Study Group

April 2020 Listening Guide

Fearless: Wisdom for Navigating Client Conversations in Fear-Filled Times — **Ron Blue and Rob West**

Crises seem to catch everyone by surprise and can shake the faith of even the calmest among us. With the global situation we're now experiencing—pandemic, market upheaval, job loss, and social distancing—it's no surprise that many of our clients are fearful. As Kingdom Advisors, we can become more than financial advisors as we minister peace and perspective to our clients. Ron Blue has experienced many economy-shaking situations and shares wisdom for our practices.

Global Calamity and Client Fear

Catastrophic situations provoke change. After the 9/11 attacks, North America saw a massive, although temporary, return to churches by citizens. The current isolation of social distancing and alarming news can foster thinking and behavior that is irrational and can affect the advisor-client relationship.

Three Areas of Focus for Advisors

1. Perspective

This is the beginning of our belief system, and belief ultimately determines behavior.
We can trace our perspective back to God's Word:

- God is still in control.
- God loves me.
- God is providing everything.

> What an opportunity to trust God!
>
> Dr. Bill Bright

Client Opportunities

Bring hope and a necessary perspective into your conversations with clients.
Develop deep relationships with them. There's nothing like having a buddy in the foxhole with you.
Go through this WITH your clients, not AT your clients.
Don't respond out of fear, but out of faith. What have you observed over the years from God's Word that can help us replace fear with faith?

> For every fear in the Bible, there is a "Fear not."
>
> Amy Carmichael

The emotion of fear is an opportunity to prompt me to think differently. I can be afraid of a lot of things, because so much of the world is out of my control. What do I do with that fear? How do I take that to the Lord and allow him to replace it with faith?

> And without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him.
>
> Hebrews 11:6 (NIV)

Fear can drive us to one of two things: irrational behavior or faith.

The way to combat fear is faith plus truth from Scripture.

Praise be to you, Lord,
the God of our father Israel,
from everlasting to everlasting.

Yours, Lord, is the greatness and the power
and the glory and the majesty and the splendor,
for everything in heaven and earth is yours.

Yours, Lord, is the kingdom;
you are exalted as head over all.

Wealth and honor come from you;
you are the ruler of all things.

In your hands are strength and power
to exalt and give strength to all.

Now, our God, we give you thanks,
and praise your glorious name.

1 Chronicles 29:10-13 (NIV)

2. The Advisor's Approach to Serving Clients

Simplifying the Complex

It starts with the heart:
What do I believe?
What are my habits?
How do I use my money?
What are my priorities?
Am I building margin in my life so I have hope for the future?

Preparing for Client Conversations

Get into God's Word. You can't take a client where you haven't been.
Client advice begins on my knees.
Two things I can bring to clients, in addition to perspective. Ask God for these:

1. Grace
2. Wisdom

3. Conducting the Client Conversation

Be ready to listen. It's time for question asking and empathy rather than advice.
Ask your client:

- What are you afraid of?
- What are you most concerned about right now?
  - Your children
  - Fear of total collapse
- What is the worst thing that could happen to you?

Alternatively, ask your client:

- What are others expressing to you in terms of their fears?
- How real do you think those fears are?

Don't avoid talking about fear. Every client, what they're thinking and feeling, is unique.

Next, share truth:

Truth about biblical wisdom related to finances.
Have they set aside money for the long term, the short term, and the medium term?
Guide them against making a short-term decision that contradicts their long-term strategy.
Investment strategy takes into account the cyclical fluctuations of the market.

Transcendent Truths

Economic uncertainty is certain.
The longer term the perspective, the better the decision today.
We don't know what the bad news will be in the future, but there will be bad news. It is an opportunity for me to experience my faith.

> I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.
>
> Philippians 4:12 (NIV)

Key Takeaways for Advisors

Your clients are unique individuals who have unique needs.
This is an opportunity to get really close to them.
Listen to them well.
Pray with them.
Make a list of clients and their needs and pray for them every day.

