What is the primary, natural cause behind the current economic crisis? The answer cannot be found in any media headlines or government reports. Media headlines rely on observable data and, as a result, various factors are listed as contributing to the current economic crisis. High on the list of “cause culprits” are investment banks, government bureaucracy, political parties, government oversight failure, cheap credit, U.S. housing downturn, minimal financial transparency by public companies, hedge funds, extravagant executive bonuses, archaic monetary policies, “teaser” mortgage rates, credit default swaps, dishonest loan applications, off balance sheet accounting, rampant speculation, and erroneous credit ratings.

What the headlines fail to report, however, is THE root cause behind present financial difficulties. That badge of dishonor actually belongs to the “heart of a person,” an invisible, natural, and predictable orientation that everyone has towards self-interest. It doesn’t take a financial crisis to reveal it. All who study or report on the present economic challenge can agree to the following conclusion: It took an immense amount of self-motivated planning and self-oriented decision-making by a large number of self-centered people to produce the present financial disaster.

Self-interest (love of self) is the key factor in the life of everyone who is not a genuine believer in Christ. The love of self can also rear its ugly head in the life of a believer who avoids the path of discipleship which involves “dying to self” in order to live for Christ (Luke 9:23-24).

Self-interest is at the core of the natural “heart” (the “real” person) which is described in unflattering terms in Jeremiah 17:9, “The heart is deceitful above all things, and desperately sick; who can understand it?” Other translations of this verse say that the heart is corrupt, beyond cure, and wicked.

The Bible indicates that “the heart” is, spiritually speaking, terminally ill apart from Christ. When Christ is out of the picture, one’s natural love of self will gravitate toward the three areas of gratification that are always available—living by feelings, coveting, and pride. These magnets of self-centered gratification are listed in 1 John 2:16 and, in effect, are the legs of a three-legged stool that support and heighten self-love. In the current financial mess, these stool legs supported self-interest so perfectly that the financial stability of the world’s economy is on shaky ground.

As you reflect on the current, broken financial system and, perhaps, have to make adjustments because of it, think about THE natural culprit behind it. That culprit is the self-oriented heart, glued to “me, myself, and I.” There is no easy, simple, or clear way out of the current financial crisis, but there is a sure way to cure a spiritually-ill heart. This supernatural change occurs through belief in Christ (John 3:16, 2 Corinthians 5:17), which enables one to take biblical steps toward Christ-likeness (Ephesians 4:20-24).

Since crises caused by self-orientation typically devastate many people, pray for more heart changes . . . beginning with the person looking back from your mirror.