Volume 9, Issue 5

MOTIVATED

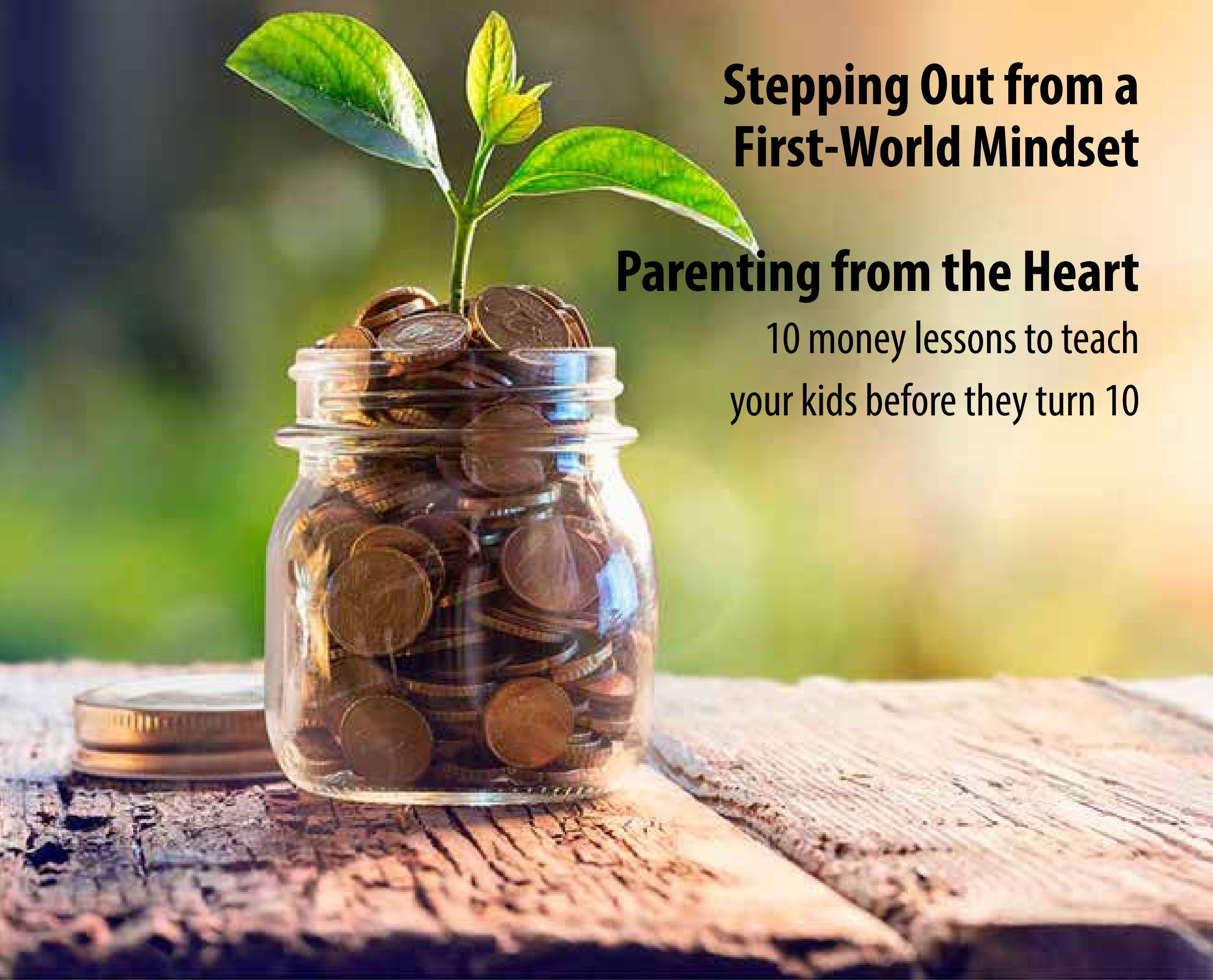
THE MAGAZINE THAT MOVES YOU!

