

“Money is like a sixth sense, without which you cannot make use of the other five”

... W. Somerset Maugham

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### PROPORTIONAL GIVING?

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A recent USA TODAY survey indicates that the more people earn, the less they give proportionally to help others. One would think it would work the other way. But the survey shows that people with incomes below \$10,000 give three times more proportionally to charities than people with incomes between \$50,000 and \$100,000. And people with incomes below \$50,000 give almost twice as much proportionally as people in the \$100,000 to \$200,000 category.

**DO YOU  
NEED MONEY?**

**Possessions Hinder  
Our Vision of God**

**If a guy really wants something, and has  
enough money to buy it, why would he say,  
“I cannot afford it”?**

*Hope I Die Before I Get Rich*

God's Design . . . God divided the hands into fingers so that money could slip through.

Martin Luther.



What has happened to all of the time we must have saved by using all of our modern, time-saving devices and services?

**Making Money: Is It Addictive?**