

Surviving Prosperity as a Family

by Ivan Bender

This is the second in a series of four articles on surviving prosperity as a family, business, and church.

A church leader once mentioned, “Being in the ministry is a *wichtich beruf* (serious calling), but a father’s duty is even more *wichtich* (serious).”

That comment probably has more truth to it than most fathers realize. As a father, you’re setting the norm for all aspects of your children’s lives. When you sit down at the supper table, your presence is inevitably felt whether it’s cheerful or downright grouchy. During your children’s relatively short span of childhood, you also impact the way they view finances. Why is a proper view of finances so important? Why does it matter what financial environment we allow our children to grow up in?

Money is extremely powerful, and it’s also extremely dangerous. Money is like fire—something we can’t do without, but something that can also cause great damage. Where would we be without fire? No heat in winter, no warm baths, no metal and iron manufacturing—the list could go on. And yet, how many lives and dollars have been lost in house fires and explosions? How many people have been killed since the invention of live ammunition?

Money is no different. How many wars have been fought out of greed? How many marriages have been ruined because of financial disagreements? How many church issues and even church splits have grown out of

an improper view of money? The Scriptures confirm that “the love of money is the root of all evil” (1 Timothy 6:10). Perhaps this is why the Bible has over 2,300 references to money.¹

So what are we to do? Throughout the ages people have wrestled with the right view of money. Some have gone so far as selling all their goods like Jesus asked the rich young ruler to do.² But is that really what we are called to do?

Like anything else, people can have two extremes in relating to money. Some are very aware of the dangers and become so concerned about being good stewards that they idolize money. Others aren’t aware of the dangers at all. Which ditch are you leaning toward? None of us are perfectly on track.

Surviving Prosperity

In this series, we are talking about surviving prosperity as a plain people. To narrow it down even further, in this article we are talking about surviving prosperity as families.

¹ “Why Does the Bible Mention Money So Often?”

² Matthew 19:31, “Jesus said unto him, If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come and follow me.”

Longer ago, our families, churches, and communities were strengthened through a difficult economy. They needed one another! Alone, it would have been much harder or nearly impossible to survive physically and even spiritually. Back then there was also less idle time and less money. Our ancestors had fewer choices, and, in turn, less chance of making wrong choices.

Today life is easier. We have abundance at our fingertips. We don't really "need" each other. We can be pretty self-sufficient. In this prosperous time, how can we be sure to make the right choices? Of course, we know to study the Scriptures, pray for guidance, and try to walk closely with our Maker. But what are some practical ways in everyday life to survive prosperity?

Recognizing the Enemy's Tactics

Anyone who likes history will at some point read about the bloody wars that have plagued humanity since the day Cain killed Abel. They will learn of the generals who successfully led these armies—George Washington during the Revolutionary War, Grant and Lee in the Civil War, and Patton, Bradley, Eisenhower, Montgomery, and Rommel in World War II, and many others whose names have gone down in the history books. What is one thing all of these successful men had in common as they went into combat? They learned all they could about the enemy's tactics. Knowing how the enemy thinks and figuring out his next move was of utmost importance.

Christians also have an enemy—Satan. Do we know his tactics? Are we alert to them?³ Explaining his strategies and describing his tactics are beyond the scope of this article, nor would I even have the ability to do so. But we can soon get a picture of one of his tactics, which unfortunately has been extremely successful—and that is prosperity.

With prosperity comes a cultural shift. The modern age, believed to have started in the late 1800s and lasted through the late 1900s, ushered in a rebellion against the culture in which proper manners and high morals were deemed important. This cultural shift brought into play an evolutionary mindset by men like Sigmund Freud and Charles Darwin as well as the industrial revolution by

entrepreneurs like John D. Rockefeller, Andrew Carnegie, and Henry Ford. People of the modern age believed this new culture would pave the way for a glorious future of progress and prosperity based on technological advancement and the continuous spread of civilization. At a cosmic level, they banished the Victorian conception of a stable, predictable universe that was presided over by a benevolent Deity, putting in its place what the psychologist William James called an "unfinished" universe characterized by constant, unforeseeable change.⁴ This rapid change caused many Christians to wrestle with their faith in relation to the changing times. Many found it hard to endorse the modern age and culture as a good thing.

