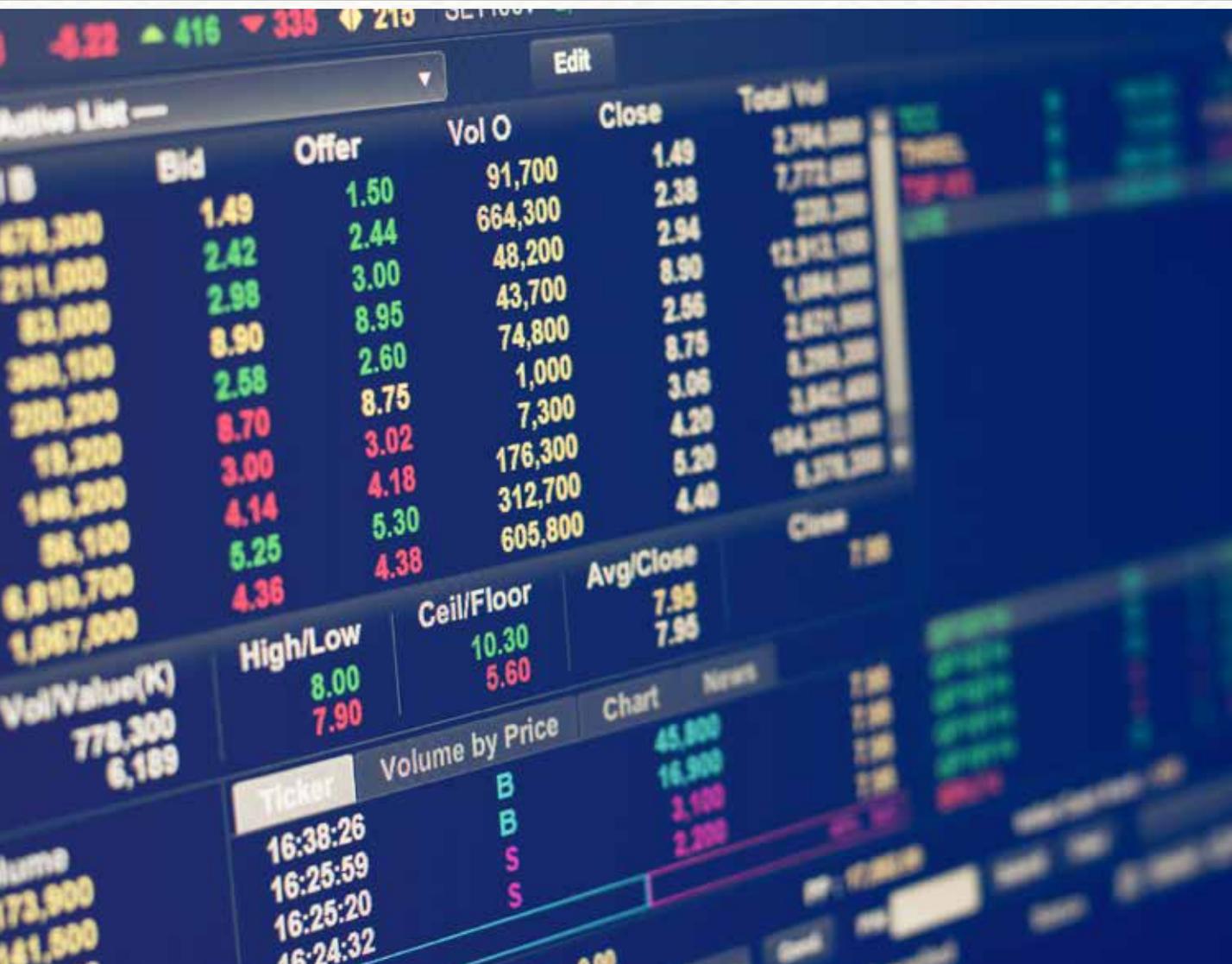


## SESSION 5

# INVEST MONEY WISELY



*What comes to mind when you hear the word “invest”?*

**QUESTION #1**

#BSFLre-finance

## THE POINT

*When it comes to your money,  
plan and invest wisely.*



## THE BIBLE MEETS LIFE

The world of financial investing can be a virtual minefield.

- ▶ Countless people have lost their life savings by making emotional, knee-jerk reactions to the natural ebb and flow of our economy.
- ▶ People sell or pull out their money in a panic when real estate or the stock market plummets.
- ▶ Because of our “instant gratification” society, people often have very little patience. If their investments don’t turn around instant returns, many investors quickly move to the next “big idea” with very little thought.

