



A BALANCED VIEW OF MONEY

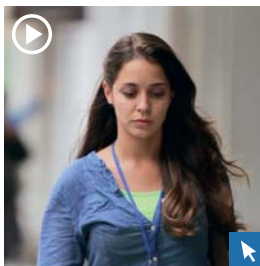
IN THIS ISSUE

- 3 COVER SUBJECT
A Balanced View of Money
- 7 WATCHING THE WORLD
Spotlight on the Middle East
- 8 HELP FOR THE FAMILY
How to Apologize
- 10 PORTRAITS FROM THE PAST
Herodotus
- 12 LANDS AND PEOPLES
A Visit to Nicaragua
- 14 THE BIBLE'S VIEWPOINT
Poverty
- 16 WAS IT DESIGNED?
Microorganisms That Break Down Oil



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(Look under BIBLE TEACHINGS > TEENAGERS)

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(Look under BIBLE TEACHINGS > CHILDREN)

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COVER SUBJECT

A Balanced View of Money

THERE is a saying, “Money makes the world go round.” There is some truth to that statement. After all, it takes money to buy food, obtain clothing, and pay for rent or buy a home. “The role of money in society is incredibly important,” writes one financial editor. “If money was removed as a means of exchange, we would be in a state of panic and war within a month.”

Of course, money has its limitations. Norwegian poet Arne Garborg said that with money “you can buy food, but not appetite; medicine, but not health; soft beds, but not sleep; knowledge, but not wisdom; glitter, but not beauty; splendor, but not warmth; fun, but not joy; acquaintances, but not friends; servants, but not faithfulness.”

When a person maintains a balanced view of money—regarding it as a means to an end rather than an end in itself—it is possible to enjoy a greater measure of contentment. The Bible warns that “the love of money is a root of all sorts of injurious things, and by reaching out for this love some have . . . stabbed themselves all over with many pains.”—1 Timothy 6:10.

Note that it is the *love* of money—not money itself—that brings harm. Indeed, an inordinate focus on money can drive a wedge between friends and between family members. Consider some examples.



Daniel:* “I always thought of my friend Thomas as a pleasant and honest person. I never had any problem with him until he bought my used car. I wasn’t aware that there was anything wrong with the car. Still, he agreed in writing to buy the car as is. Three months later the car broke down. Thomas felt cheated and angrily insisted that I return his money. I was shocked! When I tried to reason with him, he became belligerent and hostile. When money became an issue, he was no longer the amiable Thomas I knew.”

Esin: “Nesrim is my only sibling. We always got along, so I never thought that our relationship could be damaged over money. But that’s exactly what happened. When my parents died, they left us a small inheritance and stipulated that the money was to be divided equally between us. My sister went against my parents’ wishes and demanded more than her share. Because I chose to honor my parents’ instructions, she exploded with anger and threats. To this day, she remains bitterly resentful of me.”

* Names in this article have been changed.

MONEY AND PREJUDICE

A distorted view of money can cause people to become judgmental. For example, a wealthy person might assume that those who are poor are too lazy to better themselves. Or a person with lesser means might hastily conclude that those who have more are materialistic or greedy. Leanne, a teenager in a relatively wealthy family, was a victim of that type of prejudice. She relates:

“I used to be known as the girl whose father makes loads of money. So I often got comments such as: ‘If you want something, all you have to do is ask Daddy’ or ‘Sorry we aren’t *all* rich and can afford nice cars like *your* family.’ I finally asked my friends to stop saying those things, and I explained to them why their words hurt me. I wanted to be known, not as a person who has money, but as someone who does kind things for others.”

WHAT THE BIBLE SAYS

The Bible neither condemns money nor criticizes those who have it—even a lot of it. The point is not the amount a person has but his *attitude* toward what he has or wants to acquire. The Bible’s counsel regarding money is balanced, and it is as relevant today as when it was written. Note the following examples.

THE BIBLE SAYS: “Do not wear yourself out to gain wealth.”—Proverbs 23:4.

According to the book *The Narcissism Epidemic*, people who pursue wealth are more apt to “suffer from poor mental health; they also report more physical health problems such as sore throats, backaches, and headaches and were more likely to drink too much alcohol and use illegal drugs. Striving for financial success, apparently, makes people miserable.”

