

Study Group

March 2016 Listening Guide



Exploring a Wealth Cap

Ron Blue, John Cortines, and Todd Harper

Ron Blue:

There are three questions every Christian needs to answer in order to be effective in stewardship responsibilities:

1. Who owns it?
2. How much is enough?
3. Is the next steward chosen and prepared?

“...Having too many THINGS they [Americans] spend their hours and money on the couch searching for a soul. 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 would have it on its knees, miserable, greedy and sick.” - John Steinbeck’s letter to Adlai Stevenson in 1959

Without drilling down on the above questions, there will be no finish lines, and people will continue to accumulate indefinitely.

Two Key “How Much Is Enough?” Considerations:

- How much is enough for my lifestyle?
- How much is enough to accumulate?

It is possible to experience:

- Contentment via an eternal perspective
- Confidence via following biblical principles
- Good communication via solid processes

John Cortines’ Story:

The 21st Century Rich Fool – Luke 12 (this paraphrase is also available this month on your “My KA” page in PDF form)
The original language is agricultural. Greg and John restated the parable in modern terms. This was a pivotal moment for Greg and John. The restated parable reads:

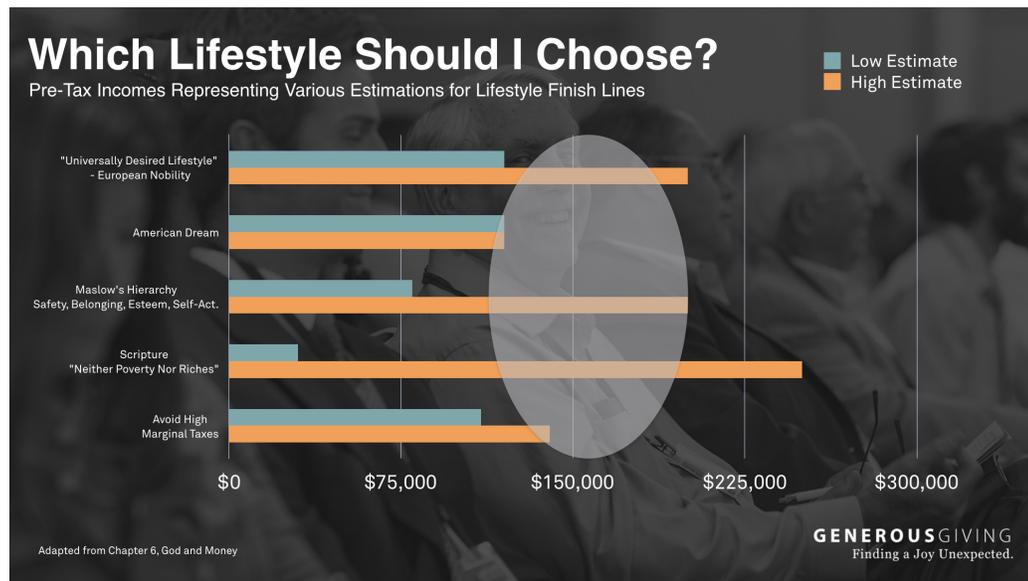
Someone in the crowd said to him, “Teacher, tell my boss to pay the full year-end performance bonus he promised me.” But he said to him, “Man, who made me a judge or arbitrator over you?” And he said to them, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.” And he told them a parable, saying, “The stock options belonging to a manager vested after a major run-up in share price, and he thought to himself, ‘What shall I do, for I already have enough saved to send

my kids to college, my house is paid off, and I already max out my 401k every year!’ And he said, ‘I will do this: I will open an investment account and create a passive income portfolio, and I’ll exercise my options and put the money there. And I will say to my soul, “Soul, you have a big enough portfolio to be financially independent; retire early, plan some vacations, play golf.”’ But God said to him, ‘Fool! This night your soul is required of you, and the portfolio you’ve built, what use will it be then?’ So is the one who endlessly builds his net worth and is not rich toward God.” (taken from: Baumer, Gregory and Cortines, John. God and Money: How We Discovered True Riches at Harvard Business School. Torrance, CA: Rose Publishing, 2016.)

The Study:

John and Greg took survey of Christian Harvard MBAs about their wealth and their giving. They were looking for examples of those living their lives according to a paradigm that they could adopt. They surveyed over 200 of these people across the spectrum. A few anomalies surfaced along the way – people who were giving much more boldly than others in the study. A different question surfaced: “How much do I need to keep?” What is a nice life that would be good for a family? What net worth cap could exist?

