

LIFE STEWARDSHIP NEWSLETTER



STEWARDSHIP MINISTRIES

Does God Care How We Invest?

As we probe the extent to which God's ownership and our stewardship impacts how we live, we cannot ignore one of the most common areas of American life - how we invest.

We really cannot effectively explore this specific area of life stewardship without first being reminded of the two foundational truths of life stewardship – that being, (1.) God owns everything and (2.) it is our job to carefully and wisely manage everything He entrusts to us according to His wishes. So in this case, we are to invest God's money in ways that would please and honor Him.

Peter Bulkeley reminds us of this truth when he says, "If God be over us we must yield to Him universal obedience in all things. He must not be over us in one thing, and under us in another, but He must be over us in everything." So, even how we choose to make money with His money is an important area of life stewardship.

In this area of investing, there seems to be a "stewardship dilemma" that presents itself. The dilemma is between (1.) our responsibility to make as much as we can with what God has entrusted to us and (2.) the moral nature of the investments we choose to make the profit in. The parable of the talents in Matthew 25:14ff legitimizes our desire to make as much as we can for the Owner so we will someday hear, "Well done, good and faithful slave." Yet, an equally compelling responsibility is to be careful to invest God's resources in ways that would acknowledge His nature or honor His will.

Let me give you a blatantly obvious, hypothetical example to demonstrate this stewardship dilemma. You are given an investment

choice: either invest in a company that makes children's clothing that will generate for you a 5% profit or invest in a company that provides adult "escort services" and generates for you a 10% profit. With these two choices how would you choose to invest God's money?

Of course, making a 10% return would be much preferable to making only a 5% return and doing so would demonstrate what shrewd stewards we are with God's money. But, on the other hand, if how we make the money would offend the Owner or disregarded what we know is His will or His nature regardless of the return on the investment, would we be acting as good managers if we made such an investment? In other words, does the end (profit) justify the means (how we make the profit)? The answer in my judgment is quite clearly, "No. The end does *not* justify the means."

If you don't agree with my conclusion, let me share with you a verse that I recently stumbled across that literally stopped me in my tracks. In Deuteronomy 23:18 God removes any possibility of

this “how we invest” question being a “gray” area. He makes it unequivocally black and white. He tells Israel, “*You must not bring the earnings of a female prostitute or of a male prostitute into the house of the Lord your God to pay any vow, because the Lord your God detests them both*” God detests both the action and the money that is made from that action to such an extent that He finds them *both* detestable. Let me ask you again, do you think God cares *how* we invest His money?

So, should we be concerned about what companies we are investing in and how they make their money – money that will eventually show up on God’s balance sheet that we manage?

I know what many of you are thinking. I would never invest in something so clearly sinful as an adult escort service. Are you sure? Are you sure that none of God’s money that you have invested is promoting or profiting from sinful and immoral activities – activities that God would “*detest?*”

Let me ask, do you believe what Jesus said in Matthew 5:27-28, “*You have heard that it was said, ‘You shall not commit adultery’ but I say to you that everyone who looks at a woman with lust for her has already committed adultery with her in his heart.*” That means that anything that causes a person to lust causes him to commit adultery. And that means that any form of pornography is promoting adultery. Are you investing God’s money to promote sexual immorality? Are your mutual funds or hedge funds invested in MGM Resorts who offers explicitly sexual live performances or Wyndham Hotels that provide in-room pornography or CBS that produces adult software or video games. Walmart, Apple, Comcast, and a long list of additional S&P 500 companies directly profit from the \$13 billion pornography industry. Are you making a profit for God from this industry?

And what about companies that profit from providing abortion products and services like Merck, Johnson and Johnson, Kroger, Safeway, Target and Pfitzer? All of these stocks are owned by all the major mutual funds and hedge funds like Fidelity, Vanguard, Janus, T. Rowe Price and the

rest. Are you making a profit for God from companies who are helping kill unborn children?

Are you invested in companies that actively encourage and promote homosexuality which God says in Leviticus 18:22, “*is an abomination*” like Home Depot, American Express, Microsoft, Starbucks and Motorola.

Might it be that we are actually invested in things that are both hostile to and fighting against the very Kingdom to whom we belong? Are we (intentionally or unintentionally) making profit a higher priority than purity? Remember what Jesus said in Matthew 6:33, “*But seek first his kingdom and his righteousness, and all these things will be given to you as well.*” Righteousness is our first priority and then God will take care of getting you everything else (including an acceptable profit on His money that you manage).

Let me help you make this decision on strategically stewarding/managing your investments for the Lord even more of a no brainer. What if I told you that you can earn a comparable investment return even while avoiding these “sin” stocks? What if I told you that there were actually Christian money managers around the country who help their clients filter out the companies that are working against God and His righteousness – helping them develop investment portfolios that are biblically and spiritually responsible and most importantly, pleasing to the Owner? Why wouldn’t every steward who has *any* money to invest, not choose to invest with the wishes of the Owner as his or her first priority?

Remember the day is coming in which the Owner will return and call for an accounting of how we have managed what He has entrusted to us. Paul reminds us of this when he says, “*In this case, moreover, it is required of stewards that one be found trustworthy*” (I Corinthians 4:2). Paul adds, “*So then each one of us will give an account of himself to God*” (Romans 14:12). Raymond Albrektson summarizes these verses this way, “God has given us assets for which we will ultimately face an accounting. We should invest those assets wisely, yet the owner of those assets remains God, not us.”

Is how you invest an area of life stewardship that you have simply never even considered before? I pray that if this is the case, this will be your wakeup call. If you have a current money manager, ask if he or she has investment filters to screen out companies that are involved in practices that oppose our King and His Kingdom. If they do, ask them to use them for your investments. If they do not, let me know and I will put you in touch with money managers who do.

One of the questions I routinely ask myself and often challenge others to ask on a daily basis is, "Lord, what do you want me to do with all that you have entrusted to me?" In this case, we would ask the question this way, "Lord, how do you want me to invest what you have entrusted to me?"

I bet this thought has already crossed your mind, "Boy, investing this way is going to take a lot more work!" But, let me ask you, what aspect of living the obedient life of a good and faithful steward isn't a lot more work?

In this investment area of life stewardship we want to make sure we are not doing anything that might

resource the enemy to fight against us, nor do we want to profit from their opposition. As Jesus tells us in Matthew 10:16, we need to be *"as shrewd as serpents and as innocent as doves."* How shrewd and innocent are you in regards to how you are investing God's money?

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