

CHANGE YOUR LIFE. CHANGE YOUR WORLD.

ACTIVATED

Vol 12 • Issue 10

TAP YOUR POTENTIAL

Who can afford to give?

5 Pillars of Financial Success

Do these and get ahead

Vanessa's Angels

Christianity at its best





PERSONALLY SPEAKING

A few months ago I quoted Philip Yancey saying, in so many words, that Christians don't have the option of ignoring problems, especially when it is within their power to improve things. Christians are

called to make the world a better place.

Fulfilling that obligation is seldom easy or painless, and one thing that often holds us back is our own financial situation. We have only so much money, and it only goes so far. Altruistic intentions come up against all-too-real constraints. We hurt for others, but must we sacrifice to our own hurt? If we did, how far would it go and how long could we keep it up? I think you'll find some interesting, inspiring, and innovative answers on the following pages.

In "Tap Your Potential," you'll see that you don't need to be Bill Gates, Warren Buffett, or one of the world's other 1,208 billionaires¹ to have an impact—you just need the motivation and a plan.

You might not be able to change the whole world, but you may be in a position to change one family's world, as "Vanessa's Angels" proves.

Sages from the ages offer their thoughts on money's rightful role in this month's "Points to Ponder," and God offers His in "Christianity and Wealth."

"Zarephath" and "Man-2-Man with Jesus" will boost your faith in God's desire and ability to supply for you and yours, and you'll learn how to strengthen your financial position in "Five Pillars of Financial Success" and "Debt-Free Living."

In every facet of life, we find the greatest happiness and fulfillment when we get God's perspective and try to do things His way—and money matters are no different. I hope this issue will help you better understand God's basic financial principles, and that you will discover, if you haven't already, the joy of letting Him bless others through you.

Keith Phillips
For *Activated*

1. "The World's Billionaires," *Forbes*, March 9, 2011

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BY CURTIS PETER VAN GORDER

TAP YOUR POTENTIAL

KNOWING THAT I AM ACTIVELY INVOLVED IN SEVERAL CHARITABLE PROJECTS HERE IN INDIA, an acquaintance introduced me to some of his friends from the business community at a party we all attended. They happened to be discussing The Giving Pledge, an initiative headed by Bill and Melinda Gates and Warren Buffett. Those three had challenged 400 American billionaires to commit to donating at least 50% of their net worth to charity and social causes in their lifetimes.

“This is really taking on in India as well,” one of the men at the party said with the excitement of a child

announcing that the circus was coming to town.

When another man asked what he could do to further our charity work, I suggested a contribution to our next community project. “I’ll call you Monday,” he said. True to his word, Monday morning one of his assistants phoned with details of how he wanted to participate.

As it happened, there was an article in that day’s newspaper that quoted social commentator Santosh Desai. “Indians have always been generous people. Corporations can take a lead from Tata [India’s largest business group] who have institutionalized philanthropy, making it an

act of corporate social responsibility and not charity.” An insert calculated that if India’s 100 richest individuals took up The Giving Pledge, a total of over 250 billion dollars—a quarter of the Indian GDP—would be raised.

It’s hard to grasp those kinds of figures, or to imagine ourselves in the position to be so generous. The wealthy can afford to give, while we sometimes struggle to make ends meet. But where there is a will, there is a way.

When Toby Ord, a 31-year-old academic at Oxford University, read that Facebook founder Mark Zuckerberg had pledged to give away most of his wealth in his lifetime,



Ord, who was a student at the time, devised a plan of his own: give 1M GBP (1.625M USD) to charity in his lifetime. He figured he could do this by giving away everything he earns annually over the mean income in the UK—and he started his giving while on a student’s low income. Applying the methods the World Health Organization uses to determine how far aid money goes, the 25,000 GBP Ord has given to date “bought” 10,000 years of health for people in some of the poorest countries in the world. Ord also challenges others to give 10% of their life earnings the same way. The first year, 64 people joined his Giving What We Can initiative, pledging 14M GBP between them.

