



TRANSFORMATIONAL STEWARDSHIP

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DOES GOD CARE HOW WE INVEST?

As we probe the extent to which God's ownership and our stewardship impact how we live, we cannot ignore one of the most common areas of American life—how we invest. We cannot effectively explore this specific area of life stewardship without first being reminded of the two foundational truths of life stewardship: first, God owns everything; and second, it is our job to carefully and wisely manage everything He entrusts to us according to His wishes. 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." Even how we choose to make money with His money is an important area of life stewardship. In this area of investing, we may find ourselves confronted with a stewardship paradox. The paradox is this: we are responsible to make as much as we can with what God has entrusted to us, yet we must not profit by ignoring the moral nature of the investments we choose to make.

The parable of the talents in Matthew 25 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 and honor His will. Suppose 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. However, if *how* we make the money would offend the Owner, or be contrary to His will or His nature, 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 clear: no, the end does not justify the means.

If you disagree with my conclusion, let me share with you a verse that I recently stumbled across that stopped me in my tracks. In Deuteronomy 23:18 (NIV), God removes any possibility of this investment 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 despises both the action and the money 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? You might be 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?

Do you believe what Jesus said in Matthew 5:27-28 (NASB)? He said, *'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, which offer 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?

What about companies that profit from providing abortion products and services like Merck, Johnson and Johnson, Kroger, Safeway, Target, and Pfizer? 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 like Home Depot, American Express, Microsoft, Starbucks, and Motorola that actively encourage and promote homosexuality, which God says in Leviticus 18:22 is *an abomination*?

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

Does it seem like an impossible task to make strategic investments for the Lord while avoiding problem companies? What if I told you that you can earn a comparable investment return even while avoiding these "sin" stocks? Did you know that there are 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 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* (1 Corinthians 4:2, NASB). 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 considered before? If not, I pray that this will be your wakeup call. If you currently have a 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 those filters for your investments.

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 you’re thinking right now, “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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E. G. “Jay” Link has a unique combination of being an ordained minister with a Master Divinity degree in Biblical Theology and a professional Stewardship planning coach who for over 40 years has been working with very affluent Christian families to enable them to optimize their Kingdom impact with all that the Lord has entrusted to them to manage. After retiring from his personal practice, he then served for five years as Director of Taylor University’s Stewardship Planning Ministry, which he launched for them. Most recently, Jay founded Transformational Stewardship to serve Christian ministries, colleges, and churches to better minister to their highest capacity families. He has written six books, hundreds of articles and has provided an extensive training curriculum for hundreds of professional financial and legal advisors in how to provide stewardship planning services for their clients.