The Bible's counsel regarding money is as relevant today as when it was written

THE BIBLE SAYS: “Let your way of life be free of the love of money, while you are content with the present things.”—Hebrews 13:5.

A person who is content is not immune to financial anxiety; however, he knows how to put his anxiety in perspective. For example, a content person will not over-react to financial loss. Rather, he will strive to have the attitude of the apostle Paul, who wrote: “I know how to be low on provisions and how to have an abundance. In everything and in all circumstances I have learned the secret of both how to be full and how to hunger, both how to have an abundance and how to do without.”—Philippians 4:12.

THE BIBLE SAYS: “The one trusting in his riches will fall.”—Proverbs 11:28.

Researchers cite money problems as a common factor in marital strife resulting in divorce. Money problems have also been a factor in suicide. For some people, money is more important than their marriage vows or even their life! In contrast, those who have a balanced view do not put their trust in money. Instead, they recognize the wisdom of Jesus' words: “Even when a person has an abundance, his life does not result from the things he possesses.”—Luke 12:15.



FAMILY IS MORE IMPORTANT THAN MONEY

“My father recently made a decision about his will that substantially reduced the amount I would inherit, while increasing the amount that would go to my siblings. But we talked about it. I understand his reasoning completely, and I agree with his decision. I will never allow anything as trivial as money to cause a division in my family.”—Josué, 55.

MONEY AND FAVORITISM

“The poor man is hated even by his neighbors, but many are the friends of the rich person.”
—Proverbs 14:20.

As that verse from the Bible indicates, our view of money can affect how we treat people. For example, we might tend to despise those who have little means and who can do nothing for us. On the other hand, we might fawn over those who are rich, ingratiating ourselves with them in an effort to gain their favor—and perhaps some type of monetary reward.

The Bible expresses disapproval of people who show favoritism, whether by despising the lowly or by “flattering others for their own benefit.” (Jude 16; Isaiah 10:1, 2) Make it your goal to view and treat people equally.

HOW DO YOU VIEW MONEY?

A self-examination might alert you to the need to acquire a balanced view of money. For example, ask yourself the following questions.

- ☐ Am I attracted to get-rich-quick schemes?
- ☐ Do I find it difficult to be generous with my money?
- ☐ Do I tend to make friends with people who constantly talk about money and the things they own?
- ☐ Do I resort to lying or to other unethical practices in order to make money?
- ☐ Does money make me feel important?
- ☐ Am I always thinking about money?
- ☐ Is my attitude toward money adversely affecting my health and family life?

If you answered yes to any of those questions, make an effort to reject materialistic thoughts and temptations. Avoid friendships with people who attach too much importance to money and possessions. Instead, seek association with people who place greater value on high moral principles than on possessions.

Cultivate generosity by giving to others

Never allow the love of money to take root in your heart. Rather, keep money in its place—always subordinate to friends, family, and your emotional and physical health. By doing so, you will show that you have a balanced view of money. ■



WISDOM FROM THE BIBLE

The Bible acknowledges . . .

“Money is a protection.”

—ECCLESIASTES 7:12.

However, the Bible warns . . .

“The one hastening to get rich will not remain innocent.”

—PROVERBS 28:20.

“Those who are determined to be rich fall into temptation and a snare and many senseless and harmful desires.”

—1 TIMOTHY 6:9.

Therefore, the Bible recommends . . .

“Let your way of life be free of the love of money.”

—HEBREWS 13:5.

“Guard against every sort of greed, because even when a person has an abundance, his life does not result from the things he possesses.”

—LUKE 12:15.

“Do not forget to do good and to share what you have with others.”—HEBREWS 13:16.

What are the benefits?

“There is more happiness in giving than there is in receiving.”—ACTS 20:35.

“The generous person will prosper, and whoever refreshes others will himself be refreshed.”—PROVERBS 11:25.



SPOTLIGHT ON THE MIDDLE EAST

Once home to many of the world's earliest civilizations, the Middle East is a rich source of archaeological treasures.



CANAANITE WINEMAKERS

In 2013, archaeologists uncovered a massive Canaanite wine cellar that dates back some 3,700 years. The cellar contained 40 large jars that could store the equivalent of 3,000 modern bottles of wine. An archaeologist who analyzed residue on the jars noted that the Canaanites were careful winemakers. He stated: "This wine's recipe was strictly followed in each and every jar."

