

# *Biblical Wisdom for Financial Crises*

*Good News* in *Bad Times*



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Good News in Bad Times



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**World Vision International**

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# Introduction

In the past few months, financial disaster has struck for millions of people that has destroyed their dreams for their future. Many people who enjoyed the affluence of developed countries have suddenly found themselves cast onto the rocks of financial ruin. Hundreds of thousands have lost their jobs, homes and livelihoods and their prospects for the coming months seem bleak. Hard times are ahead. Is there any good news?

This is a harsh new reality for some, but nothing new for most people in the world. Half the world's population endure financial crises as the substance of daily life. Every moment is burdened by a struggle for survival and a search for daily bread.

While a drop in the stock market in developed nations propels thousands into crisis, it drives millions in the majority of the world into even deeper economic desperation. Remittances sent home by family members who work abroad dry up. Overseas development assistance tends to be dramatically cut. Business investments in developing economies shrivel. Local employment is threatened. Prices for daily necessities like cooking fuel, grain, rice and beans increase beyond the reach of those who are poor. Charitable giving to fund the work of NGOs diminishes. A calamitous drop in the stock markets of Tokyo, London or Wall Street generates life-threatening emergencies in the street markets of the world's villages and slums.

Since this is the daily reality of most of the world's people, in so-called developed nations as well as those that are not, we are right to expect that God has something to say to us about it. We believe the Bible 'is inspired by God and is useful for teaching, for reproof, for correction, and for training in righteousness, so that everyone who belongs to God may be proficient, equipped for every good work' (2 Tim. 3:16-17). Rather than reading only stock reports and news analysis to determine how to chart our course in this troubled time, we do well also to examine Holy Scripture.

Scripture abounds with fascinating stories and accounts of financial dealings. As an organisation, we hear the call of God that is repeated throughout the Bible:

1. To place our trust in God and not money. *Therefore, we do not turn to money as the solution for all our problems or for those who are poor, but to the God of the rich and poor alike.*
2. To find our power in prayer, and not in our possessions. *Therefore, we renew our commitment to prayerful intercession for our personal and global economies.*
3. To live personal and organisational lifestyles that express solidarity with the God of the poor. *Therefore, we commit ourselves to personal and organisational simplicity and frugality.*
4. To identify with those we serve who are powerless and poor, rather than with those with whom we associate who are powerful and prosperous. *Therefore, we seek to follow the way of our incarnate Lord.*

5. To exert our influence and resources for the benefit of those who are poor. *Therefore, we serve as a voice for those who are not heard, advocating among governments, churches and individuals for the powerless and oppressed.*

We believe God can use this current global financial crisis to re-orientate our lives more fully in this direction.

To understand God's will and ways in the midst of financial crises, we will explore six accounts of economic disaster in the Bible. We hope this will shed light to guide our personal and corporate responses during this time.

The following passages are selected because they reflect the entire range of financial crises: individual, family, national and global.

- |   |                  |
|---|------------------|
| 1. Family Financial Crisis: Evicted from Eden                         | Genesis 3:16-24  |
| 2. National Financial Crisis: Total Economic Collapse                 | Jeremiah 29:1-23 |
| 3. Organisational Financial Crisis: Parable of Bigger Barns           | Luke 12:13-34    |
| 4. Personal Financial Crisis: Parable of the Penniless Son            | Luke 15:11-32    |
| 5. Personal Financial Crisis: Parable of the Manager who Lost his Job | Luke 16:1-15     |
| 6. Worldwide' Financial Crisis: Global Food Shortage                  | 2 Cor. 8:1-15    |

We pray this will be fruitful for individuals, families, small groups and work teams. May the Spirit of God bring encouragement and guidance, whether these studies are read in the context of threatened affluence in developed countries, or in the contexts of grinding poverty for the majority of the world!

May God guide and encourage us so that we may grow—and help others to grow—in trusting in the God who says, 'My grace is sufficient for you, for power is made perfect in weakness' (2 Cor. 12:9).

**Tim Dearborn, Director of Christian Commitments Programmes**

*World Vision International*

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## Section I

# Family Financial Crisis: Evicted from Eden

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*'Our hearts have room for only one all-embracing devotion, and we can only cleave to one Lord.'*  
- Dietrich Bonhoeffer

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The first crisis in the Bible occurs in its opening pages. We think of the story of Adam and Eve's 'Fall' as a spiritual crisis. It certainly was that. However, it was also a disaster with economic consequences.



