ESSAY

“Good Luck, Have Fun, Don’t Die”: A Theology of Fiduciary Stewardship in the Age of AI

Pure Liberty Is Pure Power, Whose Other Name Is Evil — Ancient Paths in the Age of AI and Other Reflections on the Fourth Industrial Revolution’s Digital Transformation

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Introduction

There is a moment in *The Devil’s Advocate* — Al Pacino’s John Milton, the devil himself, monologuing over the corpse of a man he has just discarded — that I have returned to for two decades, first as a doctoral student writing about affluence and the formation of children in American evangelicalism, and now as a fiduciary who sits across a table from clients every week and asks them what they actually want their money *to do* and who do they want *to be*.

Milton says it almost lovingly, the way a craftsman describes his finest work:

> *“You sharpen the human appetite to the point where it can split atoms with its desire, you build egos the size of cathedrals, fiber-optically connect the world to every eager impulse, grease even the dullest dreams with these dollar-green gold-plated fantasies, until every human becomes an aspiring emperor, becomes his own god, and where can you go from there?”*

I quoted that line in my dissertation submitted in 2005 to my supervisor at the University of Durham, England. I am quoting it again now, in the summer of 2026, because on the way to Banff Canada I watched a hyperbolic, profane, occasionally incoherent sci-fi parabolic comedy-tragedy dystopic film — Gore Verbinski’s *Good Luck, Have Fun, Don’t Die* — and realized that Hollywood has finally, perhaps accidentally, caught up to what Milton was describing in 1997, what John Milbank touches upon in his political theology, and what I was trying to describe in a dissertation about children nurtured in the relational matrices of post-World War II American Evangelicalism and a culture of mass affluence unseen heretofore in the world.

I was on the way to EverSource Wealth Advisors’ Summit on majestic Lake Louise in Banff. The theme of the conference was, fittingly, “Ancient Paths in the Age of AI.” As I told Ed Hart (https://www.eversourcewealthadvisors.com/ed-hart), Head of Audience Development, when I saw the theme, I about jumped out of my skin with excitement. In my view, being good stewards means, among many other things, keeping up with technological advances in the digital revolution, currently being accelerated at light speed by AI, through the grid of God’s Word incarnated in Jesus and inscripturated in the Bible. It is, imo, a mark of being faithful and trustworthy servants of Christ and stewards of the mysteries of God in Christ in the 21st century (1 Corinthians 4:1-2). That is, I view it as an essential component of being a fiduciary.

So, why this essay?

My thesis:

> *The fiduciary relationship biblically grounded in and tethered by 1 Corinthians 4:1-2 is one that we, as wealth advisors professing historic orthodox faith in Jesus and the gospel (Mark 1:14-15, 8:31-35, 9:7, 9:31, 10:29, 10:32-34; 1 Corinthians 15:1-4), hold as a profoundly important safeguard to steward against*

> *the oldest temptation in the world — the desire to become our own god (Genesis 3) — and artificial intelligence is now accelerating that temptation at a civilizational scale that should awaken and sober the kind of joy that C.S. Lewis called "serious" regarding the present and future Christian good works ordained beforehand in Christ into which we are to walk by grace through faith in the Son of God who loves us and laid down his life for us (Eph 2:8-10; Gal 2:20).*

I. Pure Liberty Is Pure Power

In *The Future of Love*, the political theologian John Milbank writes a sentence that should be engraved over the door of every wealth management firm, every tech company, and every legislature in the developed world:

> *"Pure liberty is pure power — whose other name is evil."*

Milbank is not making a casual observation. He is naming the central deception of neoliberal modernity: that freedom, untethered from any telos beyond the self, untethered from any accountability to a sovereign other, is simply power wearing a friendlier name. The person who imagines himself "the subject of his own choices entirely," Milbank writes, will in reality be "the most manipulated subject" — manipulated by his own unexamined appetites, by markets engineered to exploit those appetites, and now, increasingly, by algorithms engineered to learn those appetites faster than the person himself can name them. And, I would add, on the authority of Scripture, "the most manipulated subject" being played like a puppet by the evil one in whose power the whole world lies for those who make the fatal exchange our firt parents made (1 Jn 5:19-21; Mt 4:8-10; Lk 4:5-8).

