

Build Home or Buy House

Which One First ?



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Dear friend, you are probably a hard-working young professional who went through all the pains and pressures of academic life. You worked hard to get a good rank in highly

competitive exams like EAMCET, got admission into a good college and earned a degree with flying colours. You worked hard to get into a professional job. You now earn a decent salary and the future looks bright even as your company continues to make good revenues and profits. **“What next?”** might be one of the main questions on your mind!

Should I look for a life partner and start my family life? Or should I invest in a 2BHK or 3BHK apartment in a decent community? If you are a professional with young

children the questions on your mind could be - ‘How should I organize my finances? Shall I invest for children education (to get them into some HiTech corporate school) or should I invest in buying a house first?’

This deliberation is on the minds of many a bright and budding professional.



If you are one such person, this article will interest you. When you consider your options, both decisions are tough. They have lasting impact on

your lifestyle, relationships, finances and savings. So sit back, relax, be open-minded and read through these time-proven nuggets of wisdom.

Most men think that buying a house is a good investment before marriage. This might be prompted by a thought that wives may spend (or rather waste) a lot on shopping etc. The women generally are of opinion that after marriage all finances will be controlled by husbands and spent on husband's siblings' studies, their marriages and so on. Whatever may be the reasons both the genders of working professionals think that the best way to control their finances is to invest majorly before marriage.

However, some think that getting married is the most crucial and important step. First, find a most suitable and compatible partner and then plan for a house later based on mutual tastes, interests and income. Getting settled in a family life is crucial as there are many demands on both the partners for their time,



money, energy and emotions. Often couples are finding it extremely difficult to balance out their priorities and hit the right rhythm for a smooth and joyful wedded life.

Let us look at how the above two thought processes can work out.

Build Your 'Home'

For those who are well settled in a job and prefer to build a 'home' before a 'house', the following options are usually considered

- **Arranged relationships:** The traditional and time-established option wherein parents find the 'best fit' based on the weighted average of multiple parameters like age, height, weight, beauty, education, social status, economical status, dowry, caste, culture etc.
- **Live-in relationships:** A Western influence catching up fast in urban India, where the boy and girl live in the same apartment and 'try it out' to check if it works for them for a long-term commitment or not. While it looks very attractive, it

has its own disadvantages. Those, in this type of relationship, are seen as social deviants, which mean that they are berated, criticized and often harassed for their choice. They lack commitment, respect and depth of marriage. Often women suffer most - biologically, emotionally and socially if it fails to work out.

- **Love relationships:** Most young people want to move away from the traditions and seek life-partners themselves. They look within their circles - classmates, office colleagues, friends' friends etc. Many look for their soulmates on matrimonial sites like shaadi.com, bharatmatrimony.com etc. In most cases what they look for is physical beauty and appearance.

The underlying motivation in all these relationships is 'love'. "I worked hard; I am successful in my career; I deserve to be loved; I want someone who loves and cares for me"! Many people mistake love for attraction. True love, however, is quite different from our comprehension of it. 'Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It is not rude, it is not self-seeking, it is not easily angered, it



keeps no record of wrongs. Love does not delight in evil but rejoices with the truth. It always protects, always trusts, always hopes, always

perseveres and love never fails'¹. True love is all about giving and not about getting. There is no greater love than to lay one's life for one's friends².

True love is not about attracting the other person with our beauty, money or talents. It's not about going to parties together, talking sweet-nothings or cracking jokes. It is not about projecting our best side to the other person. It is about giving ourselves totally to the other person. When you are looking for a marriage partner, do you have this kind of love in you? Can you ignore all your comforts to serve the one you love? Can you show true love by even laying down your life, if required? We may feel that this is tough and demanding or even unrealistic. It will only make sense

to you when you come to the One who showed what true love is.

Man, by nature, is selfish. We often observe this even in small children. We fondly watch them to see how possessive they are about their friends, toys etc. Most of us think- “I’ want the next promotion, the best salary hike, the recognition.... because ‘I’ deserve it”. In the corporate world we even have many processes, programs and procedures to drive our selfishness and greed. In the process, we may hurt and pull others down, we may gossip and even backstab if needed. In this crazy ambition to become someone proven, recognized and powerful, we lose track of our elemental moral values. Greed, selfishness, hurting others, gossips etc. - however are sins in the sight of God. Sin is the opposite of love. God is love³.

Since mankind is lost in all this and lacked true love, God wanted to demonstrate what true love is and to what extent it can and will go, if need be. In the process, God displayed how much He loves the entire human race irrespective of their condition or position or power or location or colour. To show true love, He took the form of a man (Jesus Christ), came down from heaven

and dwelt among us. He, full of grace and truth⁴, loved people. He fed them. He healed them.

He taught them divine truths. But the people during his days, just like today, were selfish, greedy, hurting, proud, immoral and outright wicked. They did not understand good news that, He was the God who came down to demonstrate his true love for them, instead they tried to seize him, stone him and hurt him many times. Finally, they accused him falsely, judged unfairly and sentenced him to death. Later, they spat on him, mocked him, flogged him, pierced his side and nailed him on the cross and crucified him. While his blood was oozing out of his body, he looked at them and said - “Father, forgive them, for they do not know what they are doing”⁵. Can you imagine this? Forgiving those who were insulting, mocking, spitting, crucifying and killing him? **Yes, that is true love.** That is amazing love, isn’t it?

