

Let's go deeper into our discussions of "*participatory magic*" by relating *flattened financial democracy* and the workings of God's Kingdom! So, can you imagine no internet, no mobile phones? How about no cars, no air travel? Closer to home, how about no refrigeration, no air conditioning? Just go back a mere 150 years or so and life was so very much harder than today for billions of people around the world.

That's right, we're not just talking about only the top so-called wealthy "one-percenters" enjoying all the fruits of all that stunning progress. For sure, the famous adage about trickle-down economics benefitting most everyone really does hold true in a free-markets capitalist environment—the standard of living of the average person nowadays in a place like America was undreamt of *anywhere* a century ago. And that standard of living is still far removed in socialist countries this very day...though it's often dreamt of!

What, you say? An entire economy prospers via trickle-down economics? That's right! Nowadays, typical American workers drive to their local Walmart while talking on a mobile phone to their friends who're anywhere in the world and then load their grocery cart with cool gadgets, superb medicines, and dozens of food items that far surpass what the King of England could have a couple centuries ago...*at any price!*

Of course, the pattern for all the amazing innovations, inventions, and productivity enjoyed in free-markets nations was really launched in the Industrial Revolution about 250 years ago. But so much more has developed since then, all the way to the digital revolution so many are enjoying in the current era.

Along with all that came *this* stunning development: the widespread opportunity for real wealth and increase for most everybody participating in public stock markets. And for decades now, that means a humble person with a relatively few dollars can easily buy ownership in a thriving enterprise. And think about this: In doing so, they put people like Bill Gates and Steve Jobs and Jeff Bezos to work. Yes, stunningly, that's actually Bill and Steve and Jeff working like mad to increase the little guy's investment!

Here's what happened to help kick it all off in the United States. A couple dozen seasoned financial folks gathered in 1792 to start the New York Stock Exchange (NYSE) and signed what was called the Buttonwood Agreement, named after the buttonwood tree located on...yeah...Wall Street in New York City! That one tree was exactly where brokers originally started doing their transactions. The NYSE wasn't the first such formal financial exchange, of course—there were others in Europe and elsewhere.

And nowadays, there is another major exchange in America—the NASDAQ—which was started in the 1970s to accommodate more tech-oriented companies. Today, the NYSE and NASDAQ are valued at over \$39 *trillion* dollars, dwarfing the size of the other major exchanges in the top 20 worldwide, and those other exchanges are not small! 'Course, the market cap is high for the exchanges where largely free-market nations have fostered savvy founders and executives creating huge value for stockholders.

Of course, those wealthy "one-percenter" founders that socialists "love to hate" did build vast wealth. And the reasons those founders earned significant wealth is because, for decades, they took risks that most avoid, they worked very hard, *and* they developed extraordinary skills to provide massive daily and ongoing value to hundreds of millions of customers. And millions of employees who chose to join these founders' exciting workplaces were rewarded with strong compensation that included generous, wealth-building ownership in the form of stock options. That's financial flattening: *many prospered!*

But there's an even bigger picture of a *flattened financial democracy* at work. Look, a huge percentage of Americans are invested directly or indirectly into successful companies that work every day to increase their investors' wealth. How about a glimpse into that? The famous Gallup pollsters recently reported that 58% of American adults are personally invested in the stock market. For the last 25 years that percent has ranged from 55% to 62%. That means these folks own stock in Microsoft or Apple or Ford through a personal trading account...or through 401k plans and IRAs...or through mutual funds that own equity positions in many companies. Whatever these investors are invested in, they have a personal share of about \$39 trillion dollars of market cap...that's just in NYSE and NASDAQ companies!

Yes, Americans invest their personal funds in those ways. But millions of Americans are invested in the stock markets *also* through pension plans like the giant CalPERS pension plan for California's public employees. Hey, the funds that CalPERS manages recently topped \$450 billion dollars!

Here's the big picture that's so astonishing. To be sure, investing in communist or socialist countries is very risky. Recently, mainland China was so threatened by Jack Ma, the founder of Alibaba, that he and his public influence virtually disappeared. And how about Venezuela destroying their country's wealth through socialism and creating a 130,000% percent inflation rate in 2018 alone? And don't hold your breath when Bernie Sanders says that *his* brand of democratic socialism will be different—it won't be!

