



Rule 5 for Gaining Financial Happiness

Who Do You Know that Needs Help?

When I started seminary I was tapped out financially. Working low paying part time jobs for two years and going to school full-time left me paycheck to paycheck. Single students were up against it because they were not permitted to live in the seminary apartments. They either stayed in the dorm or found somewhere off campus to live. The difficulty came with the eating arrangements. There was no cafeteria and no kitchens available where single students could cook and no microwaves back then so you basically had cold cereal, made sandwiches, or ate out each day. I was too poor to go out to eat any more than once a week, so I had to figure out some other way of feeding myself the other six days. Back then Dinty Moore made canned stew that I liked and was enough for a meal and so I came up with the ingenious idea of heating up the can of stew each evening by running hot water over the unopened can for about an hour. It never got hot but the stew was at least warmish and so that was my daily feast. I never thought of myself as poor back then, but I am not sure why. I just saw myself as in school. I remember telling a friend what I had to eat for dinner, and she looked so sad for me. That was the first time I realized I actually was in a tough spot financially.

We are either rich or poor depending on what we see around us. If others all have more than we do, then we are poor but if we have more than most, then we are rich or at least well off. What you decide about yourself, either rich or poor often influences how you view others. You can either care about the circumstances of those with less than you or only care about gaining even more for yourself or your family. Jesus told the parable of a particular rich man who was a successful farmer. He had such an abundant harvest that he didn't have enough room in his barns to store all the grain, so rather than sharing what he had, he tore down his barns and built bigger ones. His plan was to save as much as he could so that to the end of his life he would have plenty of wealth to live happily without worry. It didn't go as planned though because the Lord saw things differently. **"But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'"** (Luke 12: 20 NIV) Although this farmer was doing well financially, he did not see himself as rich until he had the large barns where he could store even more of his crops. Financial happiness in this farmer's eyes needed that one "upgrade". Yet what was not in his control and certainly not in his plans was that his death was just around the corner and wealth changed definitions. Wealth was no longer what he had but what others possessed, what God ultimately had.

Let's make two points. First, wealth is relative and determined by what you think of the amount of stuff you have. You decide if you are wealthy or poor. Second, what you have is never completely in your control and God is the ultimate manager of your money, possessions and time. If you never consider anything fully yours, you will have a much healthier view of your life. Job grasped this second point when all he had slipped out of his hands; his family, possessions and nearly all his friends. Job's reaction was memorable and is oft quoted. **"Naked I came from my mother's womb, and naked I will depart. The Lord gave and the Lord has taken away; may the name of the Lord be praised."** (Job 1: 21b NIV) Until we realize he is right and we embrace this paradigm of life, we run the risk of mishandling the things we have. They either all belong to God or none of them do. It's either God who is in charge of your life or you decide there is not

God and you are on your own. For those who wish to walk with God and be led by Him, let me share a fifth rule for financial happiness.

You are happiest financially when you help the poor. **A generous man will prosper; he who refreshes others will himself be refreshed.** (Proverbs 11:25 NIV) There is a supernatural component to helping others. Somehow Christ makes your life better and gives you just what you need when you need it. Making life better for the downtrodden, broken hearted and despairing brings God into your circumstances. Take note of this declaration in the Bible. **He who despises his neighbor sins, but blessed is he who is kind to the needy.** (Proverbs 14: 21 NIV) “Despises” is just another way of saying, “The one who does nothing for his neighbor”, specifically a neighbor in need. That one sins. It is rebellion against God to not do anything to help others in a bad spot. On the other end of this, you are told without equivocation, you will be blessed, or to see it as the Hebrew term is intended, you are happier when you are kind to the poor. Do you want to upgrade your levels of happiness? Then be generous toward those who are at their low point. Be kind to the needy. God will lift your spirits as you lift the spirits of others. I have talked with people who have told me that the happiest moments of their lives were when they were distributing food to the homeless on the streets. Obviously poverty and homelessness are huge problems that are much bigger than giving away a sandwich but if you want to feel better about your life, help someone in need.

It may be strange to think of it like this and may even feel sacrilegious, but in fact when you help someone in need, you in a way put the Lord in your debt. **He who is kind to the poor lends to the Lord, and he will reward him for what he has done.** (Proverbs 19: 17 NIV) You are in some way that is nearly incomprehensible loaning to God when you do something nice and generous for those who are poor. You probably never heard of Howard Kelly. He was a poor teenager who went door to door trying to sell things to help his family. At one home, he was hungry but without a cent to his name was determined to ask whoever was there for something to eat. The young lady who answered his knock smiled brightly at him and the boy lost his nerve. Instead of asking for food, he just requested a glass of water. The nice young woman went away and returned with a cold glass of milk. Standing at the door, he drank it slowly, savoring each drop. Finally he asked, “How much do I owe you?” “Oh, nothing” she replied. “My mom taught me to never accept money for kindness.” The boy was shocked as he hadn’t known anyone who did not want to be paid for even the smallest things. Embarrassed and shy, he turned away and mumbled back to the young woman, “I thank you from the bottom of my heart!” Howard Kelly had a rough time of it because his family was so poor but when he walked away from the young woman’s house, he felt hope, something he hadn’t experienced in a long time. Years later the young woman, now decades older wound up in the hospital seriously ill. Her only hope was a renowned physician who practiced there. When the doctor saw the report, he recognized the name of the town where the woman lived. He entered her room and immediately recognized her. The doctor took special interest in her care and eventually her health was restored. The doctor told the accounting staff that he wanted to approve the bill before it was given to his patient. He wrote something on the edge of it and the bill was delivered. The lady opened the envelop with trembling hands, afraid of how much it would be and the years it would take to pay off her debt. She was stunned when she read, “Paid in full by a cup of cold milk.”

God will reward your kindness to the poor. It is promised in Scripture. How His rewards will look for you we cannot guess. But He will bring happiness to you when you help others. Here are some suggestions. 1. Get to know someone who is struggling and after praying do what seems best to you and God. 2. Find an organization that is known for its integrity and really does help people in need and support it financially. 3. Help people find work if you have a way to do so. Perhaps you can hire someone for a job you need done and it will bless you both. 4. Practice the principle found in Scripture of farmers not harvesting their entire crop but leaving some for the poor to gather. Don’t spend all you have but save some each month after you have given your tithe to God and use it to provide for those who need a hand. By faith, believe the Lord will make you happier when you help those in need. Walk with Christ by truly in practical ways loving your neighbor as yourself.