THE SMALLEST COIN IN THE WORLD

Stepping Out from a First-World Mindset

Parenting from the Heart

10 money lessons to teach your kids before they turn 10



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FROM THE EDITOR

Money matters can be a considerable cause for concern, and taking care of our financial needs can take up a lot of our time. Bills need to be paid, there are mouths to be fed, retirement to think about, and the list goes on. Sometimes these money worries can become almost overwhelming.

This was true for the directors of several orphanages, who both lived in 19th century England.

One of them, Charles, ran a campaign to raise the sum of 300 pounds—which is worth many times that today—to meet the urgent financial needs of the orphanage he supported. The night he reached his goal, he went to bed a contented man.

But before he could go to sleep, he had the distinct impression that he should give those 300 pounds to his friend and colleague, George, for his orphanages in Bristol.

"But," Charles protested, "I need that money for my orphans in London." Unable to sleep, Charles wrestled with the idea for a while, until he decided to give the money to George.

The next morning, he made his way to George's home. "George, I could not go to sleep last night until I decided to give you these 300 pounds," he told him.

Stunned, George exclaimed, "How did you know? I needed that exact amount to keep my orphanages open!"

Charles was happy for his friend, but still a bit discouraged about his own situation. When he returned to London, however, he found a letter waiting for him on his desk. It contained a donation of 300 guineas (one guinea was worth one pound and one shilling) designated for his orphanage. The 300 pounds he had given was returned to him with 300 shillings interest!

Our giving may not always be rewarded in exactly the same way, or in exactly the way we'd like or think we need, but as was the case in this story, I truly believe that we never lose by giving.

I hope the articles and stories on money matters in this issue of *Motivated* will inspire you, and motivate you to keep giving to those in need.

Christina Lane
For *Motivated*

The Smallest Coin in the World

By Anna Perlini, adapted

Many years ago, just before we moved to India, a friend gave me a very original and, I thought, useful farewell present. "I'm kind of worried for you," she confided. "You're going to a difficult country and this might come in handy."

On the small box was an inscription: "The smallest gold coin in the world."

I packed it away and took it with me to India, and later on to Nepal.

My friend was right—things weren't always easy, and we often encountered hardships of all kinds, from the climate to tropical sicknesses to financial challenges. We never lacked any of our basic necessities, but we did often have to skip the extras.

My husband and I sometimes talked about selling the coin, but we'd agreed it was to be our emergency fund, and that it wouldn't be touched unless absolutely needed. Whenever the topic came up, we always came to the conclusion that it wasn't really such a desperate situation, and I'd put it back in my suitcase.

After eight years, we returned to Europe. One day I walked past a coin store and wondered just how much my gold coin had been worth all this time. A few days later, I brought it in to be examined.

My heart and everything in me dropped when the kind clerk examined my coin and told me that it had no value besides the gold weight—and as it was "the smallest gold coin in the world," it obviously didn't weigh very much.

So all those years when we'd thought we had an emergency fund, were we just being naïve? A mix of disappointment and embarrassment overwhelmed me, and I actually almost threw the coin away. It seemed like that would hardly be a loss.

After thinking about it more, however, I realized that little coin had been symbolic of our faith in God's care. We'd kept it with us all the time; we'd never lost it.

Stepping Out from a First-World Mindset

By Ruth McKeague, adapted

Almost every single day, I'm struck by how lucky I am to work where I do. I'm a teacher at an inner-city school that serves families from all around the world. I work in the library, where it is normal to see, at any given table, a group of four students working together who represent four different continents, four different languages, and four different faiths. The UN could learn a lot from my school.

Vanessa is a senior student who would like to run her own salon someday. I remember when I first met her last year, I was struck by how fashionable, pleasant, and confident she was. She is the image of happy potential.

She is also a refugee from a war-torn African nation who arrived in our city with her large family in March of 2014. The eight children range in age from nine to twenty years old. Vanessa's dad has worked sporadically since their arrival, but he hasn't been able to secure regular employment. Her mom has struggled for years with health problems, and she can't work outside the home. The family gets support from social assistance—and from Vanessa.

Besides attending school full-time, Vanessa works part-time at a salon. Her income is directed in three different ways:

- It goes toward helping her family.
- It goes toward savings for post-secondary schooling.
- It goes toward her zakat.

