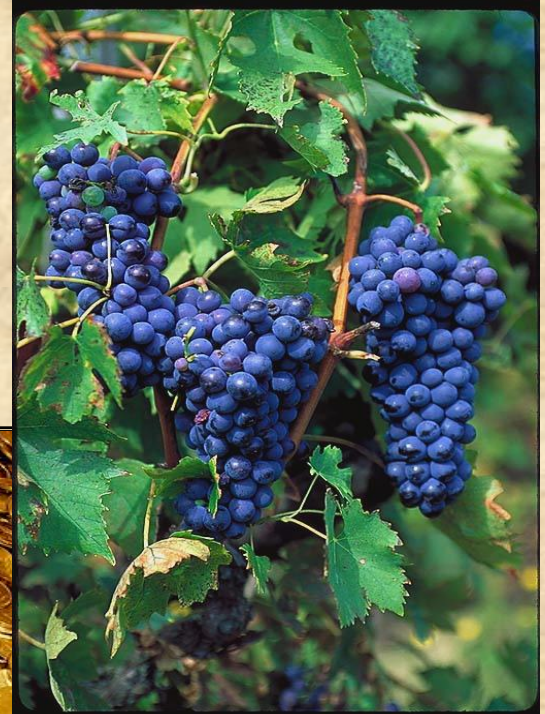


GET RICH!

Lessons for Living in the Spiritual Economy



Mark Drabenstott
Menucha 2009



In the Spiritual Economy...

Want gives way to
contentment.

My grace is sufficient for you...

2 Cor. 12:9

I have learned, in whatever state I am,
therewith to be content.

Phil 4:11



QUESTION OF THE DAY

True or False?

Our community promotes risk-taking.

Lessons for living in the spiritual economy.

- **Get rich — toward God!**
Know your economic imperative.
- **Spiritual economics 101**
Beware mixing economic principles!
- **Invest in the spiritual economy**
Master the two secrets to success.
- **Manage debt God's way**
Avoid spiritual bankruptcy.
- **Use wealth wisely**
Give back—before it's too late.



Investing 101

The past year has given investing a bad name. Nevertheless, saving and investing is still the surest path to wealth.

There are two secrets to success:

1. Time — compounding.

Take the long view.

2. Risk — asset allocation.

More risk, more reward.



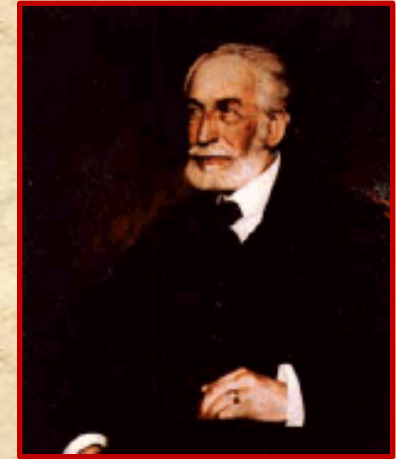
The Miracle of Compound Interest

What did Baron Rothschild Consider The Eighth Wonder Of The World?

Compound Interest. Rothschild, one of the world's richest bankers, was asked at a dinner party if he could name the Seven Wonders of the World. He said:

“No, but I can tell you what the Eighth Wonder is. The Eighth Wonder should be utilized by all of us to accomplish what we want.

It is compound interest.”



1845-1934



Israel 34th anniversary commemorative coin.

Harnessing Risk

The rate of return in investing is tied directly to the amount of risk you take.

The Mattress. Zero risk—zero reward. Actually, though, there is risk — *the risk of inflation!*



Bonds. Risk of default—moderate reward. Return is fixed—so still subject to the risk of inflation.



Stocks. Risk of fluctuating returns—capital can be lost if company goes under. Mitigates inflation risk.



