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Vol 16 • Issue 2

THE KEY OF SIMPLICITY Unlock the treasure

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Finding the source of joy

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'ol 16. Issue 2

EDITOR'S INTRODUCTION HOW MUCH IS ENOUGH?

God recognizes our material needs, and His Word contains plenty of promises of supply, even in abundance.¹ But Jesus also warned that a vain pursuit of wealth can be a stumbling block to a Christian life.² Human nature also makes it difficult for us to correctly assess our needs. As Benjamin Franklin

observed, "The more [money] a man has, the more he wants. Instead of filling a vacuum, it makes one."

So how much *is* enough?

The apostle Paul addresses this big question in a letter to Timothy, and his conclusion is surprising in its minimalism: "If we have enough food and clothing, let us be content. After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it."³ He doesn't say anything negative about living above this minimum standard, but his point is that real contentment isn't related to material prosperity.

Studies have confirmed that beyond a certain point, increasing wealth can have diminishing returns as far as happiness and quality of life.⁴ That makes sense—we all need some money to provide for ourselves and our families, but once our basic needs and aspirations are satisfied, the pursuit of wealth often ends up being at odds with the pursuit of happiness.

The bottom line seems to be that much depends on our attitude and what God is doing in our lives at a given time. Above all, whether we are currently abasing or abounding,⁵ we should remember that true success and fulfillment in life come through learning about and getting closer to our heavenly Father. "A person is a fool to store up earthly wealth but not have a rich relationship with God."⁶

Samuel Keating Executive Editor

- 2. See Matthew 19:24.
- 3. 1 Timothy 6:8,7 NLT
- E.g., Eugenio Proto, Aldo Rustichini, http://www.voxeu.org/article/ gdp-and-life-satisfaction-new-evidence#.UtJNbd8rp_4.twitter
- 5. See Philippians 4:12.
- 6. Luke 12:21 NLT

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^{1.} See Proverbs 10:22 and Philippians 4:19.

MY CARING JOURNEY

By Louisa Rose Watson

I HAVE SPENT THE PAST SEVERAL YEARS CARING FOR LOVED ONES. I helped care for friends who had serious illnesses, and I became a full-time caregiver for my mother until she passed away from terminal cancer in 2009.

While caring for my mother, I received a carer pension which helped pay the bills and provided a little spending money, but I never had a lot financially. Living on a limited, fixed income has its challenges, but they never bothered me too much. My tastes are simple: I like to swim, walk and cycle; once in a while I go to a movie or have a meal out, and I enjoy visiting friends and chatting over a glass of wine or a barbeque and beer, or watching a sunset over the sea. I live in a great location twenty minutes from the city and only three blocks from the beachfront, where I can access walking/cycle tracks that go for miles. The train station is five minutes away, along with a main street with shops, supermarkets, library, community center, picnic areas, pier, and friendly cafés with great coffee or chai latte and cheesecake. It has been the perfect location for this part of my life's journey, and I feel blessed to have been led here.

In caring for my loved ones, there have been plenty of challenges and times when I have felt stretched emotionally. There were also times when a little extra cash would have been nice, but in the years I have been in this situation I never really lacked for anything. Living on a fixed income makes you consider what you really need—after all, how many pairs of shoes can you wear?—and although I don't own my home, I have a reasonable rent and no debts.

During my journey as a carer, I discovered that peace of mind and heart is something far greater than a smooth ride through life with plenty of cash. Money simply can't equal the reassurance of knowing I have been in the right place doing the right thing; that I have done everything I possibly could for others, and that I have no regrets.

Louisa Rose Watson is an early childhood teacher currently living in Australia. By Peter Amsterdam, adapted

OUR TRUE TREASURES ARE NOT MONEY AND

POSSESSIONS. Our true treasures are the kingdom of God, His love and interaction in our lives, our salvation, God's provision and care for us, and our coming rewards. Understanding this puts our finances and their use in the right perspective.

