

MoneyMATTERS

Work out your faith ...

New column to wrestle with material issues

WILFRED HAHN

We are told we cannot serve both God and mammon, yet we find ourselves striving to serve God while living in a physical world under the tight grip of money. That means we run into thorny dilemmas as we try to live as wise, faithful stewards without falling prey spiritually to the wiles of mammon.

It is not an easy, disengaged task. Nor, was it ever meant to be. The issues that challenge the definitions of right and wrong, godliness and excellence are rarely black and white. Most come to us in shades of gray every day whether we are aware of them or not.

And rarely will we find one-size fits-all answers. As the Apostle Paul says, we must each individually “work out our faith”--in other words, grapple with the challenge of living out our spiritual values in a material world. And who can doubt that in this day and age, financial wealth and consumerism increasingly suffocate these personal questions of faith and spiritual purity.

It is in this spirit of “working out” that I begin this monthly column. I propose to deal with the thorny, “down-in-the-miry-clay” challenges of living as faithful stewards in an age of booming financial wealth. I plan to deal with real-life questions such as:

- Should I invest in a mutual fund?
- How much should I save, spend or donate?
- To what extent am I responsible for how my savings are used?
- What is the biblical perspective on preparing for retirement?
- Am I accountable for the sins of my financial advisor?
- Will I open up myself to complicity in any potential evil if I buy a stock or bond?

You will not always agree with my views and answers, but I value your feedback. Send your responses and questions to my e-mail address and hopefully we will together progress in working out better answers. I promise to pass along any helpful insights to readers at large.

Working it out

Before we launch into any messy stewardship issues, however, a bit of context is necessary. Money is a sly chameleon that is constantly on the move, changing its colors and capable of great speed. Money is playing an ever-increasing role in our economy, and wealth is heaping up as never before.

Trends in financial markets demonstrate this growing role of money. World stock and bond markets have been doubling in value almost every seven years since the mid-1980s.

The sphere of money has so infiltrated our lives that today one of every 6.5 workers (in the high-income countries) works in some type of money industry, such as banking, insurance or investing. Money and its relationships are so complex that even with computers it still requires so many people to reshuffle and reconfigure our financial wealth.

Perhaps these statistics are also revealing trends other than human progress--things closer to the heart. Might they also reflect an increase in greed, discontent and financial oppression ... of worldliness? Can increasing prosperity also be a curse?

We will examine these questions for ourselves as we grapple with the practical issues of Christian stewardship in a modern financial world. Stay tuned. In the next column: Who should have accountability for our money—you or the stockbroker?

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If not otherwise noted, all scripture references are taken from the New International Version (NIV) of the Bible.