The exact opposite of that is what works: long-term wealth is built in a free-markets system...a system with a light touch of regulation, like the U.S. has generally had in the past. It's in just this way that fruitful *financial democracy* can thrive...where a prudent investor setting aside just a little every month can truly build wealth, yes, *real* wealth by any reasonable historical definition. How? Just by setting up an account with E\*TRADE or Schwab and putting a couple of Bezos-types to work! By the way, did I mention that untold scores of Venezuelans have crossed several borders to migrate to America. But few in America even remotely consider moving to Venezuela. 'Course, Bernie Sanders *stays in the U.S.*

Here's a delicious irony. Socialists like to imply entrepreneurial one-percenters are remote, far removed from the common person. But the reality is, every person with a few bucks can directly "hire" a Bezos-type. No fees involved. No introduction needed. Just do the homework and invest in the best. Then check on your Schwab account in a few years and see how well "hiring" that Bezos-type has worked out for you! Too risky, you say? Then invest in a mutual fund. Either way, vote financially for your family's well-being with some dollars each month. That is the authentic definition of equity: savings that someone earns and then multiplies! Equity is what you build in *unforced collaboration with others...it's not what you can take away from others!* The tried-and-true version of earning equity is a collaborative "miracle" of a flattened financial democracy—to grow your nest egg as your family's steward, you choose who you directly hire...with nobody between you and a Bezos-type CEO...just pick a company, get online, and invest. That's how meaningful wealth is created collaboratively...save and invest!

Now, you *do* know where your money is best invested, right? Yes, you invest in quite the same model of financial democracy—the Kingdom of God! Here's how: you find the folks who have proven to be fruitful in their prudent risk-taking and their savvy in going forth and making disciples of Christ. Yeah, God has revealed them to be effective in their partnership with Him in building on the foundation of Christ. You see, these folks are directed by the Spirit and are the humble equivalent of a Bezos or a Gates. But sadly, just like companies that never really get "there," a whole lot of endeavors labeled "Christian" yield little to no fruit at all. Is that cruel to say? Hardly—it's *reality!* We simply *must* be discerning fruit inspectors!

Hey, God works His results through those who are willing to serve Him in His top priorities—yeah, those priorities that multiply for His Kingdom. Let's be frank. Much hard-earned wealth is given in the name of generous Christianity to activities that ultimately bear no Kingdom fruit. Did we feed folks soup without ultimately bothering to proclaim Christ and the Cross to those folks? Sadly, that type of approach is routine in modern America...common...often the rule rather than the exception! So be wise in your giving. For every Bezos or Gates in the business world, there are countless business founders who yielded little, often nothing at all. The same is true for many a social endeavor peddled to well-meaning Christians. But God will only reward what's built on the foundation of Christ. (See 1 Corinthians 3.)

Step back for a moment in your mind...here's the key. The flattest, most effective organization in all history is the Kingdom. Christ is in you and the Holy Spirit directly teaches you all things (John 14:26). *Every wise seeker of the Kingdom* will be directed by God to choose just who and what to invest in. The increase will surely be stunning...yes, the increase for the Organization that started with Twelve and has multiplied to many hundreds of millions. That's *Kingdom-focused financial democracy for every believer!*

## *A&A: Application & Action*

1. Are you currently spending resources on meeting perceived important current needs or ambitions like your children's education and foregoing investing in stocks or the like for other expected future needs? Do your current principles and execution seem right? If you are "looking back" at this situation because you're in a later season of life, do your past principles and execution seem right (in retrospect)? Be ready to share for others' edification.
2. The Bible tells us to "seek first the Kingdom of God and his righteousness, and all these things will be added to you." (Matthew 6:33 ESV) What are the processes and results you have designed and experienced in your investing (with real money) in Kingdom priorities by the leading of the Holy Spirit? Explain specifics.
3. Explain how you handle the tension between (1) investing now for later earthly stewardship like taking care of aging parents or projected spousal needs or necessary retirement funds and (2) investing in Kingdom priorities here and now. Be specific.