



# MONEY AS KING & SLAVE



**T**he bible says “The love of money is root of all evil. Some people can do anything for money. They can kill, maim, rob, steal, blackmail, and even do “money ritual”.

Researchers have found that there is a kind of syndrome related to money “sickness” Do you suffer from money sickness syndrome? Reportedly, this condition afflicts a large percentage of the world's population. What is it?

Dr. Roger Henderson, a mental health researcher in the United kingdom, recently coined the term's “Money Sickness Syndrome” to designate the physical and psychological symptoms experienced by people who are stressed with money worries. The symptoms include shortness of breath, headaches, nausea, skin rashes, lack of appetite, unjustified anger, flavouriness and negative think.

It should come as no surprise that during recent months more and more people have fallen victim to the ill effect of money related anxieties. The current financial crises or economic meltdown in many countries have resulted in the loss of jobs, homes, and personal savings on a global scale. Large financial institutions have collapsed and even the wealthiest nations have adopted emergency measures to prevent total financial ruin.

Many woes are also common in times of financial abundance. During recent years of financial prosperity, many people have been plagued by money worries. For instance a research reveal that the oil wind fall for many oil producing countries especially Nigeria had its defect.

With much money than they expected, the Nigerian ruling class increased their allowances. Furthermore, already

awarded contracts were inflated as a result of which a social disease of over consumption, commercialism and rampart materialism set in. The “Yahoo boys” (internet fraudsters) who had never handled thousands of naira suddenly become overnight millionaires. However, their spending power was not bringing them happiness. Researchers also stated that affluence was one of the principal causes of alcoholism, depression and suicide.

On the other hand, in good times and bad times, many people both rich and poor are relatively free of anxieties about money and material possessions. Why the difference?

What is your attitude towards money? How does the volatile nature of the worlds economic affect you? Is money your master or your servant? Perhaps you do not experience the symptoms of the so-called money sickness syndrome. Nevertheless, whether wealthy or poor, we are all vulnerable to the ill effect of money worries. Consider how adjustment in the way you handle your finances may bring you more peace of mind and a happier life.

Some people have indeed developed a fondness for money and have devoted themselves to the accumulations of riches. Some have become slaves of money and have reaped tragic consequences. When managed properly, however, money can be a useful tool. The

bible acknowledges that “money solves a lot of problems.”

Although the Bible does not claim to be a financial handbook, it does contain practical advice that can help you to manage money wisely. The following five steps are commonly recommended by financial advisers, and they are consistent with principles recorded in the bible long ago



In a report entitled “the Meaning of money” the researchers observed that some people are highly motivated by money and controlled by money. This may lead to stress and neuroticism.” In contrast, they added. “Those who budget their money carefully tend to have internal control and positive feelings toward themselves. They are the masters of money and not slaves of money...We assert that those who budget their money carefully may also have lower stress and thereby lower strain.”



## SAVE

The Bible record shows that the ancient Israelites were taught the value of saving. They were told to set aside a tithe (10 percent). The apostle Paul likewise encouraged Christians to set aside saving each week so that they could later contribute something to help their needy fellow believers. Most financial planners encourage saving. Make saving a priority. As soon as you realize any income, make it a habit of saving at least 10 percent in bank or in an investment. That will help you to fight the temptation

of spending those funds.

## BUDGET

This is the practical way to monitor, control, or reduce your spending. A good budget can give you precisely a sense of where your money goes, or where your money will go and it can help you reach your financial goal. Know what your income is, and spend less than you earn. Learn the differences between wants and need.

## PLAN:

Carefully consider your future needs. For instance, if you plan to build a house, or purchase a vehicle. Obtaining a mortgage or sourcing for other mean of financing it at a reasonable interest rate may be a good decision. Considering your need for the future may also involve planning for retirement.

## LEARN

Invest in yourself by acquiring skills and take care of your physical and emotional health. These are investment that will pay you back. Make learning a lifelong habit. The Bible puts a high value on "practical wisdom and thinking ability." And it urges us to keep on developing them.

## BALANCE

Keep money in its place. Survey after survey shows that those who care more about people that they do about money are happier. Some allow greed to throw them off balance. How so? After adequately certifying their basic needs, they embark on the pursuit of riches. Yet, beyond food, clothing, and shelter, how much does a person really need?