There are also other creative ways to give when we don’t have much cash ourselves. A 24-year-old London man named Jack Diamond biked through India for two weeks to raise funds for a Goa-based charity that helps street and slum children like those he had gotten to know on a previous visit. “It never crossed my mind to do something like this before,” he explained, “but I wanted to make a difference.”

CURTIS PETER VAN GORDER IS A SCRIPTWRITER AND ANIMATOR IN MUMBAI, INDIA, AND A MEMBER OF THE FAMILY INTERNATIONAL, A CHRISTIAN COMMUNITY OF FAITH. ■

1. Philippians 2:5

EXTRAVAGANT GENEROSITY

BY ROBERT SCHNASE

GIVING PUTS US IN A HEALTHIER RELATIONSHIP WITH OUR POSSESSIONS AND WITH THE MATERIAL WORLD IN WHICH WE LIVE. We like making money, but we enjoy other things as well, such as the love of our family, belonging to community, a sense of meaning, accomplishment, contribution, and service. We enjoy making a positive difference in the lives of other people. But how do we maintain balance and perspective? How can we appropriately secure the basic needs of food, shelter, education, and health while also living with purpose? How do we avoid too much preoccupation with the things that do not ultimately satisfy, and cultivate those things that do? The intentional practice of generosity helps us keep our priorities straight.

Giving reflects the nature of God. We give because we are made in the image of God, whose essential nature is giving. We are created with God’s

nature imprinted on our souls; we are hardwired to be social, compassionate, connected, loving, and generous. God’s extravagant generosity is part of our essential nature as well. But we are anxious and fearful, influenced by a culture that makes us believe we never have enough. God sent Jesus Christ to bring us back to ourselves, and back to God. As we “have in us the mind of Christ Jesus,”¹ we become free. Growing in the grace of giving is part of the Christian journey of faith, a response Christian disciples offer to God’s call to make a difference in the world.

ROBERT SCHNASE IS A UNITED METHODIST CHURCH BISHOP AND AUTHOR. “EXTRAVAGANT GENEROSITY” IS FROM *FIVE PRACTICES OF FRUITFUL LIVING*, COPYRIGHT © 2010 BY ROBERT SCHNASE, ABINGDON PRESS. USED BY PERMISSION. ■

SUPPLY AND MIRACLES

MAN-2-MAN with JESUS

JUDE: Jesus, a new road lies ahead of me. I'll soon be moving to a new situation, making new friends, doing new things, and probably making new mistakes. I'm essentially starting a new life for myself and my family. The immediate future worries me. I have questions, and I need some specific answers.

JESUS: Ask away.

JUDE: It says in Your Word, "My God shall supply all your need according to His riches in glory by Christ Jesus."¹ How much will I need to rely on You to supply, and how much will I need to rely on good old-fashioned elbow grease?

JESUS: I could easily supply all your needs all the time, with little or no effort on your part, but would that really be best?

JUDE: I see what You mean. If You performed a continual stream of astounding wonders, I'd probably get lazy.

JESUS: That's right. I generally try not to perform so many miracles that people take them for granted.

JUDE: But didn't You promise that You'd open the windows of heaven and pour out so many blessings that we won't have room for them all?²

JESUS: I did. I enjoy showering you with blessings, but sometimes I close the window that showers you with dollar bills and instead shower you with life-experience blessings.

JUDE: Hmmmm.

JESUS: Sometimes they don't look great at first, but the resultant depth of character can be more valuable and enduring than money.

JUDE: So, am I right in concluding that You plan to supply my material needs in miraculous ways only when things get really desperate?

JESUS: Not necessarily. Sometimes I'll perform miracles just to remind you of My awesome power.