An important part of surviving prosperity is teaching our children to honor and respect our cultural heritage and the words of wisdom passed down through the ages. This doesn't mean that all aspects of our culture are beyond the need for improvement. In fact, much improvement needs to be done! But it also doesn't mean that we need to discard the whole cultural package because of some inconsistencies. If we fathers are uncomfortable or bothered by these inconsistencies, we have a wonderful opportunity to start improving them by teaching our children otherwise. In the previous article we touched on the Biblical principles that uphold our cultural practices. When the opportunities arise, let's teach these to our children.

So what does this have to do with money? Hang tight; we'll get there.

Understanding Postmodernity

Modernism was the start of what is now termed as postmodernism, which some call the time we currently live in. Of course, terms like *modernism* and *postmodernism* are hypothetical and no doubt could be argued. But when researching these terms, one can detect a distinct difference between the two. Zygmunt Bauman refers to postmodernity as "liquid" modernity (constantly changing). It took a good hundred years to discard fully the old Victorian habits and mindsets. As we have learned, modern and postmodern terminology encompasses more than just things; it also brings a mindset of its own. And here is where it gets scary.

³ 2 Corinthians 2:11 "Lest Satan should get an advantage of us: for we are not ignorant of his devices."

⁴ Paul S. Boyer (ed.), *The Oxford Companion to United States History*.

The postmodern mindset and worldviews are thought to be a result of ever-changing technology. What is true and proven is being discarded with the dawn of this postmodern era. *“Away with traditions! Away with the time proven methods! Away with commitment!”* says this mindset. Even bankers are lowering their accepted financial standards as a result of the government forcing banks to lend to lower-income families; the loan reviewers at Anabaptist Financial have seen this fudging of sound financial principles over the years. The world today wants us to think debt is normal and that consumer debt is okay. Debt used to purchase something that has value can be a good tool but should still be used with caution. Debt used to purchase something that quickly loses value such as food, clothing, and furniture is not okay. Using debt to purchase vehicles is also not the best practice because of how quickly they depreciate. *“My grandfather would never have borrowed money to buy a vehicle,”* remarked an older gentleman.

Marketing, a science all in its own, also draws on this unsatisfiable, never content spirit in which change is the ever-present driver. Shoe styles change every time you finally find one you like. New trends. New styles. Better designs. It’s what keeps people buying. Gary Miller in his book *Kingdom Focused Finances for the Family* says that every time you walk into a secular store, *“you’re in a battlefield.”*⁵ Large corporate chain stores have one goal in mind: to get into your wallet. They know which way most shoppers turn when they come to the end of an aisle. They know what color catches most people’s eyes. They know your subconscious thinking better than you know your own self.

And sadly, this marketing technique is no longer used only by worldly manufacturers. It is now being exploited to the fullest by our own plain people. The ever-changing, ever improved products are regularly dangled in front of our eyes in the form of glossy advertisements published in magazines by our plain people. Every time you open plain Anabaptist publications you are also in a battlefield. This may seem rather harsh, but we need to face the truth and be consistent in our thinking across the board.

The mindset and teaching that accompanies postmodernity or liquid modernity is a major and all too

successful tool of the devil in the world today—and yes, even in our plain communities. It includes the thinking that it’s okay to constantly keep buying new clothing, home décor, vehicles, and going on larger and more distant vacations simply to keep up with the neighbors and prevailing lifestyles.

Are we as parents spiritually grounded enough to teach our children by example that contentment is only reached by denying self and refusing to become entangled in this never-ending race with an ever-shifting finish line? Protecting our family from the snares of the post-modern world and truly living separate from it involves more than driving a horse and buggy, wearing a hat or head-covering, and living within the acceptable status quo of the church setting we are in, be it from the most liberal left to the most conservative right of the spectrum.

