

STEWARDSHIP MINISTRIES

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ARE YOUR ADVISORS ASKING YOU THE RIGHT QUESTIONS?

Over nearly three decades of working with wealthy Christian families, I would estimate that about ninety percent of them do not have even one born-again follower of Jesus as an advisor. Sadly, on those rare occasions where they do have a Christian advisor, I have found that the advice and planning they receive is routinely secular. They have not integrated their personal faith and biblical worldview into their professional practices. In other words, the advice and counsel they give to their Christian clients is no different than their unbelieving counterparts. As a result, few affluent Christian families have advisors who help them plan using an overtly Christian, biblical worldview as a foundation.

The crux of the problem is that if you do not ask the right questions, you will never get the right answers. Only someone with the same worldview will even think to ask you the right questions. On one occasion, when I was reviewing a proposed Master Stewardship Plan with a family's advisors, their first concern was that the proposed plan had the family giving away more to Kingdom causes than to their own children. From their secular perspective, the idea of parents giving more of their wealth away to anyone other than their children simply did not compute.

One advisor suggested that his clients choose to pay increased estate taxes in order to maximize the amount of the inheritance going to their heirs. However, this couple had already expressly stated that they desired to pay no gift/estate taxes in order to maximize their Kingdom giving. On another occasion, my clients' advisors called into question their written goals and objectives. They wouldn't endorse the plan because it was so extremely contrary to what they expected the family to want. My clients had to meet with them and confirm that it accurately reflected their wishes before the advisors would move forward with the plan. These examples expose the contradiction between a biblical worldview and the secular worldview adhered to by these advisors.

Someone who believes in a biblical worldview will ask a completely different set of questions, consequently receiving a completely different set of answers. Questions coming from a biblical worldview acknowledge:

- God owns everything, and it is our sole job as trustees to find out what God wants us to do with all the stuff He has entrusted to us (see Psalm 24:1);
- A person's ability to make wealth comes from God and is not the result of our own personal genius and hard work (see Deuteronomy 8:17-18);
- It is more blessed to give than to receive (see Acts 20:35);
- "Life indeed" comes from being generous and not from holding on to our wealth for our own consumption and pleasure (see I Timothy 6:17-19);

- Accumulating wealth solely for our own ease and comfort leaves us defined by God as a “fool” (see Luke 12:16-21); poorly thought-out and excessive inheritances can destroy the very people we love the most (see Proverbs 20:21, Ecclesiastes 2:18-19, 21); and
- The best financial investment a person can make is in the Kingdom, and the “profits” from those investments will be stored up and waiting for us when we relocate to our permanent home to enjoy for eternity (see Matthew 6:19-21).

The secular worldview, on the contrary, believes that you should make all you can, keep all you can, give as much as you can to your heirs, and in that process, pay the least amount of taxes possible. The better you do this, the better you have “played the game.”

On more than one occasion, I have had secular advisors tell me that it is irrelevant whether money goes to charity or to the government in taxes because neither directly benefits their clients’ families. I could not disagree more. The positive impact on a family, when giving millions of dollars away to worthy Christian organizations and causes, is infinitely more beneficial—emotionally and spiritually—than paying that same amount to the federal government in unnecessary taxes. The secular worldview focuses only on “me and mine.” If something has to go to others, then it does not really matter where it goes.

A family had created a Master Stewardship Plan that allowed them to give \$17 million to Kingdom causes, paying \$0 in gift and estate taxes, and passing \$12 million on to their kids. The family’s secular accounting firm took the “liberty” to rework the plan and suggested to their clients that they had improved it. Their new numbers showed \$7 million going to charity, \$9 million going to the government in taxes, and \$13 million going to their children. They claimed their plan design was superior because the children would end up receiving \$1 million more with their plan.

Beneficiaries	Creative Plan	Traditional Plan
Kingdom	\$17 million	\$ 7 million
IRS	\$ 0	\$ 9 million
Children	\$12 million	\$13 million

If your worldview believes that the amounts given to ministry or paid in taxes are equally irrelevant because neither benefits your family, the accounting firm’s plan in the above scenario is indeed better. But from a biblical worldview, their “traditional” plan was exceedingly inferior because they reduced the family’s Kingdom giving by \$10 million so they could give each of their five children an extra \$200,000 that they did not even need.

I estimate that over eighty percent of Christians have made no provision for Kingdom giving. For those few who have, the amount of their giving compared to their net worth is often merely a token gesture. I am convinced it is not that these Christians are not interested in giving; it is because their secular advisors are not asking them the right questions. The fact is, an advisor with a contradictory worldview *cannot* ask the right questions. Consequently, a believer will never come to discover the right answers.

Psalm 1:1 clearly states that Christians should not seek the counsel of the ungodly, and this is a perfect example of why. How can you get godly advice from someone who is not godly? How can you get biblical counsel from someone who does not know or believe the Bible? How can you be sure your plans are according to God's will when the advisors who are helping you implement those plans do not personally know God?

Jesus spoke more in scripture about money and material things than He did about sin and salvation. The reason seems obvious to me: Jesus knows where we live. Our stuff is a central part of our everyday lives. As believers, we need to know what the Bible says about financial matters like:

- Taxes (see Luke 20:25, Romans 13:7),
- Inheritances (see Proverbs 17:16, 19:10a),
- Debt (see Proverbs 22:7),
- Generous giving (see Luke 6:38),
- Accumulating possessions (see Proverbs 18:11),
- Investment diversification (see Ecclesiastes 11:1-2),
- Hoarding wealth (see Ecclesiastes 5:13),
- Financial integrity (see Proverbs 11:1, 10:2a), and
- The consequences of planning your life around your stuff (see Matthew 16:26).

It is not enough, however, to just know what the Bible says about such topics; you must also know how to integrate what the Bible says into a comprehensive Master Stewardship Plan that is consistent with all these biblical principles. Are your advisors asking you the right questions—the important spiritual questions that are consistent with your biblical worldview? Will your advisors be able to take the answers to these questions and integrate them into your personal, family, and financial plans so that one day you will hear those blessed words from our heavenly Father, *Well done, thou good and faithful steward?*

If you do not have an advisor who is asking you the right questions, who is able to take the right answers and translate them into a biblically consistent Master Stewardship Plan, you will likely never achieve maximum results for yourself, your heirs, or the Kingdom of God. It is both immediately and eternally worth your time and effort to find such a Kingdom advisor. Let the search begin!

ABOUT THE AUTHOR — E. G. “JAY” LINK

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.