



*Neither Poverty*  
**Nor Riches**

MONEY: THE  
GOOD, THE BAD  
AND THE UGLY

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THE FACE OF  
POVERTY

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HOW DO WE  
DECIDE WHO TO  
GIVE MONEY TO?

Robyn Pierce



Woman (Hebrew *ishah*). Woman, with man, was made in the image of God. 'Male and female he created them' (Genesis 1:27).

## welcome...

*Money and how to use it is one of our taboo subjects, in society in general, but particularly within the church - unless you're bragging about how much, or how little, your new house/car/other expensive toy cost. However, our money and how we use it is very important to God: it may be a cliché, but the fact that "where your treasure is, there your heart will be also" (Matthew 6:21 NIV) remains as true today as it was when Jesus first said it. In the following articles, we have not been able to cover every aspect of money and how it relates to our lives - that would have been an impossible project. Instead, we hope that we have covered some of the main issues in enough detail that you are inspired or challenged, according to the article, and given you food for thought on how you might continue to think through this issue - one which, I would guess, will continue to be a challenging one for a very long time.*

*A couple of housekeeping matters: you may notice that our email address has changed, from ishamag@hotmail.com to ishamag@ishah.org. This is to make administration easier - particularly sending out the e-copies. The hotmail address will continue to operate, although it will be checked less frequently.*

*Finally, you will have received an additional letter with your copy of this magazine, informing you of isham monetary matters. It was by no means deliberate that it should come out at the same time as an issue on money - it's simply the way things have fallen together! We are very happy to have become a free magazine, and for you our readers to continue reading it for free.*

*Please, enjoy this issue - share it with your friends and family!*

Alex Pierce

## ISSUES TO COME...

### ISSUE 25:

Picture This:  
Christians  
and the Arts

### ISSUE 26:

In the Vine,  
Union with Christ

## our aims

1. To value the Bible as God's inspired Word to us and the ultimate authority on matters of faith and practice, through thinking hard about how the Bible applies to our everyday lives.
2. To encourage women to grow in godliness and maturity in Christ.
3. To equip Christian women to be creative, confident and effective in communicating the gospel.
4. To give women in a variety of roles and situations the forum to think about contemporary issues from a framework of Biblical theology and to articulate their thinking in a manner that stimulates themselves and others to live lives that are more faithful to God's Word.

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# Money: the Good, the Bad and the Ugly

BY LYN JACKSON

'My dear, that's a lovely shawl you're wearing. From that guy in the bazaar, isn't it? And how much did you pay for that? 500 rupees? That man's a thief! Next time, you come shopping with me ...' Mrs Seti, my neighbour in New Delhi, owned land and houses and gold. But like any good Punjabi housewife, she couldn't bear to see anyone pay a rupee more than they needed to.

The openness with which people in South Asia talk about money took a lot of getting used to. Westerners hate to talk about money, especially in the church (note the averted eyes when the offering plate comes round). However, God has a lot to say about it. There are over 1600 verses about money or finances in the Bible. So let's talk about money, and how we can deal with it in godly ways.

If you're reading this, you're rich. For a start, you're literate; 875 million adults around the world are not (nearly two-thirds women). You have money in your wallet, and some in the bank too. You'll be eating tonight, and you have a roof to sleep under. A visit to [globalrichlist.com](http://globalrichlist.com) is humbling. Enter your annual income and Global Rich List will calculate your position in the world income rankings. Most of us in Australia are in the top 10 per cent of the world's income earners; 1.2 billion people subsist on less than US\$1 per day.

## ► Whose Money Is It?

Most of us would feel that we've worked hard for what we've got. We studied at school, got jobs and put in the effort to earn what we have. And God certainly expects us to work: 'Lazy hands make a man [sic] poor, but diligent hands bring wealth', observes the writer of Proverbs (10:4 NIV).

However, we must never think that our comfort and security are due solely to our

own efforts. Like most of you, I have had many advantages: born in Australia, a country rich in resources, to parents who, though relatively poor, valued education. I was a well-nourished child, able to develop normally both physically and intellectually. I didn't have to leave school to care for younger siblings, or spend hours a day carrying water or fetching firewood. I wasn't forced to flee from violence, or marry at 14, having my first child at 15. I've been incredibly privileged. God reminds me of this in Deuteronomy 8:17–18:

*You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth ...*

Self-congratulation about our wealth is an insult to the millions of women and men around the world who did not have these immense privileges, and who work far harder than we do. I am humbled by poor women who work from sun-up to sun-down in the fields, cook a meal for their families (no convenience food there!) and then spend the next two hours in a non-formal literacy class, learning to read and write—six days a week. Their efforts to use their resources and abilities with energy and creativity far outweigh mine!