Solomon knew the danger of the “quick fix,” and he warned his readers to invest wisely and wait patiently. As we’ll see in the Book of Ecclesiastes, the law of the harvest takes time, but it yields a bountiful crop to those who are diligent and willing to work—and patient enough to wait.

# WHAT DOES THE BIBLE SAY?

## ***Ecclesiastes 11:1-6 (NIV)***

**1** Ship your grain across the sea; after many days you may receive a return.

**2** Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land.

**3** If clouds are full of water, they pour rain on the earth. Whether a tree falls to the south or to the north, in the place where it falls, there it will lie.

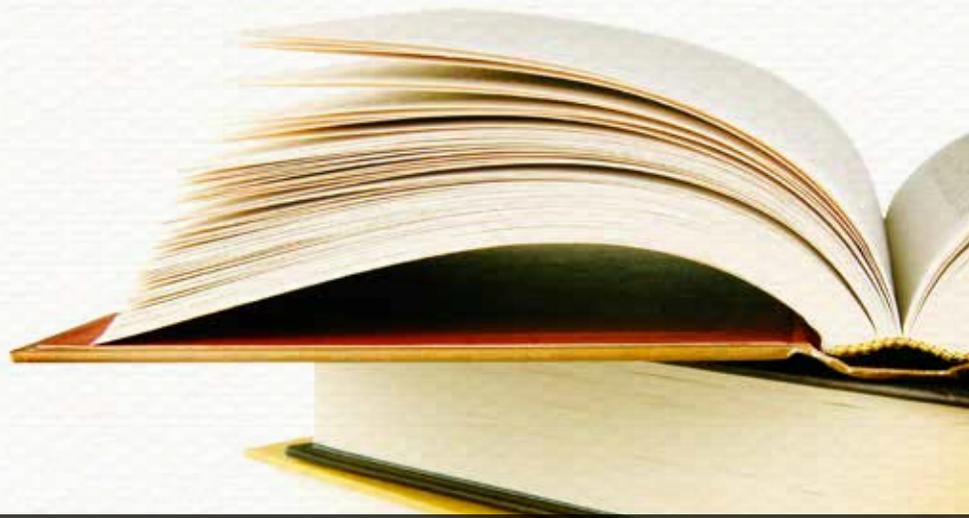
**4** Whoever watches the wind will not plant; whoever looks at the clouds will not reap.

**5** As you do not know the path of the wind, or how the body is formed in a mother's womb, so you cannot understand the work of God, the Maker of all things.

**6** Sow your seed in the morning, and at evening let your hands not be idle, for you do not know which will succeed, whether this or that, or whether both will do equally well.

### **Ship your grain**

(v. 1)—Refers to the practice of trading goods using sailing ships. This would have been a common form of investment for someone in Solomon's position in the ancient world.



***What are different ways people respond to the uncertainty of the future?***

**QUESTION #2**

## ***Ecclesiastes 11:1-2***

Leading up to Ecclesiastes 11, Solomon admitted that we face great uncertainty regarding the future, while at the same time assuring us that God has everything under control (see Ecc. 9:1). In light of this, the wise king offered several tips for smart living throughout his works.

In Ecclesiastes 11, Solomon offered some specific tips about investing for the future.

Diversification is the mantra of most financial advisors today. They encourage their clients to spread their investments through bonds, stocks, real estate, and numerous other options. But this strategy is actually a biblical principle! Solomon advised against putting all your eggs in one basket.

In fact, the Bible offers several clear principles to guide our investment strategies today:

- ▶ **Pray for understanding** (see Prov. 3:13-14; 15:14). Don't allow your heart to be swayed by popular opinions or trends. Ask the Lord to guide your steps according to His Word and His wisdom.
- ▶ **Seek wise counsel** (see Prov. 18:1; 20:18; 24:6). Don't make decisions alone. Seek the giftedness of other men and women—and God's Word—to guide you in your decision-making.
- ▶ **Seek unity** (see Ecc. 4:9-12; Amos 3:3). If you're married, make financial plans with your spouse. Work together, and don't move forward if you're not in agreement.
- ▶ **Avoid getting involved in areas outside your expertise** (see Prov. 27:12). Play to your strengths and focus on the areas of your giftedness. This doesn't mean you should never diversify, but be sure to surround yourself with wise counselors who are skilled and can help you.
- ▶ **Wait before taking action** (see Ps. 37:5-7). Don't make hasty agreements. Be patient and move forward as God leads. Take advantage of opportunities God provides, but don't be tempted to rush.
- ▶ **If you don't have peace, stop!** (see Phil. 4:6-7). Godly, biblical decisions are accompanied by His peace. If you're unsettled or anxious about a financial decision, don't move forward. Seek the Lord for guidance, and don't proceed until He gives you His peace.