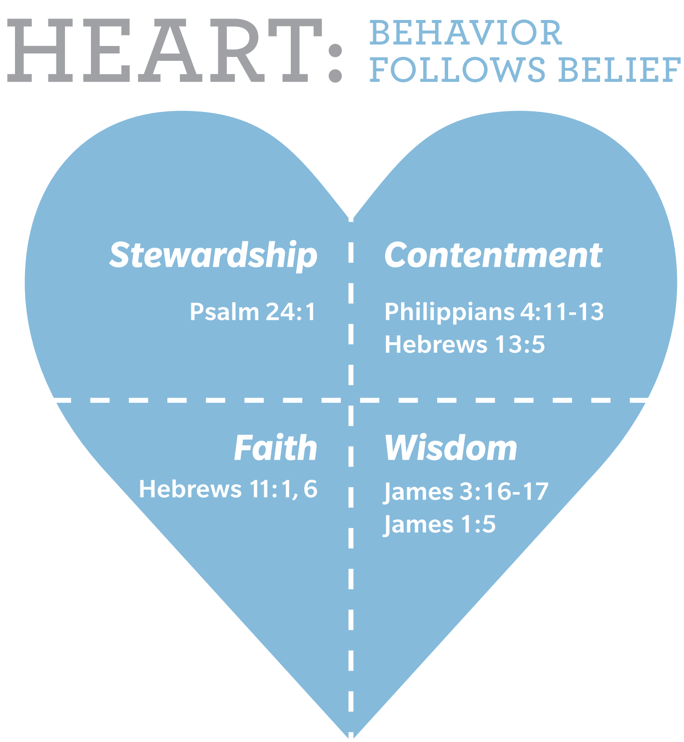
Scriptures to Share

Romans 8
Philippians
Psalm 145
Psalm 23
Numbers 13,14:1-12 (Joshua and Caleb)

Money is:

A tool
A test
A testimony
We are in a unique period when money is amplified as a test to the world.

4 Biblical Perspectives for Financial Decision Making



STEWARDSHIP: Do I believe that God owns it all?

CONTENTMENT: Do I believe that what I have right now is enough?

FAITH: Do I believe that I demonstrate my faith through my finances?

WISDOM: Do I believe that God's wisdom is true and available?

If you have clients who are content, wise in their decision making, and generous, that's a compelling testimony to the world. It shows what is different about you as a Kingdom Advisor. That can lead to sharing the gospel with those who need it.

Discussion Questions

1. What are practical ways we can be a "foxhole buddy" with our clients?
2. Ron gave several questions you can use with clients to get them to talk about their fears. Which question(s) appealed to you? Are there other questions you have found to be helpful during this season?
3. Ron said that we are not dealing with money right now. We are dealing with fear. What takeaway from today's teaching might you implement with your clients this week to help them deal with their fear?

Personal Reflection

1. Am I feeding myself spiritually through prayer and the Word of God each day before I begin meeting with clients? (If you don't have a regular habit of this, you can start by committing to read Psalm 145 each day for the next month.)
2. What am I afraid of? Who am I talking with about my fear?
3. Am I willing to commit to pray daily for my clients by name?

This Month's Focus

Client Engagement

Crises are never easy. Whether it's upheaval in the financial markets, healthcare pandemics, political events, terrorism, or war, crises shake all of us to the core. But for those of us who have built our foundation on the unshakable truth of the Bible and our omnipotent God, a crisis is an opportunity to speak peace and perspective into our clients' hearts.

Member Tools and Resources

1. The Four H's of Financial Wisdom
   This single page distills the essence of Ron Blue's financial wisdom, displaying four diagrams that help your clients apply biblical principles to their thinking and decision making.
2. Simplifying the Money Conversation Study Group Video
   In this 2018 video, Ron Blue guides us through the optimal use of "The Four H's of Financial Wisdom," a tool he has used in nearly every client meeting, speaking engagement, and counseling situation.

Monthly Focus Resources Available at: kingdomadvisors.com/members

Join us for our May 2020 Study Group

