

HOW DO YOU CALCULATE HOW MUCH YOU ARE WORTH?

How do you calculate how much you are worth? This question is often answered with another question: “That depends on who wants to know?” If the Internal Revenue Service is asking, we attempt to make everything appear to be worth as little as possible, minimizing our worth and our tax liability. On the other hand, if our banker is the one asking, we amazingly become worth considerably more, as we attempt to paint the most optimistic, best-case-scenario picture of our worth to our lender. As believers, we need to answer this question in a different way. If we want to calculate how much we are really worth, we need to utilize three entirely different types of valuation methods.

Valuation Method #1 is this: We Need to Value Our Life Worth Rather Than Our Net Worth

A wealthy older gentleman once shared his story. He revealed that his singular goal in life was to become a millionaire. He imagined this challenge to be like climbing a sheer cliff wall. One hand of rock after another, slowly, inch by inch, he climbed. He admitted, “After spending virtually my entire adult life struggling to get to the top, I was at last able to reach up and grab the top of the cliff. After all these years, I finally pulled myself up, so I could see what was up there. And do you know what I saw when I reached the summit?” he asked. “Nothing. There was absolutely nothing there.” How tragically sad.

The last thing we want to do is spend our lives climbing the ladder of success only to realize, once we finally do reach the top, that our ladder is leaning against the wrong wall. How dreadful to discover that all that we really wanted in life we do not have, and what we *do* have is not what we really want. Jesus told us that ‘one’s life does not consist in the abundance of his possessions’ (Luke 12:15, ESV). He adds in the parable of the sower, ‘the deceitfulness of riches and the desires for other things enter in and choke the word’ (Mark 4:19). If you are valuing your net worth more than your life worth, you are indeed climbing up the wrong ladder. So what is your life worth? Paul reminds us, *But God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us* (Romans 5:8, NASB). John adds, *See how great a love the Father has bestowed on us, that we would be called children of God; and such we are* (1 John 3:1). This glorious truth makes us exceedingly valuable.

One of my clients had invited me to attend a huge national drag race event that was being held on his racetrack. When I arrived at the track, my client gave him a pass that allowed me to enjoy his own personal tower suite with air-conditioned comfort, eat all the free food I wanted, and sit in the best seats at the track. I was able to go right down on the track’s starting line, and the owner even escorted me into the pit area to see the cars and meet the drivers. It was an incredible thrill for me; I felt so important that day. I wanted to tell everyone as I walked around with my VIP pass hanging around my neck, “I personally know the owner of this place!” As I was basking in the thrill of my VIP status, it occurred to me that this is exactly the same attitude

we ought to have as we travel through life—walking around proudly saying, “I personally know the Owner of this place, and that makes me a very important person!” Our true worth in this life will never be found in the stuff we collect; it will be found in the fact that we personally know the Owner! Using Valuation Method #1, what are you really worth?

Valuation Method #2 is this: We Need to Value Our Internal Acquisitions Rather Than Our External Acquisitions

Paul addresses just how important it is to be pursuing internal, spiritual acquisitions and not external, material ones. *But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. But as for you, O man of God, flee these things* [external acquisitions]. *Pursue righteousness, godliness, faith, love, steadfastness, gentleness* [internal acquisitions] (1 Timothy 6:9-11, ESV).

Peter specifically encourages women to focus on internal, spiritual, acquisitions and not external, material, ones when he instructs them, *Your adornment should be not an exterior one, consisting of braided hair or gold jewelry or fine clothing, but the interior disposition of the heart, consisting in the imperishable quality of a gentle and peaceful spirit, so precious in the sight of God* (1 Peter 3:3-4, NJB). Are you diligently seeking to internally acquire the mind and nature of Christ? This is what Peter says is *precious* [valuable] *in the sight of God*. There is no more poignant expression of the folly of wrongly valuing our worth than when Jesus confronts the Laodiceans in Revelation 3:17 (ESV). He exposes them, saying, *For you say, ‘I am rich, I have prospered, and I need nothing’* [external acquisitions], *not realizing that you are wretched, pitiable, poor, blind, and naked* [internal acquisitions]. The Laodiceans were valuing the wrong balance sheet.