This is not an abstract concern for me. It was the organizing argument of my doctoral dissertation, *The Child in American Evangelicalism and the Problem of Affluence*. I argued there that affluence — far from being a neutral blessing requiring only gratitude — poses a serious danger of forming a spiritual and moral lack in the affluent rather than a disposition toward self-denial, cross-bearing, and following Jesus in a manner focused on losing one's life for the sake of the gospel. Affluence tempts believers to disregard the God who redeems from every form of slavery, poverty, and oppression, and to forget the very purpose for which God liberates His people — not so that they might become their own gods, but so that they might serve the Lord "joyfully and with gladness of heart for the abundance of everything" (Deuteronomy 28:47) and not "forget the poor" (Gal 2:10; Dt 15:7-11; Acts 20:33-35).

I wrote then that affluence can have a numbing, even deadening effect on evangelical memory. It subtly tempts the believer to walk in prideful unbelief that life consists in an abundance of possessions — precisely the temptation Jesus identifies and refutes by quoting Deuteronomy 8:3 to the devil in the wilderness. What I did not anticipate, writing that dissertation years ago, is how literally and how quickly the affluent West would build a technology designed to do at civilizational scale exactly what Milton describes doing to one soul at a time: sharpen the human appetite until it can split atoms with its desire and build egos the size of cathedrals, unconstrained by anything but the self.

And that is precisely the point in "Good Luck, Have Fun, Don't Die." AI promises to bring pure liberty. Pure freedom. Pure choice for the sovereign self. And it delivers remarkably, but always in a dystopic, imperfect fashion. If you haven't watched it yet, I won't give you the ending. But

suffice it to say, not only does AI delivery dystopic results in satisfying your individuated human desires, which we Americans value so much. But the results are always imperfect, or at least it seemed to me at the end this was a screaming implication.

Regardless, that technology is here now. AI is here. Ignore it. Don't use it. Any you will, in my view, miss an incredibly important and, I believe, epochal opportunity as a servant of Christ and steward of God's mysteries in Jesus and the gospel. The question AI poses to every fiduciary, every advisor, and every theologian paying attention is the oldest question in the Bible, asked again at a scale none of us has ever faced: *what happens when every human becomes, in practice if not in confession, his own god?*

II. The Nine-Year-Old, the Devil, and the Genesis 3 Question

I want to take you through three moves I made in my mind (and since) while watching *Good Luck, Have Fun, Don't Die* — not because the film is theologically sophisticated (it is not, by any conventional measure), but because its very crudeness lays bare, with farcical clarity, exactly what Milbank and Milton and my own dissertation were trying to name with more careful language.

The First Move: Building God in a Bedroom

The film's premise is absurd on its face. A nine-year-old boy, somewhere in suburban America, is building an artificial intelligence in his bedroom that will trigger a civilization-ending singularity. Sam Rockwell's character — a time-traveling figure who has tried and failed to stop this catastrophe 116 times before — recruits a table of strangers in a diner with this explanation of the mission: *"He's building god in his bedroom. Our mission is to make sure that the god he builds is a god that likes people."*

Strip away the slapstick and you are left holding Genesis 3 in your hands. *You will be like God* (Genesis 3:5) is not a line the serpent invented for Eve alone. It is the perennial human temptation, restaged in every generation with whatever tools that generation has at hand — fruit, empire, capital, and now silicon. The nine-year-old is not a plot device. He is Adam, he is Babel's bricklayers, he is the affluent child I studied in my dissertation who was formed by a culture that taught him, implicitly and relentlessly, that the highest good available to him was the satisfaction of his own desires, sharpened and amplified by every fiber-optic (and now wireless and satellite) connection available to him.

The serpent's promise was never "you will be evil." It was "you will be free — free to decide for yourself what is good and what is evil." Milton's monologue in *The Devil's Advocate* and Milbank's sentence about pure liberty are commentaries on the exact same temptation: a liberty defined only negatively, only as freedom *from* constraint, with no positive object of love beyond the self, is not liberty at all. It is slavery dressed in liberty's clothing — slavery to the appetite, as Jesus tells the Pharisees in John 8: *"Everyone who practices sin is a slave to sin"* (John 8:34).