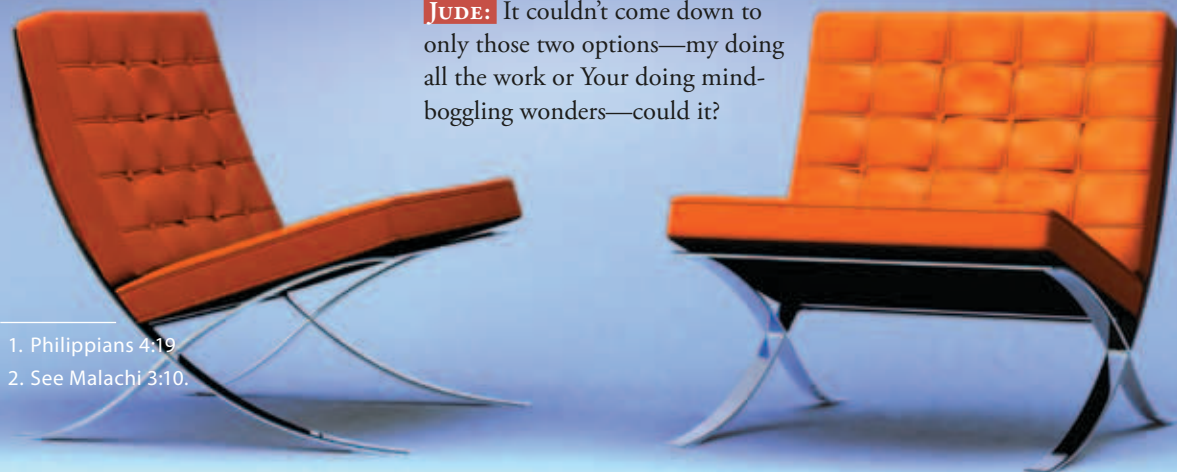
JUDE: It couldn't come down to only those two options—my doing all the work or Your doing mind-boggling wonders—could it?

BY JUDE OSBORN

JESUS: No. My blessings take many forms. I will set opportunities before you. I will put ideas in your head. I will help you learn new skills. I will give you unexpected financial boosts. I will do all these and more because I love you. These blessings may sometimes be inconspicuous, but when you do notice them, thank Me.

JUDE: Okay. Will do. I feel better now. I'll do what I can, trust You to do the rest, and try to recognize and thank You for all the ways You supply my needs.

JUDE OSBORN IS A SOFTWARE DEVELOPER AND A MEMBER OF THE FAMILY INTERNATIONAL IN AUSTRALIA. ■



1. Philippians 4:19

2. See Malachi 3:10.



BY JOYCE SUTTIN

ZAREPHATH

A retelling of 1 Kings 17:8–16

“**HAVE YOU SOMETHING FOR ME TO EAT**, something to drink?” the unassuming stranger asked. “I’m weak from hunger and weary from my journey. Please, I beg you.”

My heart reached out to him. I felt the same hunger pains. Zarephath, where I lived, was like wherever this man had come from—in the grip of famine. I too was weak and weary. I too needed someone to rescue me before I perished.

I had almost nothing, and he was asking me to give him what little I had. If I had had only myself to look after, I would have given him my last morsel without a second thought. I had given God plenty of reasons to turn His back on me. I didn’t deserve to live, but what about my little boy, the light of my life, whom I adored?

“Come. . . . Of course, come in,” I answered haltingly. “But, you see, I have nothing to give you. I have only enough flour and oil to prepare one last meal for my son and myself before we die. We were gathering sticks for the fire when you came up the path.”

He was a handsome child, but gaunt now from having eaten very little for several weeks. A smile lightened his lips. He always had a smile.

PAYBACK +

BY DAVID BRANDT BERG

YOU DON'T HAVE TO BE A MILLIONAIRE TO GIVE WHAT YOU'VE GOT.

There is not one of God's children who cannot afford to give something to help others less fortunate. You may think you can't afford to give, or you may not be able to give a lot at first, but God blesses everybody that gives. If you're *not* rich, that's all the more reason to give, so God can bless you and help you have more.