### Read Genesis 3:16-24

#### Discussion

- How does the portrayal of human work in these verses compare with life in the Garden before the Fall as described in Genesis 1:28-31; 2:15?

#### Comments: *The Freedom of Dependence*

Rejecting the freedom of dependence on God provoked an economic crisis. Adam and Eve now had to provide through sweaty labour, conflict and enmity. Strife over money is unquestionably a major source of marital conflict as well as conflict between communities. Is this now our 'lot', and all we can do is endure and wait for the day when it is not so? The way back to Eden is barred.

Though Adam and Eve were evicted from Eden, God did not abandon them. God still provided. We see this in the first verse of Genesis 4 following their departure from the Garden. Here we read the first confession of faith and praise uttered in the Bible—and it is spoken by Eve! She could have been angry with God. She could have abandoned trust and faith. Their life was now a life of sweat and strife. Astonishingly, outside of Eden, Eve now did what God had asked them to do within it—trust God. Celebrating the birth of their first child, Eve proclaims, 'I have produced a man with the help of the Lord' (Genesis 4:1). With the help of the Lord! One of the main messages of the book of Genesis, and indeed the entire Bible, is that our freedom and fulfilment are not found in self-determination and autonomy, but in dependence and trust. Finding fullness of life requires reaffirming our dependence and living in trust.

#### Integration

- Share examples of families you know who have trusted God in the midst of economic difficulties. What made this possible?
- What does it mean to approach our finances with dependent trust in God?



## **Prayer**

*Dear Lord, forgive us for so quickly doubting your goodness. Free us to entrust our lives and our finances to you. Like Eve, may we proclaim, 'With the help of the Lord I have brought forth something good.'*

## Section 2

# National Financial Crisis: Total Economic Collapse

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*'Simplicity of heart can flourish only in the fertile soil of trust, and it is the Old Testament's revelation of the faithfulness and goodness of God that opens the door to that trust.'* - Richard Foster, *Freedom of Simplicity*, p. 15

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There are many national financial crises described in the Bible. The captivity of three successive kings of Israel is described in 2 Chronicles 36, one after the other, dragged off in chains to Babylon by Nebuchadnezzar. Each had done 'evil in the sight of the Lord' (vs. 5, 9, 12). False prophets told Israel's leaders in Babylon that it would soon be all right. They would be able to go home, and their prosperity would be restored. The prophet Jeremiah sent them a letter with some rather different news.



### Read Jeremiah 29:1-23

#### Discussion

- We prefer politicians and religious leaders who promise us prosperity, peace and protection. Rather than that, Jeremiah tells the captives to seek the peace and prosperity of their captors (v. 7). How would you have responded to that?

#### Comments: *Creative Hope*

In v. 11 Jeremiah reminds us that our deliverance does not depend merely on human effort, but on God's purposes and faithfulness. God has plans for shalom, for our flourishing. God promises us a flourishing future, and God calls us to be rooted in our present circumstances, regardless of how bad they may be.

#### Integration

- If you were writing a letter from God, like Jeremiah, to your nation today, what would you write?
- What does it mean to be rooted in our present financial difficulties and seek God's peace and prosperity for those around us?

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*'I have the audacity to believe that peoples everywhere can have three meals a day for their bodies, education and culture for their minds, and dignity, equality and freedom for their spirits. I believe that what self-centred men have torn down other-centred men can build up.*

*'I still believe that one day humankind will bow before the altars of God and be crowned triumphant over war and bloodshed, and non-violent redemptive goodwill will proclaim the good of the land. "And the lion and the lamb shall lie down together and every person shall sit under their own vine and fig tree and none shall be afraid." I still believe we shall overcome.'*

*- Martin Luther King, Jr., Nobel Prize Acceptance Speech, 1964.*

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## **Prayer**

*Lord, may we seek the financial well-being of those around us, even those who have caused us harm, for in their well-being we will find our own. May our compassionate creativity today be fuelled by our confidence in your promises for tomorrow.*

### Section 3

# Organisational Financial Crisis: Parable of Bigger Barns

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*'Let us treasure up in our soul some of those things that are permanent...and not those which will forsake us and be destroyed, and which only tickle our senses for a little while.'*  
- Gregory of Nazianzus

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Many of Jesus' parables dealt with money and financial problems. In the next three studies, we will look at parables about money. This first passage contains some of Jesus' most famous—and most challenging—teachings about finances.



