



**“Well done, thou good servant: because thou hast been faithful in a very little, have thou authority over ten cities” (Luke 19:17).**

## **Should I Make Financial Investments?**

**Central Truth:** Investing your assets is good stewardship.

**L232. Date:** February 1994. **Text:** Proverbs 27:12; 28:20; 31:16, 24; Matthew 6:19-21; Luke 18:24, 25. **Topic:** Stewardship: Of Money.

Investments are the lifeline of our economy. Suppose no farmer ever invested in a crop. Suppose no merchant ever invested in stock for his store. Suppose no manufacturer ever invested in machinery for his shop or raw materials to put into his product. How could we live? Without investments, our lives would be changed drastically.

God approves of wise investments in honorable enterprises. The purpose of investments is more than just to make money for the investor. Those investments which provide goods or services to meet human needs are worthy of a Christian's involvement.

Thank God for Christian businessmen and women. They are salt and light in a competitive and demanding profession. We should pray for those who seek to conduct their business by true Christian principles. And we should pray for more men and women to apply Christian principles to their daily affairs.

### **Proverbs on Investments**

**Investments indicate wise forethought.** Proverbs 27:12 says a prudent man sees danger approaching and takes precautions. He sees the need for provision of livelihood, making wise investments and caring for the increase he makes. Ecclesiastes 11:1-4 instructs us to follow the necessary pursuits of life even if the situation appears unfavorable. The thoughtful person considers the future and makes investments accordingly.

**Investments can produce good dividends.** Every investment must be made in dependence upon the Lord. Proverbs 10:22 reads, *“The blessing of the LORD, it maketh rich.”* The increase is always given from the Lord and the investor must depend on Him. *“A faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent”* (Proverbs 28:20). As God gives rain and causes the land to produce, thus making a dividend for the farmer (Isaiah 30:23), all investments must be with the spirit of *“if the Lord wills.”* Remember the words of Deuteronomy 8:18, *“Thou shalt remember the LORD thy God; for it is he that giveth thee power to get wealth.”*

**Investments show faith in the future.** The divine description of the virtuous woman contains this statement *“She considereth a field, and buyeth it: with the fruit of her hands she planteth a vineyard”* (Proverbs 31:16). Why would anyone buy real estate or plant a vineyard (which would take a few seasons to become productive) unless he had faith in the future? The apostle Paul rebuked such a spirit of faithlessness (II Thessalonians 3:10). The times in which you live are uncertain. But you must go about your business as a productive citizen until the Lord comes.

**Investments meet the needs of others.** It would be the extreme of selfishness to make investments only to gain personal profit. The virtuous woman of Proverbs 31 made fine linen and girdles and sold them to the merchant (verse 31) because there was a need in society which those articles filled.

I was invited to offer a prayer at the opening of a new savings and loan institution in our city. I was happy to do so because that institution met a need in the community by receiving deposits, paying interest, and making loans to the citizens. The principle to follow in investments, as in other areas of business, is simple: “Find a need and fill it.”

## **Places of Investments**

There are two places where investments can be made. It is possible to make an investment in both places at the same time. You can make them on earth and in heaven.

**Good stewardship calls for investments on earth.** Jesus likens the kingdom of heaven to a man who entrusted certain amounts of wealth to his servants and left them to use what he had given them. The application is very clear. God has entrusted certain things of value to each of us, and He has left us to invest on earth what He has given.

Blessed is the Christian steward who invests in goods and/or services

which meet needs here. He can serve God as a physician, attorney, farmer, mechanic, teacher, or any other profession where a need is being met.

What we call “secular” work is really a service rendered to God. The Bible says, *“Whatsoever ye do, do it heartily, as to the Lord, and not unto men; knowing that of the Lord ye shall receive the reward of the inheritance: for ye serve the Lord Christ”* (Colossians 3:23, 24). You are serving God at your daily work. He will repay you in addition to what you make from your business.

**Good discipleship calls for investments in heaven.** Jesus said we are to lay up treasures in heaven (Matthew 6:19, 20). Treasures on earth will tarnish and decay; treasures in heaven will last forever. Treasures on earth are gained by serving people in honorable vocations by which material needs are met; treasures in heaven are gained by serving people in honorable ways by which material or spiritual needs are met.

There are two kinds of works which we can do in this world (I Corinthians 3:12-15). One is what we do for ourselves that relates to this world only: *“wood, hay, stubble.”* The other is what we do for people in obedience to the will of God and relates to this world and the world to come: *“gold, silver, precious stones.”* God will judge us on the basis of what we did while we were here. Let us be good stewards of our investments as well as other areas of life.

