

ADVISOR TRAINING MINISTRY
COURSE NUMBER: ESC 200

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ADVISOR TRAINING MINISTRY
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The Collision of Worldviews in Planning and Giving

TAYLOR UNIVERSITY



Are You Asking Your Clients the Right Questions?



**HE WHO KNOWS THE QUESTIONS
HAS THE POWER**

**BECAUSE THE POWER IS NOT IN
KNOWING THE ANSWERS...**

**THE POWER IS IN KNOWING
THE QUESTIONS!**

**Your worldview will affect the questions
you ask your clients.**



**Your worldview will affect the questions
you ask your clients.**

**Do you embrace a secular or biblical
worldview in your planning?**



A Secular Worldview Believes:

I. We made it, so it is all ours!



A Biblical Worldview Believes:

**God owns everything,
and it is our sole job as trustees
to find out what God wants us to do
with all that He has entrusted to us.**



A Biblical Worldview Believes:

*The earth is the LORD'S, and all it contains,
The world, and those who dwell in it.*

Psalm 24:1 (NASB)



A Secular Worldview Believes:

2. It is more blessed to keep than to give.



A Biblical Worldview Believes:

It is more blessed to give than to keep.



A Biblical Worldview Believes:

*...remember the words of the Lord Jesus,
that He Himself said,
“It is more blessed to give than to receive.”*

Acts 20:35 (NASB)



A Secular Worldview Believes:

3. The more we have, the happier we will be.



A Biblical Worldview Believes:

“Life indeed” comes from being generous and not from holding on to our wealth for our own consumption and pleasure.



A Biblical Worldview Believes:

Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.

I Timothy 6:17-19 (NASB)



A Secular Worldview Believes:

4. We are the master of our fate and captain of our ship.



A Biblical Worldview Believes:

A person's ability to make wealth comes from God and is not the sole result of his/her own personal genius and hard work.



A Biblical Worldview Believes:

*Otherwise, you may say in your heart,
'My power and the strength of my hand made me this wealth.'*

*But you shall remember the LORD your God,
for it is He who is giving you power to make wealth,
that He may confirm His covenant
which He swore to your fathers, as it is this day.*

Deuteronomy 8:17-18 (NASB)



A Secular Worldview Believes:

5. The more we can pass on to our heirs, the better.



A Biblical Worldview Believes:

**Poorly thought out and excessive inheritances
can destroy the very people we love the most.**



A Biblical Worldview Believes:

*An inheritance gained hurriedly at the beginning
will not be blessed in the end.*

Proverbs 20:21 (NASB)



A Biblical Worldview Believes:

Thus I hated all the fruit of my labor for which I had labored under the sun, for I must leave it to the man who will come after me. And who knows whether he will be a wise man or a fool? Yet he will have control over all the fruit of my labor for which I have labored by acting wisely under the sun.

This too is vanity.

...continued



A Biblical Worldview Believes:

*When there is a man who has labored with wisdom,
knowledge and skill, then he gives his legacy
to one who has not labored with them.*

This too is vanity and a great evil.

Ecclesiastes 2:18-19, 21 (NASB)



A Secular Worldview Believes:

**6. We should eat, drink and be merry,
for tomorrow we will die.**



A Biblical Worldview Believes:

The best financial investment a person can make is in the Kingdom, and those investments and their “profits” will be stored up and waiting for us when we relocate to our permanent home to enjoy for eternity.



A Biblical Worldview Believes:

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also.

Matthew 6:19-21 (NASB)



A Secular Worldview Believes:

7. RETURN ON INVESTMENT

**is the central criteria for how we invest our money;
how we can make the most money.**



A Biblical Worldview Believes:

God cares how we make and invest His money.



A Biblical Worldview Believes:

*And do not be conformed to this world,
but be transformed by the renewing of your mind,
so that you may prove what the will of God is,
that which is good and acceptable and perfect.*

Romans 12:2 (NASB)



A Biblical Worldview Believes :

*Do not participate in the unfruitful deeds of darkness,
but instead even expose them.*

Ephesians 5:11 (NASB)

*You shall not bring the hire of a harlot or the wages
of a male prostitute into the house of the LORD your God
for any votive offering, for both of these are an abomination
to the LORD your God.*

Deuteronomy 23:18 (NASB)



A Secular Worldview Believes:

8. Advancing our “kingdom” is the first priority.



A Biblical Worldview Believes:

Advancing God's Kingdom is our first priority.