DID YOU KNOW? The Bible mentions the production of "the best wine" in ancient Israel and the storage of wine in large jars.—Song of Solomon 7:9; Jeremiah 13:12.



POPULATION EXPLOSION In Egypt, 560,000 more babies were born in 2012 than in 2010, according to a report in the *Guardian* newspaper. "It's the highest spike ever in all Egyptian history," said Magued Osman of the Egyptian research company Baseera. If growth continues at this rate, some experts say, the country will experience even greater shortages of water, energy, and food.

DID YOU KNOW? According to the Bible, God's purpose is for humans to "fill the earth," to a suitable degree, and for all to enjoy adequate provisions.—Genesis 1:28; Psalm 72:16.

HOARDED COINS DISCOVERED More than 100 bronze coins with the inscription "Year Four" were discovered near a highway in Israel. The date points to the fourth year of the Jewish revolt against the Romans (69-70 C.E.)—the revolt that led to Jerusalem's destruction. "Evidently someone here feared the end was approaching—perhaps he could see the advancing Roman army," says Pablo Betzer, an excavation director. "He hid his property in the hope of collecting it later."

DID YOU KNOW? In 33 C.E., Jesus foretold the Roman siege of Jerusalem. He urged Christians to flee to the mountains for safety.—Luke 21:20-24.



How to Apologize



THE CHALLENGE

You and your spouse have just had an argument. ‘I don’t need to apologize,’ you tell yourself. ‘I’m not the one who started it!’

You drop the issue, but the tension lingers. You reconsider apologizing, but you cannot bring yourself to say those simple words “I’m sorry.”



WHY IT HAPPENS

Pride. “Sometimes it’s hard to say ‘I’m sorry’ because my ego gets in the way,” admits a husband named Charles.* Inordinate pride can make you too embarrassed to acknowledge your share of the blame.

Viewpoint. You might feel that an apology is in order only if you are responsible for the problem. A wife named Jill says: “When I know I’m a hundred percent at fault, it’s easy to say ‘I’m sorry.’ But when we both said things we regret, it’s difficult. I mean, why should I apologize if *both* of us messed up?”

You might feel even more justified if you feel that what happened was *entirely* your spouse’s fault. “When you genuinely believe that you haven’t done anything wrong,” says a husband named Joseph, “withholding an apology becomes a way of declaring your innocence.”

Upbringing. Perhaps you were raised in a household where apologies were seldom uttered. If so, you may not have learned to own up to your mistakes. Having had little practice as a child, offering sincere apologies as an adult has never become your habit.

* Some names in this article have been changed.

◀ An apology can extinguish the flames of conflict



WHAT YOU CAN DO

Focus on your spouse. Try to think of a time when someone apologized to you and how good that made you feel. Why not make your spouse feel the same way?

Even if you do not believe you were wrong, you can apologize for the hurt your spouse feels or for the unintended consequences of your actions. Such words can help your spouse to heal.—*Bible principle: Luke 6:31.*

Focus on your marriage. View an apology, not as a defeat for you, but as a victory for your marriage. After all, a person who remains offended is “more unyielding than a fortified city,” says Proverbs 18:19. It is difficult, if not impossible, to restore peace in such a defensive atmosphere. On the other hand, when you apologize you prevent the offense from becoming a barrier. In essence, you put your marriage ahead of yourself.—*Bible principle: Philippians 2:3.*

Be quick to apologize. True, apologizing may be difficult if you are not fully to blame. But your spouse’s faults do not excuse bad behavior on your part. So do not hesitate to apologize, thinking that the passing of time will cover over the offense. Your apologizing can make it easier for your spouse to apologize too. And the more you practice apologizing, the easier it will become for you.—*Bible principle: Matthew 5:25.*

Prove that you mean it. Rationalizing your behavior is not the same as apologizing for it. And saying, perhaps with a tinge of sarcasm, “I’m sorry that you’re so sensitive about this” is not an apology at all! Accept responsibility for your actions and acknowledge the hurt your spouse feels, whether you believe that the hurt is warranted or not.