Self-congratulation also leads us to think that we actually own what we have. In Old Testament times, when land was the source of wealth, God reminded his people that the land was his, to give as he chose, so that 'there should be no poor among you' (Deuteronomy 15:4). 'The land must not be sold permanently, because the land is mine, and you are but aliens and my tenants,' he said (Leviticus 25:23). For us, wealth lies in access to resources, education, political and

economic freedom and opportunity. And that's just as much the gift of God 'on loan' to us as land was to the Israelites.

Feeling guilty about our wealth doesn't help. A better response is to constantly, joyfully, humbly, thank God for it. David did so in 1 Chronicles 29 (11–12):

*Yours, O Lord, is the greatness and the power and the glory and the majesty and the splendour, for everything in heaven and earth is yours.*

*Yours, O Lord, is the kingdom; You are exalted as head over all.*

## ► Dangerous Money

Jesus knew that money is dangerous stuff. Take his story about Lazarus and the Rich Man (Luke 16:19–31) for example, or the Rich Fool (Luke 12:13–21). He saw the Rich Young Ruler turn away from the Kingdom of God, 'because he had great wealth' (Matthew 19:16–24). 'Store up for yourselves treasures in heaven,' pleaded Jesus. 'For where your treasure is, there your heart will be also' (Matthew 6:19–21).

Money has a great tendency to get between us and God. We don't have to pray, 'Give us today our daily bread'—our pantries and fridges are full to overflowing. We're powerful, independent, self-reliant. But depending on ourselves means we work harder and harder, and before we know it, we've lost touch with God in a busy life that's filled with things, but not with him. John Wesley knew how dangerous money was, and gave away 98 per cent of his income. He wrote:

*Money never stays with me. It would burn me if it did. I throw it out of my hands as soon as possible, lest it should find its way into my heart.*

How can we 'throw it out of our hands' in ways that are beneficial, since it belongs

to God anyway?

### ► Spending and Saving Money

Where did the term 'retail therapy' come from—this lie that shopping is somehow good for us? Instead of centring on us, our spending can help redress some of the injustices our wealthy lifestyle inflicts on others, particularly on the poor—those who grow our food and stitch our clothes, for example. We need to think carefully about how our consumption affects the environment, and how the financial institutions we use behave. It's tough, but we must do what we can to see that:

1. workers receive proper, prompt payment (Malachi 3:5, Leviticus 19:13);
2. the environment is cared for and protected (Genesis 1:26, Psalm 24:1);
3. we're spending (or saving) with organisations that treat people fairly, and don't take away their ability to earn a living (Ezekiel 18:7-8, Proverbs 22:16); and
4. we're not spending (or saving) excessively, to the detriment of ourselves and others (Luke 12:15, James 5:3-6).

Fair trade, 'No Sweat', environmentally-friendly, organic, free-range, recyclable ... each trip to the shops with our green bags is a challenge! Our spending patterns will not solve the world's problems, but they're a tool we can use as we strive to 'see justice done' (Isaiah 1:17).

### ► Giving Money Away

Scripture is replete with teaching on giving: we should give regularly (Deuteronomy

14:22ff), generously (Proverbs 22:9), secretly (Matthew 6:3-4), sacrificially (Luke 21:1-4), cheerfully (2 Corinthians 9:7) and authentically (Amos 5:22). We are to give of our very best (Malachi 1:7ff), to the church (Numbers 18:21), to our brothers and sisters in need (James 2:14-17) and to those who are poor (Isaiah 58:6-7), even those who are very different from us (as the Good Samaritan did). And when we give in this way, it is just as though we are giving to God himself (Matthew 25:40).

All of which could sound rather legalistic and formulaic. So let's meet one of my favourite characters in the New Testament.

