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Financial Investment as Part of a Christian Ethic

Lillian Young

All Christians are called to live as a reflection of their faith in Christ. Matthew says, “You are the light of the world. A city set on a hill cannot be hidden. [...] In the same way, let your light shine before others, so that they may see your good works and give glory to your Father who is in heaven.”¹ With God in mind, the Christian must make decisions in light of the Gospel of Jesus Christ. That includes decisions about economics. One difficulty that arises when talking about financial investment from a Christian perspective is that the main purpose of investment is to increase the wealth of the investor. People invest their money in companies primarily for the sake of gaining a return. At the same time, the acquisition of wealth for its own sake is highly suspect. How does the ethical Christian balance an activity like investment with the principle of radical giving that appears in the Bible and church tradition? The Gospel of Christ expresses itself in certain concrete principles that define the kind of relationship a Christian ought to have with God, with the world, and with other people. These principles are faith, hope, and love, and they can help Christians create a sound ethic of investment.

First, “God created the heavens and the earth.”² What people have is not theirs alone, but has been given to them. These gifts come with a responsibility. The Bible describes a series of covenants that express that responsibility in different terms, but the message is always the same. God is giving these things to you and you will do something in return. The idea that the gifts of God come with a responsibility to use them wisely is the basis for the notion of stewardship.

¹ Matthew 5:14,16 (ESV).

² Genesis 1:1.

Critics of the stewardship ethic have accused it of being synonymous with mastery,³ but that is not a full interpretation of the doctrine. As Luke says, “Everyone to whom much was given, of him much will be required, and from him to whom they entrusted much, they will demand the more.”⁴ The gifts of God are not license for abuse, though some have interpreted them that way. A robust stewardship ethic provides obligations that are in proportion to privileges. The ethical Christian has to keep in mind the fact that nothing is his own. It has been given to him as part of a trust, a covenant. People must keep faith with that covenant, and so have faith in God.

Second, because God created the world and people in it, that creation is good. The creation story in Genesis 1 ends, “And God saw everything that he had made, and behold, it was very good.”⁵ The world and the people in it are, as created, essentially good. This does not mean that the world is perfect. It is a fallen world, and the people are fallen in it. There are now sin and death, which did not exist at the beginning and will not exist in the end. Things can and do go terribly wrong, but this does not change the fact that there is something essentially good in the way the world has been constructed. After the great flood, which is the most widespread and devastating natural event that is described in the Bible, “The LORD said in his heart, ‘I will never again curse the ground because of man, for the intention of man’s heart is evil from his youth. Neither will I ever again strike down every living creature as I have done.’”⁶ The earth and the living things in it have value to God beyond the intentions of people. Whether man is good or not, creation is good. This has been borne out by the prevailing theology. Any kind of radical dualism, where the world is evil, has been rejected since the earliest days of the church.

³ Georges Enderle, “In Search of a Common Ethical Ground: Corporate Environmental Responsibility from the Perspective of Christian Environmental Stewardship,” *Journal of Business Ethics* 16, no. 2 (1997): 176-7, accessed January 26, 2013, <http://www.jstor.org/stable/25072880>.

⁴ Luke 12:48.

⁵ Genesis 1:31.

⁶ Genesis 8:21.

In addition to the world being good, people have the capacity to be good, “for God made man in his own image.”⁷ A man’s intentions may be evil, but he was still created in the image of God, and he cannot be pushed aside. Further, it is important to remember that from a Christian perspective, people have been, or are being, redeemed by Christ. Sin and death still exist, but they are defeated by the life, death, and resurrection of Jesus Christ. At the very least this means that there is hope for the future of mankind. As Jeremiah says, “For I know the plans I have for you, declares the LORD, plans for welfare and not for evil, to give you a future and a hope.”⁸

Third, Christians are called to be concerned about others in addition to or before themselves. Christians do not exist in isolation. They were made for and ideally live in community. This is not unique to Christian groups, but it is a strong value within Christianity. People are naturally, by God’s design, intended to be social and function better when they are working together in groups. Ecclesiastes says, “Two are better than one, because they have a good reward for their toil. For if they fall, one will lift up his fellow.”⁹ Paul’s classic metaphor for this is that the church is the body of Christ, and “if one member suffers, all suffer together; if one member is honored, all rejoice together.”¹⁰ People are not only part of the community to which they belong, they are also fundamentally affected by that community; it helps them to become who they are. This means that in community people can be either built up or stomped down. Paul uses the language of building up to instruct the members of his churches in their relationships with one another. In this way Christians must be mindful of the ways that their actions affect the people around them.

⁷ Genesis 9:6, see also Genesis 1:27.

⁸ Jeremiah 29:11.

⁹ Ecclesiastes 4:9-10.

¹⁰ 1 Corinthians 12:12-27, specifically 12:26.