

Praise for *I Found Jesus in the Stock Market*

I have had the privilege of working in the financial services world for over forty-five years. Many things come and go, some good some bad. Fifteen to twenty years ago I began to see the development of BRI, and have watched it mature over the last number of years. All new ideas take time to mature as many questions need to be answered as the new idea is taking root. Cassie went through her own evaluation and skepticism and asked most, if not all, of the relevant questions. This book is written by a well- trained and experienced professional as well as a very spiritually- mature woman who has an incredible ability to communicate. This book will answer almost any question that you would have about BRI investing. I highly, highly recommend this book to any serious thinker about using God's resources for God's purposes. It is my privilege to endorse this book.

*Ron Blue, Founding Director
Kingdom Advisors,
best-selling author of Master Your Money
www.KingdomAdvisors.com*

Cassandra has written a wonderful blend of very practical advice regarding best use of our stewardship of God's resources and His power of redemption and renewal. Her life is an inspiration and also a caution for those still caught in the world's trap of measuring our worth by our accomplishments and performance.

*Buck Jacobs, Founder
C12 Group
Author of A Strategic Plan for Ministry
www.c12group.com*

I Found Jesus in the Stock Market is one of the most informative and important books on investing that I have ever read. It is a must read for all those who are serious about serving God with all of their resources. Cassandra Laymon is a master at educating on the concepts of Biblically Responsible Investing

and presents the material in a manner that is concise and easy to understand. Her passion is contagious and the Biblical foundation that she has woven into the education is extremely powerful. Her personal testimony is so genuine and a true example of how God will bless those who follow His guidance. Both Cassandra and this book are true inspirations and gifts to the market leaders today. After reading this book, I am now one hundred percent committed to making sure that every investment I am involved in meets the criteria of Biblically Responsible Investing.

Mary Messuti
President and CEO,
Christian Business Women's Connection (CBWC)
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**I FOUND JESUS
IN THE
STOCK MARKET**
HOW BIBLICALLY RESPONSIBLE
INVESTING CAN CHANGE
YOUR HEART, TOO

By CASSANDRA LAYMON



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How Biblically Responsible Investing
Can Change Your Heart, Too
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Dedication

*For my husband Rick.
Thank you for serving as my guide
on this amazing journey.
I am blessed beyond measure.*

Table of Contents

Foreword	1
Introduction	3
Part I:	
Laying the Groundwork.....	6
1: The Quest.....	7
2: Does God Really Care How You Invest Your Money?.....	21
Part II:	
The Case for Biblically Responsible Investing.....	30
3: BRI Bootcamp	31
4: Learning The Stock Market Game™.....	39
5: Aligning Your Values and Your Investments.....	49
6: Why You THINK You Can't Implement BRI.....	62
7: Can I Really Make Money Investing This Way?	80
8: How Your Investments Can Make a Difference.....	87
Part III:	
Where Do We Go From Here?	92
9: The Rest of the Story	93
10: Investor Action Plan	97
Resources	108
Acknowledgements	112
About the Author	114

Foreword

When Cassie asked me to write the Foreword for her second book, I was both surprised and delighted. Surprised because I have never written a Foreword before and few people outside of our Kingdom Advisors circle really know who I am. Delighted because I am her husband, biggest fan and to some extent, a guide on this journey.

From the moment we first met in Chicago at a financial planning conference in 2010, I knew there was something very special about Cassie. We became fast friends, first professionally and over time on a more personal level. When we started dating long distance some eighteen months later, I distinctly remember her kiddingly recounting her assessment of our first meeting: “Too bad he is so churchy!” Interesting how God works.

We had only been dating a few short months and we both knew that God was calling us into marriage. As a fun bonding exercise in our budding relationship, Cassie suggested we write Thanksgiving letters to each other looking back as if we were eighty-five years old (She too is something of a Visioneer!) Among other things I wrote to her in my letter, I mentioned what an amazing woman of God she had grown to be over our many years together. Little did I know how the seeds of faith sown in her childhood would quickly blossom into the guiding force of her life. She has grown and followed after our Lord’s calling in

Cassandra Laymon

such marvelous ways I could not then imagine. From being full of hard questions and doubts to becoming a faithful Christ follower and one of the significant leaders of the Biblically Responsible Investing movements today, I could not be more proud of her!

As for the book, it is a very sensible exposition of the “whys” and “how to’s” of implementing Biblically Responsible Investing principles bookended by Cassie’s personal and quite vulnerable testimony—from where she was spiritually at the start of her investigation of BRI, to how the journey transformed her life as she encountered the truth of God’s living Word, to His instruction for us along the way. In like fashion, *I Found Jesus in the Stock Market* is a book about the kinetic power BRI has to change the culture and business practices of corporate America, but far more importantly (and this is the real message), how it can transform the hearts of individual investors and advisors just as it has with Cassie. Open yours and join us on the ride!

Rick Laymon
CEO, Beacon Wealth Consultants

Introduction

Does God really care how you invest your money?