There he is, perched halfway up a sycamore tree, his dignity (and his pin-striped robe) in tatters, hoping to get a glimpse of Jesus. Zacchaeus, CEO of the Jericho Taxation Office, nearly falls out of the tree when Jesus calmly invites himself to lunch. But he's delighted, and his day just keeps on getting better. In Jesus he finds someone who sees through the wealth, the power, the self-reliance, the corruption and the deep insecurities, and accepts him as he is. Jesus didn't say, 'Now, Zacchaeus, you must do something about your lifestyle!' He didn't need to. In an extravagant joy that reminds me of the wealthy merchant and the pearl (Matthew 13:45-46), Zacchaeus rids himself of this stuff that has so damaged his life, gives half of it away and promises restitution and more to those he's cheated. And he turns beaming to face his society and his future—more vulnerable, certainly, but also confident and assured, because he's found again his place in the family of God (Luke 19:1-10).

Here's the wonderful thing about being rich in this hungry world—we can do what Zacchaeus did. Having met Jesus, we can use what we've been given generously, lavishly, as a witness to the generous, lavish God we serve. Like the Macedonian Christians, who 'urgently pleaded ... for the privilege of sharing in this service' out of 'overflowing joy' (2 Corinthians 8:3-4), our giving can be an on-going act of extravagant worship, a pouring-out of ourselves to God and to our sisters and brothers.

Lord, give us humility, gratitude for our undeserved plenty, and a deep sense of responsibility to use what we have for others.

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■ *Lyn Jackson works for TEAR Australia and worships at St Columb's, Hawthorn. She has been a TEAR fieldworker in India and Nepal. Lyn is very good at spending, not so good at saving, and is working on giving money away.*

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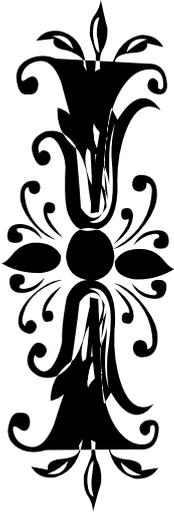
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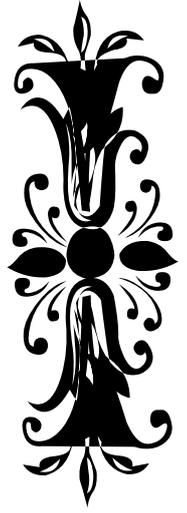
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# *The Face of Poverty*



BY LAURA WHITE

A middle-aged woman hurries through the heat of the day. She is going home after working at the home of a foreign teacher, washing, cleaning and baking. Her back aches from scrubbing the concrete floors throughout the home which, although modest by Australian standards, is a mansion in comparison to her own tiny rented room. The woman coughs and slows her pace. She is not well. Visits to her local doctor have resulted in cautions about her work load and high stress levels which are affecting her heart. But she must hurry. She has left her teenage son in the care of neighbours. He is also unwell, suffering from malaria. After two days of watching him toss and turn with a high fever, she is able to afford a small amount of medication to kill the parasites. But it comes at a cost. The woman wonders how she will afford to buy ugali, the maize flour that feeds them, for the next month. Perhaps they can rely on the kindness of neighbours. There is no family to ask for money, and they already support her mother, who lives in a nearby village.

A cheerful man enters the housing compound on his bicycle. He balances a large box on the tray at the back. The box represents many hours of work, filled with intricate wooden carvings, key rings, pens, drums, and many other products designed for tourists. Every week he makes the long ride into town to sell his goods to the foreigners. Those who live in the area often support his work, but visitors are most important to his business. Without them, he will not be able to afford food for his eight children. This week his ever-present good mood seems a little forced. He works hard to convince his audience to part with their money. 'Take a pen, I'll write your name on it for you. How about a key ring? It will help you always to remember Africa.' However, as it becomes clear that no one is interested today, he begins to plead. 'Please, I need to get food at the market. I have only fifty shillings and I need to feed my children. There are many!'

A family of seven finish their evening meal of ugali and vegetables and clamber together into the two bunk beds which take up most of the one room they rent in town. The four children are all studying at high school, although the eldest is 22. The mother is determined to see that they have a good education and has saved as much money as she can to reach this goal. She works as a cleaner at a nearby international school and meets many people of all nationalities through her employment. Without the financial aid of these people, it would be impossible to meet the costs of schooling. But this year, the family has faced an extra difficulty. After many months of intense pain, the father has been diagnosed with stomach cancer. He must travel to the city regularly, some seven hours away, to see a specialist. In addition to the emotional strain of this news, the family now exists on only one income and must pay for extensive medical treatment.