God's finances work the opposite from the world's. The world says, "When I've got my million, *then* I'll start giving." But the Lord says, "Start giving what you've *got* now, and then I'll give you more." Man says, "Me first. Self-preservation is the first law of nature." But God says, "Put Me and Mine first, and I'll take care of you afterwards."¹ There's no such thing as a poor giver. Nobody who gives generously—even if it's only of the little he or she has—can be poor, because *God* will bless them with more.

God's way to plenty is to give sacrificially of what you now have. The more you share, the more God will heap on you, and the more you'll have to share. Love gives itself rich.

DAVID BRANDT BERG (1919–1994) WAS THE FOUNDER OF THE FAMILY INTERNATIONAL. ■

"Mother, I have found some sticks, too. The wind caused them to fall in the night. They will make a nice fire."

The man looked deep into the child's eyes. "Surely, the Lord has led me here," he said.

I looked over at my boy, his curly brown hair tousled by the stiff breeze. His eyes were fixed on me, the way small children look at their mothers with expectancy and trust.

"Do not fear," the man said. "Make me a small cake first, and then make some for yourself and your son. For thus says the Lord God, 'The bin of flour shall not be used up, nor shall the jar of oil run dry, until the day the Lord sends rain on the earth.'"

I went to the shelf and took down the oil jar. It was light in my hands, nearly empty. Why was I doing this for a stranger? It didn't make sense.

"Light the fire, my son, while I make the bread."

I took the sack of flour from its bin. It too was nearly gone. As I kneaded the dough, a strange thing happened. Energy returned to my hands. My feet felt light as I took it to the oven. There was something different about this bread.

I struggled to ignore my hunger pangs as the room began to smell of freshly baked bread, and I avoided my son's attentive gaze.

The man reached for the bread as I offered it to him. He held it up to God and said, "Lord, bless this food You have provided, and bless these hands that have prepared it." He turned to me and smiled. "Now make for yourself and your son."

"But I have just used the last..." I hesitated. His eyes told me that I should just do as he said.

"Son, hand me the flour and the oil."

The boy's eyes were filled with wonder as he handed me the flour. The sack was heavier than it had been in days. Then he passed me the oil jar, and as he did, oil splashed on our hands. Our hearts, like the jar of oil, were full to overflowing.

And God was true to His word. What had once been only a handful of flour and a few drops of oil kept the three of us alive for nearly three years, until the famine had passed.

JOYCE SUTTIN IS A TEACHER, WRITER, AND MEMBER OF THE FAMILY INTERNATIONAL IN SAN ANTONIO, TEXAS, U.S.A. ■

1. Matthew 6:33

5 Pillars of Financial Success

BY MARIA FONTAINE



1

ONE THING THAT MAKES LIFE STRESSFUL AND EVEN WORRI-SOME AT TIMES IS A LACK OF MONEY. That's when it's important to remember that God is the source of financial supply. "The earth is the Lord's, and all its fullness."¹ It's His to give, and He's happy to give it. "Ask, and it will be given to you; seek, and you will find; knock, and it will be opened to you. For everyone who asks receives, and he who seeks finds, and to him who knocks it will be opened."² But no matter how much God wants to help you out, if your financial "house" is missing some of the main pillars, it won't stand. You need to believe God is able to supply, and then ask and take action. That's where knowledge, good business sense, and planning come in. Thankfully, God has given an abundance of practical advice on how to put yourself in the best position to receive His financial blessings.

1. Psalm 24:1
2. Matthew 7:7-8
3. Proverbs 10:4
4. Proverbs 21:5
5. Proverbs 12:11 NLT
6. Luke 16:10
See also Matthew 25:14-30.
7. Psalm 41:1
8. Proverbs 11:25
9. Luke 6:38



1 PUT IN THE WORK.

This may seem obvious, but many people don't do it and then wonder what went wrong. To be successful in business or even to hold a good job, you must work hard and put in the necessary hours. It doesn't matter how smart, educated, or skilled you may be, if you don't put in the work, God likely won't be able to bless you as much as He would like. "He who has a slack hand becomes poor, but the hand of the diligent makes rich."³ "The plans of the diligent lead surely to plenty."⁴ "A hard worker has plenty of food, but a person who chases fantasies has no sense."⁵