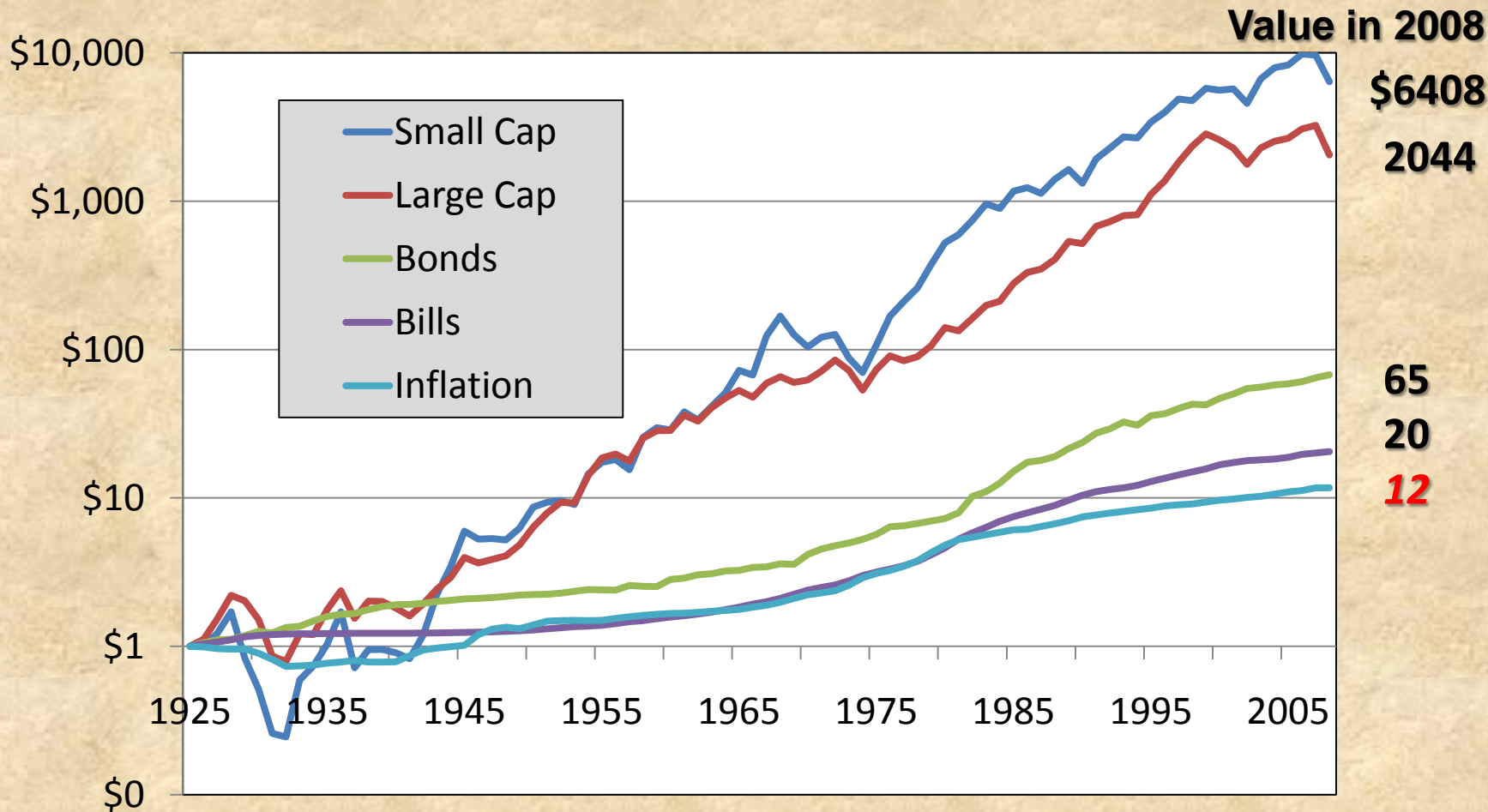
Mutual Funds. Risk of fluctuating returns—but risk is diversified across many companies. Mitigates inflation risk.



Don't look for the needle in the haystack. Just buy the haystack.

