

## RESOURCES

<sup>1</sup>Johnson, Holly. "11 Cheesy Money Sayings that Are Absolutely True." *The Simple Dollar*, www.thesimpledollar.com/cheesy-money-sayings-that-are-absolutely-true.  
<sup>2</sup>"Keeping Up with the Joneses (comics)." Wikipedia, en.wikipedia.org/wiki/Keeping\_Up\_with\_the\_Joneses\_(comics).  
<sup>3</sup>Silvious, Jan. "Contentment." *Connection*, Nov./Dec. 2007, p. 8.  
<sup>4,5,6</sup>"Tired of Keeping Up with the Joneses." FoundationsU, www.foundationsu.com/highschool/article\_categories/Debt/articles/foundationsu-highschool-tired-of-keeping-up-with-the-joneses.  
<sup>7</sup>Hochman, David. "Keeping up With the Joneses." *AARP Magazine*, 16 Oct. 2018, www.aarp.org/money/budgeting-saving/info-2018/keeping-up-with-joneses.html.

## MEET THE REAL MR. JONES AND MS. JONES

Last fall, *AARP Magazine* featured a fascinating article. Titled "Keeping up with the Joneses," the author interviewed a number of people whose last name is Jones to find their thoughts about money. What surprised me was that, whether they had \$15,000 or \$2 million, they all seemed to have common sense attitudes. Below are some excerpts; however, I encourage you to read the whole article online.

Guy Jones, a retired pest-control worker: "Trouble is, once you get money, you spend money, and you always end up wanting more. I tell my kids all the time: Be wise with your money. Save it. Invest. Build up equity!"

Fred Jones Sr., a Pentecostal bishop: "At this point, I'm happy I'm not starving or living outside. The best investment I ever made was in my children. Teaching them to play, to sing, to utilize their God-given talents to the fullest. I don't have enough money, yet I don't worry about it. I say to myself, *You work hard and use money wisely and show decent common sense, you'll get by.* More money doesn't equal happiness. We weren't rich growing up, though we ate regularly, slept on clean sheets and had the basic necessities. Being greedy for more than that usually leads to trouble and sin."

Elaine Jones-Scott, an older graduate student: "My attitude about money is that it facilitates what you need to have done. It doesn't bring you prestige. It doesn't bring you fame. Money is the means to everything you may need to accomplish, be it education, family, even taking care of God's kingdom. Truthfully, I haven't worried very much about money because it was instilled in me that if you work hard, the money will come."

Scott Jones, an inventor and entrepreneur: "I created all this wealth when I was young and thought money was all I needed. I was wrong. It can mess with your reality. ... I'm in a mode now, in my 50s, where I'm unloading stuff, just getting rid of it, and spending time on relationships and making an impact on the world. That feels right."

Now, these are the Joneses that the rest of us should be keeping up with!

"The best investment I ever made was in my children. Teaching them to play, to sing, to utilize their God-given talents to the fullest."



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# The STEWPOT

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## KEEPING UP WITH THE JONES

BY GORDON BOTTING, DRPH, CHES, CFC

When I was growing up, my mother would sometimes quote famous proverbs about money. I remember her telling me: "A penny saved is a penny earned." As you can imagine, she was a planner and saver. Following her own advice, she was able to live into her mid-nineties with enough money for a comfortable lifestyle—and no debt.

If you think about it, I'm sure you can recall many familiar sayings about money. Remember this proverb? Give a man a fish and you feed him for a day. Teach him to fish and he will eat for a lifetime." Other old (and true) sayings include: "You get what you pay for." "You can't take it with you." "Money does not grow on trees." "The best things in life are free." I'm sure you can think of a number of others.<sup>1</sup>

