
KINGDOM PERSPECTIVES ON THE FINANCIAL MELTDOWN

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THE HEAVENLY ECONOMY IS AS STRONG AS EVER

The current financial crisis has us all reeling! Even those whose jobs remain secure must deal with the effects caused by massive layoffs. Anyone with a stock portfolio experienced a 40% plunge in his or her wealth—the nest eggs scrambled. We're all watching our pennies and looking for bargains. The experts keep telling us that the crisis will worsen before it gets better, and no one knows how to fix it. If foreclosure (or its looming threat) hasn't happened to us personally, it has to someone we know well.

In short, the world's finances are a mess. The only certainty seems to be downward pressure. We track our assets, gauge our bank balances against the bills and days remaining in the month, and consider another job—if we could find one! Vacation plans have been cut back or cut out altogether.

Those of us who are older (without young children at home) do not have the anxiety of supporting a family (i.e., buying shoes for little feet that appear to grow faster in a recession). But we do have the added pressure of a fast approaching retirement. We may have already arrived at that retired place, the destination we've aimed at for so many years, telling ourselves the sacrifice was worth it: *We'll relax and enjoy ourselves when we retire.* Oops!

I don't wish to sound insensitive or flippant. The pain of lost security and the fear about the future are too real to trivialize. But I do want to point out patterns that will help us understand what's really going on—and what to do about it. I don't have any macro-economic solutions to the world crisis. No one will invite me to comment on his or her news program. I do well simply to balance my own checkbook; congress won't be seeking my advice about balancing the trade deficit.

But I do have a perspective about the current crisis that you might find encouraging. On the natural side of things, economies go up and down. When the experts call the current crisis “the worst since the *Great Depression*,” they tacitly acknowledge we've had several other “*downturns*” (and we'll have more in the decades head). “The good news?” The economy will recover—somehow. And we, having gone through the coming months, will have adapted our ways of life. Like plants pruned to increase fruitfulness, our post-crisis lives have rich potential for more of what God wants for us.

Additionally, the economic *recovery* will coincide with some sort of economic *reconstitution*; in other words, we'll end up with a new type of economy based on goods/services/sectors, quite different from what has sustained the economy in the past. We've seen this before (not in our lifetime): the *industrial* revolution overturned an *agrarian* economy; the *information* age reconstituted our *industrial* economy. That's why you hear lots of talk about *manufacturing sector* job losses, and the need for new types of jobs. What's next? Who knows! But there will be something.

This is why, several years ago, I advised my youngest son to pursue a college major I had never encountered in my college years: “*If I've heard of it, it is old-economy; if I have never heard of the major, it's new economy.*” His choice ten years ago? Nanotechnology and Materials Science. Now he's at Cal Tech finishing his PhD, doing research on one element of fuel cells (my other bit of career advice to him).

What good is all this macroeconomics for you personally? A simple lesson, and a bit of advice like I offered Evan: look for what you could not see before. Most of our fear about the future has an unspoken goal **to keep things as they have been**. In economic terms, panic sets in when we worry that we won't be able to “*maintain a life-style to which we have become accustomed.*” The uncertainty really isn't whether or not we have a future at all! A different future is the given, not something still up for negotiation. The sooner we embrace the idea of living differently than we have been living, the quicker our dread will fade away.

“I’m going to have to make changes,” isn’t the worst fate possible. It could actually be a good thing—much like moving to a new town and going through all the fun of exploring what it has to offer. True, it might not be your hometown, and it won’t (yet) be familiar like the town you’ve lived in for the last few years. But if we approach our financial future like we search out a new city, we will capture much of what God wants to do with/for us. No matter what shape the earthly economy may be in, God is still about His primary business of leading us, and guiding us into an abundant life.

As He said to Abram, *“Follow Me to a place that I’ll show you when we arrive!”* If God’s invitation—a call to fulfillment, destiny and spiritual greatness—came as an email, we would probably hit the delete button without reading it. The subject line would put us off. The subject line almost always reads: *Uncertain Future*.

HAVING AN EYE ON TOMORROW

SPIRITUAL VIEW

That leads me to the other half of my perspective about the financial meltdown. The devil knows about our propensity for worry—and our frantic desire to have things stay the way they have been. Fearing an uncertain future—even though God calls us forward into it, and Jesus promises never to leave us on our own—we scramble about for material confidence. We want to know where our next buck is coming from. That’s why we’re vulnerable to Mammon’s allure. Though our culture has decided that *Mammon* is merely a synonym for *riches*, it is far, far more sinister.

