

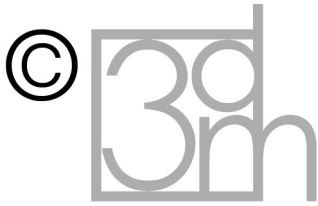


OIKONOMICS

HOW TO INVEST
IN LIFE'S FIVE CAPITALS
THE WAY JESUS DID

MIKE BREEN & BEN STERNKE

with the 3DM TEAM



OIKONOMICS:

How to Invest in Life's Five Capitals
the Way Jesus Did

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CHAPTER 1 | **CAN YOU HAVE IT ALL?**

The annual player draft for the National Football League (NFL) has become an increasingly popular event over the past few years. Young college football players eagerly await the painstakingly researched decisions of the NFL teams that are selecting their next round of recruits to receive lucrative contracts and nearly instant stardom. We watch the proceedings in large part to watch the young men being drafted hit the jackpot. Surely they'll be set for life with the salaries and signing bonuses they are offered. From all appearances, these guys will have it all.

This was certainly the assumption when the Oakland Raiders drafted quarterback JaMarcus Russell as the first overall pick of the 2007 NFL draft. Russell had an outstanding college football career before he signed a contract that guaranteed him \$32 million. Russell was eventually released by the Raiders for inconsistent play, but not before he had netted \$40 million in salary and bonuses.

We would expect someone like that to be set for life, even without a long NFL career. However, only a few years after leaving the NFL, Russell fell behind on his mortgage payments and had to pay off a lien to the State of California for back taxes he owed. His

story of financial ruin isn't an isolated incident. In fact, by the time NFL players have been retired for two years, 78 percent have gone bankrupt or are under financial stress because of joblessness or divorce.

If you found out that 78 percent of the people in your career went bankrupt two years after retiring, you might think about a career switch! Although there are multiple complex reasons for why this happens to professional athletes, it's remarkable we continue to assume that the kind of salary they earn is a ticket to the good life.

This is the same assumption we make about celebrities. We follow their lives in gossip magazines, imagining what it would be like to have the adoration of the masses and more money than we know what to do with. Yet we also see story after story of celebrities who are decidedly unhappy, caught in addictions and relational strife that often ends tragically. Pop singer Whitney Houston's death from a drug overdose is a recent example. She seemed to have a ticket to the good life, and yet we are realizing her life was filled with heartache and crippling addiction.

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• We also tend to assume that winning the lottery is a ticket to
• the good life. That's what Billie Bob Harrell, Jr. thought when
• he won the \$31 million Texas Lotto jackpot in the summer of
• 1997. Billie Bob was nearly broke, constantly moving between
• low-paying jobs, with a wife and three children to support. The
• first of his \$1.24 million annual payouts seemed like the light at
• the end of the tunnel. Instead, it was the beginning of a year of
• hell for the 47-year-old Texan.

At first it seemed like a dream: he quit his job at Home Depot,



HAVE YOU MET JOHN?

Surely you've seen something like the following scenario play out in real life. John the computer programmer gets an incredible job across the country, making quite a bit more money than he was before. It's an opportunity he can't pass up. It's good for his family's ability to pay bills and move into a bigger house. He'll advance in his career, opening up even more opportunities in the future.

Sure there are sacrifices his family will need to make. They are leaving family and friends they have known for years, and a church community that has meant a lot to them. But it's all for the greater good! With all the money he'll get from his new job, they'll be able to get things they haven't been able to afford until now. John's wife will be able to have her own studio space for her artwork, the kids will each have their own room (with one to spare!). They'll be able to send the kids to a private school that other parents rave about and even set aside money for the kids to go to college.

So he moves his family to take advantage of this remarkable new opportunity. Initially it feels like a dream come true. His family loves the new house and the amenities of the neighborhood they were able to move into, and John enjoys the challenges and fast pace of his new job. But a few years after the move, the family starts noticing some unintended consequences. John doesn't see his family much because of all the extra hours he must put in at work. His wife's artwork is selling well at the farmers markets and craft fairs she attends, but those events are generally on weekends, which means John and his wife see even less of each other.

The stress of his job seeps into his family life, and many evenings he brings his work home

**AGAIN AND
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with him to work on after dinner, or even during dinner. His kids begin to spend most of their time with friends, and so they grow more and more detached from family life. John's wife spends most of her free time with her new friends in the art world, and before John knows it, they haven't been on a date in almost a year. Before he can blink, it's been five years since his opportunity of a lifetime, and John is divorced and living alone, seeing his kids only every other weekend.

