

THE Dow, Debt, AND Despair— and the Redemptive Word of God

While waiting for news of the bailout, a financial adviser hears God's promise from an unexpected source. | MINDI BACH

Hurry up, Mom. It's D-day," my four-year-old son, Sam, shouted from the door, "I want to learn letters again."

Somehow Sam had convinced me to "homeschool" him this year, and despite my career in financial planning, I jumped at the chance to spend extra time with him before he joins his older brother and sister next fall in a traditional school setting. As this has been my first attempt at mixing homeschooling with career, I have become a little concerned that Sam hears more about the stock market than the ABCs. Today, I decided to pull on some play clothes, head to the community park, and teach him that NYSE, NASDAQ, and the stock symbol for Apple Inc. are not real words.

"Doughnut starts with a D!" he continued. "And you promised me one after I play on the playground." The screen door slammed, and I heard his footsteps pounding toward the car. Nothing better than some good old-fashioned greasy doughnuts to introduce him to a new vocabulary.

As I turned off CNBC and headed outside, I grimaced at the irony that my son had called it dead-on. It was

D-day—but not because of the alphabet. The United States had just lived through the end of the investment bank era on Wall Street, had witnessed the largest financial crisis in America's history, and was waiting with bated breath to see if the secretary of the treasury and Congress could finally agree on emergency legislation before world markets plunged into the abyss. Maybe I would have to teach him that D is for Dow Jones, depression, depreciation, and deadlock.

Once at the park, we made our rounds to the swings and monkey bars, pointing out all objects that start with D along the way. A couple other little boys were playing under the slide and Sam sidled over to see if he could join them. They were clearly mesmerized by the cast on his left arm that was the result of a fall from the monkey bars a couple weeks earlier. As the boys were admiring all of the pictures and signatures on the cast, I settled onto a bench to check my Blackberry for emails and to see how far south the Dow was heading, compounding the financial doom and gloom.

"Mom! Can I go play on the swings with the boys?" Sam shouted breathlessly, clearly exhilarated he had made

some new friends. I love parks. They are the great equalizer, where any financial, racial, social, or educational diversity devolves into a child's common interest in playing.

"Go ahead, buddy. I'll be right here." As the boys ran off in a cloud of dirt, I sat back and tried to wrap my mind around all of the massive changes going on in our world—underscored by the unmitigated layers of greed and corruption that put us here. Add to that another bombing in Pakistan, an ousted leader in South Africa, new elections in Israel, conflict in Russia, and on and on. The list was overwhelming. I picked up my Blackberry again. Still no announcement from Washington. As my thoughts were overcome by worry about the future, I heard my son raise his voice from the swing set.

"Jesus says don't push. Hey, listen! Jesus says you shouldn't push." I looked over to see Sam, his face flushed in the California heat, facing his two new friends and a toddler who stood nearby.

Before I could walk over and intervene, Sam continued. "Hey, listen guys. Once upon a time there was this man Adam and a girl Eve that lived in this garden. God told them not to eat



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this fruit but they didn't obey. They did it anyway and then God put them in another garden, but it wasn't pretty like the first one—hey, guys, listen to me!”

As I watched, the boys started to walk away with quizzical looks. “Listen to me! You gotta hear this,” Sam pleaded. The two boys were clearly not impressed with Sam's story and made their way to the jungle gym.

I thought of the apostle Paul and his experience in Pisidian Antioch when people refused to listen to him in Acts 13. But instead of wiping the dust from his feet and moving on, my four-year-old son, with his cast held high and gesturing to his audience of one, focused his story on the toddler. He recited, in his own words, the entire saga of original sin and its consequences. There were too many gardens and some talking animals, but he got the essential facts straight and, astoundingly, made the connection between sin and pushing.

“So when God says not to push people on the swings, you don't get to,” he finished with the gusto of a young Billy

Graham speaking at a revival. His eyes rested on the toddler who was slowly sucking her pacifier. They had a bit of a stare down until Sam was startled by the sound of his new friends playing on the swings. “Hey guys! Wait up.” And he was off, back to playing.

I sat there in silence for a few moments. Suddenly it didn't really matter what the secretary of the treasury, Federal Reserve chairman, or any high-ranking politician had to say. I turned off my Blackberry, sat back, and recalled a similar scene about 2,000 years ago.

“In the fifteenth year of the reign of Emperor Tiberias, when Pontius Pilate was governor of Judea, and Herod was ruler of Galilee, and his brother Philip ruler of the region of Ituraea and Trachonitis, and Lysanias ruler of Abilene, during the high priesthood of Annas and Caiaphas, the word of God came to John son of Zechariah in the wilderness” (Luke 3:1-2). Or in the words of evangelist Ravi Zacharias, “The word of God came to a funny-looking man, wearing funny-looking clothes, eating funny-looking food in the wilderness.” Amid all those who's

who of the first-century world, God spoke to a homeless guy in camel hair about whom Jesus ultimately declared, “Among those born of women no one is greater” (Luke 7:28).

Today, in the eighth year of the presidency of George Bush, while Asif Zardari is president of Pakistan, Jacob Zuma the new president of South Africa, Vladimir Putin the prime minister of Russia, Mahmoud Ahmadinejad the president of Iran, while Henry Paulson is secretary of the treasury and Ben Bernanke the chairman of the Federal Reserve and Rick Warren the new voice of evangelicals, the word of the Lord came to dirty, sweaty toddlers in Sonoma, California, through the mouth of a four-year-old.

While I waited with bated breath for a redemptive word from our congressional leadership, the word of God came through a small-town boy who hasn't even learned to write the letter D. And if Hebrews is true, this “word

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of God is living and active, sharper than any two-edged sword, piercing until it divides soul from spirit, joints from marrow; it is able to judge the thoughts and intentions of the heart,” and “no creature is hidden, but all are naked and laid bare to the eyes of him to whom we must render an account” (4:12-13).

This was the word of redemption I should have been seeking on my Blackberry all day. It took Sam’s halting words to remind me Christ does not rely on big names, governments, financial systems, or legislation to accomplish his purposes. He has chosen “what is weak in the world to shame the strong; God chose what is low and despised in the world, things that are not, to reduce to nothing things that are, so that no one might boast in the presence of God” (1 Corinthians 1:27-29).

We Christians know that ultimately we can no more legislate away greed than we can force a toddler to lose his desire to push. Sin festers in all of our hearts. We also know that our golden parachute has always been the death and resurrection of Jesus Christ. Maybe it’s time that we remind ourselves and our world that this is D-day. That today we have witnessed how disobedience and disbelief in the word of God have led us on a path to destruction. Then we can joyfully proclaim that Christ’s death on our behalf has paid our debt and his resurrection is our only hope of deliverance. That is a hope, unlike any coming out of Wall Street or Capitol Hill, which will never disappoint and which will leave us debt-free forever.

As we drove home—Sam wearing a fresh layer of doughnut crumbs—I caught a glimpse of his broken arm in my rear-view mirror. At a time in our world where it seems that evil has outdistanced good, even Sam’s childlike faith proves that “where sin increased, grace abounded all the more” (Romans 5:20). This is the victory that has overcome the world—a childlike faith lighting the way, outdistancing even the darkest of days. □