

## The Biblical View of Investing

- i. Physical capital
  1. Is about investing, the idea of spending time and resources to create tools that hopefully make us more productive in the future
  2. This is about Investing
    - a. Time
    - b. Money
    - c. Other resources
  3. To make tools that make us more productive
  4. It requires a mindset that has
    - a. an abundance of Patience
    - b. A willingness to Sacrifice
    - c. And Faith in the future
  5. These attributes are a key part of the Christian mindset as well – The act of investing – developing capital – is, in a small and focused way, a picture of the Christian life
- ii. The OT Sacrifice system
  1. Picture of Christ
  2. Many involved sacrificing the first born of the flock or the first harvest of the field
  3. Every sacrifice involved forgoing current consumption for the promise of a better future (spiritually and materially in many cases)
- iii. Abraham's Trees
  1. **Gen 21**
    - a. So we have the Jewish People
    - b. We have another great nation founded from Ishmael
    - c. Abraham as a witness for God to the people
    - d. And he dug a well and planted some trees – significance?
      - i. It was an investment
      - ii. For his descendants to have water and be able to find it
      - iii. Abraham would never see these trees mature - 100 years growth
      - iv. Never use this well
      - v. But had faith in God's promise and acted on it by investing in a future he would never see
  2. Significant since he lost that mindset at other times such as fathering Ishmael and lying about who Sarah was a couple of times
- iv. Other displays of the Investment mindset
  1. Noah's Ark
  2. David's dealings with Saul
  3. David's preparations for the Temple building
- v. But what about banking?

1. It is one thing to sacrifice some now for the future but what about borrowing and lending and interest rates
2. Usury was One of the most controversial material topics in Christianity for a thousand years
3. Deut 23:19-20, Ex 22:21-28, Ez 18:10-18, Lev 25:33-38, Pr 22:7-8
4. The Church banned usury for some as early as 314 AD and for all in 1179AD a ban that stayed in effect everywhere in Europe until the 1500's and lasted in many places until the 18<sup>th</sup> century
5. Calvin and Henry VIII were among the first to interpret these verses to mean actions towards the poor and acts of charity and not a blanket prohibition. Luther and Zwingli favored the ban.
6. **Q: Charging of interest is seen as exploitative by many...is it?**
7. Mt 25:14-30 (Lk 19)
  - a. Main Lesson: The Master is Returning be productive in the meantime
  - b. The Master is a businessman – a merchant or trader in the place of God
  - c. V.27 The master said you should have put my money on deposit – to earn interest
  - d. God tells the Israelites they can lend to non-Jews Deut 15:6, 23:20
  - e. So lending, borrowing and interest are not inherently sinful

- b. So this is stewardship – Business organizations and the commercial sector provide us the opportunities to steward resources more efficiently and effectively than we could on our own in many cases. It is not the only kind of stewardship but it is also not what many think of when they use the term, but if we agree the term means putting resources to their best use then that is exactly what businesses are trying to do.