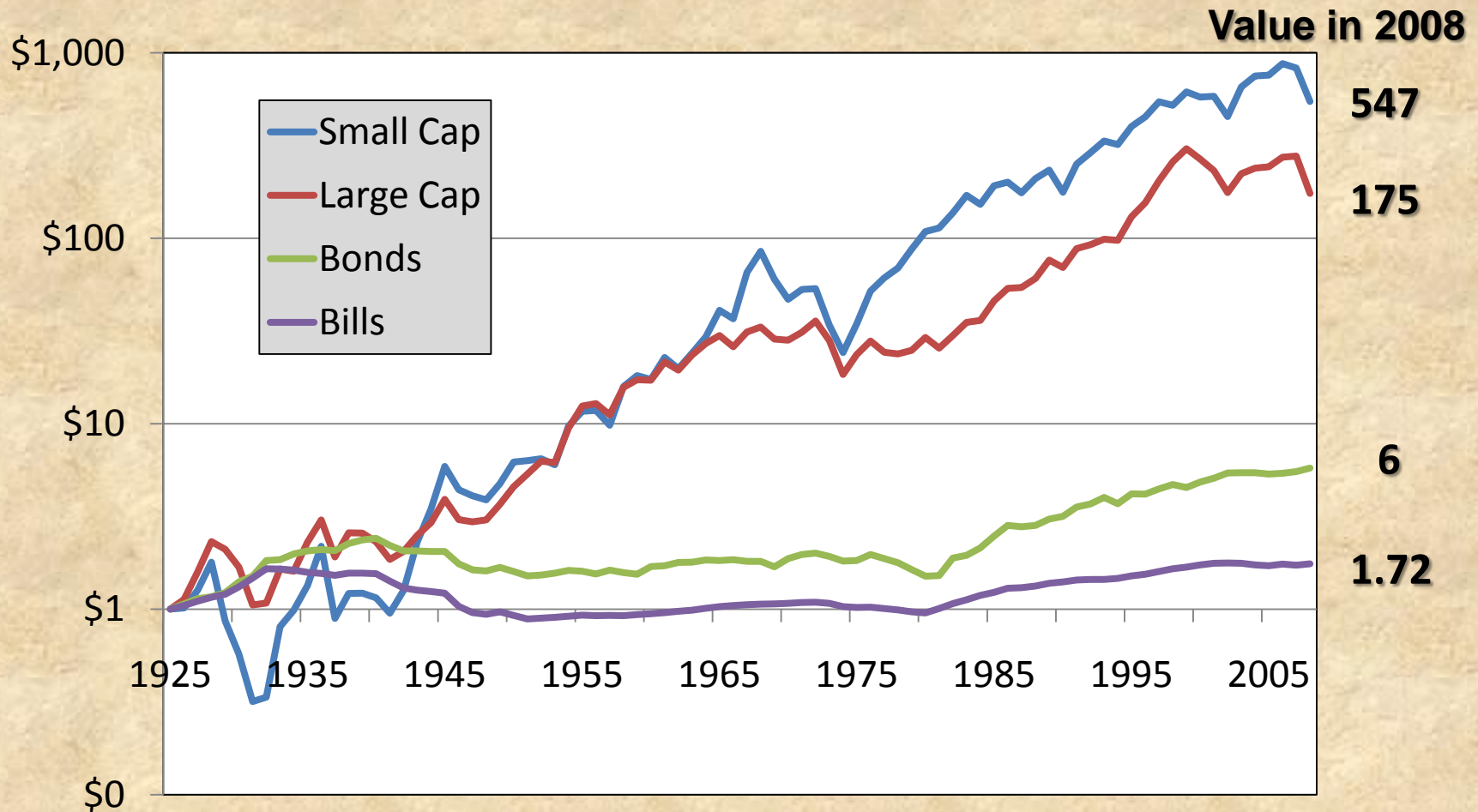
John Bogle, Founder of Vanguard

How much \$1 invested in 1925 would be worth today.



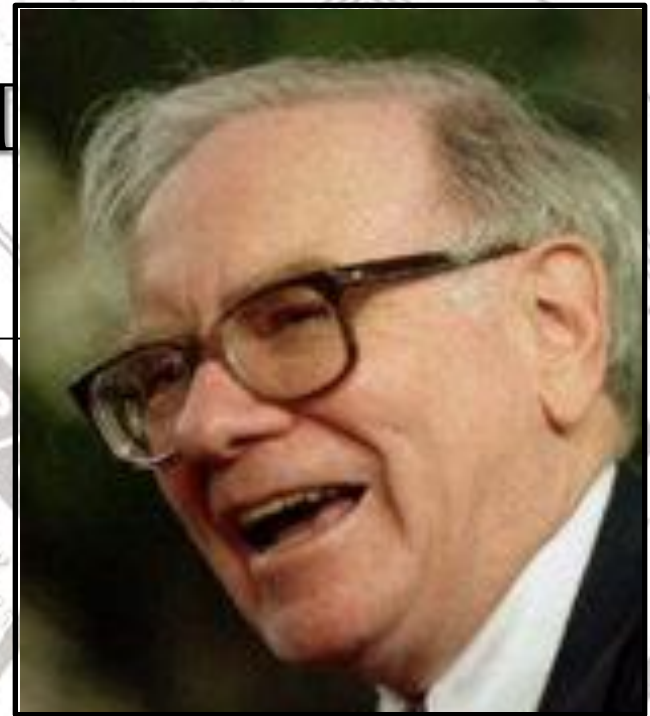
Source:
1926 -1994 from Ibbotson
1995 - 2008 from Morningstar

How much \$1 would be worth today **AFTER** inflation.



