

Explore Financial Wholeness With MAX

The Canadian economy is moving into a very challenging period. Daily we hear about more job losses, diminishing investment portfolios accentuated by a very fragile American and global economy. This is occurring during a time when the ratio of personal debt to disposable income for Canadians is well over 100% (116% in 2005 compared to just over 50% twenty years ago according to Stats Canada.). In short, as a society we are ill equipped to deal with difficult economic times.

Do the members of our Mennonite Churches find themselves in better circumstances? Most in our congregations appear to be doing fine. There is little evidence of a large demand upon the “care or share” funds congregations administer. Yet, anecdotal evidence and personal contacts hint at a darker picture within our faith communities; stories of people who have maxed out their credit cards and families unable to pay their household bills. The comfort level with sharing financial burdens or difficulties with our congregational communities is low. Seldom during congregational sharing time do we hear people ask for help for a financial crisis. More likely, when financial crises develop, they quietly distance themselves, feeling they have failed, unworthy of assistance or prayer support..

During the past Advent season, we again heard the familiar passage from Isaiah 9:6, “For unto us a child is born...”, followed by the names this child will be given. Among those names is “Prince of Peace”. In The Message, Eugene Peterson has translated this name as “Prince of Wholeness”, rendering verse 7 to read “...and there’ll be no limits to the wholeness he brings.” Using the word wholeness expands the understanding of this title significantly. We believe in the power of the gospel to bring spiritual wholeness to people’s lives. Spiritual wholeness or shalom incorporates all areas of life; personal, family, health and economic.

Are our congregations effectively dealing with the deficits of financial wholeness in our midst? I wonder whether we really know what is happening in the financial lives of our families and our youth. While some efforts have been made to address this area in the life of our congregants, they tend to be intermittent and crisis related. The MAX Enterprise has a vision – to restore and preserve wholeness. Wholeness (economic and emotional) is achieved when an insured loss is restored or a Share Fund grant is provided. Wholeness is restored when MDS rebuilds a storm destroyed home. Wholeness is restored when interest-free assistance is provided through MSCU members to help service a delinquent mortgage or loan. These examples are reactive, responding to a crisis.

How assertively and systematically do our congregations work at being proactive, preserving wholeness by training families and youth in financial and debt management? Is consumer debt a challenge in your congregation? How do you think congregations and related organizations should work at assisting members to maintain financial wholeness as part of spiritual wholeness? MAX Mutual Aid Ministries is interested in exploring financial wholeness programs in and with our congregations. Please share your view of the challenge and possible solutions with us at mutualaid@maxcanada.org.

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