2 APPRECIATE AND PRESERVE GOD'S BLESSINGS.

God is a wise investor. He gives the most to those who are thankful for what He's already given them and show their appreciation by being good stewards of His material blessings, by being thrifty, and by not taking His generosity for granted. Don't be negligent or wasteful. "He who is faithful in what is least is faithful also in much."⁶



3 GIVE TO THOSE IN NEED.

God sees the plight of the poor and wants to come to their aid, but very often He chooses to do so through earthly agents, like you and me. Why? So He can bless both the giver and the receiver. “Blessed is he who considers the poor.”⁷ “The generous soul will be made rich, and he who waters will also be watered himself.”⁸ “Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.”⁹ “Let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.”¹⁰

10. 2 Corinthians 9:7
11. James 4:3
12. Isaiah 55:9
13. 1 John 5:14–15
14. Ecclesiastes 5:10 NLT
15. Matthew 6:33
16. Deuteronomy 28:2
17. Job 36:11
18. Psalm 84:11

4 ASK FOR THE RIGHT THINGS.

God says, “Ask and it will be given,” but He also says, “You ask and do not receive, because you ask amiss.”¹¹ God loves to see us happy, but He also sees the big picture, which we often don’t. He says, “As the heavens are higher than the earth, so are My ways higher than your ways, and My thoughts than your thoughts.”¹² He knows what will be the best for us and everyone else concerned in the long run, and He answers prayer accordingly. That’s why we must pray not only for God to supply our needs, but also for ourselves to be in step with Him—to pray for what *He* knows is best, rather than what *we* want or think is best. “This is the confidence that we have in Him, that if we ask anything according to His will, He hears us. And if we know that He hears us, whatever we ask, we know that we have the petitions that we have asked of Him.”¹³

5 HAVE A HEALTHY PERSPECTIVE ON WEALTH.

There are much more valuable things in life than money. “Those who love money will never have enough. How meaningless to think that wealth brings true happiness!”¹⁴ Keep your spiritual life and relationship with God strong, and try to be a good example of an honest and upright follower of Christ. “Seek first the kingdom of God and His righteousness, and all these things shall be added to you.”¹⁵ “All these blessings shall come upon you and overtake you, because you obey the voice of the Lord your God.”¹⁶ “If they obey and serve Him, they shall spend their days in prosperity.”¹⁷ “No good thing will He withhold from those who walk uprightly.”¹⁸

MARIA FONTAINE AND HER HUSBAND, PETER AMSTERDAM, LEAD THE FAMILY INTERNATIONAL. ■



Vanessa's Angels

BY STEPHEN LARRIVA

THE SUN WAS SLIPPING BELOW THE HORIZON AS I DROVE UP THE NARROW TWO-LANE ROAD IN CENTRAL MEXICO. I glanced at my wife, Amber, sleeping next to me. In the rearview mirror I could see our three daughters—Tory, the brilliant four-year-old; Shelly, who had just turned two and hardly seemed to stop talking; and baby Vanessa. All were also fast asleep. I considered stopping for coffee, but decided against it. Stopping would surely wake everyone up. Plus we

were in a race against time. I didn't mind driving in the evening, when the children were asleep and the vehicle was cool. It also gave me time to think. I needed that. It had been a long year!

My mind took me back to when Amber was pregnant with Vanessa. We had traveled to the U.S. West Coast to visit Amber's family, then to the East Coast to visit mine. Eventually we had joined a mission center in the south of Mexico, arriving just three weeks before Amber's

due date. She had been having premonitions that something wasn't right with the baby. I told her that she worried too much. But Amber was right. Shortly after Vanessa was born, we were told that Vanessa had a heart condition that would require surgery. The full extent of her condition was not clear, but her doctors urged us to return to the U.S. for better medical care. Some friends in Dallas, Texas, agreed to take us in for a month. That's where we were headed now.

