

LITTLE WHITE LIES, PART II

Money promise #3: Peace of Mind, No Worries.

Without this promise, the insurance industry would disappear. "And like a good neighbor, State Farm is there." "You're in good hands with Allstate." The insurance product promises peace of mind. This, of course, presumes that you don't have anxiety issues.

I'm a believer in being properly insured. If you are ill or disabled, or in an accident, or suffer damage to your home, you will have enough trouble to be concerned with and certainly don't need financial strain layered into the scenario. There is some solace in knowing that the physical items can be replaced but insurance also has its limits.

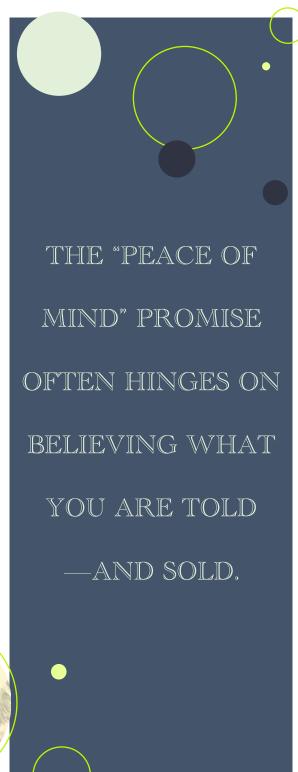
Read the contract carefully. The majority of contracts have finite exit ramps to assist the insurance company out of their purported obligations. Years ago, I was driving my vehicle down the interstate on a 100-degree summer day when the road buckled directly in front of me. My lane turned into a ramp with re-bar sticking straight up in the air. The car was totaled. I needed a different vehicle, and at the time, could hardly afford to pay for two cars at once.

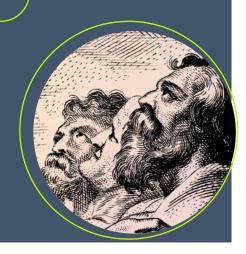
When I took the claim to my insurance company, they informed me that this strange occurrence of the highway buckling in intense heat was an "act of God" and was therefore excluded from the contractual obligation. Apparently, God, when

not answering prayers and attending to the world at large, is out blowing up highways for kicks. As it turns out, the "peace of mind" promise hinges on you believing what you are told—and sold. Read the fine print carefully.

I brought this topic up to a noted lawyer whose business it is to sue insurance companies who are reneging on their promises. He informed me that the general public has no idea at how cleverly many policies are written in the insurers behalf, though they are made to sound as if they are to the insured's benefit. If you want to know who writes the most reliable policies, ask a litigator who knows firsthand who pays and who doesn't.

A look at the anxiety levels in our culture would indicate that peace of mind is quite elusive for the masses Being properly insured will not keep a person from *worrying* about misfortune. Anxiety is an internal, spiritual issue that is tethered to the immaterial. Here's an





overview of North Americans' penchant for medicating stress in our times:

- 65% of North Americans take prescription medications daily, 43% take mood-altering prescriptions regularly.
- Paxil and Zoloft (two of the more popular anti-anxiety medications) ranked 7th and 8th in the top ten prescribed medications in the US.¹
- According to the National Institute of Mental Health, 40 million American adults suffer from anxiety disorders every year.
- 25 percent of adults will have a major depressive episode at some point.²

Many of the medicated have money enough to pay

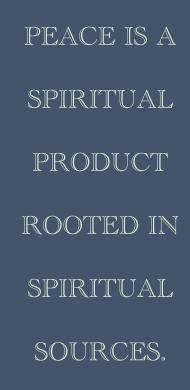
for their daily needs. Money simply does not solve the stress, outside of the fact that it helps them to afford a pill to block out the stress symptoms. Money can only do so much. If it is peace of mind we seek, let us not lose sight of the fact that peace is a spiritual product rooted in spiritual sources. Material or chemical antidotes can only numb symptoms—they will never have the

Money Promise #4: Personal Significance

power to deliver the product.

Money really does make you "somebody."

But the world won't know it until you tell them about it. In Abu Dhabi, when oil prices (and profits) were at record highs, vanity license plates were being taken to breathtakingly absurd levels. Ferraris (at \$250k+) became so common that it took a single symbolic signifier on one's license to stand out from the crowd. If your license read, "7" for example, you were "somebody." The city saw its opportunity to capitalize on the quest for personal significance and obliged with a monthly auction of desirable single signifiers. Hundreds of sheiks showed up and attempted to outbid one another for prestigious digits. Saeed Khouri paid \$14 million for "1" and his cousin, Talal Khouri, paid \$9 million for "5." Congratulations, gentlemen. You are forever in enshrined in the hall of single digits, for I.Q., that is.





