

Would it be fair to say that one could retire in this day and age with the portfolio of \$3 million? Let's say that you have this \$3 million. The question is: how long would it take for you to lose it all?

For one 16 year old, it took 6 years. The British teenager, now 22, blew it on drugs, parties, trips, designer clothes, cars, and breast implants. She spent \$730,000 on clothes, \$400,000 on cocaine. She now has \$32,000 left. This is what she said: "I was just too young to cope with suddenly having that amount in the bank when I'd come from nothing . . . I honestly wish I'd never won the lottery money, and knowing what I know now, I should have just given it all back to them."

Similar sentiment was aired by another man who won \$315 million dollars in 2002. After having suffered a share of his misfortune—drug addiction, deaths, lawsuits, and divorce, etc., all related to his winning—he said this: "I wish I'd torn that ticket up."

For some people, winning a large sum of money turned out to be a curse. They tend to express the similar sentiment—that they wish they had not won the money, and they had given it back. They say this, because they realized that they had lost something precious that they cannot ever recover or reverse. Some things in life, once they are gone, you can never get them back.

I am sure that those who are lucky enough to win a large sum of fortune believe that they know what they are doing. But a good percentage of those winners find themselves in a deeper trouble and misfortune than before. They tend to declare bankruptcy, fall a victim of crime, brush with the law the wrong way, or lose family ties and friendship. It is the modern day repetition of the biblical story of the prodigal son, only they do not have the father who would receive them back and restore them.

These stories remind me that not every one is cut out to be capable of handling a fortune. Some can

handle the newly found financial power, while others get handled by the same. According to a study, the number one on the shopping list of the lotto winners is buying a house, while investing the money is number 11. People tend to blow the sudden influx of fortunes. The way we handle money shows what we are made of.

Then the writer of Proverb says something interesting:

The rich and the poor have this in common: The Lord is the maker of them all.

How can it be? Why would God make some rich, while relegating the rest to poverty? It surely does not sound fair, and it does not present God in a loving spotlight, does it? I mean, does God choose one random person to be the jackpot winner at each drawing? How can we picture a loving God who operates in the mode of random drawing?

How would we picture a government that randomly draws

certain persons to be entitled to the exemption of income tax? How would you like to grow up in a family where the parents randomly choose a child who will be fed the dinner? How would you accept the marriage in which your spouse was randomly chosen for you by others? What is it like to work for a boss who randomly chooses an employee for a raise? If these questions sound absurd to you, why should God's love and blessing, then, be exempted from being considered as absurd, but accepted as God's "mysterious" way? In order for God to be the God of love and God of justice, every act of God must necessarily be *intentional*.

What we need to understand from the scriptures is that it is we human beings who make the critical choice of action that leads to the consequence. God says many things to us, but it is we who make the final decision to implement. Some make the right choices, while others make poor choices. They do, however, all reap the deserved consequences according to their action. At

least that is what we understand as justice.

It is not like that God has preordained Tom to be rich, and Dick and Harry to scrape the bottom of Tom's refuse barrel. Such a view is repugnant to the theology of the faithful and loving God. Such a God is an unfeeling, disinterested God who would not care about the human agonies. Such a God would not really mind whether one human being loves or oppresses another. Such a God could not possibly be the Father who called Jesus to the life of ministry, sacrifice, and charity. I strongly doubt that such a God was what the writer of Proverb had in mind.

Instead, the writer meant that, whether rich or poor, one is the subject of God's creative work. God distributed gifts and graces according to each one's capacity. Some are good at one thing, while others are good at other things. It is up to the individuals to manage their own gifts and graces. Some flourish with their gifts and graces, while others

abuse or neglect their gifts and graces, and the rest usurp and oppress others. The writer meant that everyone, rich or poor, is under the jurisdiction of the same God, and they will have to answer to the same God one day with the harvest of what they have sown in their earthly lives.

The writer further states that this same God stands on the side of the poor, and pleads the cause of the poor. The group, identified as "the rich" represents those who have been given power, and they are the ones who are called to use their gifts and graces wisely. Unfortunately, those who are given power do tend to misuse it, and plant injustice. The writer says that they who plant injustice will reap calamity, but those who are generous to the poor are blessed. It is all about the individual decision of what to do with what each one has received.

