



Living With an Open Hand

by Louise Rousseau

As soon as I was old enough to turn on a light switch, my parents told me electricity cost money. In fact, I soon found out everything costs money.

I remember clearly my first lesson in money management. My grandmother gave me a piggybank for my birthday. The plump porcelain pig with a moronic smile was really a ploy to drill me in the sound principles of financial responsibility.

Oh! The hard lessons of life! Financial responsibility according to my folks meant I should spend none of my allowance on candy. After doling out my weekly quarter, my mother solemnly escorted me to my room where I deposited the coin into my piggybank.

Thus, I became a hoarder. My parents' training was so successful that it soon took the Jaws of Life to pry money from my hand.

I believed the more money I had, the happier I'd be. But this proved untrue. I never had enough. And the more I had, the more I was afraid to lose.

I'd have gone to my grave, greedy to the bone, had not a generous friend shown me there is a better way to live. When a twist of events brought me to dire financial straits, she gave me a sizable sum. Since she was between jobs at the time, and living off her savings with no employment prospects, I marveled at her largesse. How could she give so freely? She didn't worry about money as I did.

In conversation with her, I soon realized my financial training had skipped the most important lesson. I had never learned there is a spiritual dimension to money. What I thought was wise management of my assets was in fact selfishness. And selfishness produced greed, fear, and worry.

I was like a guest at a wedding feast, grasping a handful of stale cake with both hands. Because I held tightly to my loot, my hands were closed. I could neither give nor receive. So anxious was I to save a few crumbs, I was missing out on the feast that had been set before me.

Learning to live with an open hand is admittedly not an easy task. Applying a spiritual principle to money management goes against conventional wisdom. After all, if you want a nest egg, saving money makes sense, giving it away does not.

But money management controlled by selfishness, greed or fear will never lead to financial freedom. As long as you are enslaved by these emotions, no amount of riches will satisfy you.

While making sound investments is part of managing your resources with savvy, the key to financial serenity lies in letting gratitude, contentment and generosity govern your money decisions.

People who are grateful and content find satisfaction in what providence supplies. And generous people know Jesus was right when he said: "If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more, and running over."

Learning to live with an open hand is a lifelong process, but it will yield dividends beyond expectation.

If this is what you are yearning for, here are some steps you can take to include gratitude, contentment and generosity in your financial strategy for life.

Gratitude

"Too many people miss the silver lining because they're expecting the gold." Maurice Setter

Focus on what you have

You cannot afford the knickknack of your dreams? You've got no money for extras?

Focusing on what you lack will make you feel impoverished.

But if you choose instead to be thankful for what you have, you will soon feel richer.

If you're short of cash, it may take extra willpower to look at the bright side. But it's worth it.

Gratitude has the power to transform your outlook and open your eyes to life's fullness. It can transform a trinket into a treasure, a meal into a feast, a deficit into a gain.

Recognize that many of the best things in life are free

Springtime. Friendship. The laughter of children. They cost nothing - in fact, they cannot be bought - but they enrich your life in invaluable ways.

What's more, there's freedom in enjoying things without owning them. You can relish a walk on the beach without maintaining a waterfront property or admire artwork at the museum without shouldering insurance costs.

Make a daily inventory of what you're thankful for

This is a must if you are to reap the full benefits of practicing gratitude. Choose a time- it need not take long- to tally up daily blessings.

Write them down. When days are tough, reading your list will lift your spirit.

Contentment

"He is poor who does not feel content." -Japanese proverb

Distinguish between essentials and non- essentials (ie. needs and wants)

If you confuse what you want with what you need, you're probably bought into consumer culture.

Advertisers would like you to believe life is not worthwhile unless you're buying what they're selling. But they're lying.

A worthwhile life lies not in having many riches, but in being content with what you have.

Realizing you don't need a new colour TV or a supermatic onion chopper, sets you free from consumer jail.

You have a choice: you may choose to buy what you want, but you know your happiness doesn't depend on it.

Don't let wealth define who you are



Priority

Developing Leaders from the Inside Out

Your worth is not equal to your bank balance. Your home, your car and your clothes are, at best, a weak reflection of who you are.

There is so much more to you than your possessions. You were created with a soul.

You will find true meaning and worth more surely by feeding your soul than by depositing six-digit paycheques.

You'll never be content with what you have, until you're happy with who you are.

Giving

"You make a living by what you get... But you make a life by what you give." - Winston Churchill

Give where your heart is

What moves you? The plight of Rwandan orphans? Women in Afghanistan? Earthquake victims?

Give to the cause that arouses your compassion and concern. Having an impact where you think it matters, will keep you giving.

Give close to home

While helping with desperate needs of people in other countries is certainly critical, also look for opportunities to give close to home.

Do you know a single mom who could use groceries? A friend or classmate who has lost his job? Bring the mom a hamper or pay the classmate's bus ticket.

When you witness how your gift brightens someone's life, you'll know without a doubt generosity has the power to make the world a better place.

Budget for giving

If you wait for the end of the month to share you wealth, you may find there's nothing left.

To experience the full benefit of giving, you have to make it a priority. Budgeting for giving means you're committed. And, of course, you may still give on the spur of the moment, too, if you like.

When you budget, remember charitable donations may be tax-deductible. If so, decide, how much you want to give accordingly.

Give regularly

The more you give, the easier it becomes.

Giving regularly shows you're living with an open hand. And an open hand is ready to receive abundant blessings in return.

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