These are three very real stories that belong to very real people. The stories belong to my friends, people whose lives became connected to my own when I spent some time living in East Africa. Here in Australia, I had often heard stories of poverty and been exposed to shocking images through the media. I had watched as vacant eyes in the face of a malnourished child stared out from the TV screen. I had listened as the news reported fatal outbreaks of disease. But it was in Dodoma, Tanzania, that poverty acquired names and faces. During the year I spent there, God challenged me daily about my attitudes to money and the effects it has on people. Despite the small allowance I lived on, I was incredibly wealthy by comparison. As I learnt to live less extravagantly, I realised how much I had. Through God's leading, I was often able to share my resources, only to discover that it was indeed the answer to another's prayer. What a privilege to be used by God in this way! The times when I recognised my money as belonging to God and used it to glorify him were indeed the times of greatest joy in my relationship with him.

As I return to an Australian salary and culture, it is a greater struggle to live simply and share my resources. It is sometimes easy to forget the names and faces amidst the Western world of shiny new cars, large homes and endless entertainment. I need God's help daily to put aside my own selfish desires and choose him and others above myself. I need God's help to think of my resources as his, not mine. God is teaching me how to use what I have been given to further his Kingdom, showing love for him and for other people and acting with justice and equity. Through this, I am discovering the real blessings of following him.

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■ *Laura is a primary school teacher working in North Melbourne. She worships at St Augustine's, Anglican Church in Moreland and enjoys music and the garden.*

# How do we decide who to give money to?

BY ROBYN PIERCE

I grew up in a family who had very little money. I didn't set out to be rich but today I have significant disposable income; at each stage I have taken the job I believed God wanted me to work in at that time, and these have been well paid. Some of our Christian friends, following the same maxim, are paid poorly.

In writing about this I am not suggesting we have the right answers; far from it. We know from Jesus' teaching that money can be a problem. He does not impose rules but rather calls on us to be responsible and generous, which is what we aim to do—using our money ethically.

To whom or what do we—my husband and I—give money, and what determines these choices? God calls us to work in the world but we cannot be everywhere and do everything, but we can contribute through some of the many groups trying to do Jesus' work in the world, sharing the gospel through meeting spiritual and physical needs. We've usually chosen people and organisations with whom we have some experience or personal connection, and those with a strong track record.

When a financial need has come to our attention, for someone for whom we already pray, we have quietly assisted or become a formal part of someone's support base. More regularly, on a local level we give to support our local church, because we believe we should support the staff in their ministry to us and the local community. More widely, we support organisations like the Bible Society who work towards allowing everyone to read the Word

of God in their own language; Scripture Union because of their history of making the gospel accessible to both church and unchurched youth; and organisations who bear witness to God's concern for all people by working with those in greatest need in our society and in the world. This is most commonly through programmes such as those run by the Uniting Church or the Salvation Army locally, and major organisations such as World Vision or Tear Fund internationally. This is not an exhaustive list, but simply an example of how we share our wealth. Nor is this intended to be prescriptive—Christians are not necessarily called on to have a 'balanced portfolio' of giving!

One of the traps we can fall into is not thinking about money—when your pay comes to you electronically—with the consequence that we can forget to be generous. Generosity actually requires planning and organisation. Often we are guilty of leaving this on the important, but not urgent, list.

■ *Robyn Pierce first earned money tutoring maths for 50 cents and a chocolate biscuit each Saturday. Her subsequent career has followed this trend. She lives in Ballarat and is a university researcher. She can be emailed at r.pierce@unimelb.edu.au*

## An Experience of Generosity

BY JUDY SHUMACH

My husband and I work with disadvantaged people in Carlton so I can often be tempted to think of myself as being the generous one! However I found it's not just people in Christian biographies that God looks after and blesses in amazing ways!

We were due for long service leave and needed a break. Since we work with many people of the Muslim faith, my husband wanted to spend time in the Middle East. We had planned for most of the funding for the trip to come from long service leave pay. However, we discovered that due to an administration 'blip', we did not fulfil all the leave requirements! I assumed we wouldn't be going anywhere, but God had other plans.

A member of our church had a bonus at work and wanted to help pay for our airfares. I was amazed and humbled at such a large gift. I was also touched to think that God cared about us having time away. That was not the end of the story, and God continued to show me throughout the trip just how amazing it is to part of his family!

