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As the news media concentrates more and more on the slowing economy, one trend that I am seeing is a reduction in the amount of charitable giving. In my work as a financial counselor, I help people develop a sensible budget that will cover their basic living expenses and find surplus dollars for debt reduction and wealth building. At the top of each budget is a line-item for giving. The Bible teaches that we are to give 10% of our "first fruits." Even non-believers are expected to give to those who are less fortunate. The growing problem is that many Americans are becoming increasingly nervous about today's economy and do not see themselves as having an abundance that they can share with others. As a result, they place giving at the bottom of their spending priorities, saving it for whatever dollars are left over. Using this method, there is never anything left over for giving because there will always be something that will come up that will take priority.

To get out of this mindset that we cannot afford to give, it is important to understand that poverty and abundance are relative. Consider these facts from the U.S. Census Bureau's Annual Report on Income and Poverty in the United States (1998):

- About 30 million Americans are living in poverty.
- More than half of the U.S. poor own homes worth more than \$250,000.
- Nearly 2 million of the U.S. poor own their own car and 30% own two cars.
- Of the U.S. poor, 98% own a color television and 30% own two.
- Of the U.S. poor, 75% own a VCR and 20% own 2.

Obviously most poor people in Africa or Asia would jump at the chance to become part of the U.S. poor. Now I am not suggesting that these 30 million Americans are not really poor, but that poor is relative and there is usually someone who is worse off than you. Helping those who are less fortunate than us is a basic part of civilization and it eliminates the need for the government to step in and do it for us through wealth redistribution (taxation and welfare.)

It is also important to understand that poor is a state of mind. You might be broke, but considering yourself to be poor erects an insurmountable obstacle to improving your situation. Considering one-self to being poor dooms that person to live without hope and to depend only on the help of others. I'm reminded of people in New Orleans following Katrina who were shown crying that someone (the government) needed to come help them. These people are poor. Being broke is only an indication of one's current financial

situation but leaves people free to take responsibility for their self which allows them to take steps to improve their personal situation. I met a photographer from New Orleans who lost his home and his business to Katrina. He reopened his studio for business within three months of the storm. How? He didn't wait on someone to come help him. He took responsibility for himself and got things done.

During tough economical times it is more important than ever to be thankful for the things we have and for the situation we are in rather than focusing on what we don't have. Having this attitude will help a person open their hearts and their wallets for those who are less fortunate than we are and there will always be someone out there who is less fortunate than we.