



## How Do You Calculate How Much You Are Worth?

Often this question is answered with another question, “That depends, who wants to know?” If the Internal Revenue Service is asking, we attempt to make everything appear to be worth as little as possible. We will apply minority and lack of marketability discounts, utilize low appraisals, apply book value, etc. – attempting to minimize our worth. If, on the other hand, it is our banker who is asking, we amazingly become worth considerably more as we attempt to paint the most optimistic, best-case-scenario picture to our lender.

May I suggest, however, that as believers, we need to answer this question in a different way. If we want to most accurately calculate how much we are really worth, we need to utilize three entirely different types of “valuation methods.”

### **Valuation Method #1 We Need to Value Our Life Worth Rather Than Our Net Worth?**

Many years ago an older, wealthy gentleman shared his story with me. His singular goal in life was to become a millionaire. He imagined this task like climbing a sheer cliff wall. One hand of rock after another, slowly, inch by inch he climbed it. He said, “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. Then slowly I was able to pull myself up to finally, after all these years, see what was there. And do you know what I saw when I pulled myself up,” he asked? “Nothing. There was absolutely nothing there.” How tragically sad.

The last thing we should 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. And all that we

really wanted in life we do not have and all we do have is not what we really want.

Jesus told us, “...a man’s life does not consist in the abundance of his possessions” (Luke 12:15, NIV). 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, NASB). 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” (I John 3:1, NASB). This glorious truth makes us exceedingly valuable.

Some years ago a good friend and client of mine, John Bandimere, invited me to attend his big

national drag race event. He gave me a pass that let me go up to his personal tower suite with air conditioned comfort, eat all the free food I wanted, and sit in the best seats at the track. I got to go right down on the track's starting line and he even took me into the pit area. It was an incredible thrill. 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 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 somebody important!"

Our real 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** **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 material, external ones. He says, "*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] (I Timothy 6:9-11, ESV).

Paul goes on to specifically encourage 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*"

(I Peter 3:3-4, NJB). How diligently are you seeking to internally acquire the mind and nature of Christ? This is what Paul says is "*precious [valuable] in the sight of God.*"

There is no more poignant expression of the folly of valuing what we are worth by our external, material acquisitions instead of by our internal, spiritual ones than when Jesus confronts the Laodiceans in Revelation 3:17. 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] (ESV). The Laodiceans were valuing the wrong balance sheet.

Whenever I read this passage, I cannot help but remember the fairy tale, *The Emperor's New Clothes*. Two conmen convince the Emperor that the material they are making his new clothes with is so fine that idiots and fools are unable to even see it. The Emperor, in order 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 believing that he was clothed in the finest garments, when in reality he was clothed in 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** **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 the 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 not taught in most churches. 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 (rewards/treasures) 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 (I

Corinthians 3:10, Colossians 3:24,), and sharing our faith (I Corinthians 3:8, I 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 valuation methods because they are inaccurate and misleading and will only provide us with a distorted sense of worth. God’s valuation methods, on the other hand, are true and accurate and by utilizing them as our standard measure of worth, we can be sure that in God’s economy, we can be indeed rich in both this life and the next, regardless of what our current balance sheet may show.



The author, E. G. “Jay” Link, is both an ordained minister and the President/CEO of Kardia, Inc., a firm that specializes in assisting wealthy Christian families with the stewardship of all of their life resources. He is the author of three books, “Spiritual Thoughts on Material Things: Thirty Days of Food for Thought,” “To Whom Much is Given: Navigating the Ten Life Dilemmas Affluent Christians Face” and “Family Wealth Counseling: Getting to the Heart of the Matter.” Mr. Link may be reached via email at [jlink@KardiaPlanning.com](mailto:jlink@KardiaPlanning.com).