

Delivering Financial Hope
Rethinking Wealth
October 8, 2019

HOPE

**“A life of meaning,
purpose, security, and
general well being”**

Three Unfortunate Realities

- ★ Few born again Christians believe that God's word is authoritative for all of life and especially money-
Max 19%
- ★ Of that 19% few believe that a biblical worldview approach to money and money management is **PROFOUNDLY SIMPLE.**
- ★ Few believe that exercising financial stewardship will change your life to one of contentment, confidence and effective communication between couples.

Two Big Issues

- Fear-Matthew 6:28-33
 - Will I ever have enough?
 - Will it continue to be enough?
 - How much is enough
- Confusion-James 3:16-17

Fear

1.80% of women will experience widowhood

1.Avg. age 57

2.12 yrs. 2/3 of wealth in US will be held by women

2.80% of Americans have more debt than assets

3.Uncertainty of economy

1.Stock market collapse

2.Real estate collapse

4.Rising college costs

5.Aging parents

6.Etc., etc., etc.

Confusion

“For where **envy** and **selfish ambition** exist,
there is disorder and every kind of evil.

BUT

the **wisdom** from above is first pure, then peace-
loving, gentle, compliant, full of mercy and good
fruits, without favoritism and hypocrisy.”

James 3:16-17

John Steinbeck

“A strange species we are. We can stand anything God and nature can throw at us save only plenty. If I wanted to destroy a nation, I would give it too much and I would have it on its knees, miserable, greedy and sick.”

Letter to Adlai Stevenson (5 November 1959), quoted in *The True Adventures of John Steinbeck, Writer : A Biography* (1984), by Jackson J. Benson, p. 876

My Financial Story

- ★ Born in 1942-WWII
- ★ 1952- Cold War
- ★ 1962-Cuban Missile crisis
- ★ 1972-Watergate
- ★ 1982-Hyper inflation
- ★ 1992-Iraq War-Dow 3,000
- ★ 2002-9/11
- ★ 2012-Economic fear

The Question
Is God's Word
Relevant to Today's
Financial
Environment?





The Hurricanes of Life



COURTESY TEXAS PARKS AND WILDLIFE DEPT.

PRINCIPLE BASED DECISION MAKING
ALWAYS LEADS TO "CONFIDENCE"



