

New Financial Twists, Same Old Fallen World

Boeing makes cruise missiles, as well as airplanes. Is an investment in its common stock sinful? What about day trading? How much current income should we stash in a retirement account before giving more than a tithe to the church? Are we responsible, in the eyes of God, if the managers of our pension fund invest in unjust enterprises? Is it a trespass to borrow money using multiple credit cards to keep rolling the sum over? What about making money by selling short?

These questions illustrate why thoughtful Christians can feel overwhelmed today by issues concerning investment. Many specific quandaries we face simply weren't present during Christ's life on earth. Still we believe God gives us all the guidance we need to faithfully work through both old and new questions regarding financial stewardship.

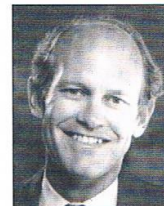
Here is a survey of some of that guidance for pilgrims facing new financial twists and turns in the same old fallen world.

Basic Terms, a Triptych, and Time

The word "investment" means an amount or possession acquired for future benefit and the *action* of putting money to use to the same end. This article focuses on the action, since it ties immediately to the exercise of our will. "Investment" is distinguished from "consumption"—the other basic use to which money can be put. When we buy a Coke and drink it down, it is gone. We expect no future income or financial benefit from what we consume, as we do from an investment.

One other major use of money deserves special mention: giving. When we give to others, many regard the action as neither investment nor consumption. Yet Christians do best to view giving as a subset of investment. Both the Old and the New Testaments tell us that the only treasures of real worth are the treasures of heaven. We are warned that, at the time of death, each of us will wish we had invested less on earth, where we must leave it, and more in heaven, where we will obtain it forever. When we give to others in need, the Lord tells us, we give to him. In other words, when we give this way we are *investing in heavenly treasures*.

If we overlay this truth about heavenly treasures onto our basic vocabulary of investment and consumption, we discover a triptych describing



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our three uses of money: (1) we consume it; or (2) we invest it in earthly things; or (3) we invest it in heavenly treasures.

The triptych effectively highlights the finite set of uses to which our money ultimately can be put. However, it fails to underscore an equally important corollary: we all are constantly consuming and investing. Just like the continuous stream of choices we make regarding our time, our talents, or our capacity to pray, we constantly direct financial resources—whether modest or great—into the things of earth or of heaven.

We can visualize our lives as a channel through which God flows resources bound for one of three reservoirs: consumptions, investments in worldly things, or treasures in heaven. We constantly choose which part of the resources flowing through our lives gets poured into each of the reservoirs. In this capacity, we control the water gate, directing the flow. We can't turn off the flow. All we can do is turn the gate, which re-routes the flow to a particular (hopefully God-ordained) end.

Some Operating Instructions

God gives us absolute freedom to choose what to do with our financial resources. This freedom is illustrated in the parables by servants making choices of various kinds while their master is away. Mercifully, while he leaves them in charge, the Master gives them a set of general operating instructions, to aid them in accomplishing his interests. We will examine those general instructions regarding investments.

First Operating Instruction: Don't love money, but do use the money as God's stewards.

Note this tension. If we were called to leave our money, like the rich young ruler, our assignment would be much simpler. Though some may take a vow of poverty, most of us are called to walk a more uncertain path of stewardship of money. It takes balance—between enslavement and abdication of all responsibility.

Don't Love Money...

Scripture tells us that love of money is the root of much evil. The Bible makes extensive warnings concerning the enslaving power of money—and anyone with open eyes sees that our society is blinder than ever to money's spiritual hazards. Two sets of circumstances in North America today redouble our risk of falling prey to money's siren call. First, on a relative basis, all of us living in this part of the world are filthy rich. Scripture plainly warns that the more money one has, the more one gets exposed to its gleam—and the greater responsibility one bears for its use.

Second, we live in a society sporting a vastly more extensive financial infrastructure—and more messages brazenly idolizing its possession and use for our own sake—than ever before. Most of us have pensions, bank accounts, and credit cards—all promoted by marketing campaigns and agents touting the significance of money. Any of us can very easily be swept along by the powerful current of service providers, financial products, and ever-present markets to the point where our involvement with our money becomes wildly disproportionate to other applications of our time.

How does one try to spot the tipping point before loving money too much? Let me suggest three quick measures, to take frequently:

1) Ownership. Ask oneself: "How much, in my core, do I regard my investments as *mine*, rather than as resources in trust for God's use?"

2) Pride. Ask oneself: "How much does this figure into my identity? What if I lose this investment? How would it affect how I see myself?"

3) Proportionality. Ask oneself: "How much time do I spend managing money relative to caring for my family and neighbours?"

...But Do Use Money as God's Stewards

While we must not care for money too

much, neither should we care for it too little. We must not ignore our charge as stewards to manage the financial resources flowing through our lives to God's ends. In a zany kind of schizophrenia, many Christians in our time and place practise a detachment from their money that is, in fact, the shadow side of caring too much for it. The old wolf of love of money seems to be showing up in new sheep's clothes. Let's take a look behind the costume.

Consider, for example, how deeply we endorse the notion that our money is nobody else's business. How many of us ever discuss with even our closest friends our net worth, our plans for giving this coming year, how much we spend on consumption, or our investment strategy and goals? Have we ever considered such a conversation with our pastor or priest? Our neighbours? Why not? Whether or not these conversations should occur, we see how far we have moved from communal sharing.

