

# **A CHRISTIAN RESPONSE TO THE ECONOMIC CRISIS**

## **- And a tough lesson in Spiritual Economics**

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### **What is the problem?**

We are facing a crisis of unprecedented proportions. The economic failures are obvious to everyone: credit crisis, bank failures, mortgage foreclosures, layoffs, business closings, entire industries failing, bailouts, executives put in jail, “stimulus plans,” healthcare issues, and whatever else may be lurking ahead of us.

This is a global crisis. Every part of the world has been, is now, or will be affected. We must be concerned about more than our own job, mortgage, 401k, city, state, or country. The whole world is feeling this crisis. This has been developing for a long time but it is all coming to a head now because of reaching critical mass in our financial systems and technology. The seeds of the crisis were not just planted in the past few years. It took many years to create the mess we find ourselves in. We could be facing many more weeks, months, or even years of bleak economic developments. No one is exempt from this crisis. This crisis affects you and me and everyone – especially those who have to pick up the pieces in the future.

What does this have to do with our walk as disciples of the Lord Jesus Christ? Is it possible that the headlines only show us the symptoms of a much deeper problem? Is it possible that the root cause is more spiritual than financial? Jesus had much to say about what got us into this mess and, fortunately, He also gave us the key to the door that leads out of it as well.

Although there has been a drop off in church attendance for many denominations over the past few years, many churches are faced with increased attendance but decreased

offerings during this period of economic crisis. Many are scrambling with different programs to resolve their financial pressures and budgeting dilemmas. But is that the answer?

Why are we in this mess in the first place? Asking this question provokes many responses: “greed . . . unions . . . the former administration . . . mismanagement . . .” and outright “fraud” but these answers provide little comfort and they rarely get to the core problem. Going a little deeper we find that pursuit of wealth, honor, and control at the expense of others is often a top priority of CEOs and this is driven by the ego of company owners. The world systems are based on faulty principles and motivated by egoistic energy at best and greed at its worst. We also see easy credit to those who couldn’t handle it, mortgage ARMs and foreclosures, investments designed to get as much back from as little as possible invested in, outdated advice based on never ending growth and obsolete theories, mismanagement, poor oversight, as well as outright fraud and abuse.

However, the problem goes much deeper than superficial economic systems. This is a problem that goes deep into the spirit of each one of us. We have much too much emphasis on self satisfaction, pride, arrogance, rights, entitlements, entertainment, material security, comforts, and on and on and on.

Symbolically perhaps, the Twin Towers that came down represented our modern attempt to reconstruct the Tower of Babel. They represented world commerce with the United States at its center. They represented our attempt to fulfill our desires and solve our problems with mammon. They represented manipulation, exploitation, and greed. Unfortunately they were destroyed by another evil force – compulsion through terrorist tactics of a radically militant and virulent force driven by religious/political religious

motivation that inspire fear and hatred. What a wonderful world . . . but stay with me, I believe there is hope.

Modern business has largely degenerated into exploitation, manipulation, and greed. It used to be that the majority of successful businesses were built on providing an outstanding product or service that filled an identified need. Fortunately, those principles are still applied by many businesses but there has been way too much emphasis on just “making money” through any means available. Unfortunately, many of today’s CEOs have been brought up in an educational system devoid of prayer and emphasis on God’s laws. Instead, many of them were brought up with self-serving secular values. They were also brought up in a world where it became acceptable business practice to manipulate the minds and bodies of a consumption oriented clientele. Classic examples of this are illustrated in the tobacco, pharmaceutical, and fast food industry. Would I be going too far to add the religion industry as well? The economic issues are largely a symptom of a deeper moral failure which has directly affected the lack of ethics in business practices.

Charisma has replaced character as the driver of decisions in the persuasion process. Gold and silver no longer back up our money in the United States. The only thing that backs up the U.S. dollar is confidence. That confidence is largely gone. Without moral values that inspire trust there can be no confidence. We have fallen prey to silver tongued charismatic sales pitches that represent no lasting value. They often lead to dependence and even addiction. As a financial consultant and administrator, I have seen these shortcomings firsthand in organizations that should know better. Sometimes they do know better but they take the evil path anyway. We have all seen this in the political process and on the news reports of company failures and sometimes even

church failures. In each of the above failures there were common denominators of greed, pride, arrogance, fear, and indifference to the effect on others.