COURTESY RAY ASGAR

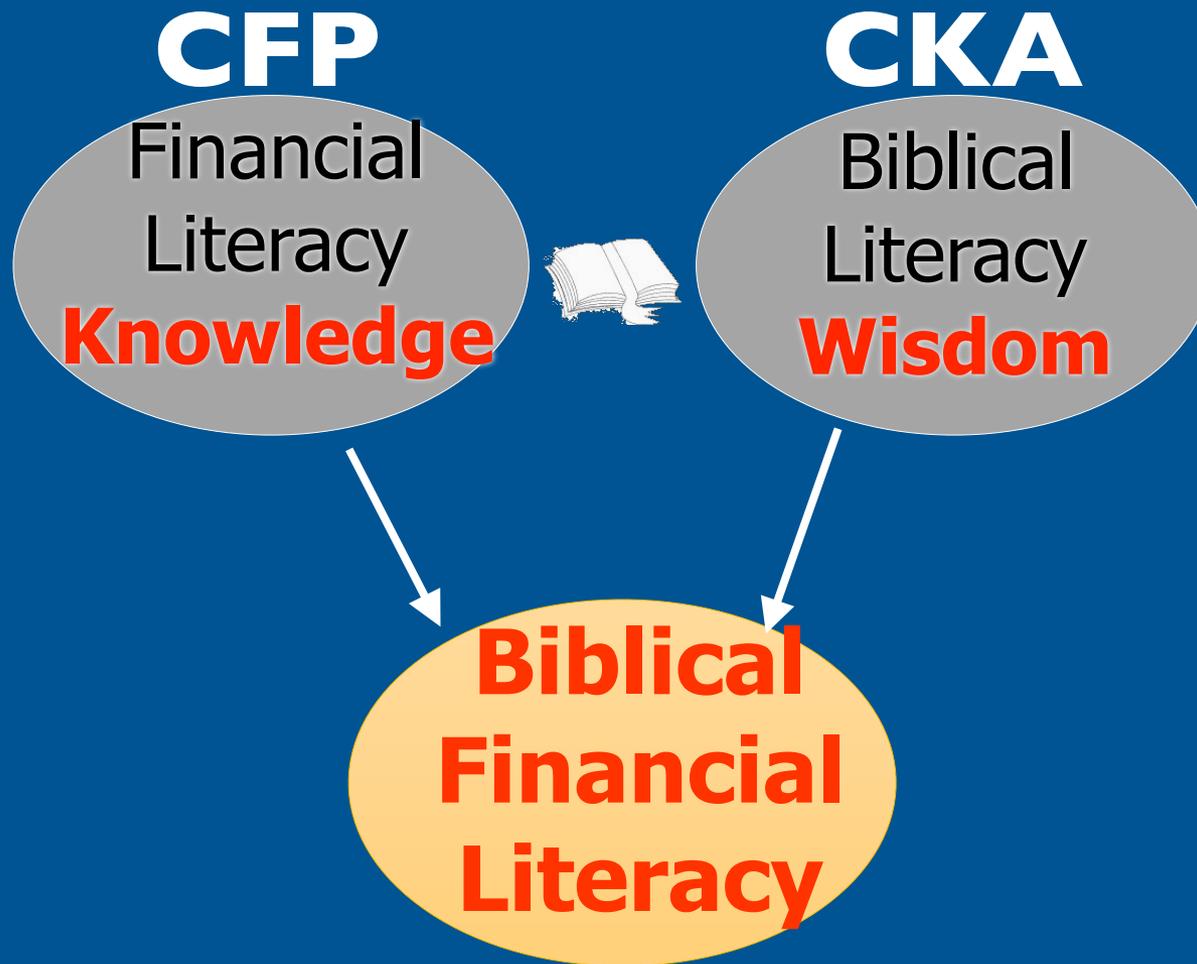
I Believe

A biblical approach to personal finance is the **only** rational approach to money management and works at **all** times for **every** person in **every** circumstance of life.

Billy Graham

“If a person gets his attitude toward money straight, it will help straighten out almost any other area of his life.”

Combining Two Languages



“In Christ are hidden all the treasures of wisdom and knowledge” Col 2:3

Delivering Financial Hope

- **Biblical Principles**
 - **Always right**
 - **Always relevant**
 - **Will never change**

I Believe

- Financial advisors have more opportunity for spiritual impact in peoples lives than any pastor or counselor.
- Money is the window to the heart and reveals what someone truly believes and values.
- Financial advisors, properly trained, are uniquely equipped to deliver financial hope.

Opportunity

- Values based planning/WSJ
- 40% of Christians-want a faith based advisor
- CFP
 - \$10,000,000/yr.-Advertising
 - 150,000 advisors
- Thrivent Research-10,000,000 households of faith with significant surplus
- CKA University based