In Psalm 24, David exclaims, "The earth belongs to God! Everything in all the world is his!"¹ God Himself claims ownership

- 1. Psalm 24:1 TLB
- 2. Exodus 19:5
- 3. Job 41:11
- 4. Haggai 2:8
- 5. NIV
- 6. See Colossians 3:2.

over creation: "All the earth is Mine,"² "Everything under heaven is Mine,"³ "The silver is Mine, and the gold is Mine,' says the Lord."⁴ From this, we understand that all that we "own" is actually owned by our Creator, which includes not just our possessions, but ourselves as well. We are simply stewards or caretakers of what God has put in our charge.

While God may own everything, He also wants us to be happy and enjoy the things He has given us, as it says in 1 Timothy 6:17: "God ... richly provides us with everything for our enjoyment."⁵ As custodians of God's resources—specifically, the things in our possession, and generally, the resources of the earth—we can use them for ourselves and our loved ones, to live our lives, and to enjoy what He has placed in our care. Having the right relationship with possessions, money, and wealth is vitally important to our relationship with God.

Understanding the principles of ownership (that God owns everything), stewardship (that we are to use what God has given us in conjunction with His will and His Word), and the need for developing a proper relationship with possessions and finances helps us to adjust our attitude and behavior regarding those things that we have control over, both tangible and intangible.

One key to this relationship is simplicity. Simplicity can be understood as a means of being freed from some of the unnecessary attachments to the things of this life, a means to set our

Live Simple

BUY THINGS FOR THEIR USEFULNESS RATHER THAN FOR THEIR STATUS. Avoid basing your buying decisions on what will impress others, and choose according to what you need.

Simplify your life by developing the habit of getting rid of things that you no longer use or need. Try giving them away and be free from having to store them.

Guard yourself from being overly influenced by advertising and social trends. The goal of marketing is often to convince you to upgrade to the latest, best, fastest, most powerful model. Use what you have until you truly need to replace it.

Avoid impulse purchases; don't buy what you don't need.

Enjoy things that you don't own. Use a library, public transportation, a public beach, or a park.

THIS LIST WAS ADAPTED FROM RICHARD J. FOSTER, CELEBRATION OF DISCIPLINE (NEW YORK: HARPERONE, 1998), 90-95.

Can & Buy Me Love By KEITH PHILLIPS

minds on things that are above, not on things that are on earth.⁶

Jesus told us that our heart is where our treasure is, therefore it's wise to examine what we consider our true treasure to be. We should have a right relationship with our possessions and recognize the damage that can occur if that relationship gets out of balance. Simplicity can lessen our focus on ourselves and our things and help to keep us focused on our true treasure, our loving God who has given us the most valuable things we could ever possess-His love and salvation.

PETER AMSTERDAM AND HIS WIFE, MARIA FONTAINE, ARE DIRECTORS OF THE FAMILY INTERNATIONAL, A CHRISTIAN COMMUNITY OF FAITH.

IN THEIR 1960'S HIT "Can't Buy Me Love," the Beatles capitalized on a simple, well-worn truth. They could just as well have sung, "Can't buy me truth" or "happiness" or "peace of mind." Those things weren't for sale either, and they're still not. While this is a simple truth, it's not an easy one to live.

It's a struggle to live simply, though, when nearly everywhere people turn, some new product or personality vies for their attention and part of their paycheck with the same hollow promise: "This is it-the key to happiness at last!" And you can't blame the hawkers, either. In our moneydriven world, everybody has got to sell something to survive, whether it's a song, a product, a service, or-God forbid-their soul.

All the while, a little voice inside each of us keeps telling us there has to be more to life. The things of this world can bring momentary pleasure and comfort, but they can never truly satisfy the inner self. Only God can do that with His love, and He wants to and will if we reach out for Him.

KEITH PHILLIPS WAS ACTIVATED'S EDITOR-IN-CHIEF FOR 14 YEARS FROM 1999 TO 2013. HE AND HIS WIFE CARYN NOW WORK WITH THE HOMELESS IN THE U.S.

A WORKING ALTERNATIVE

By Anna Perlini

"If we want a message of love to get to others, we need to send it. If we want a lamp to keep burning, we need to keep feeding it oil."