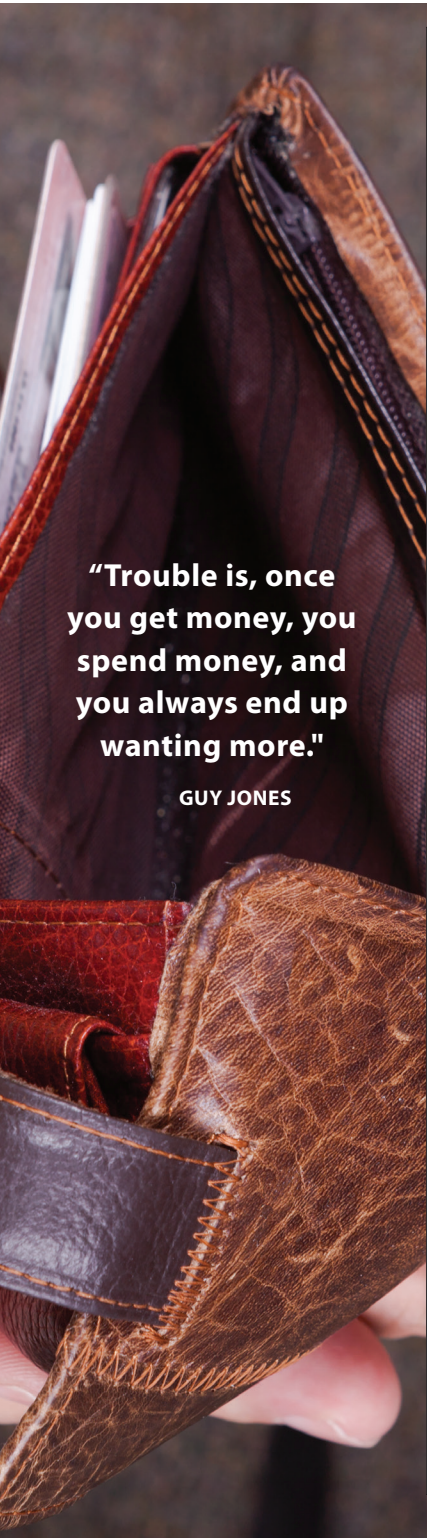
Although it's not a proverb or a piece of advice, the phrase "keeping up with the Joneses" is a well-known economic idiom. The phrase comes from the name of a comic strip by Arthur R. "Pop" Momand. The comic, which began in 1913 and ran for 25 years, revolves around the clumsy attempts of the McGinis family as they try to "keep up" with their neighbors—the Jones family (who never actually appear in the comic). Some historians say the "Jones" reference was to a prominent New York family. Along with other rich families of the time, the real Jones family and other wealthy clans built huge houses, which became grander and grander as they competed with each other to see whose would be better.<sup>2</sup>

"I remember my mother telling me: 'A penny saved is a penny earned.'"



STEWARDSHIP is a total lifestyle. It involves our health, time, talents, environment, relationships, spirituality, and finances.





**“Trouble is, once you get money, you spend money, and you always end up wanting more.”**

**GUY JONES**

### THE JONES SYNDROME

Today if you pay attention to any kind of advertising, you know that everyone wants to “keep up with the Joneses.” Our national pastime seems to be conspicuous consumption! It’s not enough to live in a large home; your house has to be bigger than your coworker’s home. It’s not enough to own a ski boat or an RV; you need to have more toys than your neighbors have. It’s not enough to wear good clothes; they have to be more expensive than your friends’ outfits. We measure our success by comparing ourselves to others. More and more individuals and families have developed the Jones Syndrome—wanting more, looking for ways to get it, and complaining when they don’t have it.<sup>3</sup>

Of course, we don’t know the real stories behind our neighbors’ possessions. If you had the chance to look closely into many people’s financial situations, you would discover that their expensive clothes, furnishings, trips, and fun items were purchased on credit. You’d also discover that the Joneses you are trying to keep up with are, in fact, trying to keep up with other Joneses. “They are building a house of credit cards that wouldn’t even stand up to a light breeze, let alone a rainy day!”<sup>4</sup>

Young people not only expect to do better than their peers, they expect to do as well as or better than their parents—almost immediately! Financial educator Dave Ramsey reports that most newlywed couples expect to attain their parents’ standard of living within about five years of marriage. They forget that it took their parents 25 years or more to get where they are in life!<sup>5</sup>

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### THE CURE

So how can we keep from succumbing to the Jones Syndrome? First of all, look upward, not sideways. God—not our neighbor—is the One we want to honor with our lives. If you struggle with comparing yourself to others, don’t be discouraged. This is a human problem we all struggle with! The Lord understands and wants to help you.

Ask Him to give you the ultimate and biblical remedy for the Jones Syndrome—unconditional contentment. Not many adults have learned to relax, enjoy, and appreciate who they are, what they possess, and where they are at any given time in their lives. But Christians have the answer.

We find contentment, not in things, but in a Person. Remember the request in the Lord’s Prayer that says, “Give us this day our daily bread.” This is not an appeal for food but for all our needs.

It is a prayer for *enough*—a prayer that trusts our heavenly Father to provide whatever is necessary. We have already found our contentment in Him.

If you are ever tempted to fall prey to the Jones Syndrome, stop and think of times you felt most alive and satisfied with your life. I’m sure that the joy and happiness you experienced didn’t come from having “more money” but from spending time with loved ones and connecting with friends. “Think of the moments you look back on as your fondest memories. Would you trade those for a pile of cash?”<sup>6</sup>

Make it your prayer that you can say with the Apostle Paul: “I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through Him who gives me strength” (Philippians 4:12-13, *NIV*).

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