The Plan

Delivering Financial Hope

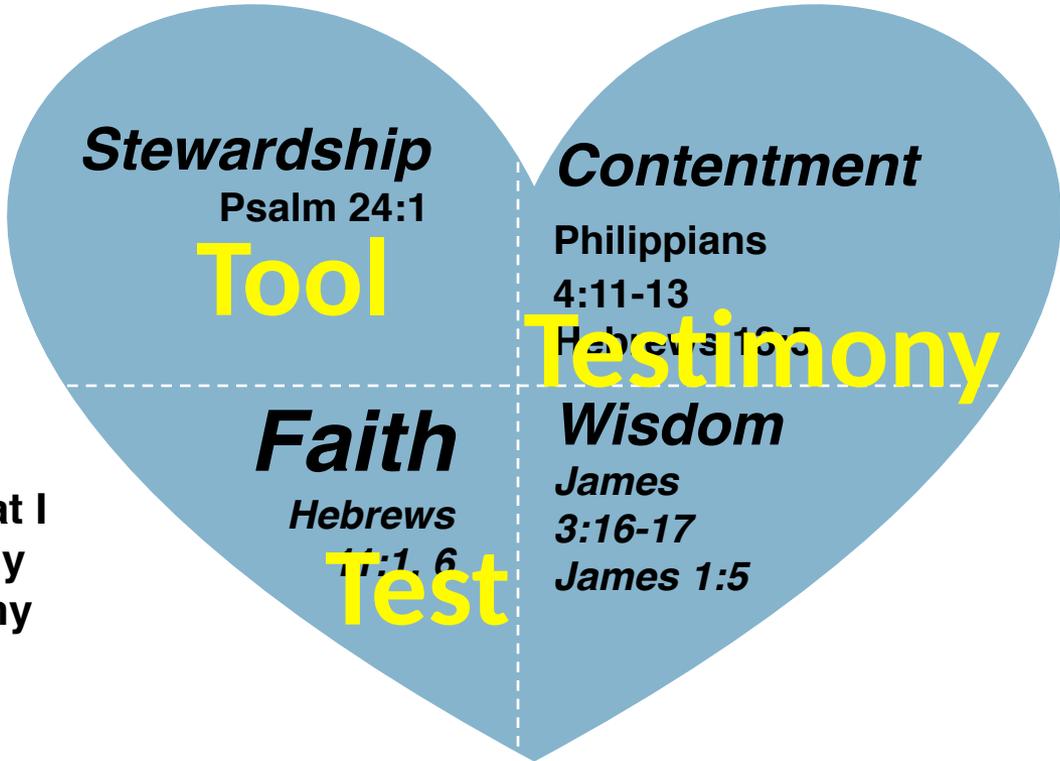
- **Perspective**

- **Temporal**

- **Eternal**

HEART: BEHAVIOR FOLLOWS BELIEF

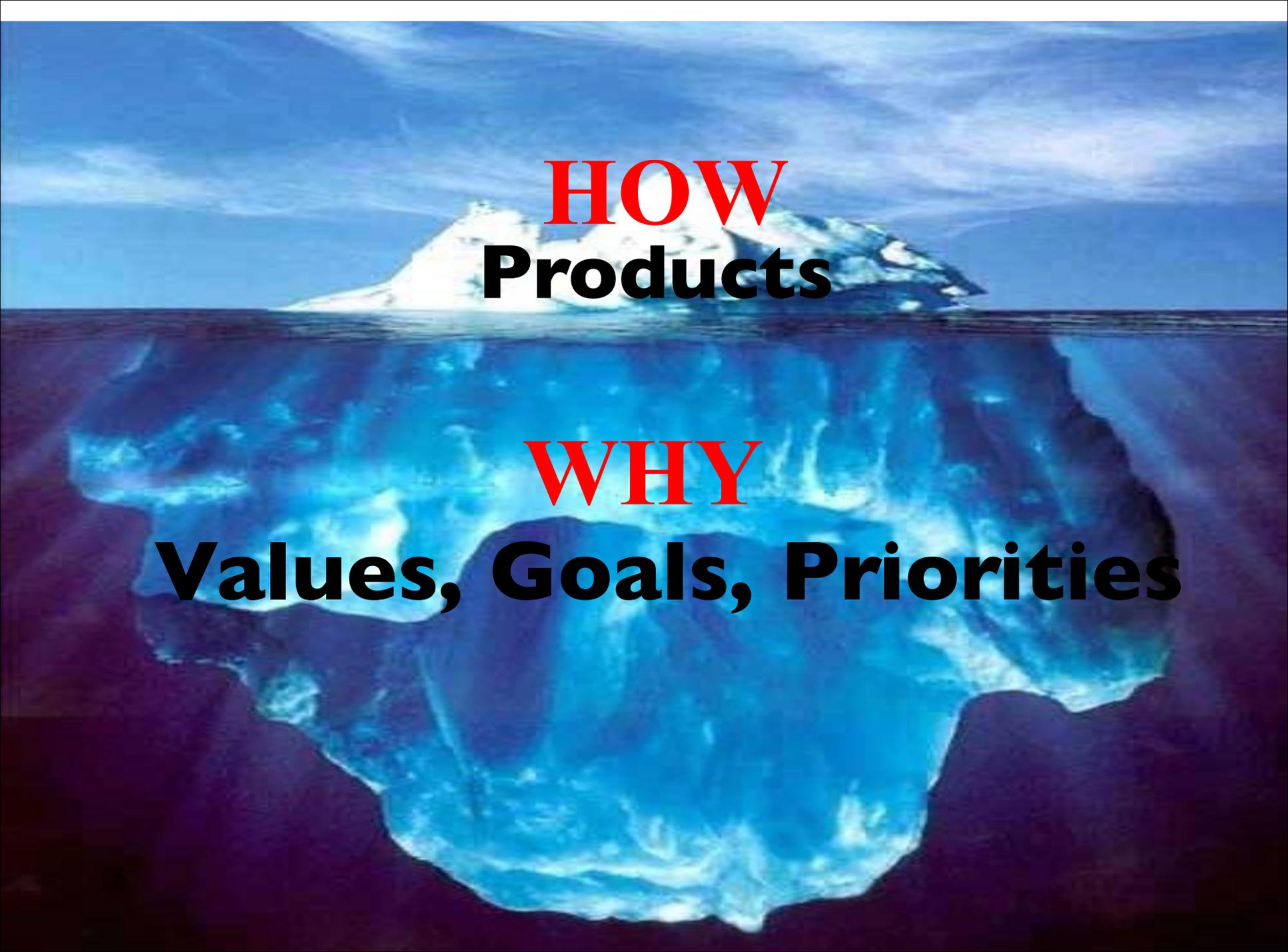
Do I believe that God owns it all?