I FIRST MET IVAN IN 1995 while collecting aid in Italy for delivery to refugee camps in Croatia and Bosnia. I remember his smile and warm handshake.

It was a few years before we saw him again. He called to offer us some boxes of clothing he had collected, and we went to his home, where we met his wife, Francesca, and their two children. From then on, we stayed in touch, and over time, we've learned a lot from each other.

Ivan and Francesca often expressed their frustration in trying to adjust to a society that was losing its values. They wished they could adopt a different lifestyle, but didn't know how. Then on one of my more recent visits, it was immediately obvious that something was very different. For one thing, their dining room had extra tables, which quickly filled with what seemed like a river of lively children from the neighborhood. Ivan was busy serving and introduced me to Claudio and Manuela, another couple who not only lived in their small town, but also shared a similar vision.

Later on, I got to know other families who were also part of a network called *Gruppi di Acquisto Solidale*

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Mille km di amicizia e solidares

(Ethical Purchasing Groups). The aim is to cooperate in order to buy food and other commonly used goods directly from producers or retailers at discounted rates, while also emphasizing the use of local and fair-trade produce, and reusable or eco-compatible goods. Ivan and Francesca (and their now three children) were some of the founders of the local branch, and needless to say, they always found a way to direct some love and attention to their "neighbor near or far."

A few months ago, they hosted a lunch for a group of underprivileged families we brought to their home. They went to the nth degree to make all 16 of us feel welcome, and treated us to the most delicious homemade delicacies. After the meal, everyone received a small bottle of olive oil (see photo) pressed by their family from the olive trees in their garden.

As time passes, it's clear that what was once an experiment has grown into a tried-and-proven alternative life choice.

Anna Perlini is a cofounder of Per un Mondo Miglio-re, 1 a humanitarian organization in the Balkans.

^{1.} http://www.perunmondomigliore.org/



By Roald Watterson

Money was scarce when I was growing up.

I never lacked anything vital, but I never had so much that I could casually give something away without feeling the pinch.

Once when I was 17, a homeless person asked me for some money. I had been taught that giving brought good things back to you, so I calculated how much money I needed for my train fare home and gave him the rest—around ¥500, or roughly US\$7. It was difficult giving away my last bit of pocket money. While I can't say that because I gave \$7 I got back X dollars in return, I do know that over the years I've received enough back to firmly believe in the "law of returns."

Jesus expressed the law of returns like this: "Give, and you will receive. Your gift will return to you in full pressed down, shaken together to make room for more, running over, and poured into your lap. The amount you give will determine the amount you get back."¹

Notice how it doesn't say "the amount you give will equal the amount you get back." It says it will "determine" the amount. In fact, when you give, you often get back above the amount you gave, like the story of the boy who gave his lunch to Jesus.² There was a need—5,000 hungry people—and there was the boy's offering—five loaves, two fish. Nothing outstanding at first glance, but just look at what Jesus did with it!

My two-year-old nephew likes to share his food. It doesn't matter what he's eating or even whether it's something he likes or not, he always wants me to taste it as well—even if it's his favorite flavor of potato chips or ice cream. His apparent trust that there's more where that came from makes giving easy. But as adults, we know that things run out, and that makes giving more difficult.

It's at such times though—when we feel like we're down to our last crumb of goodness, compassion, time, or whatever—that we should remember that God has more where that came from, and He isn't worried about running out.

ROALD WATTERSON IS A CONTENT DEVELOPER FOR My Wonder Studio,³ A Christian characterbuilding website for children.

- 1. Luke 6: 38 NLT
- 2. See John 6:5–15.
- 3. http://www.mywonderstudio.com/

POINTS TO PONDER

Living, Loving, Giving

A generous person will prosper; whoever refreshes others will be refreshed.—*Proverbs* 11:25 NIV

Remember, there's no such thing as a small act of kindness. Every act creates a ripple.—*Scott Adams (b. 1957)*

You must give some time to your fellow men. Even if it's a little thing, do something for others—something for which you get no pay but the privilege of doing it.—*Albert Schweitzer* (1875–1965)

