



Poverty-minded people tend to look for the big break, the miraculous provision, the chance deal. Prosperous people know good things will happen along life's path, but they expect steady progress through their own consistent, diligent work.

That's why poor people buy lottery tickets. Just stop where lottery tickets are sold and observe who purchases the vast majority of them. Wealthy individuals know a lottery ticket is a very bad investment. The odds of winning are minuscule, so purchasing one is like throwing away money. The government which backs the sale of lottery tickets knows that it is simply an alternative to taxing the poor. The poor buy the tickets, so the poor lose their money. They often feel helpless to escape their present circumstances, so they look to chance, rather than consistent work, as the answer to their problems.

This lottery mentality sometime is embraced by Christians and incorporated into their belief system. Some Christians will tell you about one miraculous provision after another. They have

dozens of testimonies about God rescuing them from some financial dilemmas—yet they still are struggling financially in their daily lives. It may sound as if they have much faith; but in reality, if they did, they would not need God constantly to rescue them. If you take a realistic view of their life, you probably will find that they typically are late paying their bills, and that their financial life is up and down like a roller coaster. They simply have replaced the lottery ticket with “God.”

Of course, God does provide. However, Christians, more than any other people, should know advancement comes first to those who apply God’s principles on a consistent, long-term basis. The Bible tells us to be “...imitators of those who through faith and patience inherit the promises” (Heb. 6:12). At the foundation of God’s principles are hard work, wisdom, and consistency. Good, even amazing, things do happen to people in motion.

Many poverty-minded people never embrace this. Deep down, they think success is out of reach, happening to some and not to others. They are helpless, paralyzed to some degree, because their eyes are set on the chance that may come, rather than today’s step forward.

When they see people prospering around them, they often hold deep suspicions that those who are already rich succeeded not through hard work, but rather through some extra boost along life’s way, such as a large inheritance, major legal settlement, gift from Uncle George, or dishonest dealings.

DEVELOPING A PROSPEROUS SOUL

While some people do receive such benefits during their lifetime, the vast majority of those who win a lottery or receive unearned money lose it in a very short time. People who do earn wealth and keep it, do so because they are *realists* when it comes to money.

Let's talk about being realists concerning your present situation in life. Many people have unrealistic financial expectations that put constant stress upon them and their relationships with those they love.

For example, young newlyweds just starting out in life are likely to have financial struggles. They probably will not be living in a new home, and when their first baby comes along, they may be very surprised to discover how little extra money they have for themselves.

Most Americans in their thirties have finished their schooling and are settling into a career. If they have a family, their children will be in school. If they own or rent a home, they will start taking better care of their lawn and investing in nicer furniture. It is a time of becoming established and more stable.

People in their forties typically are thinking about college expenses for their children, retirement, and longer-term investments. Those in their forties usually are able to move from just paying the bills to setting aside some money for the future.

Those in their fifties generally find it easier to make money than at any other time in their life. Their years of experience, developing relationships,

and accumulating knowledge bring greater opportunities, and they usually can accomplish tasks with much less time and effort.

Of course, there are numerous exceptions to the above scenarios. People experience changes and upheavals. Each has his own unique situation and problems with which to deal.

Our objective, however, is to help people achieve realistic expectations of their financial situations. Newlyweds should not expect to own the same quality automobile as people in their forties. If a 30-year-old constantly is comparing his own financial position with his parents', he is putting undue stress upon himself. Comparing yourself with anyone in less difficult circumstances is foolish.

Reality is what we are after here.

Realistic thinking is often more difficult for Christians than non-Christians. For example, a Christian struggling financially may analyze himself constantly, wondering if he has offended God, or if the devil is harassing him. Hence, he does not know whether to fight the devil or repent before God; when in reality, financial difficulties are most often the result of spending too much money or not earning enough. Reality is simple. Christians sometime make it complicated in their desperate desire to please God. Usually, the best way to help them is tell them to set aside all spiritual issues, and for a moment think in terms of natural reality. Ask, "Why don't you have enough money?" As you ask this, do not allow them

DEVELOPING A PROSPEROUS SOUL

to flip into a spiritual answer involving God or the devil. Just keep things simple. Reality is truth, and whether we are dealing with God or the devil, truth is the solution.

Here is truth: a physician typically makes more money than a carpenter. The carpenter does not make less money because he has offended God or the devil is against him. He makes less money because he makes less money.

It is surprising how many people cannot face such obvious truth when they themselves are struggling financially. I talk with many ministers and sometime meet one who is unable to support his family. When I ask him why, he may respond with all kinds of spiritual-sounding answers. In reality, those who cannot support their families usually cannot do so because they are not making enough money—it's that simple. The minister's church is too small to pay him enough, or he just started in ministry, or he is doing something foolish financially. It is not God or the devil. It is life.