Source:
1926 -1994 from Ibbotson
1995 - 2008 from Morningstar

Share price of Berkshire H



\$/Share

\$160,000

\$140,000

\$120,000

\$100,000

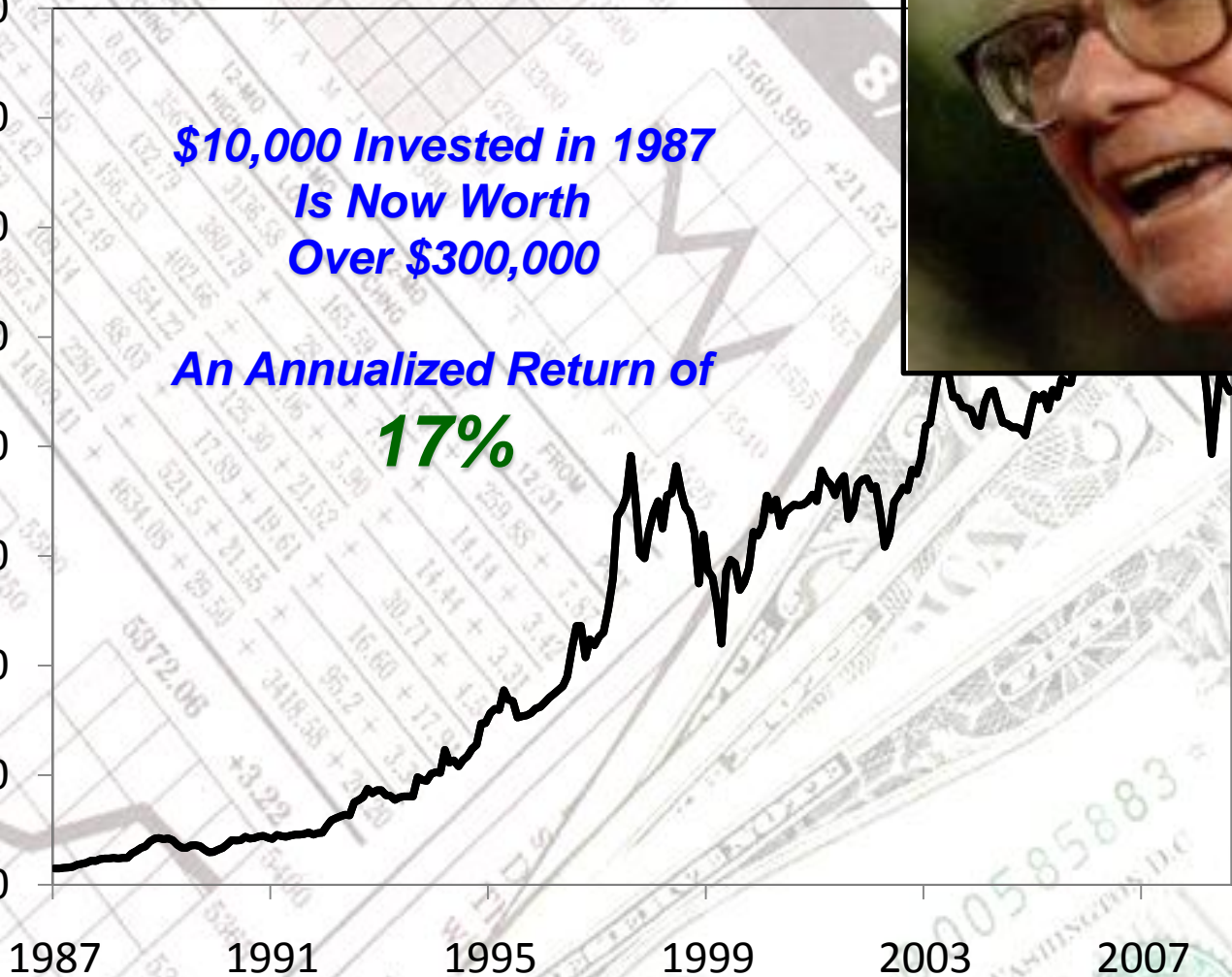
\$80,000

\$60,000

\$40,000

\$20,000

\$0



\$80,000

\$60,000

\$40,000

\$20,000

\$0

1987

1991

1995

1999

2003

2007

The Parable of the Talents

Matthew 25

- **Three servants given 5, 2, & 1 talents**
Called his servants and entrusted to them his property ... to each according to his ability
- **First “trades and made” 5 more**
Well done good and faithful servant...
- **Second takes 2 and “makes” 2 more**
Well done, good and faithful servant...
- **Third takes 1 and hides it in the dirt...”Here you have what is yours”**
You wicked and slothful servant! ...

Luke 19

- **Ten servants each given 1 talent**
Trade with these till I come.
- **First takes 1 and makes 10 more**
Well done good servant...
- **Second takes 1 and makes 5 more**
You are to be over 5 cities.
- **Third takes 1, lays it away in a napkin and returns it.**
You wicked servant ...

Lessons of the Talents

1. Our Lord has given us a mission — building *spiritual* wealth.



“**T**rade with these till I come.”

pragmateuomai (4231) from NT:4229; to busy oneself with, i.e. to trade