Do I believe that what I have right now is enough?

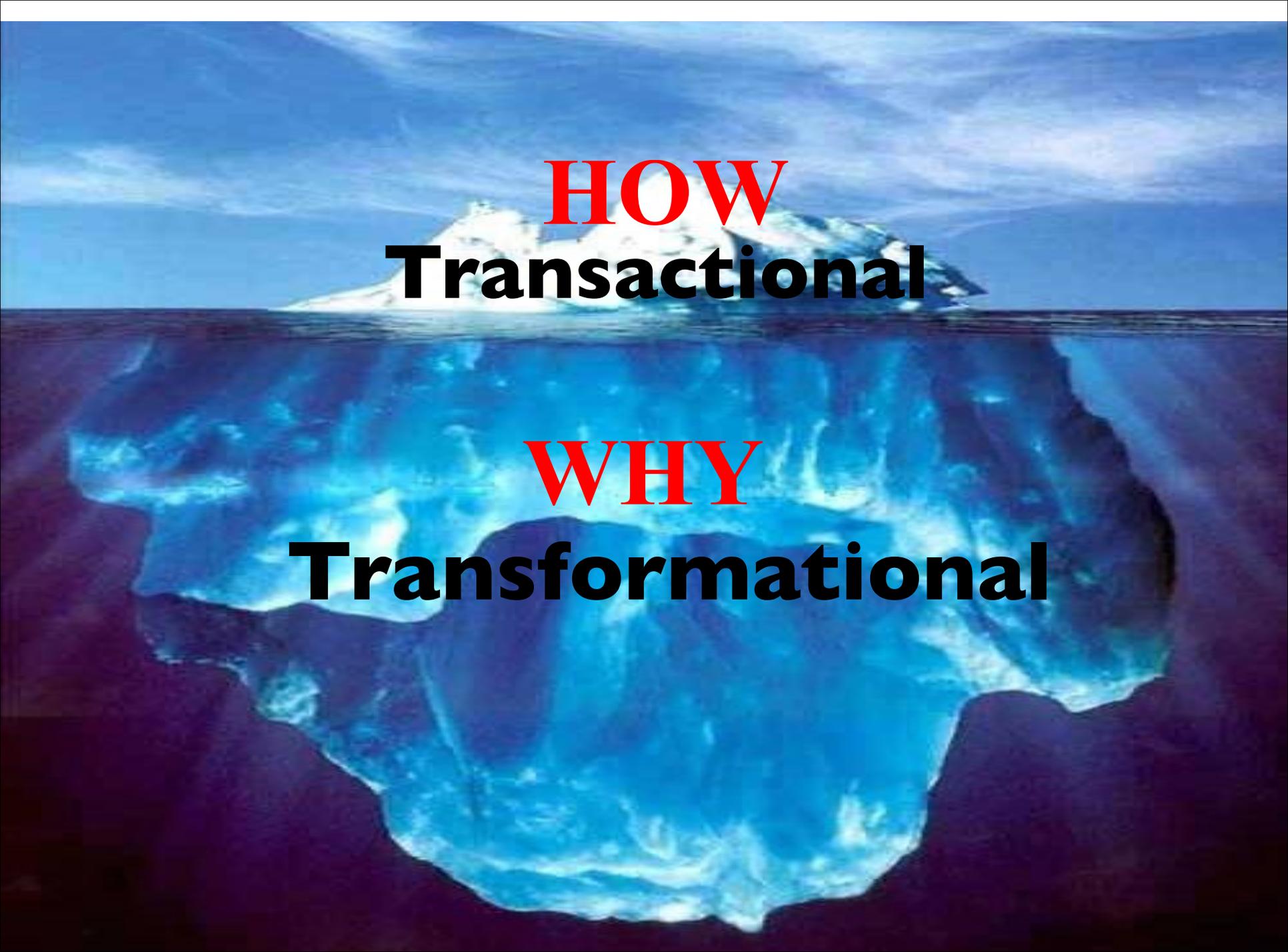
Do I believe that I demonstrate my faith through my finances?