I was very taken aback last week when I heard Vanessa say that she sets aside 10% of her income.

"It's a must," she explained to me, her voice accented by her African homeland, quiet and steady. "When I was a little kid, my mom worked, and I saw her tithe. My dad did too. And we always had enough."

But what about now? I asked her if she ever felt tempted not to set aside money for her zakat because of the hardship in her life. She didn't seem to understand what I meant. "There are a lot of people in your house," I said. She nodded her head, waiting for me to make my point. "Some people would find that hard," I explained. "Your dad not being able to find work … Your mom's health problems … Having to leave friends and family behind, being new to this country …" I stopped trying to convince Vanessa of her struggles as I realized that she simply did not feel hard done by.

"Sometimes back home," she said, "we would let homeless people stay with us for a while. We still send money to orphanages back home. Here, if we have extra food or clothing, we go out and bring it to people on the streets."

I was unable to reconcile the picture of abundance and generosity that Vanessa was painting for me with my understanding of her limited resources. "But don't you ever feel like you need something that you can't buy?" I asked.

"Yes," she said. "And then I ask for money. I ask friends or family. I don't ask to borrow. It's always a gift." Sometimes giving, sometimes receiving (but never going into debt), Vanessa is equally comfortable in both roles. Happy to offer, and not too proud to accept.

Again, I came back to the zakat question. "But if you sometimes don't have enough money, don't you feel like keeping that 10% of your income that you give away?"

"No," said Vanessa calmly. "God won't let you miss the money that you give." She then told about a time when she found $10 in her pocket, and a story about a time when she couldn't afford to buy a coat, but then someone who had bought a coat that was the wrong size gave it to her.

"What do you think," I asked with some trepidation, because I was asking for myself, "about people with good jobs who live in big houses but who say they can't afford to give very much?"

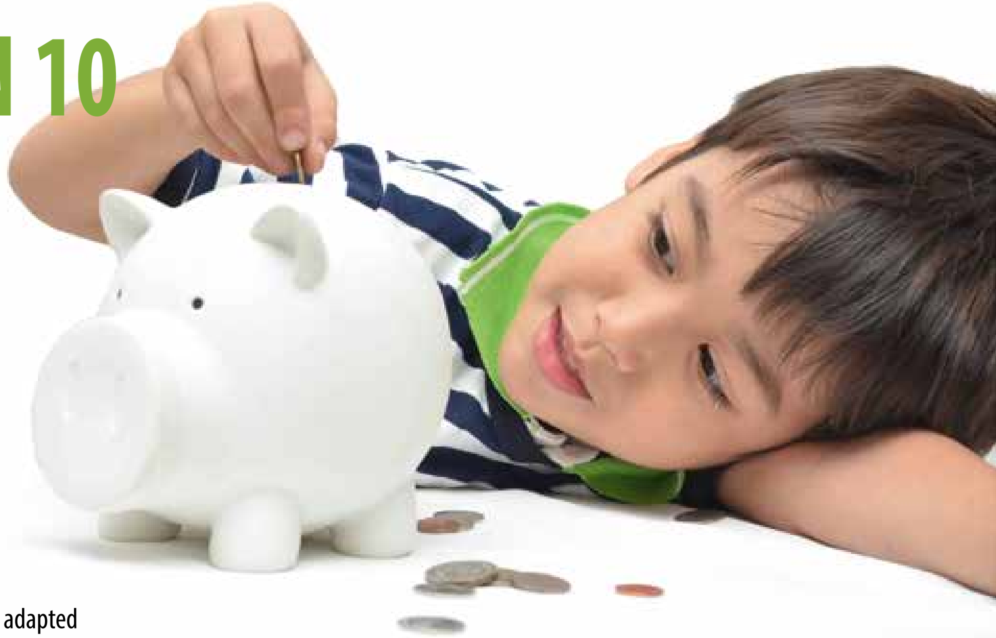
I braced myself, but the answer came with no judgment, a continued calm, quiet steadiness. "They don't know the secret."

She didn't follow up with an explanation. "What secret?" I asked. I could see from the clock that our time was almost up. Vanessa had to leave for work at 3:45, but I wanted to know the secret.

"When you give something, there are more blessings," she said.