Too many of us also radically divorce our money from our own thoughts about living as children of God. For example, some of us deduct a tithe from our income, pay living expenses, and then dump the net remaining into another segregated part of life called savings. Perhaps we give these savings some initial attention, usually concerning targeted returns. But then, instead of considering them as we make ministry decisions, we forget our savings completely. This increased separation will almost certainly result in the flow of more of our money into the things of this world and less into treasures of heaven.

Though Christians cannot escape the system of this world, we should not succumb to its fallen means and ends. One key is to retake control and reintegrate money management into personal ministry. When we do, we will face many conflicts and confusions, and we will make mistakes as sinful humans in a fallen world. However, making one's own mis-

takes, while striving to be good a steward, is sure to be more pleasing to God than abdicating control of our money to modern agencies, who care not a whit about heaven.

Second Operating Instruction: Choose investments that reflect God's heart for justice and befit a life of generosity. This guidance is so broad it may leave the reader dissatisfied. I am sympathetic. I too sought a set of clear and very specific "do's and don't's" for Christian investments. But all my experience leads me back to only these two sweeping injunctions. The simple truth is, the sea we navigate is wide and every person is left, in faith, to make individual investment choices.

Instead of looking out for which investments to avoid, we could look at investment as a vastly under-utilized tool God gives Christians to positively advance his kingdom's purposes. If we make this change in our orientation, our wooden and dutiful approaches to investment may be greatly enlivened by hope; in turn, our investments may become transforming.

Make Investments that Reflect God's Passion for Justice

Every investment choice we make is a chance to collaborate with people and institutions attempting to bring about justice and reduce oppression.

Obviously, "none is righteous, not even one." We must face the reality that every investment we make falls short of the glory of God. There is no pure corporation or proprietor, bank or banker, stock brokerage or broker, mutual fund or mutual fund manager, or government issuing municipal bonds.

Even so, the ubiquity of sin does not render all investments equal. Although we know we cannot, through our own efforts, bring about justice in this world—we must strive in faith to direct our resources to those who seek to do good and to align ourselves with God's redemptive work. We can affirmatively invest in enterprise

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On the one hand, it is impossible for us, by our diligence, to make investments in this world less sinful. On the other hand, it is imperative for us not to accept the world as it is.

dedicated to social justice, economic equity and environmental responsibility. We can diligently seek good companies, led by good leaders, who make solid value-based decisions about their operations and products.

Invest in a Manner Befitting a Life of Generosity to Those Around us

Investing to promote justice (including environmental protection) is only part of our call. Christians should strive toward a companion goal—namely, always keeping the needs of our neighbours before us, as we continuously consume and invest.

Perhaps when we invest, we tell ourselves, “I recognize I am not meeting certain current needs of my neighbours, but I will do even more tomorrow.” And, in fact, we might. However, the present needs of others are not helped by future intentions. God is both future and present, and he bids us to leave tomorrow’s cares until then. One key to investing in “heavenly treasures” rather than the things of this earth may well be in re-orienting ourselves to meeting a greater share of present needs, and trusting God more with our futures.

Third Operating Instruction: Love is the North Star for all our navigations.

Investment is all a waste if we do not have love. The only truly transforming principle, when it comes right down to our daily consumption and investment behaviours, is the degree to which God, by his grace, makes us his children and fills us with love for himself first, then ourselves, and equally for our neighbours.

Years ago, while I was thinking about a future investment over dinner with close friends, my friends confessed they could not afford to replace a lost contact lens. I was ashamed of my blindness to their needs and, without further prompting or any sense of duty, I asked for the privilege of meeting their need. I gave more freely and fully than ever before, just like I was sharing with my own family. I learned the

secret of a truly loving heart. Surprisingly, this also is the secret to successfully “investing in heaven.”

When we truly love another person, sharing our gifts becomes the effortless, natural consequence of our heart’s desires. Just as burnt offerings given out of discipline fail to delight God, giving without heart—while it may be better than self-indulgence—falls far short of the delightful giving God wishes us to discover.

Who has God given us as neighbours to love? This kind of heart connection does not depend on physical proximity, but can and does span a universe. With this love, our desire reaches out to care freely for our neighbours. Rather than a disciplined investment in the things of heaven (if such investment is possible), we delight in flowing our resources to the reservoir that meets the needs of others.

When we find joy in caring for others through investing in them, we may not need deep operating guidance for our other investments. Since our consumption is mostly driven by our desire for fulfillment, with God then full in us, the rest is somehow insubstantial—even a distraction. Caring for others will be as near to our hearts as caring for ourselves.

Fourth Operating Instruction: Don’t forget there is no righteous investment—not even one. But, by the grace of God, we can be forgiven and our stewardship redeemed.

Every investment we make is somehow “bent” by the ways of this world. When we invest, we may do everything possible to put our financial resources to use in a manner pleasing to God. Yet all our investments will be compromised by means of sin in our own lives, and the principalities and powers without.

Jacques Ellul taught that a Christian lives an “agonistic” life—a life lived always as an agony, a contest, a wrestling (Ellul, 13). Likewise, Christians make “agonistic” investments. On the one hand, it is impossible for us, by our diligence, to make investments in this world less sinful. On