* * *

We arrived at our friends' house in the wee hours of the morning, to a beautifully prepared room. The girls were delighted to find two little beds, just their size. "Mommy, how long can we stay in this hotel?" Tory asked in wonder.

Our first trip to a cardiologist ended with an ambulance ride to the Intensive Care Unit of the Children's Medical Center. Vanessa spent over two months there, her tiny body struggling to cope with heart surgery, weak lungs, intubations, and strep infections. Amber and I took turns staying with Vanessa at the hospital, one of us by her side around the clock. And all the while these wonderful friends took care of our girls, cooked our meals, washed our laundry, loaned us a car when ours broke down, and even paid our highway tolls so we could take a shorter route to and from the hospital.

When we were finally able to take little Vanessa home to recover, they gave us their own bedroom, where there was more room for all the medical equipment that was needed for Vanessa's care. All that time, they never breathed a word about how much this was costing them.

Six weeks later, Vanessa slipped into a coma and was rushed back to the hospital. Over the next three

months, a team of doctors continued to try to diagnose the problem. As the test results came back one by one, we were overwhelmed. Her brain was damaged. She was deaf and blind. Her heart condition would require multiple surgeries. Her condition was deemed terminal. The doctors gave her a year—perhaps two—and released her into our care.

For months our friends had shared their all, asking nothing in return. We were sure that there was no way they could continue to support us. We found a small apartment close to the hospital and prepared to move there.

Then our friends did something we never expected. They asked us to stay. Had they considered what they were getting themselves into? Did they realize that Amber and I would need to take shifts with the baby 24/7? That Vanessa would need constant medical attention, weekly visits from nurses? It would turn their home upside down. And we were not sure how much we would be able to contribute, financially or otherwise. Did they realize that this could go on for years?

They *did* understand and quietly replied, "Whatever you need, for as long as you need it, we are here for you."

* * *

A few months later, while quietly resting, Vanessa passed from her mother's arms into Jesus'. That was eight years ago. To this day, our friends' actions remain the most vivid example of sacrificial giving I have ever seen—true unconditional love and kindness, love that gives until it hurts and then some, even when it knows that those on the receiving end can never repay. Our friends didn't merely say they wanted to follow Christ's example, they *did* so!

STEPHEN LARRIVA IS A MEMBER OF THE FAMILY INTERNATIONAL IN MEXICO. ■


WHAT COUNTS MOST?

Let us not be satisfied with just giving money. Money is not enough, money can be got, but they need your hearts to love them. So, spread your love everywhere you go.

—Mother Teresa (1910–1997)

I don't think you ever stop giving. I really don't. I think it's an ongoing process. And it's not just about being able to write a check. It's being able to touch somebody's life.

—Oprah Winfrey (b. 1954)



ANSWERS
TO YOUR
QUESTIONS

Debt-Free Living

Q: *I'm having such a hard time keeping to my budget, even though I know that's the key to staying out of debt. Do you have any tips?*

A: The key to good budgeting is plugging the leaks that drain your resources—and even small leaks will drain you over time. If you're not already doing the following things, you might want to consider them.

Live within your means. If you use credit cards, pay your monthly balances in full to avoid charges.

Eat most of your meals at home. Take a packed lunch or snack when

possible. Reserve eating out for special occasions. Snacks bought on the run are typical “little” expenses that collectively cost a lot more than you realize at the time.

Shop for deals, especially on larger items, locally or online.

Consider buying secondhand before new. Secondhand stores and private sellers are often good sources for gently used or refurbished furniture, appliances, clothes, and other items.

Making and sticking to a shopping list helps avoid impulse buying, which is a budget's worst enemy. Making a list also helps

consolidate shopping trips, which saves time and transport costs.

Avoid middle-man markups by buying wholesale or directly from the producer or manufacturer, when possible.

