

A heavy question about biblically responsible investing

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As more Christians continue to pour billions of dollars into biblically responsible investments, I sometimes hear financial professionals downplay the importance of biblically responsible investing because the money you invest in a stock, whether through a mutual fund, ETF or a brokerage account, does not go to the company but rather to the person on the other end of the trade who is selling you the stock.

The analogy often referenced is that of buying a used car: if you buy a used Ford, your money is going to the person selling you the Ford, but Ford Motor Company does not see a penny of that money. Likewise, when you buy shares of Ford Motor Company stock on a stock exchange such as the New York Stock Exchange or NASDAQ, your money goes to the person selling you the stock, but Ford Motor Company gets none of it.

The reasoning behind this objection is that since your investment is not benefiting the company, then biblically responsible investing is really just a pointless, meaningless exercise for the financially uninformed who do not understand the finer workings of how money flows in an investment transaction. Advocates of this position believe that by educating the uneducated about who the beneficiaries of their investment funds really are, that they diffuse the entire motivation behind the pursuit of biblically responsible investing.

In one sense these skeptics are correct: when you invest in a stock through a secondary market, like the NYSE or NASDAQ, which is always how an investment in a public company flows except in the case of an initial public offering/IPO, your money does not find its way into the bank account of the company that issued the stock, but rather to the person or firm that sold you the stock. So, do they have a point? Are biblically responsible investors simply uneducated and enjoined in a massive, multi-billion-dollar investment scheme of futility?

Seems like an important question since I'm not much into wasting time, money and energy chasing the wind.

Conviction and confusion

When the Holy Spirit convicted my heart about biblically responsible investing it was not because of a realization that my investment money was going into the coffers of bad businesses who would use it to pursue immoral ends. No, God broke my heart over the undeniable truth that as an investor, I was profiting from the sale of abortion drugs. I was making profits from selling pornography to millions of people. I was an owner of companies using their corporate influence to push anti-biblical agendas like LGBT activism and suppression of religious freedom. I was not convicted about supporting companies that were involved in immoral business practices, I was convicted because I was a participant in those businesses as an owner.

When I searched the Scriptures, I was confronted with the stark reality that God hates unjust gain and that I was willingly investing God's money pursuing the profits of perdition:

"Better is a little with righteousness than great revenues with injustice." (Proverbs 16:8)

**"From the least to the greatest of them, everyone is greedy for unjust gain...Therefore they shall fall among those who fall; at the time that I punish them, they shall be overthrown."
(Jeremiah 6:13-15)**

**"My son, if sinners entice you, do not consent. If they say, 'Come with us, let us lie in wait for blood; let us ambush the innocent without reason...we shall find all precious goods, we shall fill our houses with plunder; throw in your lot among us; we will all have one purse' – my son, do not walk in the way with them; hold back your foot from their paths...such are the ways of everyone who is greedy for unjust gain; it takes away the life of its possessors."
(Proverbs 1:10-19)**

I realized that owners of companies – including complete, partial or minuscule ownership stakes – have a moral obligation for the source of their profits. If I see a company that is making a bunch of money and decide that I want a piece of that action and invest my money to buy a share of the profits, it matters to God whether that company I just invested in is running children's hospitals or strip clubs. The problem is not whether the money I invested is going into the bank account of the business, the problem is my participation in the profits.

Is God indifferent?

Do we really believe that God is indifferent about how His people earn money? If I was an investor in a publicly traded strip club operator like RCI Hospitality, as a "good steward" I am hoping that their profits increase, which means I am hoping that more people spend time and money at the strip club. Put another way, I am hoping that people ruin their lives, their marriages and store up wrath for themselves on the day of judgement so that I can make more money and donate it cheerfully to my church.

**"You shall not bring the fee of a prostitute or the wages of a dog into the house of the LORD your God in payment for any vow, for both of these are an abomination to the LORD your God."
(Deuteronomy 23:18)**

God is not indifferent about this.

Yes, it is correct that as an investor in a company through a secondary market like a stock exchange, mutual fund or ETF, your money is not getting into the hands of companies who will use it for their evil ends. But that really isn't the point, is it? The point is that buying an ownership share in a company through a secondary exchange makes me a participant in the profits and pursuits of that company, and that imparts moral responsibility.

God makes a clear distinction in His word that I do have a moral obligation regarding earning unjust gain. Biblically responsible investing means seeking to glorify God in all that we do, which includes avoiding participation in the profits and propagation of sin.

Holy and acceptable to God

Do you desire to glorify God to the fullest? Do you seek to bring every aspect of your life under the Lordship of Christ and submit yourself to Him as "a living sacrifice, holy and acceptable to God" (Romans 12:1)? Then do not be conformed, break free from the pattern of this world and its willingness to invest in anything so long as it makes a buck.

Dearly beloved, is the treasure of glorifying Christ worth more to you than the allure of Satan's dividends? Make no mistake, that choice is yours with every trade you place.

Shine for Jesus, friend. He's worth it.

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