

Investments

Investment is the spending or setting aside of money in expectation of a future gain. It is putting money to work in order to generate income or some other desired benefit. Some investments, such as purchasing equipment to operate a trade, or buying real estate and livestock in order to farm are considered active. Other investments are by nature more passive. These would include putting money in the bank, purchasing certificates of deposit, or buying stocks and bonds.

In the parable of the talents, Jesus illustrates the principle of investment (Matt. 25:14-30). Three servants were entrusted with varying amounts of money by their master, according to their abilities to make use of it. Two of the servants put their money to work and doubled it. One servant, who had a bad attitude toward his master, did nothing with the money entrusted to him. His master rebuked and punished him for not at least depositing it with the bankers so it could have gained interest.

Investing is a legitimate practice for Christians. However, not all investments which are available to us are wise or in harmony with Scripture. Following are some general principles which help us make prudent and ethical investments.

1. Money should not be hoarded, but should be used to accomplish the purposes of God (Matt. 6:19-21).

These purposes include caring for our needs, attending to the needs of others, and making the gospel known to the lost (Gal. 6:10; Eph. 4:28; 1 Tim. 5:8; 6:17-19).

Investments for the cause of making disciples of Christ may not yield any or large financial gain, but the eternal gain is of far greater significance than any monetary return. Such eternal investments should be a priority in our financial planning and investing.

2. Investments should be in harmony with Biblical values and ethical standards, and promote the general welfare of people.

Some high-yielding investment opportunities are of Satan's world—they contribute to his values and agenda. Others prey upon people with low incomes and poor credit

ratings. Some promise high returns but for differing reasons also involve a high risk of loss.

Greed and the love of money are never worthy motives for investing. They cause us to be calloused in our treatment of others, and lead to our own hurt and destruction (I Tim. 6:6-10).

- 3. Investments should not bring us into a business relationship where our commitment to Christian business principles are compromised (2 Cor. 6:14-16).** Purchasing stock in publicly owned and traded businesses, as well as investing in mutual funds which are used to purchase stock in such companies, makes us joint owners. This links us to the policies and practices which the business employs even though we are not active stockholders.

Since most businesses engage in practices which we consider to be unethical, such as litigation, co-ownership would constitute an "unequal yoke." It would also be inconsistent to be a broker for such stocks and mutual funds.

Sometimes people have funds they would like to invest to further the work of the Lord, or help the Lord's people. Opportunities arise such as helping to finance a dwelling or a business of someone in the brotherhood, but the need may not be known. Similarly, there may be need for a low interest loan to help finance a church related building project or a special investment strategy to help fund some Christian ministry or mission. Yet we may be unaware of the need, wonder about its worthiness, and have questions about various investment options.

If we have funds to invest, we do well to consider brotherhood and church related investments. The deacons are available to assist us in identifying worthy beneficiaries and investment opportunities, and in making wise investment decisions.

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