Thayer’s: to be occupied in anything; **to carry on a business**;

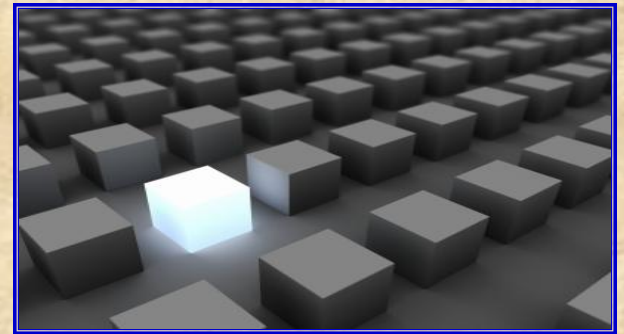
“What they had **gained by trading**”

diapragmateuomai (1281) Thayer’s: thoroughly, earnestly (dia) to undertake a business,
to undertake a business for the sake of gain

The reward goes to those who ADD to their spiritual wealth!

Lessons of the Talents

2. We do not begin this mission empty-handed.



“**E**ntrusted to [us] his property.”

paradidomi (3860) to surrender, to yield, to entrust

Everyone has a unique spiritual gift—an endowment unlike anyone else’s.

*Your talent is not yours, it is the Lord’s.
How are you going to use it?*

Lessons of the Talents

3. You must take risk to gain.



Trade:

“to carry on a business”

Running a business involves risk.

The risk of...

1. Loss
2. Unknown
3. Bad debts

Your capital is on the line.

You cannot control events.

You must exchange with others.

Lessons of the Talents

4. Fear is fatal — *don't bury your wealth.*

“I was afraid”

He forgot
the mission.



**No one likes risk ... But you cannot avoid it.
The only question is how you respond to it.**

Lessons of the Talents

5. If you would succeed, know the Master.

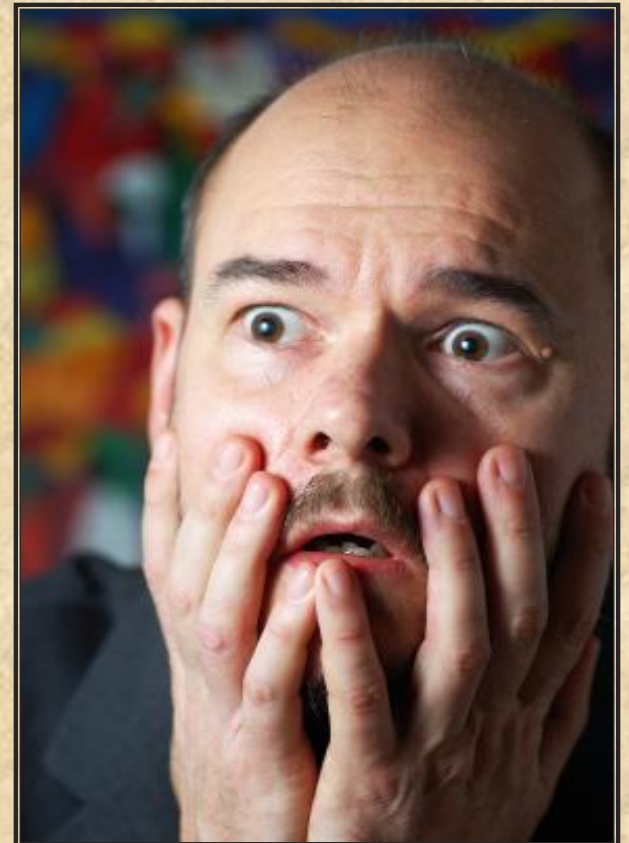
“I knew you to be a *hard* man”

