



Future security: What, me worry?

Do you ever worry about your future security? When posed with that question most Americans think about their response in terms of savings accounts, retirement funds, pensions, social security benefits, medical coverage, and other investments. Such are the elements we take into account in planning a secure future.

I recently put the question to several parishioners here. Not one of them had funds set aside for the future. In reality, it would be foolish to do so given the hyperinflation which has plagued the Venezuelan economy with a devastating devaluation of its currency over the past twenty years. To put it in context, imagine you deposited \$20 million in the bank back in the year 2000 (I said "imagine", okay?), enough to purchase a fleet of 1,000 brand new Chevy Silverados at \$20,000 each. Now, after 20 years of inflation averaging a bit under 2% per year in the USA, the basic Silverado goes for \$28,000. Your \$20 million withdrawn, not counting interest, could now buy 714 new Silverados. If, however, you had deposited an equivalent amount in Bolivares in a Venezuelan bank twenty years ago, those same Bolivares today would not be enough to buy a Tootsie Roll.

For those who receive them, Social security and pensions come to around \$5 a month. As for medical coverage, getting into a public hospital is free but the family still has to cover the cost for most operations, medicine, and even meals. No savings, no income, no real medical coverage. If such was your reality, would you be worried about the future? Here is a sampling of the responses I received from parishioners here.

I have nothing, and the future is uncertain. I don't think about it. It would just stress me. I just live day by day.

My children, God and the Virgin take care of me. The Lord is my treasure. I turn all my worries over to him.

I don't have a bank account. I do receive a pension, my house and two children who take care of me. Sure I am a little concerned about the future, but I am living in the present.

My security is not in any of those things. I would like the security that someday I am going to go to heaven and see all my loved ones. I am not preoccupied about my worldly future but my heavenly one.

Such security for the future doesn't exist. Only God knows the pathway of our lives. Here we are today. We don't know about tomorrow. My seven children are my major investment for the future, thanks be to God.

The future doesn't bother me. I live one day at a time. As long as God is with me, there is nothing that I lack.

Don't get me wrong. Similar to many of you, I have IRA's, annuities, stocks, money in the bank, social security benefits, a decent pension, and a great archdiocesan medical plan. I am very appreciative and count on these benefits to make my future financially secure. They are elements that people in our culture include in any formula for future security. Yet here are my Venezuelan parishioners, where only the super-wealthy share such benefits, living day to day with a formula for future security that does not take such things into account.

In the Sermon on the Mount (Matthew 6) Jesus told his disciples, "*Don't worry about your life, what you will eat or drink, or about your body, what you will wear. Is not life more than food and the body more than clothing? Look at the birds in the sky. They do not sow or reap, they gather nothing into barns, yet your heavenly Father feeds them. Can any of you by worrying add a single moment to your life? So don't worry over 'What are we to eat?' or 'What are we to drink?' or 'What are we to wear?' Your heavenly Father knows that you need them all. Seek first the kingdom of God and his righteousness, and all these things will be given you besides. Do not worry about tomorrow. Tomorrow will take care of itself. Sufficient for a day is its own evil.*"

That last line is a kicker, isn't it? Jesus understood the challenges the penniless not knowing if they will have food tomorrow poor of his day were facing. He understood the people of Venezuela today. Daily life for them is a struggle. Tomorrow is uncertain, yet somehow by the grace of God and the help of family, they have made it through so far...and that is where their future security lies...faith in God and faith in family. When it comes down to it, in the bigger picture of life, that's the best future security planning anyone could have.

Points to ponder

Do you ever worry about whether your future is secure enough? What factors do you take into account?

The Archdiocese of St. Paul and Minneapolis has staffed and supported parishes in the diocese of Ciudad Guayana in Venezuela since 1970. These "Did you know?" papers are designed to give you a better understanding of life in Venezuela and to strengthen connections between the parishes of the Archdiocese and their archdiocesan mission during our 50th anniversary year. Please direct any comments or suggestions for future papers to Fr. Denny Dempsey at ddempsey@churchofst dominic.org or 651-368-7324.