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# BUCKING THE TREND

## A Financial Legacy in Hard Times

by Daniel A. Brown PhD

*“You cannot serve God and mammon.” ~Jesus*

*“A good man leaves an inheritance to his children’s children.” ~Solomon*

Though our culture believes that *mammon* is merely a synonym for *riches*, it is far, far more sinister. *Mammon* is a demonic being. It seeks “disciples” who pay attention to its commandments, and who follow its ways toward *financial security*. Jesus and *mammon* offer an identical promise, “Follow me, and I will supply your needs.” Can you see why Jesus warned against serving two masters?

There’s nothing like a financial crunch to make the choice of gods obvious. That choice shapes patterns in our lives, and in those who watch us live.

That’s why I try to view the financial meltdown with an eye toward future generations. I’m not talking about taxes. In the midst of financial scarcity and uncertainty, we have an opportunity to contour the financial mind-set of generations to come in the same way that people who went through the “Great Depression” influenced us.

Extreme frugality characterized almost everyone who lived through the depression years: spend little; save lots; waste nothing; etc. The circumstances they lived through solidified their financial perspectives for the rest of their lives and they made disciples of their children.

What if we took another approach today? What if we redoubled our passion to live according to the economics of Heaven, rather than those of Earth? What if we looked for opportunities to be generous, to give without regard for our own need? Wouldn’t it be incredible to shape the way our children view finances—and to have them tell friends, years from now, that 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, having lost a big chunk of my meager retirement funds, I've determined to "*bet*" even more on my choice of gods.

You know, as I do, that 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 see Him open financial floodgates in the invisible dimension.

Wouldn't this be a dream conversation 15-20 years from now when one of your kids insists on giving beyond his means to help a huge need?

The ministry leader, amazed at your son's eagerness to provide such a budget-breaking gift 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 they watched the economy change before their eyes!"

Offering his eye to the retina-scanning auto-debit machine, your son replies,

"I guess. I don't really know much about their finances. It just seemed like we always had enough. I can remember several times 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 like my dad had a secret savings account. More than anything, I remember how my parents always gave to others. I guess that's where I learned how money works."

When the economy threatens, and when *mammon* commands me to seek first my own financial future, I want to concentrate, instead, on securing a lasting legacy—riches stored in the invisible realm and a way of (financial) life passed along to my children's children—two investment strategies missing from Wall St. portfolios!