skleeros: hard, harsh

“You are a *severe* man”

austeros: harsh, rough, rigid

**He did not know the Lord.
His single biggest mistake.
A *fatal* mistake.**



Lessons of the Talents

5. If you would succeed, know the Master.

*What was the biggest mistake
of the third servant?*

NOT KNOWING THE MASTER!

Know the Lord, Know Peace.

No Lord, No Peace.

Is this parable only about the first century?



What is spiritual trading?



It takes two to trade.

You must give something in exchange.

You will put yourself at risk.

What is spiritual trading?

1. Service

You, my brothers, were called to be free [spiritual economy]. But do not use your freedom to indulge the sinful nature; rather, **serve one another in love** ...

But the fruit of the Spirit is **love**, joy, peace, patience, kindness, goodness, faithfulness, ²³ gentleness and self-control.



Gal. 5:13; 22-23 NIV

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v. 22 BNZV (Bro. Norm Zilmer Version)



What conditions make **your** fruit grow & flourish?

What is spiritual trading?

2. Preaching

9 So whether we are at home or away,
we make it our aim to please him. 10 For
we must all appear before the judgment
seat of Christ, so that each one may
receive good or evil, according to what
he has done in the body ...

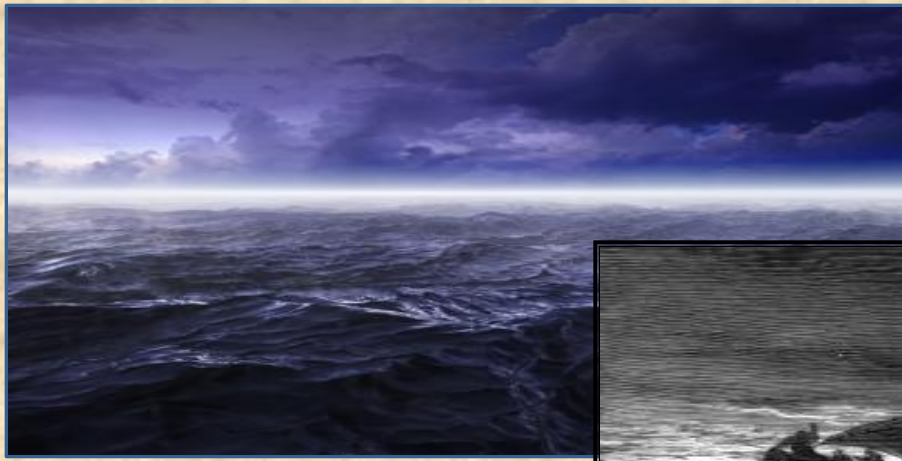
11 **Therefore, knowing the fear of the
Lord, we persuade men ...**

20 **So we are ambassadors for Christ,**
God making his appeal through us.



2 Cor. 5:9-11;20

Lord of the Sea



The boat by this time was many furlongs distant from the land, beaten by the waves; for the wind was against them. 25 And in the fourth watch of the night he came to them, walking on the sea. 26 But when the disciples saw him walking on the sea, they were terrified, saying, "It is a ghost!" And they cried out for fear. 27 But immediately he spoke to them, saying, "Take heart, it is I; have no fear."

Mt. 14:24-27 RSV



Fear not!