## Read Luke 12:13-34

### Discussion

- Jesus launches a direct assault on two emotions that dominate and defile our approach to finances: greed and anxiety. What remedy does he give?
- The parable of the man who needed bigger barns confronts the folly of trusting in our savings and possessions as sources of security and solutions to our needs. What do you think it means to be 'rich toward God' (v. 21)?

### Comments: Sources of Confidence

Even before the present global financial crisis, anxiety and greed ruled the lives of millions. God wills a different kind of community—a different kind of social organisation. The antidote to greed and anxiety is not bigger barns, but redirected hearts and changed societies. God's people are to live differently than 'the nations of the world' (v. 30). Jesus contrasts people who build bigger barns to store up treasures for themselves (v. 20), with his 'little flock,' who sell their possessions to support those in need (v. 33). 'For where your treasure is, there your heart will be also' (v. 34). Rather than greed or fear ruling our lives, rather than our goal being to amass things in 'bigger barns,' we are ruled by a different power and directed toward a different goal.

### Integration

- What are the implications of this parable for our approach to finances?
- How can we use our influence to advocate for those who are poor—and to help those who are tempted to build 'bigger barns' to hold their wealth differently?



## Prayer

*Lord, we give ourselves afresh to you today.*

*Empower us to share in the lives of those who are poor  
so that together we will receive the blessedness of the kingdom.*

*Unite us in Christ to share in the lives of those who are hungry  
so that together we will receive the blessedness of food.*

*Fill us with your Spirit's compassion to share in the tears of those who are weeping,  
so that together we will enjoy the blessedness of laughter.*

*Redirect our hearts, our lives and our organisation  
so that no one will one day hear your dreaded 'woe to you.'*

*In the name of the Father, Son and Spirit.*

*Amen.*

## Section 4

# Personal Financial Crisis

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*'Although giving must have a large place in Christian experience, the control and use of money must have an even larger place.'*

*- Richard Foster, Money, Sex and Power p. 44*

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There are few parables of Jesus that are better known than the story of the Prodigal Son. However, maybe we have not read it before as also a parable about finances.



### Read Luke 15:11-32

#### Discussion

- The parable beautifully describes the extravagant love of the Father. However, it's also a parable about money. List all the economic issues described in the parable. Who else committed financial sins, besides the son?

#### Comments: *Surprised by Grace*

The penniless son was not the only sinner in the story. In the 'far country,' famine struck. Yet, obviously, some had food, for even the pigs were fed. To drive the point home further, Jesus stresses people's sin of greed: 'and no one gave him [the penniless son] anything' (v.16). There was also the often-discussed sin of the elder brother: more concerned with fairness than with family, with justice than with rejoicing. In this simple parable, we see the extravagant love of God even when we ruin our lives. But we also confront here the tragic sin of our lack of love, of not caring about others' suffering. The Father gives freely, extravagantly, multiple times—regardless of how undeserving people are. We tend to give cautiously (if at all), only when we think we can spare it and others deserve it.

#### Integration

- Share examples of people who have expressed extravagant, gracious love to others who have squandered their money.
- What might be some implications for how to respond to our own, and others', financial destitution?

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*'Prosperity may dilute prayer... Christians in developing countries spend less time pondering the effectiveness of prayer and more time actually praying. The wealthy rely on talent and resources to solve immediate problems, and insurance policies and retirement plans to secure the future. We can hardly pray with sincerity, "Give us this day our daily bread" when the pantry is stocked with a month's supply of provisions.'* - Philip Yancey, *Prayer*, p. 15.

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## **Prayer**

*Our Father, who art in heaven, hallowed be thy name. Thy kingdom come. Thy will be done, on earth as it is in heaven. Give us this day our daily bread, and forgive us our debts, as we forgive our debtors. In the name of the Son who bore and redeemed prodigal lives, Jesus Christ. Amen.*

## Section 5

# **Personal Financial Crisis: Parable of the Manager who Lost his Job**

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*'Although giving must have a large place in Christian experience, the control and use of money must have an even larger place.'*

*- Richard Foster, Money, Sex and Power p. 44*

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One of the strangest parables Jesus ever gave is the story of the manager who was about to be fired from his job for doing lousy work, and wasting 'a rich man's' possessions.