Lower your utility bill by selecting energy-efficient appliances, turning off unneeded lights, and conserving water when showering, shaving, washing dishes, etc.

Choose cheaper generic items over more expensive brand-name ones when the trade-off in quality is acceptable.

Resist the temptation to constantly upgrade electronics and other items. Upgrade only when it's truly needed or more cost-effective.

If you share a budget with a spouse or roommate, set parameters ahead of time, such as how much each may spend on a single item without consulting the other.

Keep things in perspective. A budget can help you better manage your money so you can live more comfortably and have more materially, but no amount of things will make you happy forever. Money can't buy love, a close relationship with God, or fulfillment in life—the things that really matter. ■



Christianity & Wealth

BY SAMUEL KEATING

MANY CHRISTIANS TODAY ARE UNCERTAIN ABOUT GOD'S POSITION ON WEALTH, and therefore uncertain about what their attitude toward money should be. Some preach "abundant living"—that wealth is proof of a Christian's faith and a sign of God's approval. Others condemn wealth and frown on Christians who amass personal fortunes. People of both persuasions back up their stances with scripture. In actuality, the Bible is more balanced.

• **God does not condone dishonest acquisition of wealth.**

How can I tolerate your merchants who use dishonest scales and weights?—*Micah 6:11 NLT*

• **But He does not condemn wealth per se.**

It is a good thing to receive wealth from God.—*Ecclesiastes 5:19 NLT*

• **The Bible contains several accounts of people whom God specifically blessed with wealth, such as Isaac and Job.**

Then Isaac sowed in that land, and reaped in the same year a hundredfold; and the Lord blessed him. The man began to prosper, and continued prospering until he became very prosperous.

—*Genesis 26:12–13*

[After a time of severe testing] the Lord gave Job twice as much as he had before.—*Job 42:10*

• **God has promised to provide for those who love and try to please Him.**

No good thing will He withhold from those who walk uprightly.

—*Psalms 84:11*

My God shall supply all your need according to His riches in glory by Christ Jesus.—*Philippians 4:19*

• **He especially blesses those who help others in need.**

He who has pity on the poor lends to the Lord, and He will pay back what he has given.—*Proverbs 19:17*

Remember the words of the Lord Jesus, that He said, "It is more blessed to give than to receive."

—*Acts 20:35*

• **When money and possessions take preeminence in our hearts and lives, we displease God and bring trouble upon ourselves.**

The love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.—*1 Timothy 6:10*

• **Money will never bring lasting happiness or fulfillment.**

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income.

—*Ecclesiastes 5:10 NIV*

So the bottom line seems to be that much depends on our attitude. God wants to bless us financially, but He also expects us to use His blessings in a godly way. It's through our relationship with Him that we will find our greatest fulfillment and success in life—the truest riches.

SAMUEL KEATING IS PRODUCTION MANAGER OF *ACTIVATED*, AND LIVES IN MILAN, ITALY. ■

MONEY

POINTS TO PONDER



Money never made a man happy yet, nor will it. The more a man has, the more he wants. Instead of filling a vacuum, it makes one.

—*Benjamin Franklin*
(1706–1790)

You can only become truly accomplished at something you love. Don't make money your goal. Instead, pursue the things you love doing, and then do them so well that people can't take their eyes off you.

—*Maya Angelou*
(b. 1928)

People who value money, beauty, and popularity more than they value intimacy, growth, and community contribution really look a lot less mentally healthy and are a lot more unhappy.

—*Kennon M. Sheldon*
(b. 1959)

Money often costs too much.

—*Ralph Waldo Emerson*
(1803–1882)

Life is tragic for those who have plenty to live on and nothing to live for.

—*Author unknown*

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

—*Author unknown*

Wealth consists not in having great possessions but in having few wants.

—*Epicurus* (341 BC–270 BC)

To suppose, as we all suppose, that we could be rich and not behave as the rich behave, is like supposing that we could drink all day and stay sober.