26 "So have no fear of them; for nothing is covered that will not be revealed, or hidden that will not be known. 27 What I tell you in the dark, utter in the light; and what you hear whispered, proclaim upon the housetops. 28 And do not fear those who kill the body but cannot kill the soul; rather **fear him who can destroy both soul and body in hell.** 29 Are not two sparrows sold for a penny? And not one of them will fall to the ground without your Father's will. 30 But even the hairs of your head are all numbered. 31 **Fear not, therefore; you are of more value than many sparrows.** 32 So every one who acknowledges me before men, I also will acknowledge before my Father who is in heaven; 33 but whoever denies me before men, I also will deny before my Father who is in heaven.

Mt. 10:26-33 RSV

Conquering Fear



7 For God has not given us a spirit of fear, but of power and of love and of a sound mind. 8 Therefore do not be ashamed of the testimony of our Lord, nor of me His prisoner, but **share with me in the sufferings for the gospel** according to the power of God, 9 who has saved us and **called us with a holy calling**, not according to our works, but according to His own purpose and grace which was given to us in Christ Jesus before time began, 10 but **has now been revealed by the appearing of our Savior Jesus Christ**, who has abolished death and brought life and immortality to light through the gospel, 11 **to which I was appointed a preacher**, an apostle, and a teacher of the Gentiles.

2 Tim 1:7-12 NKJV



Where is your faith?

22 One day he got into a boat with his disciples, and he said to them, "Let us go across to the other side of the lake." So they set out, 23 and as they sailed he fell asleep. And a storm of wind came down on the lake, and they were filling with water, and were in danger. 24 And they went and woke him, saying, "Master, Master, we are perishing!" And he awoke and rebuked the wind and the raging waves; and they ceased, and there was a calm. 25 He said to them, **"Where is your faith?"** **And they were afraid**, and they marveled, saying to one another, "Who then is this, that he commands even wind and water, and they obey him?"

Lk. 8:22-25 RSV

Faith is *the* key to spiritual investing.



For God is not unrighteous to forget your work and labour of love, which ye have shewed toward his name, in that ye have **ministered to the saints, and do minister.** 11 And we desire that every one of you do shew the same **diligence** [“business”] to the full assurance of hope unto the end: 12 That ye **be not slothful**, but followers of them who through **faith and patience** inherit the promises. 13 For when God made promise to Abraham, because he could swear by no greater, he sware by himself, 14 Saying, ‘**Surely blessing I will bless thee, and multiplying I will multiply thee.**’ [**compounding!!!**] 15 And so, after he had patiently endured, he obtained the promise.

Heb. 6:10-15 KJV

Abraham: Father of Spiritual Investing



Now faith is being sure of what we hope for and certain of what we do not see. 2 This is what the ancients were commended for.

8 By faith Abraham, when called to go to a place he would later receive as his inheritance, obeyed and went, even though he did not know where he was going.

Abraham was a risk-taker.

Abraham: Father of Spiritual Investing



And so, after he had **patiently endured** [to persevere patiently and bravely, Thayer's], he obtained the promise.

Heb 6:15

Abraham was patient ...

Abraham: Father of Spiritual Investing



17 By faith Abraham, when God tested him, offered Isaac as a sacrifice. He who had received the promises was about to sacrifice his one and only son, 18 even though God had said to him, "It is through Isaac that your offspring will be reckoned." 19 Abraham reasoned that God could raise the dead, and figuratively speaking, he did receive Isaac back from death.

Heb 11:17-19 NIV

Even in the face of huge trials!

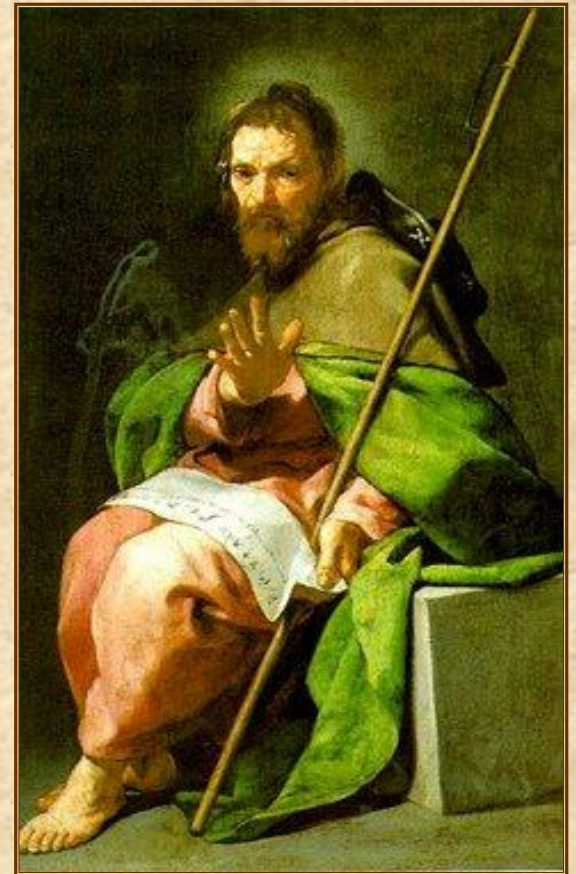
James, too, knew the
power of
compounding.