Though the prices reached spectacular highs, this was hardly a new or localized phenomenon. Wasteful vanity auctions have been taking place in Hong Kong and among Russian executives for years. They are easily sold to people already sold on the idea that money

can make them somebody. If you are not sure that people around you know that you are somebody, then you buy an advertisement that informs the public of your "somebody" status.

Being listed in the Forbes 100 Richest People is status based on wealth. No doubt if you find yourself on that list, people will want a piece of you because it means you are somebody in society's eyes.

But it will not make people admire, respect, or love you unless you turn that status into deeds that are admirable and beneficial to your fellow man. Let us not juxtapose status with significance. Status can be bought. Significance is not for sale.

Final Harvest

What kind of seed is in you? What sort of return do you expect to show in the final accounting? Will you be one of those sown by the wayside? Are you one of those sown among thorns? What role has money played in your spiritual development or lack thereof? Have you spent too much time in Mammon's hip pocket and want to get out? It's never too late to change your attitude toward money and life.

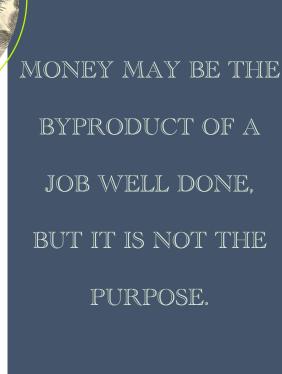
Do you feel you are a fruit-bearing tree? I feel I am as well, but I am afraid, in the way Oscar Schindler was afraid. I feel like I could've done more. I think I still can do more. There is a noted difference between a tree that produces 30-fold or 60-fold, and one that produces 100-fold. Peter warned us against becoming "barren and unfruitful" in our knowledge of Jesus. Peter apparently observed many people taking this life path:

Come to Jesus.

Follow the world and money.

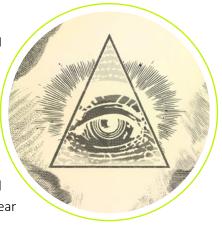
Come back to Jesus...just in time for heaven.

This path misses the capital point in Jesus' mission: We are here to make a difference. We are here to produce. How much money there is in our savings plans at the end of the mission will count for nil. There is one aspect of the final accounting conducted by Jesus that I'm fairly confident about: It won't be about what we refer to as

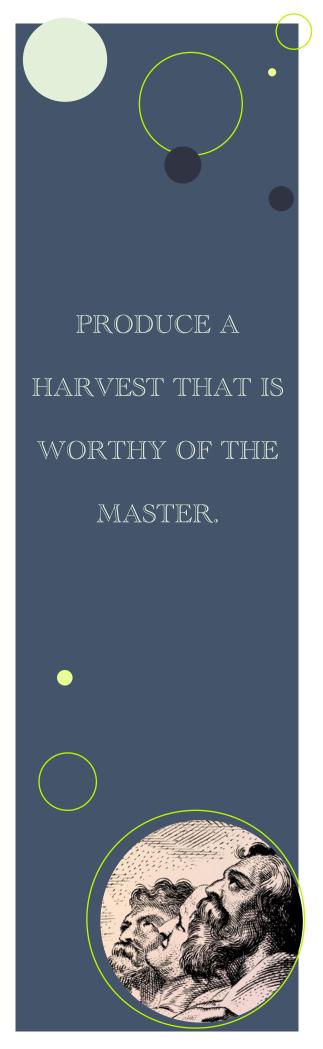




"net worth." At the judgment I doubt that you will hear, "You're only worth \$1.3 million? You're \$400K short. We're going to have to send you back." Money may be the byproduct of a job well done here, but it is not the purpose. The "net" that God desires is how much fruit we bear with our lives.



What is it you hope to accomplish? Who is it you want to become? What kind of mark do you wish to leave upon this planet? God wants to be the venture capitalist in your life. He has provided you with the "seed capital" needed to bring every dream to fruition, every hope to reality. By watering and nurturing that seed we see heaven's fruit blooming on these earthly branches. Attend to that seed He has sown in your heart and don't settle for anything less than 100-fold return in your life. Produce a harvest that is worthy of the Master.



¹ Stats from http://www.anxietycentre.com/anxiety-statistics-information.shtml

http://www.drugdigest.org/DD/PrintablePages/HealthConditions/ 1,20041,3,00.html