I am only one, but still I am one. I cannot do everything, but still I can do something; and because I cannot do everything, I will not refuse to do something I can do.—*Edward Everett Hale (1822–1909)*

- 1. Intra Muros, 1922
- 2. Don't Sweat the Small Stuff at Work (New York: Hyperion, 1998)
- 3. Love's Many Faces (Aurora Production, 2010)

If only we could realize while we are yet mortals that day by day we are building for eternity, how different our lives in many ways would be! Every gentle word, every generous thought, every unselfish deed will become a pillar of eternal beauty in the life to come. We cannot be selfish and unloving in one life and generous and loving in the next. The two lives are too closely blended—one but a continuation of the other.—*Rebecca Springer* (1832–1904)¹

It is one of the most beautiful compensations of this life that no man can sincerely try to help another without helping himself.—*Ralph Waldo Emerson (1803–1882)*

Human beings who leave behind them no great achievements, but only a sequence of small kindnesses, have not had wasted lives. —*Charlotte Gray*

In any given day, you have so many opportunities to practice patience, acts of kindness, and forgiveness. You have time to think loving thoughts, smile, embrace others, and practice gratitude. You can practice being a better listener. You can try to be compassionate, especially with difficult or abrasive people. You can practice your spirituality in virtually everything you do.—*Richard Carlson* (1961–2006)²

You will find as you look back upon your life that the moments when you have truly lived are the moments when you have done things in the spirit of love.—*Henry Drummond* (1851–1897)

Do not think that love in order to be genuine has to be extraordinary. What we need is to love without getting tired. Be faithful in small things because it is in them that your strength lies.—*Mother Teresa (1910–1997)*

No kind action ever stops with itself. One kind action leads to another. Good example is followed. A single act of kindness throws out roots in all directions, and the roots spring up and make new trees. The greatest work that kindness does to others is that it makes them kind themselves.—*Amelia Earhart (1897–1937 [presumed])* Most of us can probably look forward to some extra attention on our birthday and other special occasions. But doesn't it make you feel especially loved when, out of the blue, someone does some loving thing for you for no other reason than because he or she loves you?

Why not do the same for others? If you stop to think about it, you'd probably be surprised at how many thoughtful little things you could find to do for others that would cost almost nothing and take almost no time. Want to transform your relationships with family, friends, and workmates? Become a master of the five-minute favor.—*Shannon Shaylor*³

Have you had a kindness shown? Pass it on; 'Twas not given for thee alone, Pass it on; Let it travel down the years, Let it wipe another's tears, 'Til in Heaven the deed appears— Pass it on. —Henry Burton (1578–1648) St. Francis of Assisi stated, "All getting separates you from others; all giving unites you with others." The heart of selflessness is generosity. It not only helps to unite the team, but it also helps to advance the team. —John C. Maxwell (b. 1947)

If we make our goal to live a life of compassion and unconditional love, then the world will indeed become a garden where all kinds of flowers can bloom and grow.—*Elisabeth Kübler-Ross (1926–2004)*

Good character is the best tombstone. Those who loved you and were helped by you will remember you when forget-me-nots have withered. Carve your name on hearts, not on marble.—*Charles Spurgeon* (1834–1892)

You have been treated generously, so live generously.—*Matthew 10:8 MSG*

I do not pretend to give such a sum; I only lend it to you. When you [...] meet with another honest man in similar distress, you must pay me by lending this sum to him; enjoining him to discharge the debt by a like operation, when he shall be able, and shall meet with another opportunity. I hope it may thus go thro' many hands. ... This is a trick of mine for doing a deal of good with a little money.—*Benjamin Franklin* (1706–1790), in a letter to Benjamin Webb

THE JUG OF OIL AND THE FUEL TANK

By Iris Richard

1. 1 Kings 17:14 NLT

2. See 1 Kings 17:7-16.

ONE OF MY FAVORITE BIBLE STORIES has also been a guiding light to me since I first started working as a volunteer in foreign lands back in 1978. Over the years since then, it's served as both a promise I could depend on and a nudge I couldn't ignore.