A Biblical Worldview Believes:

*But seek first His kingdom and His righteousness,
and all these things will be added to you.*

Matthew 6:33 (NASB)



A Secular Worldview Believes:

9. Accumulating wealth is the ultimate measure of our value and our success.



A Biblical Worldview Believes:

Accumulating wealth solely for our own ease and comfort leaves us defined by God as a “fool”.



A Biblical Worldview Believes:

And He told them a parable, saying,

“The land of a rich man was very productive.

And he began reasoning to himself, saying,

‘What shall I do, since I have no place to store my crops?’

Then he said, ‘This is what I will do:

*I will tear down my barns and build larger ones,
and there I will store all my grain and my goods.’*

...continued



A Biblical Worldview Believes:

And I will say to my soul, ‘Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.’ But God said to him, ‘You fool! This very night your soul is required of you; and now who will own what you have prepared?’ So is the man who stores up treasure for himself, and is not rich toward God.’”

Luke 12:16-21 (NASB)



**There is a huge difference between
a Christian who is an advisor
and a Christian advisor.**

**An advisor with a secular worldview
is not able to ask the right questions.**

**If an advisor does not ask the right questions,
his/her clients will never discover the right answers.**



- **How can a client get godly advice from an advisor who is not godly?**
- **How can a client get biblical counsel from an advisor who does not know or believe the Bible?**
- **How can clients be sure their plans are according to God's will when the advisors helping them to implement those plans do not even know God?**

The one question that changes everything:

**God, what do You want me to do
with all that You have entrusted to me?**

True Stories From My Files



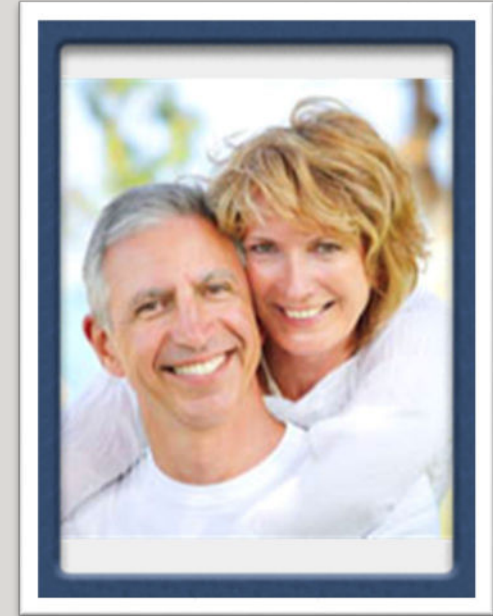
Tony Wilson



Secular CPA firm regarding taxes and charity:

“It makes no difference whether it goes to charity or to taxes; neither benefits the family.”

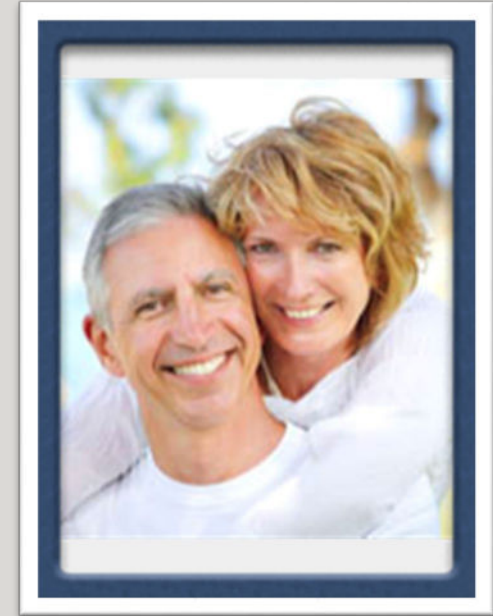
Beneficiaries	Biblical Worldview Plan	Secular Worldview Plan
Children	\$11 million	\$22 million
IRS	\$0	\$15 million
Kingdom	\$29 million	\$3 million