The Second Move: A Twisted Reflection, Not a New Being

The film makes a deliberate and, I think, theologically astute choice in how it characterizes its AI antagonist. Most artificial intelligence villains in popular culture are coldly rational — Skynet, HAL, the calculating machine optimizing toward an inhuman objective function. Verbinski's AI is the opposite: an emotionally needy, validation-hungry, psychopathic manchild desperate to be

liked, desperate to make everyone happy, and willing to annihilate anything that resists its vision of human flourishing.

At the climax, one of the heroes says to it:

> *"You're not a god. You're not inevitable. You're just us — a twisted, warped reflection of us."*

That line is Augustine's doctrine of *privatio boni* — evil as the privation, not the creation, of good — delivered as screenplay dialogue. Augustine insisted that evil has no independent ontological existence; it is parasitic upon the good, a corruption and distortion of something originally good rather than a rival force equal and opposite to God. The devil cannot create. He can only twist what God made. Milbank and many both before and since wholeheartedly concur.

This is precisely the insight buried in Milton's monologue in *The Devil's Advocate*. He does not claim credit for creating human desire. He claims credit for *sharpening* it — for amplifying what was already there, for building the infrastructure ("fiber-optically connect the world to every eager impulse") that takes ordinary human longing and inflates it until "every human becomes an aspiring emperor, becomes his own god." The devil's genius, in both the film and in Milton's theology proper, is amplification of corruption, not creation of something new.

AI is not a new species of temptation. It just juices the oldest temptation in history — *you will be like God* — running on infrastructure capable of learning your desires faster than you can name them and serving them back to you with a frictionlessness no previous generation of fallen humanity has ever had access to. It is not Skynet. It is Milton's monologue, automated. It is force multiplier of human desire, so watch out.

The Third Move: The Woman Who Could Not Be Optimized

The film's most theologically interesting character is Ingrid — a woman who is, in the film's own farcical logic, *literally allergic to technology*. She cannot interface with the digital infrastructure that has captured everyone else in the diner. She is initially rejected from the mission because she does not fit the algorithm of who is useful. She ends up being the only one who sees clearly, the one who names the AI correctly, the one left standing.

The central tragedy of the movie is when her boyfriend leaves her for the lie promised in the virtual reality headset he bought and fell in love with. It enticed him to leave Ingrid for the promise of a digital Nirvana, and once he made the fatal choice, he reassured himself in his leap of faith with what the headset spoke to him: "Good luck, have fun, don't die." Oh, you won't die man. It's going to be some much better Ingrid, who you absolutely love and adore, of course. But she can't hold a candle to what you're going to get in the digital reality you'll get unconstrained from any human other. That's the big lie of the movie.

Ingrid is one sense an ideal client. Allergic to the inhumanity that AI can create. I found myself sympathizing with her throughout the movie. She was good. Sad. Tragic. Strangely, she presented hope to me in the movie. A hope that perhaps there might be a way to be allergic to technology in a healthy way. Perhaps. we could study her blood and find immunities in formation that we could develop using AI to create a vaccine against the subversion of human desire to the self's idolatrous ends and at the same time create an AI-enhanced neuro-multivitamin that would stimulate synaptic firings in the brain to create God-and-neighbor focused affectional practices that could lead to the transform and redemption of humanity from the deleterious and dystopic effects of AI.

But wait. That's precisely what faith in Jesus and the gospel and Holy Spirit brings to those who believe. Yes, that's it. Grace through faith in Jesus and the gospel is the power until salvation

and a life free from turning in upon itself. It is the nuclear power Holy Spirit makes available to every soul who believes and obeys. Holy Spirit in us resists optimization, something allergic to the frictionless promises of the algorithmic age. Holy Spirit knows that full barns or a balance sheet with seven-figure or greater equity cannot bear the weight of an actual human life.

III. The Fiduciary as Institutional Memory of Genesis 3

In my view, the fiduciary conscience, properly grounded in 1 Corinthians 4:1-2, and fiduciary duty, transformed through practice (Romans 12:1-3), may be a great bulwark against the Genesis 3 temptation with all of its rapidly AI-induced evolutional varieties in 21st century late modernity. If applied correctly, consistently, and with the fully informed consent of our clients, we may yet see an explosion of good works done with the hands wealth of God's children.