If He were to take a look at your portfolio right now—the companies that you profit from, and the business practices of those companies—would He approve?

Could you be investing in companies that fund the abortion industry, or pornography, or promote addictions or anti-family values—without even knowing it?

These were the questions I faced when introduced to the concept of Biblically Responsible Investing (BRI). I had never heard of it, I didn't understand it, and honestly, I wasn't sure it would or could make a difference in my life.

I had been away from the church for over two decades, but my new boyfriend (and potential fiancée) was an all-in Christ follower, so I was faced with the challenge of learning as much as I could about God's Word and the ultimate stewardship question: "What would Jesus have me do with the possessions and

Cassandra Laymon

blessings I've been given?"

Whether you are mature in your faith or new to the truths of Biblical teaching, you may be shocked to learn that a significant portion of your investment portfolio is likely invested in businesses with practices that oppose your faith—even if your financial advisor is a Christian.

You probably make charitable donations to fund ministries that support your beliefs, and at the same time, you are profiting from practices that go against those same values.

As a community of Christians, we are faced with an opportunity to align our faith values with our investments through Biblically Responsible Investing. In the chapters ahead you will learn:

- Where investing fits into the bigger picture of stewardship
- How to define Biblically Responsible Investing
- The case I was able to build for BRI that convinced me this is the only way for Christians to invest
- What the Bible says about investing and profits
- Answers to the objections advisors and investors have about BRI
- How you, too, can learn what business practices you are invested in
- How the world would be different if we, as Christians, all invested this way
- An action plan for next steps

I Found Jesus in the Stock Market

Biblically Responsible Investing literally changed my life and brought me back to the church as a committed Believer. I hope my story inspires you.

Part I

Laying the Groundwork

Chapter 1

The Quest

Have you ever found yourself daydreaming about the life you were *supposed* to have? Looking forward to that day in the future when everything has been checked off your list and you can stop running so hard? Wanting more and more, but no matter how much you have, it will never be enough?

If I had to choose a theme for the first forty years of my life, it would either be “more is always better” or “good is never good enough.” From a very early age, I was constantly striving for approval and never finding contentment in my life. I had a number of achievements under my belt, but it was never enough and I wanted more, and more, and more.

In school I got straight A’s and made the honor roll. That wasn’t enough. I played the piano, played saxophone in concert band, jazz, and marching band, sang in the chorus, and was the accompanist for the pop chorus. That wasn’t enough. I was on the swim team,

Cassandra Laymon

played softball, and was on the men's golf team. I earned twelve varsity letters. That wasn't enough. When I was a senior, I won the countywide young women's pageant, and went on to compete at the state level. Never, ever, did it feel like enough. I could not slow down and enjoy the present moment, not even for one minute.

In college I dropped many of the extracurricular activities in exchange for more time for studies. I majored in physical therapy, which was a relatively intense program compared to the lighter majors of my roommates. I also became a resident assistant in my dorm, which really was a full-time job.

At that time, my constant striving and underlying anxiety took a different direction. I developed an eating disorder, which was really a way to try to exercise some control over my life. I got caught up in the college drinking scene, which was especially dangerous as my dad was an alcoholic. I glimpsed the future of my life on that same path. I started a pattern of dating the wrong men. I had a habit of picking men who were not serious about a relationship—or much of anything else. I was attracted to their entertaining personalities, but when it came to anything serious, like holding down a job, they were not interested. I always felt as if I had to be the responsible one in the relationship if anything productive was going to get done.

Little did I realize at the time, I was trying to fill a

I Found Jesus in the Stock Market

“God-sized” hole in my heart.

I was brought up in the church, a good Presbyterian girl. My mom was, and remains, a pillar in the church, one of those people you can count on for anything that is needed at any time. She made sure my brother and I were at church every Sunday, and I enjoyed participating in choir and youth group. But one Sunday in my senior year of high school, my Sunday School teacher made a comment that “If God wasn’t real, we would make him up,” meaning that we, as a culture would create a God to worship if he didn’t exist. He was a Believer, but that offhanded comment planted a seed of doubt, and by the time I reached college I had completely abandoned my faith.

As soon as I graduated and started working as a physical therapist, I was back at the game of over-commitment, constantly running, but toward an unknown target. I had this vision of what my life would be like—someday. I got married soon out of college to fulfill the first check on my to-do list, “Married.” I thought being married would fill me up. That ended in disaster only one year later. Two years after my divorce, I married once again, to a very nice man. We did not share the same values or aspirations, and again, I found myself in an unfulfilling relationship. I believed that two marriages were enough for anyone, so I made a conscious decision to stick it out and make my marriage

Cassandra Laymon

work. I decided to put my focus on my career. I had a vision that I would be doing great things someday; I just didn't know what those "great things" were. In the meantime, I was willing to do whatever it took to get ahead. Besides putting in extra time on nights and weekends for work, I pursued a master's degree in adult education. School was a perfect distraction from my marriage, and it gave me many opportunities at work to do presentations and teach, which I loved. Being in graduate school flamed my passion for learning, which has continued to this day.