‘God demonstrates his own love for us in this: While we were still sinners, Christ died for us’⁶. He loves you and me also with such love. To experience that love, all you need to do is to come to Him, confess your sins



honestly and ask Him to forgive your sins and fill you with His love. ‘God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life’⁷. Transformation in your life begins when you believe and receive Him as your personal Saviour and Lord. He will fill you with his love. You will receive and reflect his love.

Only those who have this true love can build a successful, joyful and happy marriage. Unless your heart is filled with His love, you cannot love your partner unconditionally, sacrificially and truly. Marriage is a life long commitment with absolute faithfulness to one another and in this, husbands ought to love their wives as their own bodies, because he who loves his wife loves himself⁸. And wives ought to submit to their husbands as to the Lord⁹. It requires open communication and a high degree of respect for one another to make it a happy home. So ask God to fill

you with His love and lead you to a person who is experiencing this true love. Build your home on the building blocks of love, obedience, commitment, open communication, forgiveness and faithfulness. May God bless you, guide you and lead you in your endeavour to build your home.

Now, let us come to the second opinion:

Buy Your 'House'

Once a person settles down in his/her professional career, there are quite a number of questions in one's mind related to finances - 'how to save on tax?', 'where to invest money?', 'why not invest in a house or apartment?' etc. Buying a house or flat is like a dream coming true! We live in a country where there are 129 crore citizens fighting to own a space. Owning a flat or house gives us a sense



of achievement which nothing else can give. With numerous advertisements related to flats, plots, apartments, villas that keep bombarding us, we are driven to think we are worthless unless we own one. On the other hand, we keep hearing about some unbelievable facts – ‘that plot value increased 10 times’, ‘my friend’s flat is getting him Rs.20K per month as secondary income’ etc. When we decide to buy a flat, there comes a complex algorithm with many parameters: total flat cost (this is like our CTC, total cost to us), down payment amount, loan amount, fixed/variable interest rate, EMI, non-payment penalties, pre-closure penalties etc.

Unless you are extremely careful in studying these parameters, their short-term and long-term impact on your finances and commitments, you will be dragged into the web of debts that will rob your joy, happiness giving you sleepless nights and increased stress levels. Your loan advisor or bank will never clearly explain all these parameters to you. You need to do enough research so that you are safe-guarded. For many people who bought flats beyond their budget, 7th or 10th

of a month becomes their month-end because on that day the EMIs are deducted from their salaried account and there is hardly anything left to spend for the rest of the month.

Ask yourself some hard-to-digest and soul-searching questions like:

- What is my need Vs what is my greed?
- Am I under peer-pressure to buy something beyond my budget or am I a careful investor?
- Do I have back up plans to pay the EMIs if I lose my job (many went through extreme stress levels because they had huge EMIs on their head, but suddenly lost their jobs for no fault of theirs)?
- Are my EMIs killing my joy and happiness or are they manageable?

Never take loans based on perceived salary of future years. Our industries and stock market are very unpredictable.

While this is all true, do not ever forget the fact that our stay here on earth is temporary. One day, we all need to pack off. Do you know where you will go after your tenure on this earth or do you have a place reserved for

you to occupy after you finish your journey on this earth? Jesus said- ‘I am going there (Heaven) to prepare a place for you. I will come back and take you to be with me that you also may be where I am’¹⁰. He will give you an inheritance that can never perish, spoil or fade--kept in heaven for you¹¹. Yes, there is a way to go to that place and get that inheritance reserved for us. Jesus said, "I am the way and the truth and the life. No one comes to the Father except through me"¹². All you need to do is to accept him as your personal Saviour and Lord and follow His way. Then you can have inheritance in ‘the city with foundations whose architect and builder is God’¹³.



By the way, my dear friend, having understood various aspects of home Vs house, let us revisit our initial question - home first?or house first? Both are important and both

are necessary. It's not the question of ensuring one and ignoring the other. It's the question of prioritizing them. A good approach is to build our homes first and

then start planning for a house because relationships are more important than material things. Relationships take time to build, stabilize, nurture and grow.

May God fill your heart with His divine love to build a strong and lovely home! May God richly bless you with a beautiful house to live in, to impact the society and make it a blessing for your family and others who visit it!! May the Lord help you to follow His way and inherit beautiful, permanent and eternal mansions!!!

**Build Your Heart. Build Your Home. Build
Your House.
Build Your Heavenly Mansion!
May God Bless You!!**

-- Ravi Ranjan G.



References from Holy Bible

¹ 1 Cor. 13:4-8

² John 15:13

³ 1 John 4:8

⁴ John 1:14

⁵ Luke 23:34

⁶ Romans 5:8

⁷ John 3:16

⁸ Eph. 5:28

⁹ Eph. 5:22

¹⁰ John 14:2-3

¹¹ 1 Peter 1:4

¹² John 14:6

¹³ Heb. 11:10

Note:




“By Wisdom a house is built and
through understanding
it is established”



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