Face facts. Humbly accept that you will make mistakes. After all, everyone does! Even if you think you are blameless in a situation, recognize that your version of what happened is probably not the whole story. “The first to state his case seems right,” says the Bible, “until the other party comes and cross-examines him.” (Proverbs 18:17) You will be more apt to apologize if you have a realistic view of yourself and your shortcomings. ■

KEY SCRIPTURES

“Just as you want men to do to you, do the same way to them.”
—Luke 6:31.

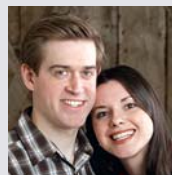
“With humility consider others superior to you.”
—Philippians 2:3.

“Be quick to settle matters.”
—Matthew 5:25.



**JASON AND
ALEXANDRA**

“An apology can transform your marriage from one where problems linger and create tension to one where problems are small bumps in the road. Apologies give you the chance to prove your love for each other.”



KAI AND JULIA

“The objective of an apology is to restore peace and happiness. It’s not about who’s right and who’s wrong. If your spouse is hurt over something, do all you can to make him or her feel better.”



HERODOTUS

WHAT was life like thousands of years ago? What customs did people observe? Archaeology can provide some answers—but not all. To understand the thinking of ancient peoples, it would help to have the writings of a man who recorded the history of the known world of his day. Such a man lived some 2,400 years ago. His name was Herodotus, and he was a Greek historian of the fifth century B.C.E. The title of his work? *The Histories*.

QUICK FACTS

- Likely because *The Histories* was the widest-ranging attempt to document past events that had been undertaken up to that time, the Latin writer Cicero (106–43 B.C.E.) called Herodotus the Father of History.
- *The Histories* is “a timeless masterpiece,” says one modern writer. “In it dwells not only history but anthropology, geography, theology, philosophy, political science, and tragic drama.”
- In a critical period of world history, Herodotus preserved firsthand information on Greece, Western Asia, and Egypt.

Herodotus set out to document the causes of wars fought by the Greeks and particularly the causes of the Persian invasions of 490 and 480 B.C.E., the latter occurring while Herodotus was still a boy. To that basic theme, he added extensive digressions, recording all that he could find out about each nation touched by the Persian advance.

MORE THAN HISTORY

Herodotus was a gifted narrator. He was passionately thorough in his writings, including every detail he felt was needed to complete the story. Herodotus’ achievement is remarkable in that he could not base his work on official State records written to preserve a continuous history of events, for such records rarely existed.

Back then, few bothered to record history, unless it was to boast of glorious deeds in inscriptions on monuments. Herodotus had to rely on observation, traditional lore, and the testimony of others regarding the events he wished to document. To collect his information, Herodotus traveled widely. He grew up in the Greek colony of Halicarnassus (now Bodrum, southern Turkey) and visited much of Greece.

To collect his information, Herodotus traveled widely

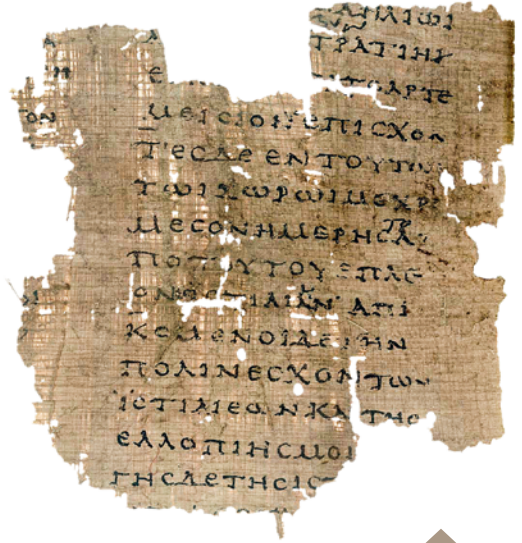
He ventured north to the Black Sea and Scythia, in the area of present-day Ukraine, and south to Palestine and Upper Egypt. To the east, he seems to have reached Babylon, and he probably finished his days in the west, at a Greek colony in what is now southern Italy. Wherever he went, he observed and inquired and thereby collected information from those who seemed to him to be the most trustworthy sources.