We were going to Egypt for three months. I had never lived in a Muslim country before or lived in a very different culture with my children, so I started to become quite anxious. God helped to calm me down through a connection with a small Christian school in Cairo. The principal of the school was very welcoming and answered all my questions. Cairo became less scary knowing a community was waiting for us. As the time came close for us to arrive, the principal's husband arranged for us to be collected from the airport and delivered to a hotel where he had negotiated a great price for us! When we found a flat to rent

for three months he helped with the lease and setting up house. People who didn't even know us showed the most amazing generosity and love of God. A scary place became home very quickly, enabling us to be encouraged by seeing God at work in many ministries and people's lives.

God continued to care for us through his people, as all accommodation gaps in our itinerary were filled in amazing ways. When we returned home we felt God's generosity again, as the St Jude's family had put countless hours into painting and fixing up our house while we were away.

God has challenged me to pray for a more generous, spontaneous, thankful and trusting heart. I tend more towards budgeting, saving (and worrying). I don't find it hard to be generous in small ways and with my time, but I need to be more open to God's will with bigger things and to trust that he will look after us whatever happens. I have been greatly reminded that God does love to take care of his children, even down to nitty-gritty details of 'where one is going to spend the night in a strange city!'

■ *Judy is married to Richard, the minister of St Jude's Community Church based on the Carlton Estates in Melbourne. She is involved in migrant women's community work. She is also the mother of four boys and is currently doing a part time post grad. diploma in TESOL.*

# Money: What is our Divine Responsibility?

DVD Review:  
*Rich (Nooma #13)*

BY LOUISA RAGGATT

DVD REVIEW

Money, and Christ's call to offer all we have to God is an issue that is close to my heart. I sat down to watch *Rich* (Nooma #13) with eager anticipation as to the way producer and presenter Rob Bell would address this important and, in my view, underplayed, aspect of Christian life.

I was impressed, as usual, with the cinematography, and the engaging way in which Bell draws the viewer into his space and introduces the topic. These short, topical DVDs have been a great asset to the Christian community I'm part of and have become a popular format for introducing sermon topics in church, kick-starting small group discussions, youth groups etc (I do not share Phil Colgan's view in March edition of *The Briefing*, 'the Nooma revolution', that Nooma DVDs are only useful for critiquing and should not be used in church). *Rich* drives the point home that as Westerners, we have been richly blessed with wealth, and that we have an obligation to use it for the benefit of others. Unfortunately that is where my praise for this particular Nooma episode ends.

While Bell makes some seemingly profound and thought-provoking statements, challenging the reader to consider 'What can you give? Who are you going to bless?' as well as mentioning our 'divine responsibility to give', he dangerously confuses the way we are called to live out the Christian faith with the why. The use of emotional language and rhetoric, combined with a severely limited explanation of the Biblical texts make the DVD appealing, yet unsubstantial.

This may sound tough, but in such an area as money we cannot merely use emotion to spur people on to obedience. This is a matter of faith and Christian discipline. Bell misses Jesus' real point on money, and in doing so loses a great opportunity to teach the Christian community an important aspect of Christian life and discipline. The Bible Study material included with the DVD also provides no greater explanation of the Bible's teaching on this topic and so, in my opinion, is equally unhelpful. Rather than using Scripture to show that the Christian's use of money

is a spiritual matter, something as central to the Christian life as going to church, reading your Bible, and loving God, it becomes an issue of the social conscience, an opportunity for us to bless others. The focus is on me and what I can give. While possibly a successful approach in our society, it is ultimately an unhelpful message for the church in the West.

The best Nooma DVDs that I have seen are ones specifically designed to evoke an emotional response to God's love and grace. These can be used well within the context of a church service, or small group setting to enhance a Biblical message - but should not replace it (this is not their purpose and we should not force their style and content to do something it wasn't intended to do). Bell's style and the Nooma format do not seem to be the right fit for pure teaching. In the case of *Rich*, Bell's pondering and emotive style comes dangerously close to avoiding any substantial Biblical teaching on this important aspect of Christian life and discipline. Unlike other episodes (e.g. *Rain* - Nooma #1) which can be used as a springboard for a sermon or small group study, the work required to draw out Biblical teaching from *Rich* would outweigh any benefit in showing the DVD.

There are many great tools for ministry, and the Bible itself contains many great examples and stories of how God wants us to use our money. *Rich* is not one of them. That said, I do look forward to seeing what Rob Bell and the Nooma team produces next.