This is how the story goes: God had sent a drought to punish Israel for their wickedness, and the brook nearby where the prophet Elijah had been camping had dried up, as had his food supply. God told him to travel to a town called Zarephath where he would meet a widow with a good heart and faith in God who would provide for him while he continued his ministry.

As Elijah approached the city, he met a woman gathering sticks by the town gate and felt that she was the one God had told him about. Tired and hungry, he asked her for some water and a piece of bread.

She stared at him in disbelief and explained that she didn't have any bread left, and only enough flour and oil to bake a last loaf for herself and her son. She expected this would be their final meal before starving to death.

Elijah then asked an impossible favor of her: "*First*, bake a loaf for me and then one for your son and yourself." Then he assured her that God would bless this sacrificial and unselfish deed: "There will always be flour and olive oil left in your containers until the time when the Lord sends rain and the crops grow again!"¹ The widow did as Elijah requested, and sure enough, the Bible records that from that point on, her flour and oil never ran out, and there was sufficient food for her and her son throughout the famine. God kept His promise.²

Reflecting on my many years of volunteer work on a shoestring budget, I realize that I have a similar story to tell. It seems like we receive almost daily requests or pleas for help. Sometimes it's an unemployed single mother and her children, or a group of destitute elderly people we meet when taking a mission trip to rural areas, or a stranded stranger who has been robbed, or hungry orphans barely surviving in poorly funded institutions, or a neighbor who has run out of some item, and on the list goes.

In Kenya, the choice to give or to withhold presents itself many times a day, even when we are scratching the bottom of the barrel ourselves. With seven children of my own to raise, I often felt like I had a legitimate excuse not to give. But then I'd feel God's tug on my heart, and I'd feel compelled to reach out to try to meet the need.

To this day, over 35 years into this giving spree, we still have enough. Our pantry is like the widow's jar of flour that has never been empty, and our jeep's fuel tank, like her jug of oil, has never run dry. The cycle of giving has been rewarded by refilling, then it overflows and we keep giving, only to be filled again with God's goodness.

IRIS RICHARD IS A COUNSELOR IN Kenya, where she has been active in community and volunteer work since 1995. Everybody can be great ... because anybody can serve. You don't have to have a college degree to serve. You don't have to make your subject and verb agree to serve. You only need a heart full of grace. A soul generated by love.—*Martin Luther King Jr.* (1929–1968)

DAILY INTEREST

—Author unknown

"Take this to the poor widow who lives on the edge of town," the old German shoemaker told his young apprentice, handing him a basket of fresh garden vegetables. The shoemaker worked hard at his trade and cultivated his little garden patch to make ends meet, yet he always seemed to be giving away what little he had.

"How can you afford to give so much away?" he was asked.

"I give nothing away!" he said. "I lend it to God, and He repays me many times. I am ashamed that people think I am generous when I am repaid so much. A long time ago, when I was very poor, I saw someone even poorer than I was. I wanted to give something to him, but I could not see how I could afford to. I did give, and the good Lord has helped me. I have always had some work, and my garden grows well. Since then, I have never stopped to think twice when I have heard of someone in need. Even if I gave away all I have, God would not let me starve. It is like money in the bank, only this bank the Bank of Heaven—never fails, and the interest comes back every day."

NINE FINANCIAL FIXES

By Alex Peterson

UNDER FINANCIAL PRESSURE?

Struggling to stay on top of your bills? Here are nine fixes that just might help bring you through.

LIVE RIGHT

in both your personal and business life. God's blessings are conditional. "Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need" (Matthew 6:33 NLT). "All these blessings shall come upon you and overtake you, because you obey the voice of the Lord your God" (Deuteronomy 28:2).

GIVE TO OTHERS,

including to God's work. Be fair and generous to those under your care. "Let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver" (2 Corinthians 9:7). Appreciate what you've already got. "Keep offering praise to God in the name of Jesus." (Hebrews 13:15 CEV).

Trust in

GOD—He wants to take care of you and supply your needs. "God shall supply all your need according to His riches in glory by Christ Jesus" (Philippians 4:19).