HERODOTUS' ACCURACY

How accurate is the information Herodotus recorded? Regarding the lands he visited and the things he saw with his own eyes, his knowledge is considered accurate. His descriptions of practices unknown in Greece—such as those used in Scythian royal burials or Egyptian mummification—correspond somewhat to what archaeologists have discovered. It has been said that the wealth of information he preserved concerning Egypt “surpasses in importance everything that was written in ancient times upon that country.”

Often, though, Herodotus had no choice but to rely upon doubtful testimony. Further, the people of his day fully believed in the intervention of pagan gods in human affairs. So not all that he wrote meets the standards of modern historians. Still, Herodotus did attempt to separate fact from legend. He sensibly declared that he did not believe all that he had been told. He arrived at his conclusions after sifting his sources and comparing them.

The Histories likely constitutes Herodotus' life's work. Given the resources he had at his disposal, it was an outstanding achievement. ■



Papyrus fragment of
The Histories

A Verdict on Herodotus

“We have now collected enough evidence to be able to say that [Herodotus] can be trusted,” wrote the classical historiographer Arnaldo Momigliano. “Orientalists have scrutinized Herodotus with the help of archaeology and with the knowledge of languages that he could not understand. They have ascertained that he described truthfully what he saw and reported honestly what he heard. Where he went wrong, either his informants misled him or he had misunderstood in good faith what he was told.”



A Visit to Nicaragua

PEOPLE often call Nicaragua the land of lakes and volcanoes. This land boasts the largest lake in Central America—Lake Nicaragua. Indigenous tribes called it *Cocibolca*, meaning “Sweet Sea.” It has hundreds of islands and is the only freshwater lake with oceanic life such as sharks, swordfish, and tarpon.

Nicaragua also has one of Central America’s most isolated regions—the Mosquito Coast. This is a 40-mile-wide (65 km) band that runs along most of the eastern shoreline and into neighboring Honduras. The Miskito (alternate spelling for Mosquito) are one of several indigenous groups of people in Nicaragua whose history dates back prior to the arrival of Europeans in the 16th century.

The Miskito have strong social ties and unique customs. For example, the Miskito language has no formal words of address, such as “Mister” or “Miss.” In rural communities, younger people address older ones as “Uncle” or “Aunt,” whether they are relatives or not. An older custom among the Miskito is for





The sacuanjoche (frangipani) is the national flower of Nicaragua

A prominent feature of Lake Nicaragua is the island of Ometepe, a lush landmass with two massive volcano cones joined by an isthmus

Colonial buildings



Indigenous people



a woman to greet close friends or relatives by touching her cheek to the other person's cheek. Then, the woman who initiated the greeting inhales through her nose. ■

TEST YOUR KNOWLEDGE

Answer true or false to these statements about Nicaragua:

- A. The country's name is derived from that of Nicaraao, the leader of an indigenous tribe centuries ago.
- B. Nicaragua is the only country in Latin America colonized by both the Spanish and the British.
- C. During past centuries cities along the shores of Lake Nicaragua were raided by pirates from the Caribbean.
- D. Nicaragua is the least densely populated land in Central America.

Answers: All are true.

Literature about the Bible in Mayangna and Miskito, published by Jehovah's Witnesses

FAST FACTS

Population: 6,176,000

Official language: Spanish. However, in the autonomous regions, Miskito, Mayangna, Rama, and Creole English have equal status

Government: Republic

Capital: Managua

Climate: Mostly tropical, but cooler in the highlands

Land: Coastal plains, mountains in the interior





POVERTY

Despite well-meaning efforts to solve the problem, there are millions of people around the world living in poverty.

How can the poor be happy?

WHAT PEOPLE SAY Many people believe that happiness and fulfillment are achieved through material prosperity and that real success depends largely on how much money a person has. With little or no access to basic education, quality health care, and other benefits, those trapped in poverty are not expected to have a happy and satisfying life.

WHAT THE BIBLE SAYS The Bible teaches that real happiness depends, not on one's economic situation, but on one's spiritual well-being and relationship with the Creator. The Bible says: "Happy are those conscious of their spiritual need." (Matthew 5:3) Regardless of their financial status, those who are aware of their spiritual need are moved to seek God's thinking on matters and can thus learn Bible truths that bring real comfort and peace of mind. That is what brings true happiness.