There was a math that just didn't add up. And yet somehow, it did. I believe this young lady has a bright future in her new country. The skills that she's learning at school and at work will help to prepare her for it, but her quiet confidence and strong foundation will see her through. I'm grateful to Vanessa and other students who challenge my first-world perspectives and stretch my understanding. She sees the world through a lens of gratitude, trust, and hope, and the obstacles that don't even register on her seem to vanish beneath her feet as she moves forward. ■

10 MONEY LESSONS TO TEACH YOUR KIDS BEFORE THEY TURN 10



By Nicole DeCoursy, adapted

**Want your child to be money-savvy like Warren Buffet?
These tips will help your kid learn how to save and manage money.**

The other day my 3-year-old son said to me, "Just go to the bank and they'll give you money," after I told him we couldn't buy a toy he wanted. I realized it was time to explain to him where money comes from. After all, "it's up to parents to teach their kids smart financial habits," says Jayne Pearl, co-author of *Kids, Wealth, and Consequences*. Not sure where to start? Here, Pearl shares the most important money lessons for young children, and how you can help your child ace them.

Money Lesson 1: Money doesn't grow on trees.

When kids see bills pop out of the ATM, they don't realize that money is a finite resource. Explain that you work to make money, and the bank is just a place that keeps it safe.

Money Lesson 2: Work with your budget.

The best way to teach kids to start managing money is to give them some. If they blow their allowance on a new Star Wars figure and don't have enough left for a DVD they really want, that's actually a good thing: "They learn firsthand the consequence of overspending," says Pearl.

Money Lesson 3: Good things come to those who wait.

Teaching kids delayed gratification will help combat the "buy now, pay later" mentality that could mire them in credit card debt later on. So, as much as you can, reinforce the idea that waiting pays off. For instance, make a homemade pizza together with all the ingredients your child loves; then microwave a store-bought frozen one. The homemade pie takes longer, but it tastes way better.

Money Lesson 4: Don't spend it as soon as you get it.

Curbing impulse buying goes hand in hand with teaching delayed gratification. Show by example. Before you go shopping, create a budget. Outline what you're going to buy, what stores you're going to, and the price range for each item. Then compare prices online and clip coupons together (consider letting your child keep the savings so she sees that bargain-hunting pays). She'll learn that planning purchases before you buy is the routine.

Money Lesson 5: Saving is cool.

Your daughter wants a new doll that she doesn't have enough money for? Tell her to save up! Once she has enough, take her shopping and let her pay the cashier herself. She'll never forget how good it feels to work toward a goal and be rewarded in the end.

Money Lesson 6: Keep track.

Simply knowing where her money is going is a big step forward in your child's money management skills. Have her use a notebook or go on a computer to keep track of her money. Make a file (or use an old purse) where she can store receipts and statements.

Money Lesson 7: Have a wish list.

It's hard for kids to set priorities, so sit down together and make a wish list of the things your child wants to do with her money. Then help her rank the list by discussing what's important about each wish.

Money Lesson 8: Make the most of savings.

Introduce your child to savings vehicles that could earn her interest, such as savings bonds and certificates of deposit. Search for a compound interest calculator online and show her how just $1 can grow with interest over time. She'll be amazed!

Money Lesson 9: Be a little skeptical.

While you don't want your children to think companies are out to get them, every now and then point out manufacturers' sales tricks. "Healthy skepticism is crucial not only so kids can resist the allure of products on TV, but also because it helps keep them from buying into the messages behind the ads—like if you have the right clothes and toys, you'll be popular," says Pearl.

Money Lesson 10: Share.

Have your kids donate a portion of their allowance to charity. It teaches them that money can be used to help people, rather than just for buying things. Remind them that it's not how much you give—every little bit counts.

I Never Lost by Giving!

By Masahiro Narita (1925-2012)

In the early years of my business activities, I believed that money was everything. When my wife complained that there wasn't enough love in our marriage, I retorted that love wouldn't keep food on the table. Since I believed that material things were everything, I didn't believe in God or His care.

That changed gradually as time passed and a friend introduced me to an economic plan based on love and sharing—quite different from the "me-first" materialism that had driven me up till then. This helped me readjust my priorities.

