

A Theology of Investment
Woon Ai
Matthew 25: 14-30

Stewardship:

1. Investing our God given talents and resources in service to God and His Kingdom
2. Results in a multiplier or compounding effect- growth
In our own character and understanding as we exercise our gifts in partnership with God and His purposes and also in extending the reach of our resources to bless others

Talents and resources:

1. Experience
2. Abilities
3. Passions
4. Money
5. Time

Everyday, we all have opportunities to “invest” our talents and resources in people, enterprises and physical resources

A healthy perspective of stewardship frees us from many potential trappings of money- e.g. greed, envy, pride and gluttony

1. Comparisons are arbitrary and rendered irrelevant- God was equally pleased with the servant entrusted with the 10 talents and the servant entrusted with the 5 talents
2. Talents are not to be squandered as a result of self-indulgence and sloth
3. We have a responsibility to deploy our talents productively
4. God does not demand more than what we are capable of producing

Business, the market economy and investing:

Historically, feudalism and manorialism were the prevalent forms of economy/ society in many parts of the world, including the West. Lords would own land and serfs and servants would work for the lords. Subsistence farming agriculture was the dominant form of “economy.” Peasants were at the mercy of their lords. Rights and liberties for the masses were limited.

Democratization of education and access to knowledge and information, brought about by the invention of the printing press, the ensuing period of enlightenment, reformation in the Christian church, advancement in travel and migration – these were key societal forces that led to the collapse of the feudal and manorial system and, in its place, the genesis of modern capitalism

Capitalism is underpinned by the basic principle of “freedom” recognizing that freedom has self-governing mechanisms – laissez faire, Adam Smith’s theory of the invisible hand

Western democratic rule of law at its core, is based upon the premise that all people are created equal and independent and have the natural right to defend their life, health, liberty and possessions *John Locke

- Freedom, the value and protection of the individual- these principles are in keeping with basic biblical Christian principles

The growth and development of modern business has been connected with freedom of thought and ideas, rights to property ownership, labour reform, the rule of law and competition

The result:

1. Innovation
2. Investment and risk taking
3. Upholding of business contracts
4. Property rights
5. Labour laws and employee protection
6. Consumer power

The “Dark Side”:

1. Underpinned by an selfishness and exploitation- taking advantage of others, especially the uninformed and the powerless, to our gain and to their detriment- the diabolic contrast to healthy stewardship
2. Before “pointing the finger” at others, it is important to understand that all of us are capable of and, at times, guilty of exploitation, individually or as part of an organization

The antidote:

1. Free markets have a large degree of self-regulation, especially on a longer-term basis; competitive forces punish the purveyors of faulty products, organizations built upon falsehood and “houses of cards” eventually collapse e.g. Madoff, Enron
2. That said, earthly justice is inherently limited- but God’s justice will prevail

Our responsibility as Christians: Balance between stewardship and trust in God

- Pursue wisdom and sensibility as consumers and investors
 - o Seek God’s guidance in all money matters
 - o Make informed decisions
 - o Guard against impulse decisions, greed and exploitation
 - o Don’t fall prey to exploitation by others and by corporations e.g. addictive consumption, exploitative loans, deceitful advertising
- Develop healthy habits pertaining to money
 - o Start with small, achievable steps e.g. regular savings and investment, pay-down of high interest debt

Questions & Answers: Ted Ng

Investment/Gambling/Class Conflict

What does the Bible say about investments and savings considering God says "do not worry about tomorrow?"

This is the wisdom to learn the balance between trusting God for everything and yet being a good steward of what he has entrusted to you. We trust God and we also invest properly not only money and materials, but our experience, time, passions etc.

Ultimately we are not looking at investment for personal gain but to help and profit others in truly meaningful ways.

Should we borrow to invest?

Not beyond the means you know you can repay.

How do I focus on the good that comes from investing and prevent my trust and security from being based on those things rather than on God?

First, by acknowledging that everything you are and have is already from God. He invests in us. Secondly, by always being grateful so that you never move into a sense of entitlement and selfish individualism.

Where is the line between investments and "gambling" on stocks?

In healthy investment, there is due process and informed decisions based on research. There is a sense of responsibility and stewardship. One who does not do their homework and research or entrust it to someone who can do that for them is leaving things to chance in ignorance and therefore "gambling."

What is the Biblical teaching on investing?

Invest your very life into the furthering of the Kingdom. We are stewards.

Gambling

How are we to view gambling? (Poker, VLTs, Lottery etc.)

Games like poker are fine as long as they remain games. When you begin to play with money you begin to be at risk in multiple ways to both addiction and poor community care. Even though you can play within your limit, who is to say a friend or relative can do the same? If you inadvertently send someone down the creek of gambling addiction you can destroy them. It is better to be safe than sorry. Gaming can be fun but when it is done at the expense of others it becomes complicit in something hurtful. Also, in big charity lotteries, the charities only make 30% back at most. Some charities in fact lose money. An example is how the Royal Columbian Hospital lost over a million dollars trying to use lottery as a fundraiser. They were the ones who got suckered into gambling by this system. Some people won big, but it will cost hundreds of people proper healthcare for it. Try making sense of that.

Is gambling really entertainment?

Gambling can be entertaining but there are other ways you can be entertained - go play a board game with friends, go for a nice dinner, watch a movie. But it really isn't just about fun. It can be about greed and envy as much as it is about risk. There is also a very dark side to gambling in the way gambling addictions have destroyed families and relationships. That isn't so entertaining. Gambling can also be poor stewardship and citizenship.