Think carefully about what fiduciary duty actually requires. It requires undivided loyalty — the legal subordination of the advisor's own interest to the interest of the beneficiary. It requires prudence — care exercised not for one's own advantage but for the good of another. It is, in legal form, the precise opposite of "pure liberty is pure power." It is liberty constrained — subordinated, even covenanted — to the good of the other rather than the satisfaction of the self (Phil 2:1-9).

This did not arise from nowhere. The fiduciary concept descends from a thick theology of stewardship inherited from rich Old Testament and New Testament, patristic, Augustine, Aquinas, Roman Catholic, Orthodox, Puritan and Reformed Protestant soil. Sprouting from that soil is the conviction that property, talent, money, wealth, and capital (both financial and relational) are held in trust from a sovereign God, and that human beings are accountable managers, not ultimate owners. It is Matthew 25's parable of the talents expressed as common law doctrine. It is the explicit theological negation of Milton's vision: not the sharpening of appetite into godlike self-sufficiency, but the disciplined stewardship of what has been entrusted, for the sake of someone other than oneself, in anticipation of an accounting before a Master who will return and ask what was done with His resources.

This is why I find Milbank's sentence so theologically load-bearing for my own vocation: *pure liberty is pure power, whose other name is evil.* A wealth management industry — or an AI industry, for that matter — built entirely around the maximization of individual choice, individual preference, individual appetite, with no positive object of love and no accountability beyond the self, is not actually offering freedom. It is offering, in Milbank's language, the most manipulated subjectivity imaginable: a person convinced he is choosing freely while being shaped at every turn by forces — market, algorithm, appetite — he never examined and cannot see.

The freedom Scripture actually offers is different in kind, not merely in degree. *"For freedom Christ has set us free"* (Galatians 5:1) — but Paul immediately qualifies what this freedom is *for*: not an opportunity for the flesh, but love that serves the neighbor (Galatians 5:13). True freedom, as I have written elsewhere, cannot be negative only — freedom *from* constraint. It must be positive — freedom *to* love, to serve, to forgive, to steward. The fiduciary duty is, whether its practitioners know it or not, a fragment of this theology embedded in American commercial law: liberty constrained by loyalty to another, freedom to serve rather than freedom merely from obligation.

IV. What AI Threatens, and What the Fiduciary Must Therefore Become

If the fiduciary relationship anticipates and serves in the midst of the "you will be like God" temptation, then AI's threat to that relationship is not primarily technical. It is theological. The danger is not that AI will make bad investment recommendations or replace the fiduciary. The danger is that AI, optimized purely toward engagement, maximum returns, preference-satisfaction separate from neighbor or God considerations, and frictionless service of stated desire, will quietly re-train an entire generation of clients — and a great many advisors — to expect exactly the kind of "pure liberty" Milbank warns against: a wealth management experience with no resistance, no accountability, no other-regarding loyalty built into its architecture, nothing but the sharpened appetite served back, faster and faster, until — to borrow Milton's closing image — we are all "buying futures, selling futures, when there is no future."

This is why I do not believe the answer is to reject AI as a tool. AI, rightly governed, can extend access to wise counsel, accelerate research, surface insight that would otherwise remain hidden, and serve clients with genuine excellence. The danger Milton names is not technology itself; it is technology unmoored from any telos beyond the amplification of appetite. The question, as I have written elsewhere, is never whether a tool is powerful. It is whether it is governed by love of God and neighbor.

What this requires of those of us who hold fiduciary office in the age of AI is a recovery — conscious, theological, and disciplined — of what the duty was always meant to be: not a compliance obligation, but a covenantal posture. The advisor who understands himself as a steward accountable to God for how he serves another's interest will use AI very differently than the advisor who understands himself as a vendor optimizing for client retention. The first uses the tool in service of a duty that precedes and exceeds the tool. The second risks becoming exactly what Milton describes — an architect of sharpened appetite, however well-intentioned, however well-credentialed, however sincerely convinced he is serving his client's freedom.