We have now identified a big part of the issue here when it comes to the dangers of prosperity. But how do we address it? What can we do to fight it?

Being Intentional

We all know the Anabaptist denomination had a harsh start. Within a few short years after Felix Manz, George Blaurock, and Conrad Grebel rebaptized each other at the first Anabaptist meeting on January 21, 1525, all three were dead followed by thousands of others before the bloodshed subsided. But the movement survived—no, it *thrived!*

We are also under persecution in a spiritual sense, and we can also thrive. But we have to be intentional! We need to set scripturally sound goals. Let’s talk with our children about these goals.⁶ Let’s use the Word of God, which is the only proper measuring stick, when we decide where to spend our money next. If we use what our neighbor or brother in church is buying as a measuring stick, we could be using the wrong measuring stick.⁷

Be intentional enough to talk with your children about why some purchases are okay and others aren’t. Be

⁶ Deuteronomy 6:6-7 *“And these words, which I command thee this day, shall be in thine heart: And thou shalt teach them diligently unto thy children, and shalt talk of them when thou sittest in thine house, and when thou walkest by the way, and when thou liest down, and when thou risest up.”*

⁷ 2 Corinthians 10:12 *“For we dare not make ourselves of the number, or compare ourselves with some that commend themselves: but they measuring themselves by themselves, and comparing themselves among themselves, are not wise.”*

⁵ Gary Miller, *Kingdom-Focused Finances for the Family*, p. 166.

intentional enough not to let today's easy cash misguide your lifestyle. Many of our ancestors didn't have to be this intentional. They didn't have any choice but to live frugally. However, at age 60 or 70, they had farms and a bunch of chattel to pass on to the next generation at a fair price, with the resulting sale as a cushion fund to absorb expenses when they couldn't work anymore. Today, if we aren't careful, we will have a nice accumulation of grown-up toys and many good memories of hunting, fishing, and pleasure trips but a rude awakening when the next generation has to carry the debt load from our extravagant living standard—a load we didn't have to carry when we were in their shoes.

This brings up tough questions. At what point are we "worrying about the future" and at what point are we "observing the ants"?⁸ Isn't this where brotherhood comes in? Can we develop trust and friendship within our church to where we feel free to expose those sensitive issues? Can we turn "inward to the church" instead of "outward toward pleasure?" as one concerned individual asked. When facing these situations, is this where we can relate to our Anabaptist forefathers who leaned on one another during their times of persecution? In the same way, we can lean on one another in this time of prosperity.

Be intentional about giving. Galatians 6:10 tells us, "As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith". More than ever, in times of prosperity we have the opportunity to give. We need to be intentional about teaching our children the mindset that the more we get, the more there is to give rather than to consume it on ourselves. But in order to teach this to our children, we must first be showing them by example. Giving is a massive way to counteract the effects of prosperity.

Appreciating the Church Standards

The enemy's tactic is to get the church to follow the postmodern cultural mindset of questioning tradition and moving away from the past "pillars of faith."

There appears to be a growing attitude amongst our people to simply pick from a smorgasbord of churches when their church does not support riding the waves

of liquid modernity. Let's remember that a key element that sets Anabaptist theology apart from mainstream Christianity is Christ's command to love one another as He has loved us. Again, we strive to live out these commands literally. One way we do this is by practicing *Gelassenheit*, or humble submission, to the church as a group. By giving up our own will for the will of the group, we are expressing love for one another.

This may seem to have little to do with prosperity. We tend to separate money issues from church issues. But how many of today's church problems stem from lusting after things not supported by the church? Or how many of the church's protective guidelines are slowly giving way to the constant pressures of change brought on by the postmodern mindset? How often have my spending habits been a stumbling block to my brother? Just because my pocketbook can afford the bells and whistles, does it mean it is all right to buy them? In a church setting where we are to be "our brother's keeper," and be together as one body,⁹ it only makes sense not only to make sure to live within my means but be sensitive to my brothers' means. It's impossible to, nor should we attempt to, separate prosperity from church.

