word from the weaver

Questions/Actions

Do you tithe? (10% of your income)

Do you have a savings account?

If you do great, if not, start tithing and saving this week.

Week 3 day 3: You Need a Plan.

You've probably seen the bumper sticker that says, "I owe, I owe, so off to work I go."

It may be a funny little rhyme, but there is nothing funny about debt in your life.

It can be a heavy burden. What begins as a financial burden can soon become an unbearable emotional and even relational burden. Every time your phone rings you are hesitant to answer it because it may be a debt collector harassing you about your late payments.

Many people lie awake at night regretting the money they spent too freely and wondering how they will ever settle.

Good morning my friends, this is Bob Weaver on day 17 of our 28-day journey together.

Since money is involved in several areas of our life, we are taking a few days to talk about how to use it effectively and not be burdened by it.

Here's one of the first things you need to do.

Pray about it.

Psalm 18:6 In my distress I called to the Lord; I cried to my God for help.

From his temple he heard my voice; my cry came before him, into his ears.

Why pray, God already knows my situation. That may be true, but God has told us if we have a need to call on Him. The scriptures say, "We have not because we ask not."

We know that getting out of debt is where you are going, now let's determine where you are presently.

The Bible tells us to consider the cost of something before we launch into an endeavor.

So, let's take a careful look at your current circumstances.

Gather together all the bills you owe. Be sure to include any that you have been ignoring.

Remember if you have not paid it off your creditors are still looking for payment.

Just because you have ignored it will not make it go away.

Once you have everything you owe make a list of the amounts due ranging from the largest to the smallest amounts. Beside the debt list the amount you currently pay every month towards that debt.

Now here's the plan. Continue to make all the payments on your list on time. When you have paid everything focus your attention on the smallest debt at the bottom of your list.

This is what you are going to pay off first with any extra money you can come up with (we will discuss ways to find extra money later) in addition to your regular monthly payment and pay off this debt.

When it is paid off, take the monthly payment you made on that bill and any other extra money you can find and pay it on the next debt up on your list which is now your smallest debt.

Pay it off and keep moving up your list.

Remember the payments you have freed up each month are to be used to continue to pay down debt not to be spent on other things. The temptation will be there, but you have a plan and are going to keep with it.

If you follow these steps consistently normally you should be debt free in a couple of years, with the exception of your home or any unusual circumstances.

You will find encouragement in the lower debt each month. And as in every situation you may periodically find yourself having stumbled and even fallen, but remember Failure is not Final, get back up and continue following your plan, with the Lords help and your strong efforts you will succeed at becoming debt free. Blessings A word from the weaver

Questions/Actions

Do you know what your debt obligations are?

Gather them all together and start working on it today, be consistent.

You didn't plan to get into that, but you will need to plan to get out of it quickly and successfully.

Week 3 day 4: Work with Each Other, Instead of Against Each Other

Several years ago, I stepped forward to the pulpit and stood before a couple, hundred listeners and ask them to turn in their Bibles, to 1 Samuel the second chapter verse 10, you could hear the turning of hundreds of pages as they found the text. I began reading and for about 30 seconds there was silence and then there arose a whispering and a lot of puzzled looks. I stopped my reading and took note of the confusion and asked what was wrong. To which several folks replied, "Where are you reading from?" It was then I let them in on the point of my lesson, I am reading from 2nd Samuel the second chapter verse 10.

I gave you the wrong chapter on purpose to illustrate to you the importance of all of us being on the same page, I'll give you a minute to turn there.

Unless you are a hermit living in a cave, you have been forced to work with other individuals in our society whether it be at your job, or your church, or your family.

Here's a conclusion I have drawn from my personal observation. Two horses pulling a wagon in the same direction can move a tremendous load, but if you have a horse on each end of the wagon going in separate directions, you're not going to get much done except tugging and pulling, and frustration.

It didn't take long into our marriage to find out that Cindy and I both fulfilled a very important function in our relationship. I enjoyed paying off bills and she enjoyed creating them.

Something we have laughed about over the years.

I love the story James Dobson tells about his mother and father. They were up in years living out their retirement, when late one night they heard a noise at the back door. Jim's father, deciding to investigate, starts to open the door. His mother sees the door opening, but not knowing her husband was opening it thought someone was trying to get in, so she put her shoulder against the door trying to prevent its opening.