Chapter 3 deals with choosing a career and whether or not a person already working should change careers. In other chapters, we will explain how people can improve their financial situation no matter what their current income. This chapter is to help people become realists.

Most adults who read this book already will have found a job and have established circumstances around them which fix their

lifestyle to some degree.

If you are a homemaker with children and you know God wants you there, then that is your present career. Don't feel badly about it. Accept it. Enjoy it. Be the best Mom or Dad you can be.

If you are a carpenter and you enjoy your work, then go on enjoying it. Don't change. Some people enjoy manual labor, while others enjoy sales or management or some other area of employment. The key is to do what you enjoy and feel good about it.

King Solomon, who had wisdom from God, wrote:

There is nothing better for a man than to eat and drink and tell himself that his labor is good. (E c c l . 2:24a)

Nothing better! Nothing better than to enjoy life and feel good about what you are doing! This is more important than a high-paying, high-pressure position and more beneficial to your long-term health than a good diet or exercise. God desires you to enjoy life; so if you have a career or position which you feel is in God's will, then embrace it and be content there, even if you are not getting rich.

Remember, this is not about getting rich, it is about developing a prosperous soul. The theme of this book is taken from the Apostle John's prayer:

Beloved, I pray that in all respects you

DEVELOPING A PROSPEROUS SOUL

*may prosper and be in good health,
just as your soul prospers.*

(III John vs.

2)

Notice that health and prosperity are the natural outworkings of a prosperous soul. Prosperity is not necessarily being wealthy. Prosperity is an attitude. It is health of soul. If the inside is healthy, the outside will be also.

Therefore, if you are in a low-paying employment situation, decide if that is where God wants you. If you are happy there, and if you are convinced that God wants you where you are, then be at peace. Stop worrying. Stay there.

But at the same time, don't deceive yourself into believing that someday you will be rich. There are certain things you can do to increase your financial position no matter what your income is, and we will discuss those. But here we are laying down a fundamental principle: *At the center of having a prosperous soul is finding contentment in what you do.* You do not have to be rich to be prosperous, but you do have to be realistic. This does not mean you must accept defeat or poverty as a way of life. On the contrary, cultivating prosperity of soul will help you succeed in all areas of life.

Think again about your career or present situation of life. If you are where God wants you, then accept it. Stop putting yourself under undue

pressure. More importantly, don't carry a bad attitude around with you—that flows over onto everyone else. If you feel badly about your job, you are going to bring that attitude home with you and grumble to your spouse and children. Whatever stress you put upon yourself, you are going to put on your loved ones, too. No one needs that. So face reality; if you are where God wants you, stop worrying.

Similarly, if there are circumstances limiting your advancement, accept reality. Consider Bob who was injured severely in a car accident. Bob always had wanted to be a professional baseball player, but he lost both of his legs. He can go on living in a myth that someday he will play pro ball, or he can accept his present limitations and do the best with what he has. If Bob lives in a dream world, he will waste days, weeks, months, and years in emotional turmoil, one day fantasizing about a moment on the field, the next hating himself for his handicap. Depression and discouragement will overwhelm him for as long as he denies reality and lives in an illusion. In addition, friends and family will suffer as they feel his agony and share his disillusionment. On the other hand, if Bob accepts reality, he can find fulfillment and happiness.

Your situation is not likely to be so limiting, but you may be locked into a position for some time to come. Accept reality. Stop dreaming about becoming something you won't become or won't

DEVELOPING A PROSPEROUS SOUL

become quickly. That only causes pain for you and others.

If you enjoy working with your hands and feel God wants you doing that, stop feeling guilty. Stop feeling badly about the older car you drive. You may not be able to live up to the lifestyles of your parents, friends, or neighbors. Who cares? Stop trying to keep up with the Jones.

If you are locked into a fixed retirement income or taking care of your elderly parent, and that is limiting your lifestyle for years ahead, stop putting pressure on yourself to change. Accept it. You may not be able to give a thousand dollars to your grandchild for his graduation. You probably won't go on the cruise to the Caribbean with the senior citizens. That's life!

If you are a mother who needs to be at home taking care of your precious little ones for the next few years, enjoy it. Stop gazing at the single, carefree 20-year-old driving her hot red sports car. It's not you. And stop longing for a high-powered career. It won't happen, at least not for a few years, so why beat yourself up all the time?

Maybe you have committed yourself to work at your father's business for the next few years, and there is no way out of that commitment. Maybe you are a minister and you know God has called you to work among the poor and needy. Or perhaps you are in some other situation that simply cannot be changed.

It is OK to be where you are. Let reality completely murder false dreams.