It's true that our culture, tradition, and guidelines aren't what our salvation is based upon. In fact, these can even become idols when overemphasized. And while change to a certain degree needs to be tolerated, we must remember that traditions and guidelines are meant to serve as a safeguard against materialism, instant gratification, and consumerism—all part of the gale of liquid modernity, made possible by large incomes and more idle time. These guidelines provide a sense of freedom for those who truly desire to be a part of the body of Christ. They narrow down the huge number of choices available, thus lowering the chances of making wrong choices.

Each of our churches has different church guidelines and standards, and not one is perfect. But let's appreciate the guidelines and traditions we have in our particular setting, unless they are contrary to God's Word, of course. This life is only a journey. It's not about a kingdom or riches here. Local church standards and traditions can lend stability in these increasing gales of change.

⁸ Proverbs 6:6-8 "Go to the ant, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler, Provideth her meat in the summer, and gathereth her food in the harvest."

⁹ Romans 12:5: "So we, being many, are one body in Christ, and every one members one of another."

Conclusion

The Anabaptist people have family, church, and community values that many in the world reject yet yearn for deep down inside. We have been able to maintain a culture where marriage is considered a sacred commitment and corporal punishment in childrearing is deemed scriptural. We have been able to establish somewhat of a haven for our people nestled in the arms of the church, a shield from the world. When disaster strikes, we're there for one another, be it a fire or storm. When a death occurs, all is dropped, meals are brought to the family's house, and friends and family congregate from far and near to show their respects and share the burden of grief. In these ways, we are living the words of Justin Martyr of the early church in the second century: "We don't speak great things—we live them!" We have been taught that to fulfill the law of Christ, we physically act it out—not just verbally express it. All this we do while hardly realizing it's anything special. It's just the way we do, right?

Yet there is concern that we can maintain these values. "Many changes are made for the sake of money," mused one elder. "We can't let that happen."

"We should not sell our convictions to the highest bidder," said another respected elder, referring to the decline in conviction against government subsidies and handouts.

It's easy to live our convictions when the result is in our favor. For example, social security exemptions allow us to save money by not having to pay into it, but how quick are we to toss those "convictions" aside when we are eligible to collect? Do we have real convictions, or do we end up following that path because it benefits us financially? Are our actions grounded upon Biblical convictions or love of money? It is not uncommon for us AF loan reviewers to see a glimmer of the latter as we get a peek into our people's pocketbooks. And yes, this includes the most conservative church settings.

So, can our families spiritually survive prosperity? When we study the Scriptures and all the promises therein, it is plain to see that it is possible. But it won't be easy. Our family values and lifestyles need to be based upon Biblical values, not merely on accepted practices within the world or even one's community. And yet in the end, if we do survive, it will only be by the grace of God.

Additional reading resources:

Postmodernism

Zygmunt Bauman, *Liquid Modernity*. Polity Press, 2018.

Paul S. Boyer, *The Oxford Companion to United States History*. Oxford University Press, 2004.

Recognizing Cultural Identity

Our Amish Heritage. Geauga Amish Historical Library, 2021.

Benuel S. Blank, et al., *Resurrection to Reformation and Beyond*. The Blank Family, 2010.

Marcus Yoder, *Cathedrals, Castles, and Caves*. JPV Press, 2018.

Noah D. Zook, *Seeking a Better Country*. Order from Gordonville, PA Print Shop, 1990.

Stewardship

Budget Tracking Guide, Anabaptist Financial.

Foundations in Stewardship, Carlisle Printing.

God Owns It All (Children's book), Anabaptist Financial.

Isaac D. Martin, *The Influence of Affluence*. Rod and Staff Publishers, Inc., 2020.

Gary Miller and Atlee Raber, *God's Will in Finances*. TGS International, 2016.

Gary Miller and Jerron Hess, *What Happened to Our Money? An Introductory Financial Guide for Young Couples*. TGS International, 2014.