### **Read Luke 16:1-15**

The key to understanding the parable is found in the meaning of the word 'unrighteous' wealth or mammon (vs. 10-13). In Jewish society, unrighteous or dishonest wealth was money gained through charging interest. Some Jews got around this prohibition by lending commodities rather than money, and charging interest on them. In the parable, when the manager was about to be fired for doing poor work, he quickly forgave the interest in the form of additional jugs of oil and containers of wheat.

### **Discussion**

- The manager was dishonest, yet his boss praised him. Why?
- What do you think Jesus means in vs. 8-9? Is he suggesting that we can buy our way into a better place in heaven?

### **Comments: Following only One Master**

Jesus never commends the manager's dishonesty, only his shrewdness in using money. The manager used money to win friends, protect his boss from accusations of breaking the religious law, and earn the respect of his employer. In the previous parable, the Penniless Son squandered his father's money. Here, the Manager wasted his master's money. For both, their possessions belonged to someone else. So it is with all God's people. 'The earth is the Lord's' (Ps. 24:1). All our possessions belong to God. Unless we live with the recognition that God possesses our possessions, our possessions will possess us. There can only be one master (v. 13). When we recognise that we do not own our possessions, we are freed to use them for others' benefit. In so doing, we grow in our ability to be entrusted by God with true wealth (v. 11).

## Integration

- Share examples of people who have been surrounded by caring friends when they have been out of work. What contributed to this?
- How can we approach our finances so as to pursue 'true wealth'?

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*'Money has demonically usurped the role in modern society which the Holy Spirit is to have in the Church.'*  
- Thomas Merton

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## Prayer

*Lord, make us faithful stewards of our money, that we may use it to build community. Free us from serving our finances. Help us to live with only one Lord.*

## Section 6

# ‘Worldwide’ Financial Crisis: Global Food Shortage

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*‘Tell me, what is yours?... If only each one would take as much as he requires to satisfy his immediate needs, and leave the rest to others who equally need it, no one would be rich—and no one would be poor.’*

*- St. Basil (329-379 AD)*

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The book of Acts records a global food crisis. Prophets predicted ‘a severe famine over all the world; and this took place during the reign of Claudius. The disciples determined that according to their ability, each would send relief to the believers living in Judea’ (Acts 11:28-29). From AD 41 to 51, there were unprecedented food shortages. Throughout the empire a combination of droughts and floods drove farmers from their land. Those in Judea were especially hard hit. In 46-47 AD hundreds died in the streets of Jerusalem from starvation.



### Read 2 Corinthians 8:1-15

#### Discussion

- What are the qualities that describe the Christians in Macedonia?
- What do you think ‘a fair balance’ has to do with generosity?

#### Comments: *Charity as justice*

Paul moves the discussion of generosity beyond kindness and benevolence to something much deeper—a question of *fair balance* that creates greater equity between those experiencing abundance and those in need. Charity is not an optional act of kindness, but an essential step toward justice. To make the balances fair is to ensure justice. Paul roots our generosity in the very nature of God and God’s grace manifest in Christ (v. 9). Our giving is in response to his. Thus, the Macedonians first gave themselves to the living God. Receiving grace from God instilled ‘abundant joy’ in their spirits. Their generosity did not flow from abundant affluence, but from their experience of abundant grace.

#### Integration

- Describe examples of churches that have expressed amazing generosity in the midst of their own financial hardship. What gave them the capacity to do this?
- How would your own, and your church’s approach to finances, change if you gave as an essential act of justice rather than an optional act of kindness?



## Prayer

*Take my life, and let it be consecrated, Lord, to Thee.  
Take my moments and my days; let them flow in ceaseless praise.  
Take my hands, and let them move at the impulse of Thy love.  
Take my feet, and let them be swift and beautiful for Thee...  
Take my silver and my gold; not a mite would I withhold.  
Take my will, and make it Thine; it shall be no longer mine.  
Take my love, my Lord, I pour at Thy feet its treasure store.  
Take myself, and I will be ever, only, all for Thee.  
- Frances Havergal*

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