What we are facing now is definitely not business as usual. There is a reason for our problems. As we sow, so shall we reap. We can learn from history that when economic rules shift, they are ruthless. Economic rules that are commonly used are temporal. They are not based on eternal truths or principles. Nothing temporal will last. Investing your money in some plan where you have no idea how the money will grow is not a very good formula for a disciple of Christ to follow. Let's see how this works:

**Jobs – a simplified model:**

1. Develop a skill. 2. Find an employer. 3. Trust that employer to take care of your needs. If we add value to the process we have a degree of inherent security but if we are just going through a routine we can be replaced by cheaper labor, machines, or even the internet. Although they didn't really exist in their present form until the past century, jobs have become a common way of making a living. However, in themselves, they provide little real security.

**Business ownership – a simplified model:**

1. Find a need. 2. Develop a business plan. 3. Keep costs down to a minimum and profitability to optimum. If we provide a quality product and/or service that meet needs at a fair price then we may have some security unless something replaces what we have or does the job better or cheaper. If we are not honest or have a product or service that harms we are doomed to our eventual demise. If we have a struggle between management and labor we are wasting valuable energy and resources and are doomed to our eventual demise. Business ownership provides independence and creativity but

security is dependent on many factors and the risk is high. Most new businesses fail and we are beginning to see many well established businesses fail as well.

**Retirement Planning – a simplified model:**

1. Periodically invest a little 2. Give it to someone you have no other relationship with so they can use your assets to grow companies you have no control over and little idea how they operate 3. Watch your asset grow so that you have a lot of money down the road for retirement or other future needs. This has become little different from gambling but the world has been convinced that it is sound financial planning. It actually worked for some time when the worldly system was thriving. But the same principle works in casinos that allow gamblers to win for a while until they are addicted to a process that will eventually fail them. It is wise to plan for future needs but we need to re-examine our approaches, methodology, and financial plans.

The industrial age has caused us to force production and the information age has put production on steroids. The factory is much different from the farm. What about plant a seed, water and feed it, watch it grow, and then harvest? This takes faith and patience. This is about adding value through proper cultivation.

When I enter into conversations within most church groups I realize one of the major reasons why we have this problem and haven't reached a workable solution. There is an emphasis on political differences: conservative vs. liberal, Republican vs. Democrat, management and ownership vs. labor, etc. I have to ask, "Are we serious?" In my opinion the most visibly growing churches have largely missed the purpose for their existence and entertainment has largely replaced worship, social groups have replaced serious Bible study, and discipleship is practically non-existent.

Please don't get mad at me or too depressed now. Let's not forget the good – I enjoy the fellowship (at least most of it), the music (at least some of it), the Bible study (with those groups that take it seriously), and seeing the various ministries provide help to those in need (when it occurs).

### **How can the problem be corrected?**

Millions of people in the United States and throughout the world are recognizing the magnitude of this economic disaster and are feeling defeated. The stress of financial losses and instability is extremely difficult for people to bear. It's easy to worry and panic. But the future of our children and the reputation of our Heavenly Father are at stake. It's important to remember that it is through hopelessness and darkness that certainty and God's light emerge. We have to be vigilant and aware of the spiritual warfare going on that is beyond the realm of our physical senses (Ephesians 6). We need to consider carefully what we say about this crisis and make sure that our words are full of faith, hope, and love rather than fear, doubt, and blame. We need to have the faith, hope, and love manifested in our actions (1 Corinthians 13). We need to let go of our fear of being in this place of lack and discomfort. When we become comfortable with uncertainty in the material world we discover the key to achieving real certainty which can only come from the spiritual world.

Today, consider the possibility that being uncomfortable right now may have a purpose and it may be much more rewarding than being comfortable. We need hope to overcome this climate of fear and uncertainty. We need a solid, secure, and last hope (“ . . . a sure and steadfast anchor of the soul . . . ” - Hebrews 6:19). As Christians our hope is secure because it is anchored in Christ and not in systems of the world – including

change, bailouts, stimulus plans, or other governmental approaches that are always inadequate at best and disastrous at worst.