What John thought was his passport to the good life ended up being a one-way ticket to nowhere. And while this is a fictional story, many of us have seen similar scenarios play out in real life. What went wrong? How does an opportunity like that turn into the decision that ruined their lives?

These kinds of stories are all around us. Unhappy celebrities grace the pages of every gossip magazine in every grocery store checkout line, and yet the myth persists that these people "have it all." First-round NFL draft pick. Dream job across the country. Fame and fortune as a celebrity. Winning the lottery. Again and again, we see those who seem to be on the path to having it all end up with hardly anything. What are we missing?

Maybe the question itself is the problem. Can we "have it all"? It's actually a very old question. Almost every philosopher in every part of the world in every time has dealt primarily with two questions: 1) How can I be a good person? 2) How can I live the "good life"? These are ways of asking what it means to flourish as a human being. That's what we're all chasing when we ask whether we can really have it all.

This doesn't mean we are greedy. Part of what it means to be human is wondering what it

means to live the good life. We pursue happiness, goodness, abundance, and health. When we get sick, we do everything we can to get better. We invest in our physical health. When we move into a new house, we seek to make the living spaces comfortable. We eat food that tastes good. We heat our homes in the winter. We want our children to have enough. We seek meaningful friendships and want a stable and happy home life with our immediate family. After all, nobody makes New Year's resolutions to eat more junk food and feel worse.

It's hard-wired into us to seek the good life. In a sense, then, every one of us is wondering if we can "have it all."

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EVER FEEL LIKE SOMETHING'S MISSING?

This was the question on the mind of a wealthy young socialite. He was born into money and power, and was being groomed to continue in it. He was living a good life, doing everything expected of him. Everyone praised him for his intelligence, responsibility, and charm. Yet he felt something was missing. Even though he appeared to be living the good life, he knew it wasn't the full picture. But he couldn't put his finger on what the problem was.

At the same time, a new philosopher traveling in the area was taking the world by storm, saying things that no one had ever heard before, doing new things that astonished people from all around. Some people even said he had supernatural powers! People flocked to his events in such droves that there was almost always standing room only, with many people sent away. His teachings felt revolutionary to many. He talked about how to really live the good life, telling people the secrets of what it means to have it all.

So the wealthy young socialite decided to go meet this new philosopher and ask what he

needed to do to get the good life. After attending an event in his city, he approached the new philosopher and, somewhat abashed, quietly asked his question. “Hey, you seem to know a thing or two about the good life. Everyone thinks I have it all, but I’m pretty sure I don’t have what you’re talking about. What do I need to do to get it?”

The new philosopher replied, “Well, it seems like you already know it—do what’s expected of you, hold up your responsibilities, and be good to others.”

The socialite responded, “That’s what I already do. That’s what I’ve always done, in fact. What am I missing?”

The new philosopher replied, “Aha, I get it. You *really* want to know? Here’s the first step — give up your old life, give all the money away, and come hang out with me. I’ll show you.” At that point the philosopher turned his attention to someone else asking a question, and the socialite disappeared from view.

The wealthy young socialite was aghast at the answer. Leave his whole life? Give all the money away? Step out of all the positions of power? He assumed the answer would be something he could just add to the life he already had. But apparently this was a much deeper issue that he had imagined.

He tossed and turned on his bed that night, contemplating the philosopher’s proposition. He tried to imagine himself telling his parents, his friends, his brothers and sisters that he was giving all his money away and going to hang out with a new philosopher. He knew what their questions would be. How will you support yourself? Why are you doing this? Isn’t it risky? Who is this philosopher anyway? Have you joined a cult? We know you’re going through a phase right now, but don’t make any rash decisions...

After a tortuous night of very little sleep, he made a cup of coffee and went off to breakfast with a group of friends. Later that day he had some meetings with a few business partners, and then dinner with his parents that night. He never said anything to any of them and never saw the philosopher again. Eventually the conversation with the philosopher faded from memory, but the ache to really live the good life stayed with him his entire life.

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THE ACHE IN OUR HEARTS

Many of you will recognize that story above as a retelling of an encounter Jesus had with a rich young ruler. The ruler had money, power, and youth, and he was *righteous*, meaning that he held to the expectations of Jewish law. In the eyes of any first-century Jew, this man had it all.