## GIVE AND TAKE

*Sometimes we make the concept of investing more complicated than it needs to be. Answer the following two questions to make a practical plan for improving your investment in the future.*

*What steps can I take to remove \$50 in my spending each month?*

*Where can I invest that \$50 each month in order to plan for the future?*

*How will wise investments make you a better disciple of Jesus?*

## ***Ecclesiastes 11:3-4***

Farming is hard work that carries no guarantees. Each growing season, farmers depend on the right mix of sunshine and rain to yield an abundant harvest. It's difficult enough for meteorologists to predict the weather; they certainly can't control it! Fearfully watching the wind and constantly looking at the clouds can ultimately paralyze a farmer and prevent any possible harvest. Aware of this fact, Solomon admonished his readers to keep working faithfully, regardless of what may—or may not—come on the horizon.

If we wait for the perfect financial forecast before acting, we'll be waiting a very long time. The minute we think conditions are just right, circumstances may change, the market may fluctuate, or something totally unanticipated may arise. Bad things happen, but don't use that possibility as an excuse for doing nothing.

We have no guarantees in life. At some point we'll need to go ahead and act—provided we do so wisely, such as following the principles mentioned earlier with verses 1-2.

Wherever God has placed us to do our labor—at church, at home, at school, in the marketplace—He owns the field. He is the One who has given us the talents and abilities and has opened doors of opportunity for us. Therefore, if God is the One who owns the field and has provided the resources, then He is also the One who supplies the increase. All the money we make, any influence we acquire, and everything we have results from the work God has given us to do. Some people may be more productive or influential than others; we are judged, however, not by the size of our wallets or our reach, but by our faithfulness to the call. God looks at what we have done with what He has entrusted to our care.

So step out in faith! Keep your eyes on Jesus (see Heb. 12:2) and your hands on the plow.

***How have you reacted to misfortune in the past?***

**QUESTION #3**



## ***Ecclesiastes 11:5-6***

As human beings, our understanding is limited and our knowledge is finite. Yet we are loved and cared for by the One who scattered the stars in countless galaxies throughout the universe and intricately wove a precise network of veins and arteries to send blood coursing throughout our bodies. The same God who holds the earth together by a mere word sustains our lives—even our next breath. His knowledge is limitless; His relationship is intimate. He is more than able to take care of the details of our lives. So, when you're faced with uncertainty, you can leave it in His hands.

***What's the connection between trusting God and investing money wisely?***

### **QUESTION #4**

Trusting in God and resting in Him by no means eliminates the need for us to act. When we do act, our trust in Him serves as a firm footing for all our agreements and transactions. Paul expressed this trust in his letter to the Philippians: "I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through him who gives me strength. . . . And my God will meet all your needs according to the riches of his glory in Christ Jesus" (Phil. 4:12-13,19).

Paul had lived portions of his life in comfort, and he'd experienced the hardship of shipwreck and starvation. No matter the situation, he learned to trust God and rest confidently in His provision.

We can learn the same lesson. When we do, we'll confidently declare along with Paul that our God is more than sufficient for our future. Therefore, we can invest wisely in light of His kingdom.

***How does the wisdom in this passage both inspire and challenge you?***

### **QUESTION #5**

## LIVE IT OUT

What steps will you take to plan and invest wisely in the coming week? Consider the following suggestions:

- ▶ **Submit to God.** Trusting God is the first step in any kind of wise investment. As you pray this week, intentionally submit yourself to God's will and plan for your future.
- ▶ **Invest in God's kingdom.** Look for opportunities to invest your resources in ministries and businesses that seek to honor God and work for His kingdom. Make investments that carry eternal significance.
- ▶ **Secure a plan for the future.** If you have not done so already, make an appointment with a legal professional this week in order to finalize your last will and testament. Make sure you have a wise plan in place for allocating the resources God has given you once.

You don't have to be a stockbroker or Wall Street junkie to understand the importance of investing for the future. And you don't need a business degree to apply the investment principles found in God's Word.

So what are you waiting for? Make wise plans for the future even as you live each day in submission to Christ.