In my opinion, there are three very serious mistakes that Christians commonly make when dealing with world issues:

1. Trying to fix it on our own using the world's methods through a social gospel or political approach.
2. Blaming it on the other guys (the other political party, the non-Christians, foreign governments, etc.)
3. Sitting back and waiting for Jesus to come and fix it for us.

It is easy to point to individuals and fix blame. But, if we are to fix the problem we must make a commitment to begin the fixing with the person we see in the mirror. The Holy Scriptures explain how to do this. We cannot do it on our own without the empowerment of the Holy Spirit.

Many in the advent movement churches and those who emphasize end time prophecies and the second coming of Christ are waiting for Jesus to come again and fix this – in effect to clean up our mess. However, perhaps there is an over emphasis on this eschatological approach to modern problems. There is another side to the book of Revelation and the end time prophecies. There is the bride who makes herself ready. Perhaps as we, the church, prepare as “the bride” we will see the need to be excellent stewards on earth and ambassadors of the kingdom of heaven in this world (at least that which is within our reach and sphere of influence) so that we cause changes to the point where our Savior will say, “well done, good and faithful servants . . . look at my beautiful bride and what she has done.” (See Revelation 21). Is it possible that the bridegroom is

waiting for the bride to make herself ready and that our problems are directly related to the bride not being ready? If the answer is “yes” then we must make some changes.

How do we do this? We need to first acknowledge the source of real security and then enter into partnership with that source in every area of need. God is our Father and the Creator of the universe. All of our security must be related to His will and realized through His provision as we apply the principles of His kingdom. To begin our plan of action let’s look at our mind set and compare some attitudes and forces that drive our thoughts, words, and actions:

<b><i><u>The Problem Focus</u></i></b>	<b><i><u>The Solution Focus</u></i></b>
Lack/scarcity	Abundance
Self	Others
Fear	Faith
Hate	Love
Indifference	Caring
Ego	Altruism
Sin	Righteousness
Consumer	Producer
Naïveté	Wisdom
Worry	Hope
Paralysis	Action
Poverty	True Wealth
Debt	Assets
Cursing	Blessing
Sickness	Health
Death	Life
Carnal	Spiritual

Notice how the characteristics of the first column lead to pain, poverty, and death while those of the second column lead to life and those blessings that God provides. The attitudes in the second column are obviously more healthy and more relative to Christian discipleship than those found in the first column. It might be useful to do a quick self-examination and identify which column you find yourself in and what attitudes need to be



adjusted. This is not a hyper-faith or health and wealth message that I am presenting. It is simply a mind set that appreciates why God created us and what He has provided to meet our needs. We must move from doubt to faith, from worry to prayer, from selfish interests to altruistic interests. We must put into practice the great commandments and teachings of Jesus. We must be witnesses and disciples. We must practice the truth of the Sermon on the Mount (Matthew 5, 6, and 7) as well as the other truths found through Holy Scripture. This implies sacrifice and discipline. Do our churches adequately emphasize these two areas?

Our faith must be accompanied with corresponding action (Letter of James). But what kind of action is needed? Here are a few suggestions:

Perhaps we should begin by prayer and fasting. Not the religious kind but the practical kind. Instead of merely giving requests to God ask what he wants from us. Ask for his wisdom. Ask how we can be better ambassadors and representatives in his kingdom. Instead of just fasting, give the food (or corresponding value for money saved) to those who need it more than we do. In our prayers we should ask primarily for wisdom and guidance from God.

If you have done anything in your business dealings that conflicts with God's law, repent and do whatever you can to restore what you have taken. If you were dishonest, unfair, unjustly enriched at someone else's expense, manipulative, or deceitful make a commitment and take action to change that immediately. If you are getting into a business opportunity or transaction make sure you are diligent. Be careful of those who are not worthy of your trust. Ask God for wisdom in these areas.