MANAGE

your possessions wisely and plan ahead. God expects us to take good care of what He's entrusted us with. "The plans of the diligent lead surely to plenty" (Proverbs 21:5). "Take a lesson from the ants ...They labor hard all summer, gathering food for the winter" (Proverbs 6:6,8 NLT).

Live

ECONOMICALLY

and avoid waste. "A man's life does not consist in the abundance of his possessions" (Luke 12:15 NIV).

Make

A BUDGET and stick to it. Don't spend money that you don't have on things that would be nice but aren't necessary. Going into debt or living for today, hoping that you'll be able to pay off your debt tomorrow, can lead to financial ruin. "The borrower is servant to the lender" (Proverbs 22:7).

> Do YOUR PART, and expect God to do the rest. "He who has a slack hand becomes poor, but the hand of the diligent makes rich" (Proverbs 10:4).

KEEP PRAYING.

Sometimes God lets us experience financial difficulties so that we will draw closer to Him, include Him more in our everyday activities, and learn to depend more on Him. We can show Him that we are depending on Him by praying earnestly. When we pray with our whole heart, God promises to go to work on our behalf. "You will seek Me and find Me, when you search for Me with all your heart" (Jeremiah

29:13).

LIVING THE DREAM

By Koos Stenger

"I NEED MONEY—LOTS OF MONEY!"

My friend sighed deeply, stirring his coffee at our kitchen table.

"Why?" I asked him a little surprised. My friend wasn't poor and seemed to have all he needed to be reasonably happy.

> He looked at me a little confused. "I've got dreams, man! You know—a bigger house and a new car. Everything in my life looks so dull! But I don't have the money to change it." He really *did* look unhappy.

The apostle Paul made a good

point when he said, "I have learned the secret to being content in any and every circumstance, whether full or hungry or whether having plenty or being poor."¹ To be content is the key. Granted, it can be a bit tricky, as everything around us is constantly sending us the message that the only road to happiness is through

much more of everything that we already have. That can indeed make life pretty discouraging.

The English millionaire Jon Pedley also had great dreams—and unlike my friend, had managed to fulfill them. Money, fame,

respect—he had it all. He'd even been featured on magazine covers. But it turned out he was struggling. Somewhere past the façade, there was a nagging little voice that told him that all was not as it seemed to be. That there was more to life than just wealth. He hated that voice and tried to drown it out with alcohol. One day he drank too much and had a car crash. He ended up in a coma for six weeks.

But that wasn't the end.

When he finally woke up after six weeks, he'd had enough. He saw he needed to change. And change he did! He gave his heart to God and most of his money to charity. Then he flew to Uganda, lived in a mud hut among the poor, and started an orphanage for lost children.

Not everyone is called to sell all their worldly belongings and live in primitive conditions, but Jon Pedley's story is a good illustration of how true lasting happiness isn't found in accumulating money and possessions.

1. Philippians 4:12 CEB

Koos Stenger is a freelance writer in the Netherlands.



ADVERTISEMENTS GENERALLY PORTRAY MORE THAN THE ITEM ON SALE. An ad for a plastic inflatable pool might show a happy family having a great time splashing in the water. But if you get the pool, will you get a happy family too?

When considering getting such a pool for my sons, I had to explain to them how there's a lot more going on than meets the eye. For instance, after a fun day splashing around, the water in the pool gets cold and dirty, and cleaning it out is a big job. If the pool isn't deflated after each use, the grass underneath gets brown, withers, and may eventually smell bad. I warned them that how much enjoyment they'd get from the pool would be largely up to them and how willing they were to keep the pool clean, to wait for the right weather, and to be patient while it gets inflated and filled with water.

Lego is the same thing. When my boys see ads for the small, brightly coloured blocks, they're always instantly keen to build the space shuttle or the plane. But no matter how the pictures look, and how much fun it seems the models are having, happiness won't really come from the Lego set—that's something that the Lego players themselves need to supply.