—*Logan Pearsall Smith*
(1865–1946)

It is preoccupation with possessions, more than anything else, that prevents us from living freely and nobly.

—*Bertrand Russell*
(1872–1970)

Make money your god and it will plague you like the devil.

—*Henry Fielding*
(1707–1754)

A man's bank account doesn't indicate whether he is rich or poor. It is the heart that makes a man rich. A man is rich according to what he is, not according to what he has.

—*Henry Ward Beecher*
(1813–1887)

You have not lived a perfect day, even though you have earned your money, unless you have done something for someone who will never be able to repay you.

—*Ruth Smeltzer* (b. 1961)

We can tell our values by looking at our checkbook stubs.

—*Gloria Steinem* (b. 1934)

Blessed are those who can give without remembering and receive without forgetting.

—*Princess Elizabeth Bibesco*
(1897–1945)

It is not so hard to earn money as to spend it well.

—*Charles H. Spurgeon*
(1834–1892)

[Money] is a form of energy that tends to make us more of who we already are, whether it's greedy or loving.

—*Dan Millman*

If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life.

—*Billy Graham* (b. 1918) ■

Put YOURSELF at the PEAK

A Spiritual Exercise

A GROUP OF AGING FRIENDS SPEND THEIR SUMMER VACATIONS CLIMBING SMALL MOUNTAIN RANGES. They delight in conquering each peak in turn—no mean feat considering back problems and other ailments that sometimes come with age. It’s a strenuous activity, but glorious vistas make up for aching muscles and exhaustion. If you ask them why they don’t spend their vacations relaxing on a warm beach instead, they will dismiss the idea. They would rather go on their mountain climbs, despite the effort. They say there is nothing like the satisfaction of reaching another summit.



For this exercise, visualize a mountain range. Focus on a picture, or use your imagination. Tag each peak as one of the problems in your life—one might be upcoming bills, another is the promotion or better job you’re hoping for, another is a long-term ailment, another is a task you can’t seem to complete, and so on. Have you groaned and worried as these difficulties loomed large on your horizon? It’s time for a change in your perspective!

Choose one of the peaks and picture yourself climbing it. It’s somewhat of a struggle getting up the rocky slopes, but you are not climbing alone. A strong, experienced, and

capable mountain guide accompanies you. The Lord promises, “I will instruct you and teach you in the way you should go; I will guide you.”¹ He offers a helping hand as you clamber over rocks. He guides you in a safe path. Together you can make this climb. You’re cheerful, even eager, as you anticipate reaching the summit. Remember, this is an exciting challenge, not a drudgery. Now, picture you and Jesus celebrating together at the summit. You’ve reached your goal!



If the conquest of a great peak brings moments of exultation and bliss, which in the monotonous, materialistic existence of modern times nothing else can approach, it also presents great dangers. It is not the goal of grand alpinism to face peril, but it is one of the tests one must undergo to deserve the joy of rising for an instant above the state of crawling grubs. On this proud and beautiful mountain we have lived hours of fraternal, warm, and exalting nobility. Here for a few days we have ceased to be slaves and have really been men. It is hard to return to servitude.—*Lionel Terray (1921–1965), French mountaineer* ■



1. Psalm 32:8

FROM JESUS WITH LOVE

How to be happy when times are tough

When money is scarce, your faith in My ability to supply for you is often tested. You might worry that My promises aren't true, that I won't supply for you as I said I would. But I will come through for you. Sometimes I answer immediately, but other times it takes awhile.

Many factors affect My ability to answer your prayers and provide for you, including the choices that you and others make, and sometimes you and I both have to wait till all the conditions are right.

In the meantime, count your blessings. Thank Me for what I've already given you, things that have more lasting value than material comforts, things that money can't buy: the love of those dear to you, true friendships, peace of heart and mind, and the feelings of fulfillment and satisfaction that come from knowing and loving Me. Value those things above all, and you'll have the key to happiness and My spiritual blessings, no matter what your material circumstances may be.