If you are out of work or directly affected by the economic downturn, do not give up hope. Keep active in pursuing work, looking for ideas to serve and generate income, developing your skills, and utilizing the resources available to you. Don't rely on entitlements to support you and your family unless you absolutely have exhausted every means to produce value through work and service.

Voluntarily help those who are laid off, unemployed, or have experienced business failures. Help them in any way you can: financial assistance if you are able to provide it, encouragement, sound advice, and prayer.

Small care groups are an excellent approach to dealing with issues and growing in the process. Work within your group to identify needs in your community or in other parts of the world: food, medicine, shelter, companionship, utilities, debt assistance, and health care for example. Perhaps tithes and offerings need to be rechanneled and church budgets need to be modified (at least for a temporary period of time during crisis management) to meet real and vital needs. Food pantries, church clinics, and lay counseling programs are of great help to those in need – particularly in times of crisis.

Learn how to counsel those who are hurting. With the economic crisis there is also anxiety, depression, and other disorders that are aggravated. Learn to wisely and competently help those in need. There is also a need for job placement and career counseling. Churches could be involved in this process. Work with your church to identify and provide assistance to those who are persecuted, are suffering from famine, are in war torn areas, etc.

For those who are overworking due to financial or career pressures, offer encouragement (and perhaps advice) about life balance and quality of life. There are

family members who are often neglected in an attempt to be successful or just make ends meet financially.

Don't seek personal or even corporate credit for doing good. Work with other churches, schools, synagogues, mosques, and anyone who wants to provide valuable and sincere assistance to those in need. Let the credit go to God.

Redefine what financial management, value, and security mean to you. Challenge the old rules about economics, money, and true wealth. A good source of specific financial information is the book, Killing Sacred Cows, see [www.killingsacredcows.com](http://www.killingsacredcows.com) Special emphasis should be placed on understanding the consumer condition and the producer paradigm (see <http://www.killingsacredcows.com/119-pg.-107-producer-vs.-consumer/> ) You may not agree with everything in the book but it will definitely challenge some presuppositions that we have accepted without sufficient thought.

In order for us to survive economically our economic systems must be aligned with God's will using the laws of the kingdom of heaven. This alignment must begin spiritually and within ourselves before it spreads out to the entire world. We must realize how this earth is becoming smaller as we grow into a global community. We live in a world of interconnectedness and interdependence. We are in the world but not of it (John 17). There is an ancient principle, a law, that is as fundamental to economics as it is to the spirit of all relationships. The key is to "love your neighbor as yourself!" (Matthew 22:39; Leviticus 19:18)

Perhaps one of the best ways to deal with the economic crisis is to begin, in any way we can and to any extent we can, to identify and share with those who have a serious and immediate need. Our example is readily found in the New Testament:

And in these days prophets came from Jerusalem to Antioch. Then one of them, named Agabus, stood up and showed by the Spirit that there was going to be a great famine throughout all the world, which also happened in the days of Claudius Caesar. Then the disciples, each according to his ability, determined to send relief to the brethren dwelling in Judea. This they also did, and sent it to the elders by the hands of Barnabas and Saul.

- Acts 11:27-30 NKJV

Moreover, brethren, we make known to you the grace of God bestowed on the churches of Macedonia: that in a great trial of affliction the abundance of their joy and their deep poverty abounded in the riches of their liberality. For I bear witness that according to their ability, yes, and beyond their ability, they were freely willing, imploring us with much urgency that we would receive the gift and the fellowship of the ministering to the saints. And not only as we had hoped, but they first gave themselves to the Lord, and then to us by the will of God.

- 2 Cor. 8:1-5 NKJV

Finally, keep your spiritual eyes open. Don't get caught up in the worry, gossip, blame, or pity trap. Ask God, "Father, what is happening here? Why is it happening? What would you have me do about it?" When you get the answer expect Him to give you the spiritual empowerment to fulfill the mission He assigned to you. Spread the word. Pass the message on. In everything we do we must seek God's guidance and recognize Him as our Source. The answers are not found in the news media. Unfortunately they dwell on the problems rather than the solutions. When we spend creative time with Him in prayer and you will find the answers and solutions we need.