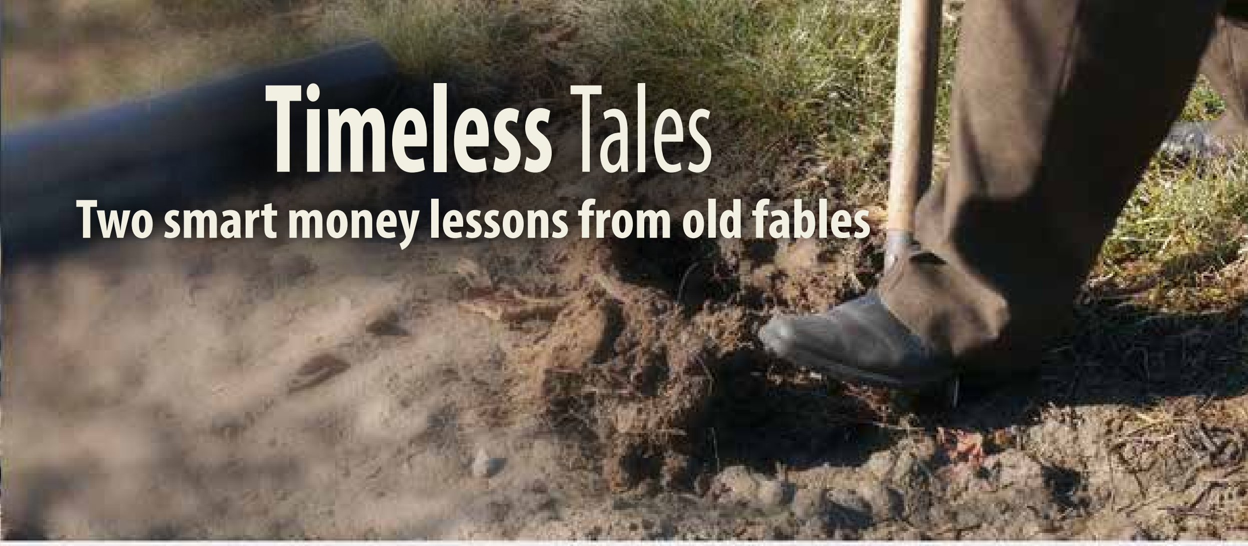
It was 1985, and Japan's economy was booming. My wife and I began supporting various charitable projects and had just pledged a regular donation. We hadn't given in the hope of being blessed in return, but I was curious to find out what would happen.

At the time, I was planning to build a condominium, and just one week later, my bank recommended a building contractor, whom I ended up hiring. Overly eager to get started, however, the contractor applied for a building permit before I had approved his design—and as it turned out, I didn't approve it. When we couldn't agree on the matter, I contracted another builder, and the first contractor sued. Eventually, we agreed on a new design and that the condominium would be a joint construction project between the two contractors. The three-month delay did not appear to be a positive development. However…

At the onset of the project, we had set aside funds to pay the city planning fees—but while we were sorting out the contractor business, the city planning regulations changed, and under the new rules, I was no longer required to pay this tax on my project.

While I was glad to not be eligible for the city tax, I learned that the government was significantly increasing its own taxation on construction, effective in April. As it turned out, the first contractor's mistake in prematurely applying turned out to be for the best, as our project received building approval right before the tax hike took effect.

Through these events I learned to recognize that God had blessed us in both situations, and I concluded that it must have been because my wife and I were helping others in whatever way we could. ■



Timeless Tales

Two smart money lessons from old fables

The Miser

An old man sells all of his goods for a large lump of gold, which he then proceeds to bury in a hole just outside his property. Every day he visits the spot, uncovering the gold, looking at it for a bit, then covering it back up.

One of the man's employees notices this odd behavior and follows the old man. He sees the buried gold, and when the old man returns home, the employee removes the gold and runs away with it.