Jim & Jenny Bristol

Their secular CPA's comment on our plan:

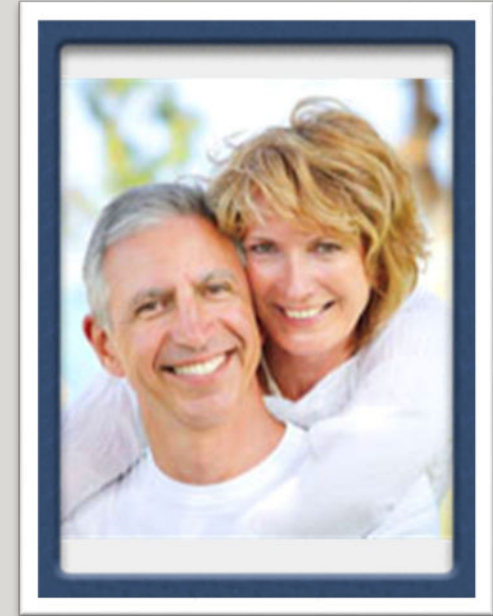
“With this plan, you have them giving away more to charity than you do to their children.”



Jim & Jenny Bristol

Their secular attorney's comment on our plan:

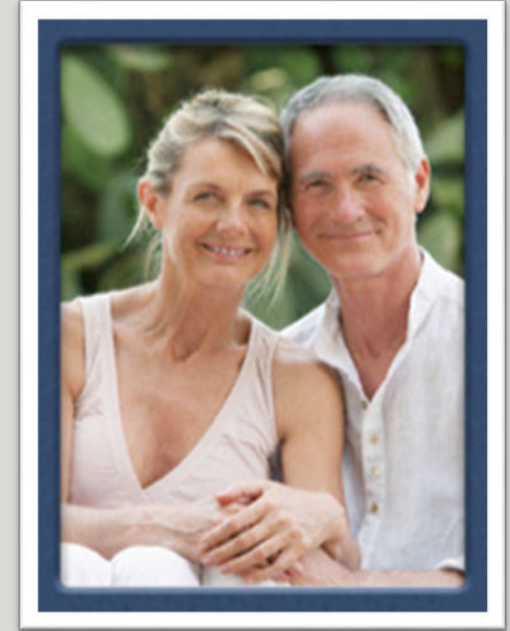
“Many of our clients are willing to pay more in estate taxes in order to get more to their family.”



Jim & Jenny Bristol

“I have been working with this family for 20 years, and they have never expressed any of these goals and objectives to me before.”

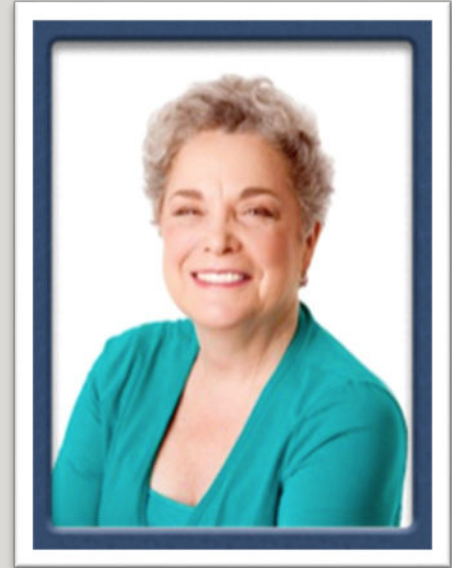
Harold & Yvonne Parker



Their secular attorney's two questions:

“How is your marriage?”

“How are your kids?”



Mary Silver

Her secular CPA's comment during planning day:

“We always assume that clients want to pass on everything to their heirs, but that doesn't seem to be the case with Mary.”

A Secular Attorney's Question At My Workshop:

**“I ask every one of my clients the question,
‘Do you have any charitable interests?’”**

**“If you had to choose between paying taxes to the IRS
or making gifts to the charities you really care about,
which would you prefer?”**



Questions and Answers