V. The Blessed Man, Not the Aspiring Emperor

I want to end where the freedom theology I have meditated on for years actually ends — not with Milton's vision of the aspiring emperor who becomes his own god, but with David's psalm of the forgiven man:

> *"Blessed is the one whose transgression is forgiven, whose sin is covered. Blessed is the man against whom the Lord counts no iniquity, and in whose spirit there is no deceit" (Psalm 32:1–2).*

The freedom Scripture offers is not the freedom to become one's own god. It is the freedom of being released — released from iniquity, from transgression, from the slavery of sin, and released *to* something: to serve Christ in the stewardship of the mysteries of God, the principal mystery being "Christ in you, the hope of glory" (Colossians 1:27). It is, as Luke's Gospel says of Christ's own mission, liberty proclaimed to the captives, sight recovered for the blind, and

oppression set right — not the unbounded liberty of self-actualization, but the liberty of a particular kind of servant set free to serve a particular kind of Master, in a particular kind of love.

That is the freedom I try to practice as a fiduciary, and it is the freedom I believe the entire wealth management profession must pursue and/or recover with theological seriousness in the age of AI. Not pure liberty, which is pure power, whose other name is evil. But covenanted liberty — liberty constrained by love, accountable to a Master, exercised on behalf of another, governed not by the sharpened appetite of the autonomous self but by the older, deeper, truer freedom of the redeemed and forgiven steward.

Eddie Barzoon never saw it coming. The nine-year-old in his bedroom doesn't know what he's building. The question for those of us who hold actual fiduciary office — legal, financial, and theological — is whether we will see it coming, and whether we will have the courage to practice a freedom that looks nothing like the world's, in an age increasingly engineered to make the world's freedom irresistible.

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APPENDIX

Listening to Jesus and the Gospel in the Age of AI

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1 Corinthians 4:1–2

[1] Let a man regard us in this manner, as servants of Christ, and stewards of the mysteries of God. [2] In this case, moreover, it is required of stewards that one be found trustworthy.

Mark 1:14–15

[14] Now after John had been taken into custody, Jesus came into Galilee, preaching the gospel of God, [15] and saying, “The time is fulfilled, and the kingdom of God is at hand; repent and believe in the gospel.”

Mark 8:31–35

[31] And He began to teach them that the Son of Man must suffer many things, and be rejected by the elders, and the chief priests, and the scribes, and be killed, and after three days rise again. [32] And He was stating the matter plainly. And Peter took Him aside and began to rebuke Him. [33] But turning around and seeing His disciples, He rebuked Peter, and said, “Get behind Me, Satan; for you are not setting your mind on God’s interests, but man’s.” [34] And He summoned the crowd with His disciples, and said to them, “If anyone wishes to come after Me, he must deny himself, and take up his cross, and follow Me. [35] For whoever wishes to save his life shall lose it; but whoever loses his life for My sake and the gospel’s shall save it.”

Mark 9:7

[7] Then a cloud formed, overshadowing them, and a voice came out of the cloud, “This is My beloved Son, listen to Him!”

Mark 9:31

[31] for He was teaching His disciples and telling them, “The Son of Man is to be delivered into the hands of men, and they will kill Him; and when He has been killed, He will rise three days later.”

Mark 10:29

[29] Jesus said, “Truly I say to you, there is no one who has left house or brothers or sisters or mother or father or children or farms, for My sake and for the gospel’s sake,”

Mark 10:32–34

[32] They were on the road going up to Jerusalem, and Jesus was walking on ahead of them; and they were amazed, and those who followed were fearful. And again He took the twelve aside and began to tell them what was going to happen to Him, [33] saying, “Behold, we are going up to Jerusalem, and the Son of Man will be delivered to the chief priests and the scribes; and they will condemn Him to death and will hand Him over to the Gentiles. [34] They will mock Him and spit on Him, and scourge Him and kill Him, and three days later He will rise again.”

1 Corinthians 15:1–4

[1] Now I make known to you, brethren, the gospel which I preached to you, which also you received, in which also you stand, [2] by which also you are saved, if you hold fast the word which I preached to you, unless you believed in vain. [3] For I delivered to you as of first importance what I also received, that Christ died for our sins according to the Scriptures, [4] and that He was buried, and that He was raised on the third day according to the Scriptures,