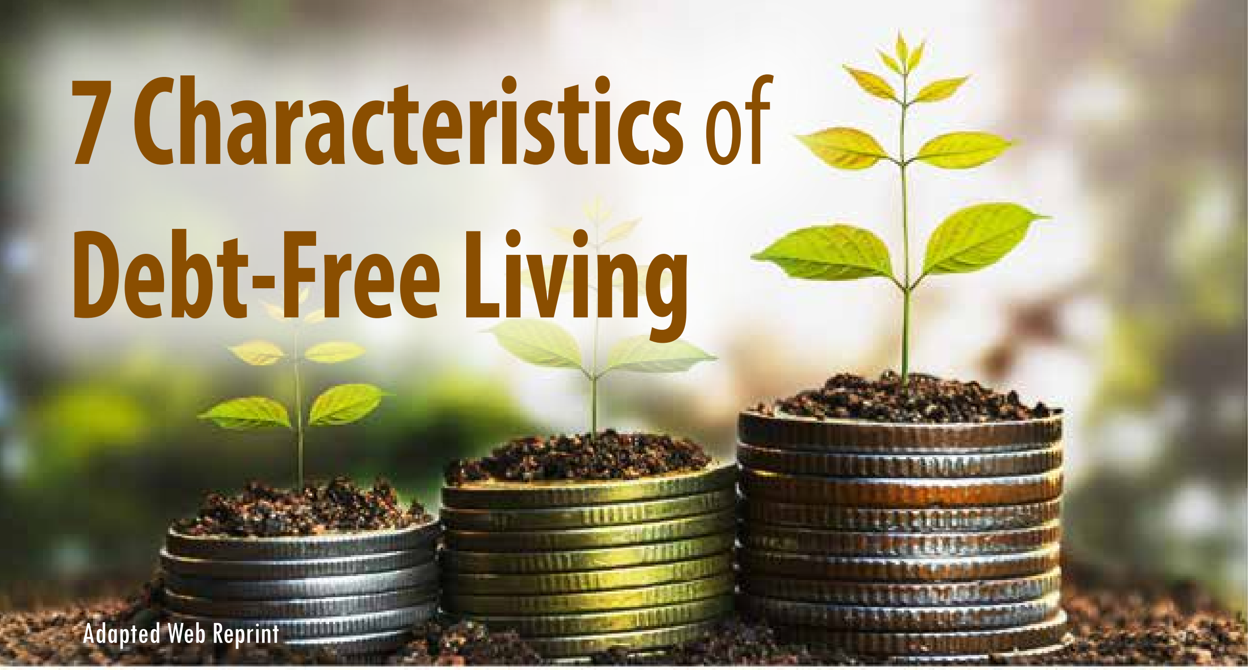
The next day the old man finds that his gold is missing and cries out in agony. A neighbor hears the old man's story and suggests that he place a rock in the hole and cover it back up. "It makes no difference, does it? You didn't do anything with the gold anyway."

The lesson: Working hard is great. Making money is great. Saving money is fine. But money itself is nothing more than pieces of paper. Don't forget that money's true purpose is in service of a happy, healthy life. The size of the lump of gold doesn't make much difference if you don't know how to use it to feel fulfilled.

The Boy and the Hazelnuts

A little boy happened upon a large, stone pitcher filled with tasty hazelnuts. The boy slipped his hand through the narrow opening and grabbed a huge handful, but found that he couldn't pull his hand back out of the jar. The boy yanked and yanked, but couldn't pull his hand out, and so he started to cry. A man standing nearby said to the boy, "If you were satisfied with less, you could pull your hand out easily."

The lesson: Pace yourself. There's nothing wrong with big dreams, but sometimes when you try to grab everything at once, you end up with nothing at all. It's the same thing with financial goals—slow down, and don't be afraid to pick out a series of little goals, one at a time, rather than a massive handful of goals all at once. ■



7 Characteristics of Debt-Free Living

Family #1 manages to pay off $40,000 in debt in two years on a $35,000 annual income. Family #2 makes $100,000 a year but can't seem to make the slightest dent in the same amount of debt.

One of these families is on their way to becoming debt-free. The other is making the same mistakes they have been for years.

Why is that?

While many factors could be in play here, one of the most likely reasons is that the second family has created a habit of overspending. They earn a great income, but they probably spend beyond their budget, which leaves them with less money and causes a lot of tension around the house. That's a difficult and stressful way to live.