If a 16 year-old could not manage \$3 million, that does not necessarily mean that a 45 year-old could manage \$315 million,

by the default of the older age. There are plenty of stories of unfortunate lotto millionaires, both young and old. They all chose what to do, and they all reaped the consequences. And they all miss what they used to have, before they won the lottery.

If this stories of the individuals striking rich and then wasting most of their fortune seems a great cause for concern, then we should perhaps also direct our attention to the daily lives of regular people. When Lipitor, the popular cholesterol-lowering drug, ran out of the patent in 2007, a generic equivalent, Simvastatin, came out. Good many people believe, however, that the generic equivalent is a "knock-off" of the "real" one—the brand name drug—and insist on getting the brand name.

Pfizer, the maker of Lipitor, wanted to extend the patent to 2010, but FDA told them tough luck. So Pfizer came out with the "better and updated" version, Lipitor-D. Now the doctors write prescriptions for Lipitor-D. And

did you think doctors now write the prescription for Lipitor-D, because it is a far superior drug than Simvastatin, and because they care for you?

So what is the difference, you ask? The "D" stands for vitamin D. You can get Simvastatin and vitamin D separately at the fraction of the cost for Lipitor-D for the exactly the same effect. But people still clamor for the "real" thing.

What people do not realize is that it is our tax dollar that supports these Medicare and Medicaid programs. When the Federal and State Governments pay the doctors, hospitals, and insurance companies for the brand name drugs, we end up paying it out of our own pockets. And somehow the federal government is slow to shift the coverage of the name brand drugs to the generic ones. For private insurers, in comparison, the switch-over is almost instantaneous. This delay raises the program expense manifold, and the pharmaceutical

companies ultimately make out huge out of the Medicare and Medicaid programs.

If you wondered how this came to be, one needs to ask: who helped set it into the system, so that there is this delay in switching from brand name coverage to the generic coverage. If you wondered how medical cost came to soar on the eagle's wings, stay with the question.

And if you kept your ears open, Pfizer, the same company that made Lipitor, was fined this past January \$2.3 billion for illegally promoting a painkiller and other drugs. But that amount seems like a drop in the bucket, because the amount of world-wide sales of Lipitor alone in 2006 was \$12.9 billion. This staggering amount is equivalent to \$35 million in sales everyday for 365 days, and we the American taxpayers financed it partly.

Does any one think our healthcare system is the best available, and that there is no need for an improvement? Then

the person must be either one of those few privileged, or a plain dummy.

Whom the improvement should serve, if we implemented it at all—great pharmaceutical companies, selfless insurance companies, compassionate Hospitals, caring doctors, or, the stubborn patients? It is not just the companies that must change its orientation and practice, but the mentality of the everyday, average person must also change. The writer of Proverb said many thousand years ago:

A good name is to be chosen rather than great riches, and favor is better than silver or gold.

Obviously, this proverb means not much to the modern man. For it appears that the ancient proverb had been replaced long since, based on what is going on: great riches are to be chosen than a good name, and silver or gold is better than favor.

There is great injustice that is sown in the area of healthcare in

this nation. It is not just the Big Pharma that are defrauding the nation. But also it is the average beneficiaries, average doctors, and average lawmakers that make it easy to sow that great injustice through ignorance and selfishness. The writer of Proverb declares:

²² Do not rob the poor, because he is poor, or crush the afflicted at the gate; ²³ for the LORD will plead their cause and despoil of life those who despoil them.

If the right to well-being is only reserved for those who can afford it, then the poor and the afflicted are relegated to the life of poverty and affliction, while saddled with the burden of financing the federal medical programs with their own taxes.

Did our God really intend to consign some to be poor and afflicted, while other to be rich and well-to-do? The writer of Proverb argued otherwise. Our God is God of justice. God intends to plead the cause of the poor. The writer of James would concur:

¹⁴ What does it profit, my brethren, if a man says he has faith but has not works? Can his faith save him? ¹⁵ If a brother or sister is ill-clad and in lack of daily food, ¹⁶ and one of you says to them, "Go in peace, be warmed and filled," without giving them the things needed for the body, what does it profit? ¹⁷ So faith by itself, if it has no works, is dead (James 2).

So one of the faithful questions that the believers can ask is this: what can we do, in order to meet the need of the body—the need of healthcare, in this case—for *everybody*? If others are committed to sowing the seeds of injustice, then we can commit ourselves to sowing the seeds of justice. And the Lord pleads the cause of the poor.

May God bless each and every one of you, as you share your bread with the poor.