Those who understand and follow the Bible's counsel are better equipped to deal with poverty. For example, Bible counsel steers people away from harmful habits, such as the use of tobacco and the abuse of alcohol. Practices like these waste money and potentially result in the need for expensive medical treatment.—Proverbs 20:1; 2 Corinthians 7:1.

The Bible also cautions against the damaging effects of greed and materialism. (Mark 4:19; Ephesians 5:3) Such counsel can help a person avoid wasting money on gambling or developing a "love of money," which the Bible describes as "a root of all sorts of injurious things." (1 Timothy 6:10) The Scriptures warn: "Even when a person has an abundance, his life does not result from the things he possesses." (Luke 12:15) Simply put, no amount of money can buy life itself. On the other hand, acting in harmony with the Bible's wise counsel makes life meaningful and results in genuine happiness.

While those living in poverty may have to struggle to get food, clothing, and shelter, they can find considerable happiness by cultivating contentment, focusing their lives on pleasing their Creator, and living in harmony with his will. They recognize the truth of the Bible's promise that "it is the blessing of Jehovah that makes one rich, and He adds no pain with it."—Proverbs 10:22.

KEY SCRIPTURE: "*Happy are those conscious of their spiritual need.*"
—Matthew 5:3.



Will there ever be an end to poverty?

WHAT THE BIBLE SAYS While human relief efforts have been unsuccessful in bringing the problem of poverty under control, in due time, God will give attention to the root of the problem—the tendency of selfish people and governments to look after merely their own interests. (Ecclesiastes 8:9) Our Creator will replace human governments that are driven by self-interest. His Kingdom, or heavenly government, will provide generously for all of earth's residents, without discrimination. The Bible explicitly promises that the King of God's Kingdom will compassionately address the needs of the poor. "He will rescue the poor who cry for help . . . He will have pity on the lowly and the poor, and the lives of the poor he will save."—Psalm 72:12-14.

The earth will be a true paradise with housing and food for all, without a trace of poverty. In the Bible book of Isaiah, God promises that his people "will build houses

and live in them, and they will plant vineyards and eat their fruitage. . . . The work of their hands my chosen ones will enjoy to the full." (Isaiah 65: 21, 22) Instead of struggling to eke out a meager existence, all will enjoy "a banquet of rich dishes" and other good things provided by Jehovah. —Isaiah 25:6.

WHY DOES IT MATTER? Reflecting on God's promise of a poverty-free world reassures those living under oppressive conditions that God cares about them and that the end of their struggles is in sight. Focusing on such a hope can give a person strength to endure difficult conditions now. ■

KEY SCRIPTURE: *"He will rescue the poor who cry for help . . . He will have pity on the lowly and the poor, and the lives of the poor he will save."*
—Psalm 72:12, 13.





Microorganisms That Break Down Oil



Oil slick: Christopher Berkey/EPA/Newscom; microorganism: © 2010 Dennis Kunkel Microscopy, Inc.

IN 2010, almost five million barrels (800 million L) of crude oil leaked into the Gulf of Mexico after a drilling rig exploded and sank. Yet, within months much of the contamination had disappeared. How was that possible?

Consider: Scientific research has shown that an array of marine bacteria can break down the long-chain carbon molecules present in oil. Professor Terry Hazen, an environmental microbiologist, described these organisms as “oil-seeking missiles.” Such organisms were partly responsible for what took place in the Gulf of Mexico, as described at the outset.

“In a sense, it is no surprise that the seas should host oil-hungry microbes,” says a BBC report on the topic. After all, “natural seeps from the ocean floor have been releasing oil into the world’s waters” for aeons.

Granted, human efforts in cleaning oil spills are productive. Yet, man’s best efforts to clean up oil spills may do more harm than good. Chemical dispersants interfere with natural processes that break down oil. Added to that, such chemicals are toxic and have lasting ill effects on the environment. But nature’s oil-decomposing capacity, including oil-hungry microbes, enables the sea to activate a self-cleansing process without the negative side effects of artificial methods.*

What do you think? Did the oil-devouring property of marine microorganisms come about by chance? Or was it designed? ■

* It is still too early to know the long-term effects that the accident in the Gulf of Mexico might have on marine life.

