



**Question:** Is it wrong for Christians to invest money in the stock market or any other investment venture? *Ernest T.*

**Answer:** God is not against His children making honest investments. Matthew 25:14-25 is a parable about a Master giving three of His servants talents (money) to manage in His absence. Two servants traded (invested) their talents and made a good return on their investment. The third servant was lazy and uncaring and hid his talent. Notice in the parable that the Master commended the two faithful servants for investing His money and they were rewarded. The lazy servant was rebuked for his unfaithfulness and his one talent was taken from him and given to another.

God wants His children to be good and wise stewards managing what He entrusts his children with. With that said, **first**, make sure your motives for investing are in alignment with God's principles. Is your motive to get rich and to store up earthly treasures for self; or is your motive to invest for the benefit of God's kingdom and for your future— your retirement years?

**Second**, if you choose to invest in the stock market, do your homework. Do a thorough research on the broker firm and their agents before you make any investment with them. Investing in stocks is a high risk investment! There are so many ways to invest in stocks: individual stocks, mutual funds, index funds, ETFs, domestic, hedge fund, or foreign market - how can you decide what is right for you? Once again, do your homework. Learn the stock market and the various stock market definitions.

**Third**, another means of investment savings can be done at your local bank by setting up a Roth IRA for retirement. Also, don't forget your place of employment this is a good place to start.

Most employers offer a retirement plan sometimes called a 401K Plan. Check with your benefits department every company has a different name. This retirement plan allows employees to save a percentage of their earnings before they receive their check. The company will match every dollar the employee saves with .50 cents to a \$1.00 of company money for every dollar the employee saves. The plan will offer usually three levels of risk for saving, high risk, medium risk, or no risk saving. Ask your benefits agent to explain these various levels.

Whether you invest or not remember everything we own belongs to God! Include God in every decision-making process. Proverbs 3:5-6 tells us to: *"Trust in the LORD with all thine heart; and lean not unto thine own understanding. <sup>6</sup> In all thy ways acknowledge Him, and he shall direct thy paths."* When we trust God enough to include Him in everything we do, He will give us discernment with whatever we trust with Him, and He will watch over His decisions to prosper them in our life (Matt. 25:14-25).

If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more and running over. Whatever measure you use in giving—it will be used to measure what is given back to you.

*Luke 6:38*