The trying of your faith worketh
patience. But let **patience have
her perfect work**, that ye may be
perfect and entire, **wanting
nothing**.

Jas. 1:3-4 KJV

Jesus said to him, "If you would be **perfect**, go, sell what you possess
and give to the poor, and **you will have treasure in heaven**; and
come, follow me."

Matt. 19: 21-22 RSV



Your Spiritual Investing

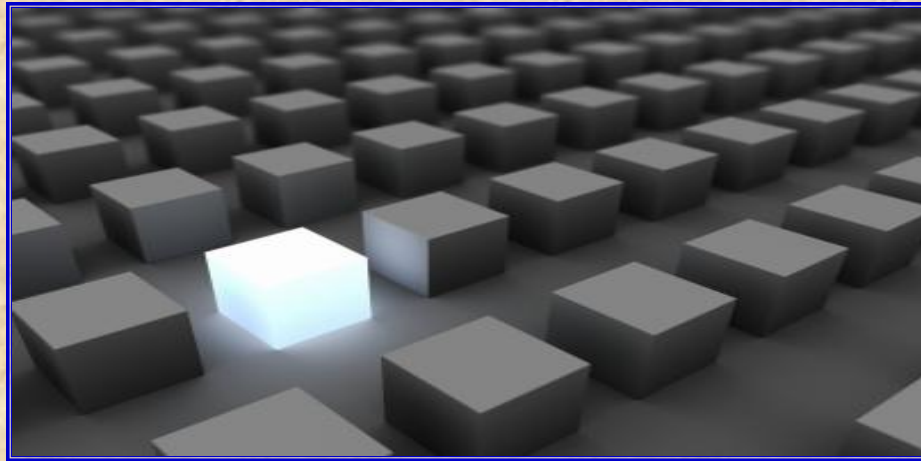


Do you know your investing mission?

Are you a “spiritual trader?”

Are you focused on “harvesting gains”?

Your Spiritual Investing



Do you know what you have to invest?

Your Spiritual Investing



Are you taking risk—or burying in the ground?

*If you have faith...
you will be living with risk every day,
NOT in your comfort zone.*

Your Spiritual Investing

**Do you know
the master?**



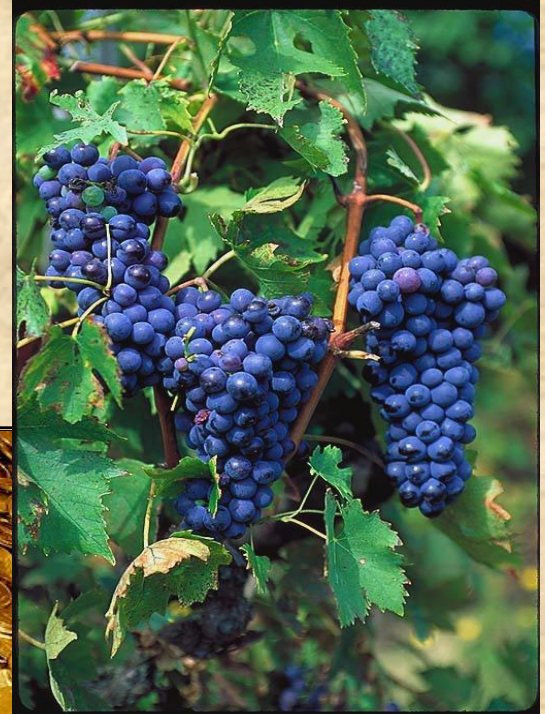
Your Spiritual Investing



Are you a fearless investor — or bailing out the first time you have a downturn?

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