The people who overcome that stress realize they have to handle money differently and make some lifestyle changes. When they make those adjustments, they begin to establish certain characteristics that are very important when it comes to becoming debt-free and staying that way. As Dave Ramsey, the finance guru, always says, personal finance is 80 percent behavior and 20 percent head knowledge.

So, what are some of the behaviors of people who are becoming debt-free?

1. They are countercultural

Despite normal convention, these people realize debt isn't a tool. Society tells us "you have to have a credit card to survive," "you can't go to college without student loans," "you'll always have a car payment," and "you need to borrow big to organize a lavish wedding for your children." But those who are experiencing debt-free living don't buy into these norms. Credit cards aren't necessary for their everyday lives. Car payments don't take a chunk of money from their budgets. A simpler wedding they can afford is enjoyed by close family and friends. They treat debt like leftovers they find at the back of their fridge. Whether it's debt or week-old meatloaf, they get rid of it! Debt is normal. So be weird, you don't need to do what the majority does!

2. They use self-control

According to Dave Ramsey, adults make a plan and follow it. Children do what feels good. Someone who really wants to get out of debt has the willpower to walk right past the shoe section or the flat-screen TV aisle without making an impulse purchase. They aren't swayed to buy something simply because it's on sale that day. They are wise enough to know purchasing something isn't going to erase all their problems and make them feel better. Why? Because they know not to buy those things unless they can pay cash, or use their debit card because they have money in the bank for it. They are willing to wait, work, and save.

3. They are confident

A person who believes in their money plan doesn't care what others think of them. They're fine with driving an older car, because it doesn't have a payment. They don't need to take expensive vacations just to post a glamorous photo on social media. They actually look at price tags and not only at brand names. Why? Because they have given up on trying to keep up with others. And guess what? This kind of steadfast discipline frees up more money to attack their debts. With each debt they pay off, their confidence grows by leaps and bounds.

4. They are goal-driven

No-brainer, right? Debt-free living is a goal, so people who want to accomplish it keep that objective in front of them. They set smart goals that are specific, measurable, achievable, relevant, and have an expiration date. They determine what they want to do and map out their strategy to make it happen.

5. They are gazelle intense

This means that you are so fed up with debt that you run as fast as you can (like a gazelle) in the opposite direction. This means they are looking to squeeze every single dollar they can from their budget. They are looking for sales at every turn, and even working a side hustle. They are all in.

6. They are not materialistic

Someone who is materialistic places too much emphasis on "stuff." They borrow up to their eyeballs to pay for their vacation, car, and oversized house. The person who is determined to get out of debt knows money doesn't buy happiness, so they don't fall into the trap of wanting as much stuff as they can get. They have become content with what they have and aren't seeking to buy their happiness.

7. They are willing to make sacrifices

Eating out, going to movies every week, and getting the premium cable package—these are the types of things a person might have to avoid while becoming debt-free. But keep in mind: Budget cuts are just temporary. Once the debt is gone, there is more room in the budget for those dinner-and-a-movie dates.

Want to be debt-free? You can do this!

When you take a closer look at debt, you start to see it for what it is—something that holds you back. Once you see that, it's easier to be patient, make sacrifices, and feel confident in your ability to pay it off. Before you know it, you'll be enjoying debt-free living too! ■

The *joy* of giving

Giving is the master key to success, in all applications of human life.**—Bryant McGill**

For it is in giving that we receive.
—Francis of Assisi

To get the full value of joy you must have someone to divide it with.**—Mark Twain**

The wise man does not lay up his own treasures. The more he gives to others, the more he has for his own.**—Lao Tzu**

No one is useless in this world who lightens the burdens of another.
—Charles Dickens

Nothing else in all life is such a maker of joy and cheer as the privilege of doing good.**—James Russell Miller**

The best things to do with the best things in life is to give them away.**—Dorothy Day**

We make a living by what we get.
We make a life by what we give.
—Winston S. Churchill

When we give cheerfully and accept gratefully, everyone is blessed.
—Maya Angelou

Joy multiplies when it is shared among friends, but grief diminishes with every division. That is life.**—R.A. Salvatore**

Those who are happiest are those who do the most for others.**—Booker T. Washington**