

# CHRISTIAN MONEY \$ENSE

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## A Balanced View of Investing (Part 1)

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Money market accounts. Mutual funds. Stocks. Corporate bonds. Zero coupon bonds. Treasury notes. Real estate trusts. Venture capital. Online brokers. The list of possible investment choices seems endless and sometimes confusing. We hear presentations from investment consultants about the large quantity of money that will be needed at retirement. Don't forget the potential plight of social security. It might not be there for you, or so we are told. All of this gives us opportunity for concern about the future—about our financial future. We either throw ourselves into micromanaging our finances, or we throw up our hands in disgust and hope that things will all work out in the end. Is there a better way?

Yes, there is. But we must first balance two key concepts from the Scriptures:

- *Financial Control*—The Bible teaches that we are managers or stewards of what God has given us, and we should maximize our results (Matt. 25:14-30; Luke 19:12-27). Being a manager means that you report to someone for the items under your control. We will all give an account to God (2 Cor. 5:10) for our stewardship. Being a manager also means that you have responsibility to care for those under you. The Apostle Paul said anyone who doesn't provide for his own is worse than an unbeliever (1 Tim. 5:8).
- *Generosity*—Are you good at investing? Let's suppose you do really well. Suppose you do so well that you earn consistent 100% yearly returns with little risk. Now suppose that we examine your charitable giving, and it is zero. Question: Would God be pleased with your money management? The Scriptures would tell us no. Stewardship must be balanced

with generosity. Proverbs 11:24 says, "One man freely gives, yet gains more; another withholds unduly, but comes to poverty." Giving is the normal expression of a life that is rooted in a personal relationship with Jesus Christ. In one of Jesus' parables, He said the rich man was a fool because he was selfish and not generous toward God (Luke 12:20-21).

Commit yourself to having a biblical philosophy and lifestyle in the area of finances. Over the past months, we have heard much national debate from politicians on investing and social security. Choose now to avoid being a critic. Rather, be a practitioner of biblical truth. If you have lived a life of greed or irresponsibility with money, confess that to God as sin (1 John 1:9) and take small steps to develop a biblical lifestyle. Begin with these suggestions:

- Study the book of Proverbs for key principles on God's view of finances;
- Purpose to balance your checkbook each month and track your spending;
- If you are not currently giving a minimum 10% tithe to your church, begin taking steps to increase that amount this month.

Part two of this series will discuss practical biblical concepts of investing to help you become a better steward.

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BBC Foundation has been ministering to churches and individuals regarding biblical stewardship since 1992. Send your questions on finances and stewardship to: BBC Foundation, 538 Venard Rd., Clarks Summit, PA 18411. Phone: (800) 451-8668, website: [bbcfoundation.org](http://bbcfoundation.org); e-mail: [info@bbcfoundation.org](mailto:info@bbcfoundation.org)