"Once above the poverty line," noted a thoughtful observer, "increase in income have surprisingly little relation to personal happiness." A reporter once interview Andrew Carnegie, a pioneer of steel industry, who was then one of the richest men in the world. "I am not to be envied," Carnegie told him. "How can my wealth help me? I am 60 years old, and I can not digest my food. I will give all my billions if I could have my youth and health."

## THE REPORTER THEN ADDED

Mr. Carnegie suddenly turned,

and in hushed voice and with bitterness and depth of feeling quite indescribably, said, "If I could make Faust bargain. I would. I would gladly sell anything to have my life over again." Another multimillionaire, business mogul chief MKO Abiola said in agreement: "money can not give you everything. It does not necessarily have any connection with happiness. Maybe with unhappiness." And his Life and time is a testimony to this philosophy.

With so many adult in financial trouble today, expert are urging parents to teach there children about money - and to start early. Ask most children where money comes from, and they might tell you, "Daddy" or "Mummy" or "Bank". If you can teach your children the value of money - how to separate needs from wants, how to save, and how to invest - you may help them avoid the heartache of crushing debt and the economic slavery.

Here are a few tips.

1. *Be a good example: your children will generally imitate what you do more than what you say.*
2. *Set spending limit: Discuss how much you and they can spend. Learn to say No, and mean it.*
3. *Allow them to manage money: If they receive an allowance or earn money from a job, give them some guideline. Then allow them to make some decisions.*
4. *Teach them to share: Encourage your children to share what they have with others as well as to set something aside regularly to honour God, so that they can also know how to give to you when you are old.*
5. *Money is indeed a willing worker: It can be a king or a slave. It depends on the beholder. Money will become your king if let it, but when managed properly, however, money can provide you with the freedom to pursue the more important things in life, such as a close bond with family, friend and most importantly, God.*

## ADOLESCENCE: *Changes involved*

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communication, most of all education and other behaviors appropriate to adults status which would in return help add value to our society. In the true sense, adolescence is the best time of life most physical and mental functions such as speed, strength, reaction, time and memory are at their peak. It is the period when food tastes best appetite is heartiest, sleep is sweetest and music is most seductive.

The impact is not purely physical, for it is adolescence that new, radical and divergent ideas can make the most profound impact on the imagination. They have ability to withstand shock without permanent deformation or rupture, they recover easily from misfortune and they have exceptional ability to overcome crises and find something positive in the phase of a negative event. Adolescents recover from bad mood in about ½ the time it may take adult and despite their resilience they are strong. Believe me, it is a courageous stage that nothing seems impossible and insurmountable, and that is why some crooked adults use adolescents to work out their evil mission, most of the ages found in armed robbery, militancy, and prostitution est. are with adolescent age bracket

For some youths, these years are more stressful than rewarding because of the condition and restrictions that often accompany this period of life. Teenagers spend countless hours doing things they world prefer not to do just to keep them busy and in doing exploit, they get into unseeingly things like bad gang, peer group pressure, pornographic movies. The sense of frustration may be more magnified in girls who may lose interest in academic environment and this may seem supportive to the boys around the girls.

Some teenagers even confessed that most of the time they were in school, they would rather be elsewhere, many young adults prefer to spend their time in public places such as parks, shopping malls, where they are not likely to be under adult supervision. Most find delights in just hanging out, sporting, dance and get into drama etc. Ironically the budget concern has led most public schools to cut down on many non-academic subjects such as physical education and some extra curricular activities. I wished we had again in our public school this excitement. What we have now are poor school environments such as, hot roofing sheets, leaking roof, No Electricity to work in the lab, cracked walls, with bad refuse disposal which turns the public learning environment to unhygienic environment.

I have realized that to have responsible adults and a sane society, a lot depends on our home front, the teachers in school, our leaders in the society, the church, politicians (because youths learn from all of these) and on the youths themselves.

In the next edition I shall share with you some medical disorder associated with adolescents, as well as their requirements, isolation from adults, their deviance and how the society at large could be of help to this group. I promise not to hold the least information about the age from you, but hold unto this "Young adults need your help, please give them.

- Give them good direction, not HARD DRUGS
- Give them necessary information for self value and not prostitution
- Give them self worth and not inferiority complex,
- Give them LIFE, give JESUS CHRIST to them, you will not lose your reward, but you must have HIM too.

Till I come your way in the next edition, know that your health is your wealth, live fulfilled.