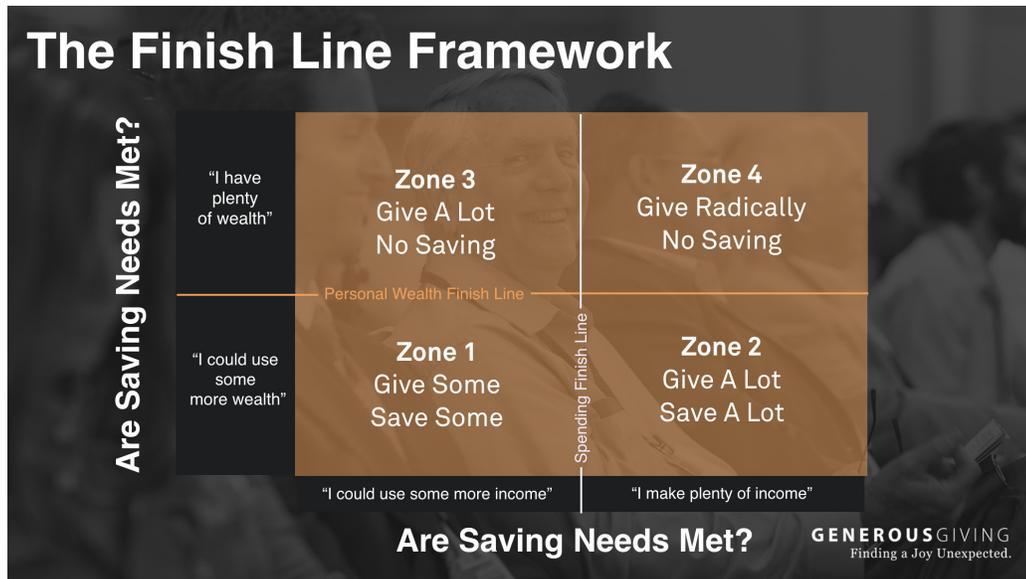
Which lifestyle should I choose?



Capital in the Twenty First Century (Thomas Picketty’s 2013 book) states that, for 200 years, people have written about a universally desired lifestyle, including the opportunity to dress and dine well, to be social, to educate one’s children, etc. He asks, “What does it cost to live that lifestyle?” The answer turns out to be \$100,000 to \$200,000. This also overlaps with current studies, Maslow’s hierarchy of needs, scripture’s teaching, etc.

Based on their findings, John and Greg made a pre-made decision to work to give rather than to work to live.

The Finish Line Framework



Todd Harper:

Generous Giving helps people ask the right questions around generosity. They meet someone where they are on their journey and invite them to look at things a different way. A Journey of Generosity does this by creating a neutral environment, and putting people into a setting where stories can compel them toward reflection and change. It is an overnight retreat that explores these ideas in a story driven, interactive way. (For more information on participating in or hosting a Journey of Generosity, visit www.generousgiving.org.) For advisors, this conversation can open up a sense of purpose and calling in their sphere of influence.

The Sony Example:

In the 1950s, Sony set out a vision to change the worldwide poor quality image of Japanese products by changing the cultural narrative.

In a corollary way, would it be possible to change the worldwide image of Christians? What if we were known not for what we are against, but for what we are for...loving and living generously for the sake of others?

The gospel as applied to money in the life of a generous person is incredibly good news. The fruit of lives lived this way are full of joy, freedom, and purpose.

Discussion Questions: Discuss the following questions together in your group.

1. Ron makes the case that answering, “How much is enough?” is powerfully freeing for clients in terms of their contentment, confidence, and communication. How have you seen this in your own life or in the lives of your clients?
2. Discuss the “21st Century Rich Fool” that John read. What struck you about that parable when he read it?
3. What do you think about flipping the question “how much should I give?” to “how much should I keep?” How does the inversion of this question help people to go on an “adventure with God,” as John remarks?
4. John says, “God teaches people lessons through their life experiences.” How have you experienced that truth in your own life in relation to some of the issues that John and Greg were wrestling with?
5. A theme throughout this study group was the idea of “advanced decision making” or pre-making decisions about giving, lifestyle, etc. Talk about how you might introduce the power of this concept more readily in your client conversations.
6. Finish your time today by considering Todd’s challenge, “What if we were known not for what we are against, but for what we are for...loving and living generously for the sake of others?”

Coming Next Month

April: A Growing Vision Grow in your personal and vocational vision and be exposed to milestones and goals in the vision of creating a specialty of biblically wise financial advice.

Study Group:

Faith, Courage, and Conviction with Ron Blue, Kingdom Advisors

National Teleconference:

Michael Blue, Indiana Wesleyan University, Kurt Cornfield, Liberty University, and Rob West, Kingdom Advisors

Tools and Resources:

- New Project Status Page on the Kingdom Advisors Website
- [Master Your Money](#) by Ron Blue 30th Anniversary Release Case Offer

Monthly Focus Resources Available at: kingdomadvisors.com/members

If you would like to become a member of Kingdom Advisors, please see your Study Group leader for an application. For more information about Kingdom Advisors, please visit www.KingdomAdvisors.com.

Join us for our April 2016 Study Group