■ *Louisa is married to Mark and works as the Children & Families Minister at St Mark's, Camberwell. Louisa loves seeing kids exploring issues of faith and working with families in the church and community - she especially enjoys the great conversations and prayers shared over coffee.*



## write of reply

*ishah* welcomes reader responses to topics dealt with in previous issues. These should be no more than 200 words long and can be emailed to [ishahmag@ishah.org](mailto:ishahmag@ishah.org) or posted to *ishah*, c/-56 Collier Cres, Brunswick West, Vic, 3056.

# Money Bags

BY KATHY VINCENT

I've always loved colour and design. Inspired by some beautiful fabrics I had come across, I began 2005 with an idea ... to make some handbags to sell. Then the Lord reminded me, 'I've asked you not to pursue money at this time in your life.' He'd also been challenging me to look outside my own little world as to how I can actively help the poor. So I began to make bags to make money to give away. God was to turn this initial idea into 'more than we could ever dare to ask or hope' (Ephesians 3:20, New Living Translation).

I spent six months creating bags from very little. New fabrics, op shop jeans, upholstery remnants and other donations became beautiful bags! Some of my neighbourhood friends donated creative works too.

Months later, our house was full of ladies buying bags, sharing coffee and hearing the story of a pastor in one of the poorest slums in Thailand: how God had transformed his life, how he and his community had so little and how we would give them every cent spent that night. I know I looked foolish to some of my friends, but God's ways are foolishness to some. When people questioned me about keeping the money, I loved replying happily, 'But I don't need it!'

Let me add to my story that three years earlier God had challenged our family to live without an income, to trust Him to

provide and so be available to Him every day to simply do as He asked.

About two months after 'the bag night', I remember thinking that if I had the \$1800 we had raised, I could have paid off our credit card. I also remember how good it was to feel a little needy in light of how our Thai brothers and sisters feel everyday.

I'm not certain of any formulas when it comes to money. But I do believe God clearly challenges us in Matthew 6: 'Don't worry about having enough food or drink or clothing ... He will give you all you need ... if you live for Him and make the Kingdom of God your primary concern' (Matthew 6:31-33).

I don't know how the Holy Spirit personally challenges you with these words—maybe quite differently to how he challenges me, or even someone facing poverty. But I love the challenge to trust, the blessings that come with seeing him provide and the amazing adventures of seeking his Kingdom first.

■ *Kathy Vincent lives in Boronia, Melbourne, with Warwick and their three sons. Her passions include sewing, red buttons, and encouraging others to be creative. Kathy is a part of Foothills Community Church in Ferntree Gully. kvvincent@gmail.com*

*Starting Point is a regular column that aims to encourage readers to engage with a contemporary issue in the media.*

## Are You Happy?

My sister-in-law became an Australian citizen and at the ceremony that followed there was an awkward moment after the Mayor came around to congratulate her and my parents; that pause that spells social death.

My Mum hates silence so she asked him, "Are you happy?"

The man looked a little stunned and replied, "Well, no!" and wandered off. Within six months he resigned and ran for State Politics, which my Mum took personal credit for. Since then, I have used that question as a standard tool for cutting through superficiality in a conversation.

However, my biblical worldview suggests that happiness is over-rated. In fact I feel a little sick at the pressure in our society for a veneer of happiness and positive thinking, which is unsustainable.

Psychologist John F. Schumaker has written a great summary of our predicament: "If we've become pigs at the happiness trough, it's understandable. As higher systems of meaning have withered, life purpose has dwindled to feeling good. Innocence, the lifeblood of happiness, is obsolete. We live on cultural soil perfectly suited for depression." ("The Happiness Conspiracy," *New Internationalist*, July 2006).

The United Nations has highlighted that depression will be the No. 1 disease in the world by 2010. Ironically, the disease is most widespread amongst the affluent nations.

So what are the sources of unhappiness? I think generally people are too busy, have deep sin undealt with, relationships that lack intimacy, and not much sense of purpose or value.

Even Christians get caught up in the cycle of greed and superficiality which is deeply unsatisfying.

Rather than innocence, I believe reconciled relationship with God, each other and our world is the real key to not just happiness, but deep joy. Counter-culturally, it is also something that's not to be developed or enjoyed personally, but something discovered and celebrated in community.

So, are you reconciled?

■ *Kara Martin is married to David, is a mother of two and lectures on the spirituality of friendship and a history of Christian spirituality. She is currently studying for her Master of Arts in Christian Studies. Her past lives include running a Bible college, TV journalism and management consultant. You can contact her at kara.adina@gmail.com*

