

The Right use of Finances

A Khmer proverb says, “If you have money you have everything.” Have you ever worried about your life, “Will I have enough money for food and essentials?” Probably most of you will answer that you do worry. It is very true that people throughout the world worry about their life. How much would a single mother worry if she had no steady job and lived in a one-room shack with several children? Possibly you are studying as a student, worrying and wondering how long you will be able to study according to how much money you have. Maybe you are a farmer worrying about your crops that are drying up, having no money to rent the pump for water or to buy fertilizer. These are problems that the whole world meets, because they all meet suffering and struggle with their problems. Even the rich are concerned about protecting their money and wondering what will happen when they die. Every country, every family, each is working hard to solve these problems. What are some good concepts for you and your family? In this lesson we are going to look at some ways to help solve these problems.

1--Don't Try To Get Rich Quick

There was a man whose business was to lend money to people and charge interest. Each day he made a lot of money on the interest and could not spend it all. One day another man came to borrow a good sum of money promising he would give him double interest of what he usually got. He would pay it back quickly. He was greedy to make even more money more quickly. After he got the money the borrower disappeared. Instead of making money, the lender had to sell his land, his house and all of his possessions in order to pay others back. The majority of those who want to get rich too quick, lose everything. But those who save a little at a time regularly al-

ways have benefit. It is like the Khmer proverb, “Drop by drop the bamboo tube is full. Quick, quick and it all spills.” Proverbs 28:20 (a Bible text) says, “A faithful man will be richly blessed, but one eager to get rich will not go unpunished.”

Have you ever met someone who pushed you to rush into a decision? If you think clearly, you will not do it. They want you to get all mixed-up. Always take time to think it through so no one will deceive you. Whatever work that you do not think through clearly, will cause you to fail. Why do we think like the man above that we will be the lucky ones? He also ended up losing much money and his house as well? Have you ever lost through trying to get rich quick just like him?

On a similar note, gambling is another way many lose money. It is a big problem that causes many arguments in a family and, also, loss of money and possessions. For example there are cards and spinning games, etc. People always think that they will play hard in order to win and bring home money to their family. But, instead, they keep losing until they have nothing left. Do they quit? No, they sell whatever they have and play some more in order to get back what they have lost and hope to get more beyond that. But they lose it all. Do they stop? No! They borrow money to play more in order to get back the money they lost and what they had sold, still hoping to win and take money to their house. But they still lose. Money is gone, possessions have disappeared and they have also borrowed. Then, when the gambler goes home, the wife beats her chest because her husband urges her to sell a rice field in order to pay back his debts. A family like this cannot have peace! This is not the way to get rich quick by doing

such things.

2--Save Your Money

Not having enough money is a problem that plagues families because they do not have a savings plan. We want to save, but we also want to buy this and that, without knowing when to stop. I know a lady whose relatives in Australia sent her \$150. She had never had that much money. Did she spend some and save some for when her family might be sick? Did she add 200 Riel to it each day? If she did this, she could one day buy a used motorcycle so her son could be a motorcycle taxi driver. But, instead, she spent it all in one day buying some nice clothes, modern jewelry, a TV and some delicious food that her family happily ate together. When her child was sick, she had to sell the clothes she had bought, not even getting ten dollars. The food that she invited her family to enjoy was all gone. What could benefit this lady? A savings plan helps a person save some of their money. It is better than spending everything that we have with no thought about the next month. We must think about our future, not just thinking about everything that we want or think we need now. When you have a lot of money, live as when you have only a little. This is a better way to live in order to have more. A Khmer proverb says, "If you are poor, be patient. If you are destitute, work hard." The counsel in the Christian Bible says, "Dishonest money dwindles away, but he who gathers money little by little makes it grow" (Proverbs 13:11). If you saved only 500 riel every day, in one year you would have saved about 182,500 riel (like \$55.30, one dollar being 3300 riel). How many times have you wasted 500 riel to buy something that has no benefit?

3--Be Generous In Helping Others

There are many who think that by helping others a lot they will lose a lot. Or when there is one who asks them to help, they say they are too busy or they have no money because they are afraid helping that other person will make them lack. This is not clear thinking. Have you not seen that those in your village who are friendly, helpful and generous are the very people that prosper? They are the ones who always help others. When they have troubles, others always remember them. They help and are loyal to them. The Bible says, "One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed" (Proverbs 11:24-25).

I know a man who believes there is a God who can help him. His name is Savouen. He is a Khmer Christian. One day his relatives had a crisis and asked him for money. Savouen, whose salary was so small it was not ever enough to take care of his family, gave his relatives some money out of his salary. He did not worry about his family being without because Savouen trusted that his God would help him and give food to his family. His wife really worried, knowing that the salary was never enough. And now a part of the salary had been lost to the relatives. That night, Savouen laid in his bed thinking he did not know what he would give his kids to eat the next day. He prayed and told his problem to God and went to sleep with peace. The next morning his wife woke up early and swept the house. She put all the clothes together that needed to be washed. In the pile was a second-hand shirt that her husband had just bought but had not yet worn. This sad woman shook out the dirt from the pocket a bit at a time, with her thoughts far away. Suddenly she jumped with surprise. When she shook the pocket of that second-hand shirt she saw a small black bag. When she examined it she saw a small chain

that was yellow. She quickly showed it to her husband who in turn rushed it to the market to see if it was real gold. When Savouen came back from the market he was very excited. He said, "Thank you, God! Thank you, God!" Breathlessly, he told his wife that this yellow chain was a chain of gold, eight units, valued at \$350. He had an incredible joy in his heart and knew for sure that this was the Lord's plan for his family.