Mammon is a demonic being seeking worshippers among the children of mankind. It wants its converts to adopt its ways/thoughts, so it offers a simple discipleship curriculum: **worry about and try to secure your financial future**. Mammon desires to develop people for whom material confidence is the primary mandate of life: *seek first financial security*. One of Mammon’s basic, and most quoted scriptures says,

“You are on your own. No one but you can or will provide what you need. If you keep my commandments above all other considerations and pursuits, everything you need will be added to you. Get enough money, and you’ll have everything you need” (Mammon)!

TWO MASTERS

Make no mistake; Mammon is a (task) master. It demands obedience and service from its followers. Mammon is persuasive, too. It loves to get us to follow its will by offering us promises. For example, it promises if we devote all our energies and thoughts to Mammon, it will be there when we need it. “After all,” Mammon claims, “you can ask for anything in my name, and money will get you what you want so you can be really happy.”

Sounds familiar, doesn't it? Can you see why Jesus told us we cannot serve two masters? Their commands and words are virtually identical: *pursue them with your whole heart and being, and they will take care of you*. Which one will we follow? Will this big financial crunch make our choice of gods obvious?

Jesus says that if we adopt more of His ways in our life, and seek Him first, we'll have all the necessary resources for our financial needs. That's a bargain! Mammon's offer is much more limited. Ask yourself the inverse of that question: if you adopt more of Mammon's ways in your life, and seek him first, will you end up with all that you need for your spiritual needs? Hmmm...

AN EXAMPLE OF BELIEF

From a spiritual perspective, there are several macro-patterns we should note. God, who has saved us from the clutches of sin, is still our Deliverer. As surely as He led His people through the desert and into the Promise Land, He will guide and direct us through this mess. He is our supply. He is our inheritance. He calls Himself Jehovah-Provider, the One who is more than enough for all our lack.

We know God's way works. Rather than offer you lots of scripture about finances and provision, I want to suggest a unique opportunity we have, as believers, to approach the financial meltdown with an eye toward future generations. No, I'm not talking about limiting (or increasing) the size of the stimulus plan. I'm not talking about cutting taxes or limiting government waste. Those are too limited, too natural to be of much Kingdom value.

Instead, I propose we shape future generations in the same way that parents who went through the Great Depression, shaped us. Can you think of financial traits/habits that we all associate with “having gone through the Depression years”? Never spending much, always saving (but not at a bank), wasting nothing, cleaning the dinner plate of every scrap of food, not taking things for granted, etc.

Bottom line, extreme frugality characterizes almost everyone who lived through the depression years.

What if we took another approach? What if we redoubled our passion to live life according to the economics of Heaven, rather than those of this nation or of man? What if we looked for opportunities to be generous, to give, to care for others? Wouldn't it be incredible to shape the way our children view finances—and to have them tell friends, years from now, they learned to give by watching how we lived through the *Second Great Depression*?

I have always made regular tithes/offerings/missions part of my finances. But in these trying times, I've determined to amp things up a bit, instead of clamping them down. We receive according to the measure of what/how we give. Our Provider invites us to test His mettle and His ways: bring the whole tithe and give generously—and determine whether or not He opens financial floodgates in the invisible dimension.

Wouldn't this be a dream-conversation 15-20 years from now, when one of your kids insisted on paying for a friend's meal?

The friend, amazed at your son's eagerness to cover the tab, asks, "Where did you learn to be so generous, and to trust God so completely when you face financial challenges?"

"From my dad. During the 2008-2011 depression."

"Wow. It must have been tough for your parents after they lost so much of their retirement, and the economy changed before their eyes!"

Offering his eye to the auto-debit-retina-scanner machine, your son replies, "I guess. I don't really know much about their finances. It just seemed like we always had enough for what we needed. And there were several times I can remember, when amazing things happened: vacations we couldn't afford; anonymous gifts in the mail; etc. It's strange how so many things just worked out—I don't even know how (and I don't think my folks did, either)! It was almost like my dad had a secret money account... More than anything, I remember how my parents always gave to others. I guess that's where I learned how money works."

CONCLUSION

When the economy of mankind threatens our livelihood, and when Mammon bids us to secure our financial future, I want to concentrate, instead, on securing a lasting legacy—riches stored up by God for me in the invisible realm, and a way of life passed on to my children—two treasures the world's economy cannot offer for sale!