Once I had my master's degree, I was promoted to run the Organizational Development department for the hospital system where I was working, where we employed 5,000 employees in six locations. My boss was even more of an overachiever than I was, and made my urgency-filled, overcommitted life look as if I was standing still. The demands on my time were tremendous, and, quite frankly, unrealistic. I saw very little of my husband or young son. There was one week when I was home for ten total hours for the entire week. I came home, slept for an hour, showered, and went back to work. It's difficult to recover from that level of exhaustion, but that was the pace that I was trying to keep.

As you can imagine, my schedule was not conducive to a healthy marriage. But I kept pushing on, sure that "someday" I would have that dream life: enough

I Found Jesus in the Stock Market

money, enough time, enough love, so I would be able to relax and enjoy myself. I became increasingly disappointed in my marriage, convinced that if my husband had as much drive as I did, I wouldn't have to work so hard.

At this point, my boss encouraged me to go and get my MBA. I am a disciple of the “short-term pain, long-term gain” school of thought, so I decided that while I was working full time, I would also attend grad school full time, taking fifteen credits each semester. That would allow me to finish in twenty-four months.

You can imagine the level of craziness that goes into that kind of schedule. I obviously missed much of my son's kindergarten and first grade years, including his kindergarten graduation. It will come as no surprise that this season of fully committing myself to work and school also marked the end of my second marriage.

Once I had finished my MBA, I did not take time to mourn the loss of my marriage. I realized that there was an even BIGGER and BETTER world out there for me. Without a second thought (because, really, I was only thinking about me) I quit my secure and well-paying job, moved in with a new boyfriend, and started my career as a financial advisor with a major Wall Street firm.

I quickly realized that, along with many of the new recruits who started with me, I had not been taught the skills needed to best serve my clients. It was all about

Cassandra Laymon

getting the sale. I was taught that it really didn't matter what was *best* for the client, as long as I actually did not cause harm. I was never comfortable with that approach, and took my job of managing other people's money very seriously. I felt an immense responsibility to do the right thing, and spent endless hours reading, studying, and taking continuing education courses on my own so that I could help these people who had put their trust in me.

The managers who hired me were honest about the pressure of the job. When I was hired, they told me that only five percent of new advisors actually "make it" in the business. Therefore, they predicted of the thousand advisors they had hired that year, only fifty would succeed in the business. They overestimated.

However, I assured them that *I* would be one of the fifty who made it, because I was the queen of hard work.

This new career placed an unprecedented level of stress on me. I needed to provide for my son, and I now had the added pressure of hitting sales targets that could not be missed. This also opened up new opportunities for "schmoozing" with clients, which meant lots of drinking and late nights, which only served to fuel my sense of emptiness.

I was trying in every way I knew to fill the void in my life. God never occurred to me as the answer. While I had felt very comfortable in my small town church growing up, for me church was more about community

I Found Jesus in the Stock Market

than it was about Christ. What I most enjoyed was socializing with my friends and their families each Sunday. As I grew older I started to see Christians as rigid and judgmental, often condemning others when their own house was not in order. In fairness, my exposure to Christians was limited, and I didn't take the time to find a loving and accepting church once I left home.

A few short months after I started my new job as a financial advisor, one of the hospitals from the health system where I had previously worked was scheduled to close. The news came out in April. It was a heart-wrenching time for the employees and the community. Not knowing exactly how to roll out a financial education program of that magnitude, the Human Resources department contacted me and asked me to assist them in guiding a significant number of employees with making decisions about their pension and retirement money. This was an amazing opportunity for me and an unbelievable blessing to help me to launch my new career.

In an effort to help as many people as possible, I moved back into my old office at the hospital and met with employees at their convenience. For the third shift workers, that sometimes meant meeting at three o'clock in the morning. They were, of course, very grateful to have help since there are not many crazy advisors willing to meet in the middle of the night! I was

Cassandra Laymon

exhausted, but determined to help them, as well as to meet my sales target that was coming up at the end of July. According to my perfect plan and calculations, if the hospital closed on schedule in June, the employees' retirement money would rollover to me in July. That's how it was supposed to happen. If only I was in charge.

Due to a number of delays, the hospital did not close in June. Or July. During my July evaluation, not only was I not a top producer in my class, I was in the lowest level of production. I'm lucky I didn't get fired. Finally, on August 16th, the hospital closed. This meant the retirement funds would reach me in October.

You may recall the stock market crash of 2008 happened in September. The retirement funds that were moving to me had all been in sitting in cash, so they were not exposed to the same devastating losses that most of the country experienced. In October, the market reached the lowest point since the tech bubble burst nearly a decade before.

I was extraordinarily grateful that my clients had been spared any kind of loss in this meltdown. That month I met with clients, processed paperwork, and closed a lot of business. Around November, when the bulk of the work was done, I was finally able to step back and look at what had happened in an objective way.

It was, in my mind, a miracle. If everything had gone according to *my* plan, all of my clients, who were now