4--Good Health Saves Money

A--Eat What is Healthful

There is a saying in Khmer, "Prevention is better than a cure." If you look at this with medical scientists it makes even more sense. It does not make you lose any money. If you get sick you surely waste time and money also. Sometimes people even lose their lives. For example if you eat a lot of grease and meat it leads to having high blood pressure or heart attacks. If you get this disease you cannot work or make a business. Money disappears through paying for a cure. Life does not last as long. But if we work at preventing illness, through eating only food that leads to good health, we do not lose anything. The Christian Bible counsels this way as well, "If you obey my commands I will take away all your diseases from your country." And in the Bible there are many places that speak about food that leads to good health. This is like the Khmer proverb that says, "Love yourself, don't eat according to your desires. Love your husband, don't make him upset."

The Christian Bible says to eat that which gives strength and leads to good health. There is much good food to eat, such as, rice, peanuts, bananas, papaya and vegetables. Cambodia is blessed with a good supply of fish. The Bible warns that certain meats are unhealthful. God warns us to be careful in what we eat, to eat only food that is good, and to wash the

food that we eat, especially washing our hands before we eat.

B--Avoid Alcohol

The Bible says that, "Who has woe? Who has sorrow? Who has strife? Who has complaints? Who has needless bruises? Who has bloodshot eyes? Those who linger over wine, who go to sample bowls of mixed wine."

"Do not gaze at wine when it is red, when it sparkles in the cup, when it goes down smoothly! In the end it bites like a snake and poisons like a viper" (Proverbs 23:29-32). This means that those who drink alcohol usually have fighting in their family. Many people have sicknesses because of alcohol. God warns against, forbidding us to drink it because He loves us and wants us to have good health. Alcohol can cause problems to our liver, stomach and kidneys, etc. It can also hurt our brains. Many families have had their happiness and peace ruined by alcohol. Some people have lost their wives, house, their jobs, and finally even their own lives just because of alcohol.

Taking care of our health enables us to save our money, instead of using it to buy medicines which do not always help us get well. Do you worry that all the money you have saved will disappear when one member of your family gets sick? When the illness does not heal one must spend a lot of money to find a cure. Do you worry that someone will be sick and you will be unable to care for them?

C--Belief

There was a lady whose husband often gambled and drank. It caused her family to have no peace. One day she told her problems to a Christian friend, named Ath, that read a certain Bible often with other Christians. She said that the words in

the Bible helped her and the other Christians a lot. She said that the counsel in the Bible could help this lady also. Then she showed one verse that said, “Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight. Do not be wise in your own eyes; fear the Lord and shun evil. This will bring health to your body and nourishment to your bones” (Proverbs 3:5-8). The lady worried a lot because she had terrible headaches for many years. She went searching for many doctors to help her get better. But she did not get any better. One day her friend showed her a verse in the Christian Bible that said, “He himself took our sickness and carried away our diseases” (Matthew 8:17). She decided to pray to that God to heal her. She had peace through her prayers and reading the word of God in the Bible.

The answer to financial problems is peace. Peace can help the poor live with happiness all day long. Peace can help the middle class not fear poverty and be content with what he has. Peace can help the rich not worry about losing his possessions and avoid greed. In fact it can help him have pity for the poor.

What do you think about the words and wisdom in this lesson? Did this wisdom help Savouen, Ath and her friend? Should you test out the Bible's counsel to see if it can help you? If it is true when it says that, God always has love and power that can help us when we have a disease, will you ask God to help you follow His path in order to have good health? Perhaps you are having problems in your heart and your life and cannot work them out. In this lesson, the counsel in the Bible helps work out a lot of problems for those suffering like Savouen and Ath. What do you think? If you have suffering, you should ask God to give you wisdom and if you have peace, tell your friends or relatives so they can

receive it too.

Points to Remember

Search for treasures that will make you happy, but not treasures that will cause you suffering.

Finding a little and saving it is better than finding a lot and spending it all.

Giving something to others makes you more happy than if you kept it to your self.

Follow good health plans to not be sick.

Proverbs 13:11 “Dishonest money dwindles away, but he who gathers money little by little makes it grow.”

Questions

1--Underline the sentences that are correct.

Wanting to get rich too quick always leads to suffering.

Gambling helps us have a lot of money.

Having a lot of possessions makes us happy.

2--Can you save 500 riel a day?

Yes

No

If you do that, how much money can you save in one year?

3--Will helping others make you poor?

Yes

No

4--Circle the letter before the sentence that is correct.

Three things in the lesson that show us how to have good health are:

A. Eat good food.

B. Avoid alcohol.

C. Drink a lot of beer.

D. Use a lot of medicine.

E. Trust in God.

5--If this statement is true of your choice today, check it:

_____ I want to follow the good plans in this lesson for my finances and my health.