Meanwhile, Jim's father thought an intruder was on the other side trying to keep him from opening the door, so he tried to open it even harder all the while

Jim's mother had her weight pressed against the door thinking someone was trying to get in.

The truth is they were working against each other and didn't even know it.

A humorous ending, but that is not the case when a husband and wife are working against each other when it comes to their finances.

So, sit down and talk it over and make sure you are both pulling in the same direction.

This will take compromise on both parts, as you will find out if you do not already know, one of you is probably a saver and one of you is probably a spender.

The spender will need to go on a crash spending diet, but the saver will need to be careful that they are not cutting the budget to the bone. So, saver, when you meet some of your goals celebrate with your spouse by spending just a little on some small thing.

After all a Spartan lifestyle is good if you are a spartan, but most of us aren't Spartans.

So, keep at it and have a little fun along the way. Keep on keeping on. Blessings A word from the weaver

Questions/Actions

Are you and your spouse on the same page?

Are you so rigid you cannot move to a compromise?

You need to come to an agreement here.

Week 3 day 5: Finding Extra Money to Pay Off Debt.

Have you noticed that we have a tendency over time to accumulate more things than we actually make use of. The question is, if we haven't used them in the last year do, we actually need them? Now I am not talking about seasonal items such as mower or Christmas decorations, but the box full of old shoes or a second or even third set of dishes pushed to the back corner of the basement.

About 2 years ago Cindy and I downsized from a 3200 square foot home to one that has 1200 square feet in it. In the process we sold 4 rooms of furniture and had 3 yard sales and made 5 trips to the local goodwill store with a SUV loaded with donations.

We are on day 19 of 28 days to a better you, and we are continuing our teaching on getting our financial house in order. I've been talking about paying down bills and the question always arises. Where do I get the extra money?

Well, you may not realize it but many of us are setting on extra money, maybe not a gold mine but definitely unused potential cash of sorts.

There are over 50,000 storage facilities in the U.S. It seems we have more stuff than we have room for, so we have to pay other people to store it all, for us.

So why not look around and if you haven't used something in the past 6 months or a year you probably don't need it. Why not sell it and take the proceeds to pay down your debts?

You may want to clean out your storage unit and price the items for a garage or yard sale.

As you declutter your life of the abundance of unused stuff you have accumulated, look for big ticket items that you once thought you needed but have since moved on to other activities and don't really need them.

At my last church I had a good friend who went through a Dave Ramsey class on financial freedom and sold a bass boat and small airplane. His wife was very happy.

Now that you have begun decluttering and raising cash to pay down debt why not consider ways you can cut back on some of the luxuries of life you have allowed yourself to become accustomed to?

Stop paying 5 bucks for coffee every morning. Brown bag it for lunch a few days a week.

Do you really need 300 cable channels?

Several years ago, I lost my new iPhone 7 by setting it on my car roof and replaced it with an iPhone 5, it worked great.

Can you make your clothes last another season before you replace them? How about driving your car for an extra year or two?

Take it from a guy who knows what it's like not to have made a car payment for the last decade.

I drove my last car for 235,000 miles and the current one for over 310,000 miles and it's still going strong.

Here's my point. Find ways to raise cash and save money and then put those funds toward your debt reduction plan we talked about yesterday. Stick with it and savor the victories every month. You are on your way to financial freedom. There are blessings and victories just waiting out there in your future, I guarantee it. Blessings A word from the weaver

Questions/Actions

What are you just storing and not really using? Be honest.

Begin separating your excess in a corner to be sold in an appropriate manner. Garage sale, or maybe an ad in the paper or social media

Set a date and sale it, then keep looking for and disposing of your excess, and then pay down your debt.

Week 3 day 6: Sabotaging Your Plan

I love the 4 pictures of a husband and wife standing on either side of a brick wall.

In the first picture, they are both adding bricks to the wall making it higher, and higher.

In the second picture, they are both just standing there looking at the wall.

In the third picture one of them is taking off a brick and the other is replacing it with a new brick.

And in the fourth picture, both of them are taking down the bricks in the wall.

Here are some important lessons to be drawn for getting out of debt.

First, don't add no new debt. It doesn't matter how diligent you are about paying off your old debt if you are continuing to accumulate new debt that will take the old debt's place. You are literally fighting a losing battle. You will never get out of debt.

Second, you will never get out of debt if you don't try to. The credit card companies will allow you to pay a minimum amount on your debt that consists mainly of paying interest and will take you decades to pay it off if you ever do.