Do I believe that God's wisdom is true and available?

An iceberg floating in the ocean. The tip of the iceberg is above the water line, and the much larger, submerged part is below. The sky is blue with light clouds, and the water is a deep blue.

HOW
Products

WHY
Values, Goals, Priorities

An iceberg floating in the ocean. The tip of the iceberg is visible above the water surface, while the much larger, submerged part is visible below. The sky is blue with light clouds, and the water is a deep blue.

HOW
Transactional

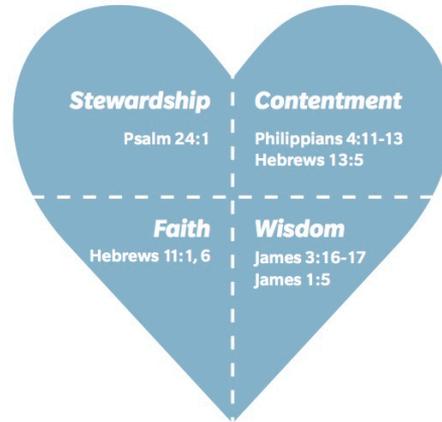
WHY
Transformational

Delivering Financial Hope

- **Plan**
 - **Professionally Proven**
 - **Holistic**
 - **Transcendent**
 - **Profoundly simple**

THE FOUR HS OF FINANCIAL WISDOM

HEART: BEHAVIOR FOLLOWS BELIEF



STEWARDSHIP: Do I believe that God owns it all?

CONTENTMENT: Do I believe that what I have right now is enough?

FAITH: Do I believe that I demonstrate my faith through my finances?

WISDOM: Do I believe that God's wisdom is true and available?

HEALTH: TODAY'S REALITY



There are five simultaneous competing priorities for the use of money. God's Word speaks to each:

LIVE: Practice provision, contentment, and enjoyment because money is a tool. (1 Timothy 4:4, 5:8, 6:6-10)

GIVE: Open my hand to release God's resources. He wants my heart connected to His Kingdom story. (Matthew 6:19-24; 2 Corinthians 8:9-11; Luke 16:13)

OWE (DEBT): Eliminate debt because debt always presumes upon the future. (Proverbs 22:7; James 4:13-16)

OWE (TAXES): Pay taxes with gratitude. They reflect God's provision. (Matthew 22:17-21)

GROW: Demonstrate financial maturity by giving up today's desires for tomorrow's benefit. (Proverbs 6:6-8; Luke 14:28-30)

HABITS: FIVE BIBLICAL PRINCIPLES



HOPE: TOMORROW'S PROMISE

Changing habits to increase margin is the only way to meet long-term goals and align our hearts and hope toward eternity.



Without margin, it is difficult to respond to God's calling on our lives and to meet the needs of those He has put in our lives.

Challenge

- **Develop a better understanding of biblical financial wisdom**
- **Become the salt and light the Jesus calls us to**
- **Use your God given influence to help change the way all people think, act, and communicate about money**
- **See your life be used in a 100 fold way**
- **Remember that you are a unique person with a unique sphere of influence**
- **Take advantage of the training offered and trust God for how He uses that for Kingdom purposes**

Challenge

- **Differentiation**
- **Vocational Ministry**
- **A Changed Life**

Success

- *“Well done, good and faithful slave, You were faithful over a few things; now I will put you in charge of many things; Come and enter the joy of your master.” Matt 25:23*
- *But the one sown on the good ground—this is one who hears and understands the word. who does bear fruiting yields some 100, some 60, some 30 times what was sown.” Matt 13:23*

FAILURE

26 “His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? 27 Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.

28 ““So take the bag of gold from him and give it to the one who has ten bags. 29 For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. 30 And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth

22 The seed falling among the thorns refers to someone who hears the word, but the worries of this life and the deceitfulness of wealth choke the word, making it unfruitful.

RON BLUE
INSTITUTE
For Financial Planning