Reading this passage might bring to mind the fairy tale, *The Emperor’s New Clothes*. Two con men convince the Emperor that they are making his new clothes with material so fine that idiots and fools are unable to even see it. The Emperor, to avoid being labeled an idiot or a fool, convinces himself that he can see the new clothes and proudly parades down the streets of the city in his underwear. The Emperor believed that he was clothed in the finest garments, when in reality he was wearing nothing at all. The very thing he was trying to avoid is the very thing he ended up proving—he, like the Laodiceans, was indeed a fool and an idiot.

This is what will happen to us if we choose to calculate what we are worth based upon our external acquisitions instead of our internal ones. We must understand this: *What the world esteems greatly* (external acquisitions), *God disregards, and what God esteems greatly* (internal acquisitions), *the world disregards*. Using Valuation Method #2, what are you really worth?

Valuation Method #3 is this: We Need to Value Our Eternal Assets Rather Than Our Temporal Assets

The Bible is very clear that our temporal assets will do us no good after we leave this planet. Solomon tells us (and he ought to know), *Wealth is worthless in the day of wrath* [temporal assets], *but righteousness* [eternal assets] *delivers from death* (Proverbs 11:4, NIV). Jesus reminds us that even a temporal balance sheet that would include everything on earth is still wholly worthless on judgment day. He tells us, *For what does it profit a man to gain the whole world* [temporal assets], *and forfeit his soul* [eternal assets]? (Mark 8:36, NASB)

You may recall in Daniel where God writes on the wall an unreadable message to King Belshazzar. He calls for Daniel to interpret God's message. Daniel translates, *You praised the gods of silver and gold, of bronze, iron, wood and stone [temporal assets]. But you did not honor the God who holds in his hand your life and all your ways.... You have been weighed on the scales and found wanting [eternal assets]* (Daniel 5:23b, 27, NIV). We must be ever mindful that on God's eternal scales, our accumulated temporal assets, no matter how great they might be, weigh nothing. Because of this, Jesus commands us, *'Do not lay up for yourselves treasures upon earth [temporal assets]...but lay up for yourselves treasures in heaven'* [eternal assets] (Matthew 6:19-20, NASB).

Receiving rewards (treasures) in heaven is rarely taught. But the Bible is very clear that even though our salvation cannot be earned by any good works, our rewards in heaven will be directly tied to our good works. Twenty-nine times the Greek word for "rewards" is used in the New Testament. Here are some of the ways the New Testament tells us to grow our eternal assets, or rewards, in heaven: accepting persecution (Matthew 5:10-12), loving our enemies (Luke 6:35), giving generously (Matthew 6:2-4), praying (Matthew 6:6), fasting (Matthew 6:18), showing hospitality (Matthew 10:41), showing kindness towards others (Mark 9:41), doing good deeds (1 Corinthians 3:10, Colossians 3:24), and sharing our faith (1 Corinthians 3:8, 1 Corinthians 9:17-18).

When we calculate what we are worth, are we looking at what we have here and now or what we will have then and there? What we keep now, we will lose forever, and what we lose now, we will keep forever. How much would you be worth if you were to eternally relocate today? This question ought to give all of us cause to pause and reflect. Using Valuation Method #3, what are you really worth? If we want to know how much we are really worth, we cannot use the world's inaccurate and misleading valuation methods because they will only provide us with a distorted sense of worth. God's valuation methods, on the other hand, are true and accurate. By utilizing them as our standard measure of worth, we can be sure that in God's economy, we can indeed be rich in both this life and the next, regardless of what our current balance sheet may show.

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E. G. "Jay" Link has a unique combination of being an ordained minister with a Master Divinity degree in Biblical Theology and a professional Stewardship planning coach who for over 40 years has been working with very affluent Christian families to enable them to optimize their Kingdom impact with all that the Lord has entrusted to them to manage. After retiring from his personal practice, he then served for five years as Director of Taylor University's Stewardship Planning Ministry, which he launched for them. Most recently, Jay founded the Stewardship Resource Group to serve Christian ministries, colleges, and churches to better minister to their highest capacity families. He has written six books, hundreds of articles and has provided extensive training curriculum for hundreds of professional financial and legal advisors in how to provide stewardship planning services for their clients.