Third, you need to work together and not be sabotaging the others efforts. If one makes new debt as soon as the other is paid off, you'll never get out of debt.

And finally, if both of you work at this together, you will be amazed at how quickly you can get out of debt.

Ecclesiastes 4:9-10 Two are better than one, because they have a good return for their labor:

10 If either of them falls down, one can help the other up.

But pity anyone who falls and has no one to help them up.

As far as your daily routine is, use cash or a debit card to pay for necessary purchases.

Only use a credit card if you can pay it off at the end of the month.

If you fail to pay it off, get rid of it and certainly don't use it if you are using money that should be going toward paying off debt.

Do not be discouraged about your progress, it will be slow at first, but will build up speed as you continue to move forward. **Galatians 6:9** says, "Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up."

You are doing a good thing that will help you have a better life and each day you are getting closer to financial freedom. Blessings A word from the weaver

Questions/Actions

Have you tried getting out of debt before and failed?

Failure is not final.

The secret of winning is to get back up one more time after you have been knocked down, don't stay down.

Week 3 day 7

Financial Freedom is Achievable

This past week we have been looking at your financial situation with aids to assist you towards your financial freedom.

You might be tempted to say, "Financial freedom is something only for the rich, not for people like me." **That is not true.**

This is not just wishful thinking; it is achievable for anyone who is willing to apply the necessary disciplines and put forth the consistent effort to control your finances instead of allowing them to control you.

But financial freedom is not something that you are just going to wake up and find someday. You must plan for it and then work for it, every day. You have to believe it, you have to see it, first in your mind and then begin working towards it.

Remember what George Barna said, "**Vision** is a clear mental image of a preferable future imparted by God to His chosen servants and is based upon an accurate understanding of God, self and

circumstances." Vision is more than simply what could be. It's something that must happen.

Let's review:

Day 1: Commit to becoming debt free now.

Day 2: Put God first. Begin by tithing 10% of your income. This is an expression of trust that God will meet your needs as He has promised.

Day 3: Create a list of your debt and continue to pay them. Begin to put any extra funds you have towards the lowest debt. When it is paid off move up to the next lowest and so on.

Day 4: Talk with your spouse, you need to be on the same page about this matter. Keep each other informed.

Day 5: Find extra money by selling things you don't need and cut back on your expenses. Then apply the proceeds toward your lowest debt.

Day 6: Don't add any new debt and stick with it. You are going to make it.

The subject of finances is a very difficult one to deal with. Most men and women of faith will exert the

effort needed not to fall into a sin that is readily visible to our church family or the rest of society, the problem with finances is that it is easier than most sins to hide from public view, and it will take a cooperative effort from everybody in the family all working together towards this common goal of being debt-free and financially responsible.

Questions/Actions

Are you in debt? If so, are you comfortable with your progress of reducing it?

Just to be sure, take a moment to review the topics of the previous six days to see how you're doing.

If you are coming up short in some area, what are you going to do to correct your lacking?

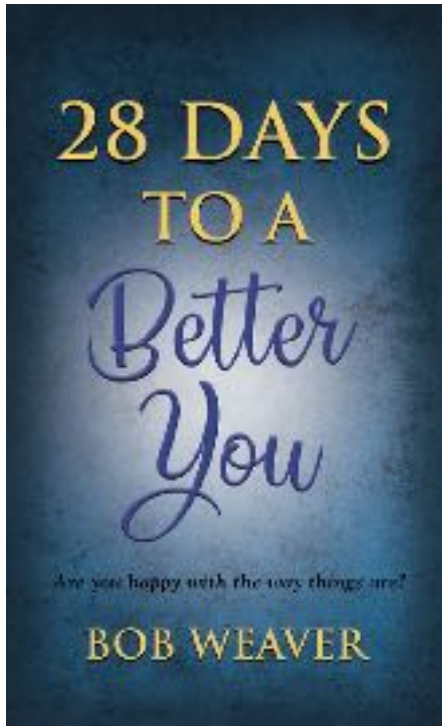
Other books by Bob

A word from the weaver, A 50-day devotional.

A Long Line of Messed Up Fathers and Sons, A look at the relationships between 7 Fathers and Sons from one family that spans over 120 years.

A Moment in Time, A Christian Sci-fi novel.

Available on Amazon or other book retailers or contact me on Facebook or At b.c.weaver@citynet.net. For an autographed copy.



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