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ETERNAL LIFE IS
THE GOOD LIFE.
JESUS OFFERED
THE CHANCE TO
ACTUALLY HAVE
IT ALL.**

And yet he came to Jesus asking what more he needed to do to “inherit eternal life.” Eternal life doesn’t just mean unending life—it means a flourishing life, a wonderful life. Inheriting eternal life means we are living abundantly, flourishing as human beings in every way. This is the destiny we were created for, the destiny toward which God is pulling us. Think of it this way: nobody imagines heaven as a cold, poverty-stricken place where everyone is sick and lonely. Eternal life is the good life.

This is the heart of the ache the rich young ruler felt that drove him to ask Jesus this question. Despite the ruler’s riches, power, and good standing with the community, he recognized

in Jesus something he didn't have, some kind of abundance he had no access to.

Eventually Jesus gave it to him straight, saying that the way to get what he wanted was to liquidate his riches, give to the poor, and come and follow as a disciple. We often think that Jesus was being overly harsh with the rich young ruler. After all, this didn't seem to be an entrance requirement for anyone else. Does it mean we all need to sell our possessions? Is it wrong to be rich? How much money counts as "rich" we nervously wonder.

But the reality is that Jesus wasn't being harsh with the rich young ruler. He was actually offering him the opportunity of a lifetime. Think about it: The thing the rich young ruler knew he was lacking was the thing Jesus actually offered him—a chance to inherit eternal life. The opportunity to discover the good life the ruler knew he wasn't fully living. Jesus offered the chance to actually have it all.

As we wonder about having it all, we sometimes think the religious answer to that question is NO. You can't have it all, and the sooner you get used to it, the better. As the Man in Black tells Buttercup in that famous line from *The Princess Bride*, "Life is pain, highness. Anyone who says differently is selling something."

But that's not what Jesus teaches.

Jesus' strange and shocking answer to the rich young ruler was not to tell him he shouldn't seek the good life, *not* that he should suck it up and deal with it. Jesus' answer was basically to offer the rich young ruler an internship in which he would learn how to live the good life. It would cost him everything, but Jesus said the young ruler *could* have it all, and that it was appropriate to seek this goal.

The same offer is extended to us, but to accept it, we must recalibrate our idea of what it means to have it all. Typically we define the good life too narrowly and look for it in all the wrong places.

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EVERYTHING IS TAKEN CARE OF

Follow us in this for a bit. In the middle of one of his most famous talks, the Sermon on the Mount, Jesus told his disciples that because they are working with him, they had no reason whatsoever to worry about anything. “Do not worry about your life, what you will eat or drink, or your body, what you will wear.”²

Stop and think about this for a second. It’s an astonishing invitation. Jesus is saying, “If you follow me, you can safely stop worrying about these things. People who don’t know God at all are the ones who run after these things and worry about them, but your Father in heaven knows you need them, and he will care for you.”

And then here’s the kicker: “But seek first his kingdom and his righteousness, and all these things will be given to you as well.”³

Here’s another way to say it. **“If you make it your top priority to be involved in what God is doing and have his goodness increasingly fill your life, everything else will be taken care of.”**

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² See Matthew 6:19-34 for the whole context.

³ Matthew 6:33

are losing). But Jesus rarely spoke this way! When he talked about discipleship, he always spoke through the lens of investment, looking at what we are gaining. **He promised people that what initially looks and feels like a sacrifice will pay off in the end, which is essentially the same thing as making a good investment.**

Think about these statements from Jesus through the lens of investment.

*“Whoever finds their life will lose it, and whoever loses their life for my sake will find it.”
(Matthew 10:39)*

*“The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field.”
(Matthew 13:44)*

“And everyone who has left houses or brothers or sisters or father or mother or wife or children or fields for my sake will receive a hundred times as much and will inherit eternal life.” (Matthew 19:29)

What’s striking about these and other passages is the promise of a return on the investment. It’s not just a call to lose your life because it’s the right thing to do or because it’s what God wants. It’s a promise that you’ll actually **find real life** if you will only let go of the old one. It’s the deal of a lifetime! A free upgrade! A very good investment!

Jesus isn’t talking about making a sacrifice because it’s the right thing to do. **He’s talking about a sacrifice that actually becomes an investment that yields a return!**

The man in Jesus’ parable who sold all his possessions to buy a field did so *with joy*

We believe the quality of your life tomorrow depends on the quantity of your investment today. How can we learn to invest in the right things? Read on as we look to Jesus to answer this question for us.

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Reflection Questions:

- 1. Think about what you think heaven will be like. Describe it in as much detail as you can.**
- 2. What kinds of things have you typically invested in to get the good life? Kids' activities? Job promotions? Living near family?**
- 3. Does it surprise you that God actually wants you to flourish as a human being? If so, why?**