When their creations break—as all Lego creations eventually do—my boys need buoyancy and cheerfulness to not get too bothered and perseverance to start anew. These attributes don't come included in the Lego set, but without them, there will be disappointment instead of smiles. Things, positions, and material items by themselves can't bring happiness. There is no shop selling "joy." That comes from within, from a life of sharing and kindness, and from Jesus, the source of love. He can help us to think more of others than ourselves. "You will show me the path of life; in Your presence is fullness of joy; at Your right hand are pleasures forevermore."¹

Enjoy the pool if you have one, but don't be fooled by a glittering advertisement. Life is what you make of it. With joy in your heart, the rest is a bonus.

CHALSEY DOOLEY IS A WRITER OF INSPIRATIONAL MATERIALS FOR CHILDREN AND CAREGIVERS AND IS A FULL-TIME EDU-MOM LIVING IN AUSTRALIA. CHECK OUT HER WEBSITE AT WWW .NURTURE-INSPIRE-TEACH.COM.

^{1.} Psalm 16:11

QUIET MOMENTS BY ABI MAY

It's not surprising that THE BIBLE HAS INSPIRED COUNTLESS ARTISTS; the text is full of vivid pictures. Take this passage, for instance: "You have planted much but harvest little. You eat but are not satisfied. You drink but are still thirsty. You put on clothes but cannot keep warm. Your wages disappear as though you were putting them in pockets filled with holes!"1 As true today as it was two millennia ago, we can easily visualize what the prophet Haggai was talking about: job dissatisfaction, the struggle to make ends meet, vain attempts to

- 1. Haggai 1:6 NLT
- 2. Ecclesiastes 4:6 NLT
- 3. 1 Timothy 6:8 MSG
- 4. See Ecclesiastes 3:13.
- 5. See Proverbs 13:25 and 1 Timothy 6:6.
- 6. Phillipians 4:11
- 7. See Ecclesiastes 3:11.
- 8. 2 Corinthians 12:9

keep up with the dictates of fashion, the declining value of money.

Now let's turn to Ecclesiastes: "Better to have one handful with quietness than two handfuls with hard work and chasing the wind."² This one is a (literally) moving picture. Imagine one hand filled with a favorite treat such as nuts, fruit pieces, or chocolate. You can snack away contentedly. Now imagine both hands filled with coins that you're trying to keep from dropping to the floor while you grasp a rope to control your boat's wind-blown sail.

Although we need to work to provide "bread on the table and shoes on our feet,"³ and it is a gift of God to eat, drink, and enjoy the fruits of our efforts,⁴ "chasing the wind" goes beyond this. Satisfaction comes when we learn to thank God both for what we have and what we have not.—And that is the secret of contentment.⁵ "Contentment is one of the flowers of heaven, and if we would have it, it must be cultivated. ... Paul says, 'I have learned to be content,'⁶ [suggesting that] he did not know how at one time. It cost him some pains to attain to the mystery of that great truth."—*Charles Spurgeon* (1834–1892)

Dear Jesus, You have made everything beautiful in its time.⁷ Give me the joy to live in this moment, thanking You for Your provision, not only of material necessities, but also of the love and faith that You offer all those who reach out to You. Help me to know the reality of Your promise, "My grace is sufficient for you."⁸ Be my center and my focus, so that my heart will be at peace.

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THE GOD FACTOR

Nearly everyone in the world experiences financial pressure at one time or another, but some people deal with it better than others. The difference is often not so much these people's circumstances, but to whom they turn for help. The secret to overcoming financial problems is actually the secret to overcoming any problem: Do what you can, and then rely on the "God factor."

I told My disciples long ago, "With men it is impossible, but not with God; for with God all things are possible."¹ The God factor can change everything! When you apply the God factor, all things become possible for you, too, because faith in God and His promises overrides all impossibilities.

Here are some promises you can bank on: "God shall supply all your need according to His riches in glory."² "Whatever things you ask when you pray, believe that you receive them, and you will have them."³ "Seek first the Kingdom of God and His righteousness, and all these things shall be added to you."⁴

All that the Father has is Mine, so I have all the riches of the universe at My disposal, and I am concerned about your happiness and well-being. So start by doing what you can and then apply the God factor, asking Me to step in and do what you can't.

- 1. Mark 10:27
- 2. Philippians 4:19
- 3. Mark 11:24
- 4. Matthew 6:33