

Wanting the Things You Have

by Claudio Consuegra



Someone has diagnosed the disease of modern Americans as affluence—either having too much or wanting too much. It seems that most want to live like the Johnsons next door (unless you are a Johnson) or they cannot possibly be happy. For many families, financial difficulties are the number one problem they face, even if they have more money than most other Americans or most other people in the world.

The authors of the book *The Day America Told the Truth*¹ discovered some disturbing trends in their research. When Americans were asked, “What would you give up to get ten million dollars?” 25 percent said they would abandon their family forever; another 25 percent said they would abandon God and the Church; 16 percent said they would leave their wives. In many homes, money has become king.”

God is quite interested in this issue as well. The Bible has more than 500 verses about prayer, around 500 verses that discuss faith, but more than 2,000 references to money and possessions! Of the 38 parables in the Bible, 16 of them, almost half, are about money.

There are five steps to God’s financial plan for your family:

1. Transfer ownership of everything to God. Nothing really belongs to us; we are simply stewards of gifts.
2. Tithe and give offerings joyously. You don’t have to understand all about how tithing works; you just need to know that it does (2 Corinthians 9:6-8).
3. Work hard. God’s plan is for us to earn our bread by the toil and sweat of our brow. Work is satisfying, molds character and develops gratitude, appreciation and value.
4. Make a realistic budget and keep accurate records. The absence of an accurate record of spending keeps couples from making good financial decisions.
5. Escape the bondage of debt. A familiar phrase from wedding ceremonies, “Till death us do part,” has tragically become, “Till debt us do part.”

It is critically important to teach children, from the time they’re very small, five important financial principles:

1. The principle of true wealth. Children need to learn that true wealth comes from giving, not from having more. The happiest among the wealthiest are those who give a lot of their wealth to help others.
2. The principle of gratitude. A child who grows up in a family where Mom and Dad do not model and expect gratitude may never learn it on his or her own.
3. The principle of responsibility. Children who are given tasks to complete with a built-in reward for accomplishment will understand that they are in charge of their lives.
4. The principle of generosity. Many times selfishness is at the root of our financial problems. All children need to learn a most important lesson: to share and be unselfish with what they have.
5. The principle of delayed gratification. One of the greatest signs of the maturity of a parent is the ability to personally delay gratification and model that principle to children.

While Madison Avenue tells us to get what we want, God wants us to enjoy what we already have. That’s why Jesus said, “Where your treasure is, there your heart will be also” (Matthew 6:21, NRSV).

¹Patterson, James and Kim, Peter. *The Day America Told the Truth: What People Really Believe About Everything That Really Matters* (Englewood Cliffs, NJ: Prentice Hall Trade, 1991).

Claudio Consuegra directs the Ministerial and Family Life departments of the Minnesota Conference. He is also communication director and evangelism coordinator. Pamela is the conference education superintendent. Together they host a national call-in talk show on LifeTalk Radio about family life.



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