## **Perils of Investments**

There are some dangers which should be considered in one's use of his financial resources. There are dangers beyond the possibility of losing your investment. Consider these four.

Do not invest only for personal gain. That is a selfish spirit. There must be a service motive in your investments. You offer goods or services which meet human needs and are rewarded with sufficient income. Why should God reward a person whose sole concern is his own profit and who does not consider others?

The profit motive is valid. God nowhere condemns it in Holy Scripture. But that by itself will never satisfy. The Bible says, *“He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase: this is also vanity”* (Ecclesiastes 5:10). Set out to make money as your one great goal in life and you will never have enough money to satisfy you. Set out to serve God by serving people and each act of service is satisfying. The great problem with the rich young ruler in our text is that he sought wealth for wealth's sake. He did not look on his money as a

stewardship from God to be used for the good of people and the glory of God. The reason Jesus called on him to sell all he had and give it to the poor was to show that he did not control his wealth; his wealth controlled him. Don't let that happen to you.

**Do not let your investments turn you from God.** They can and will if you do not keep a correct attitude toward them. Jesus told of a farmer who sowed seed in his field. Some seed fell on the pathway; some fell on rocks covered with shallow soil; some fell in a place where thorn bushes grew; and some fell on good ground. That which fell among the thorns sprang up and looked like it would be productive. But the thorn bushes grew up with it, sapped the strength from it, and it did not produce a good harvest. Jesus interpreted that part of the parable in these words: *"The cares of this world, and the deceitfulness of riches, and the lusts of other things entering in, choke the word, and it becometh unfruitful"* (Mark 4:19). You can become so involved in making a profit in business that the Word of God in your heart will not bear fruit in a holy and helpful life. In such a case your investments will turn you from God.

Do you remember the man named Demas? He was a faithful associate of the apostle Paul, entrusted with a very responsible ministry. But later Paul wrote that Demas had forsaken him because he loved the present world (II Timothy 4:10). There was a man whose concern for material things turned him away from the service of God. It can happen to you. Be on your guard.

When I was a young preacher, my dear pastor gave me this bit of advice: "There are more preachers ruined by violation in morals and money than in any other thing. Watch yourself very carefully in those areas." I have remembered that counsel for over fifty years. It is as true now as when it was stated. *"The love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows"* (I Timothy 6:10). That is as true for laymen and women as it is for preachers. Be aware of the danger.

**Do not permit investments to become a temptation.** The Bible warns, *"They that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition"* (1 Timothy 6:9). I knew a young brother who said, "I am resolved to be a millionaire by the time I am thirty-five years of age." He set out to do it and was moving rather well toward his goal. But then he saw an opportunity to make a fortune at one stroke, even if it was somewhat questionable. He took the chance and almost went to prison for mishandling funds which were not truly his own. It plunged him into ruin. With the loss of his money he lost his reputation also. Every investor has to keep careful

watch at that point. The Christian must be extra careful, for his failure will reflect on his Lord Jesus Christ also.

**Do not allow investments to become a hindrance to family life.** I have heard men say, “I wish I had spent less time in my business and more time with my wife and children.” I have never heard a man say, “I wish I had spent less time with my wife and children and more time with my business.” Note your priorities.

Proverbs 15:27 has this solemn warning: “*He that is greedy of gain troubleth his own house.*” You do believe that, don't you? Of course you do. The warning is very serious and certain.

Achan coveted certain imported garments, some silver, and a wedge of gold; he took them to enrich himself. The result was that his nation lost a battle, thirty-six of his fellow citizens were killed, and he, his family, and all that he possessed were put to death and burned with fire (Joshua 7).

It is no sin to gain wealth by honest means. It is no sin to increase wealth by saving and investing. But your wealth must be held with a sense that you are God's steward. Keep your wealth available to God. Use your wealth (whether it is much or little) to supply your needs, to meet the needs of others, and to glorify God.

### **Questions for discussion**

1. Why are investments essential to our economy?
2. How do investments indicate wise forethought?
3. How do your investments show your faith in the future?
4. How can your investments meet the needs of other people?
5. How can you make investments both on earth and in heaven?
6. Why should you not invest only for personal gain?
7. How might your investments turn you from God?
8. How might your investments become a temptation to you?
9. How might your investments hinder your family life?
10. How can you use your finances in a way that God approves?