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By Austin Pryor

FULFILLING YOUR PURPOSE AS AN INVESTOR

Are you a “good” or “bad” investor? This cannot be answered without understanding an investor’s purpose. If you know the purpose of an investor is to manage money in such a way as to make it grow, but your investment accounts fail to see growth year after year, then it becomes apparent that no matter how good a person you may be, you are a “bad” investor.

In *Making Sense of God*, pastor Tim Keller writes, “All judgments that something or someone is good or bad are based on an awareness of purpose.... How then can we tell if a human being is good or bad? Only if we know our purpose, what human life is *for*.” For the secular person living without a belief God or a higher purpose, human life is not *for* anything. It is ultimately meaningless – we are here only by chance due to random physical forces.

For the follower of Jesus Christ, however, we are here for a reason. Pastor Rick Warren begins his popular book, *The Purpose Driven Life*, this way:

“It’s not about you. The purpose of your life is far greater than your own personal fulfillment, your peace of mind, or even your happiness. It’s far greater than your family, your career, or even your wildest dreams and ambitions. If you want to know why you were placed on this planet, you must begin with God. You were born by his purpose and for his purpose.”

In the book, Warren contends – with abundant support from the Bible – that God created us with five purposes in mind: to love Him; to be a part of His family; to become like Him; to serve Him, and to tell others about Him. May I suggest that each of these purposes should encompass the way in which we manage and share whatever wealth He has entrusted to us?

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- We show our love for God when we have a heart of generosity. *“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver”* (2 Corinthians 9:7).
- We show we understand what it means to be a part of God’s family when we look after others in Christ’s family. *“Suppose a brother or a sister is without clothes and daily food. If one of you says to them, ‘Go in peace; keep warm and well fed,’ but does nothing about their physical needs, what good is it? In the same way, faith by itself, if it is not accompanied by action, is dead”* (James 2:15-17).
- We show we are more like Him when we give sacrificially because He is the perfect Giver. *“Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy”* (1 Timothy 6:17).
- We show we intent to serve Him when we take our responsibilities as stewards seriously. We know from the parable of the talents (Matthew 25:14-30) that God has made us managers of His resources, and know from that passage that “it is required that *those who have been given a trust must prove faithful*” (1 Corinthians 4:2).
- We show we are diligent about telling others about Him when we share our faith and give generously to reach out to those who do not know Him. *“Then Jesus came to them and said, ‘All authority in heaven and on earth has been given to me. Therefore go and make disciples of all nations...teaching them to obey everything I have commanded you...’”* (Matthew 28:18-20).

In light of these passages, how would you say you are doing as an investor? Are you a “good” or “bad” steward?

Austin Pryor has 36 years of experience advising investors, and is the founder of the Sound Mind Investing newsletter and website. He’s the author of The Sound Mind Investing Handbook, which enjoys the endorsements of respected Christian teachers with more than 100,000 copies sold. Austin lives in Louisville, Kentucky, with Susie, his wife of 50 years.

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Reflection/Discussion Question

1. Do you agree with the statement that to be a good, effective investor, you must have a clear sense of purpose in terms of how you and invest – and why? Explain your answer
2. How do you think a person should go about determining his or her purpose – for life, as well as for how financial and material resources are utilized?
3. In light of the principles and scriptural passages cited, how are you doing in fulfilling your purpose as an investor of the resources that are entrusted to your care?
4. Of the five purposes listed for using and investing personal wealth, which one(s) do you think you might need to work on to improve to become a better investor of your financial and material resources?

NOTE:

If you have a Bible and would like to read more about this subject, consider the following passages:

Proverbs 11:28, 15:6, 21:20, 23:4-5; 2 Corinthians 9:8-11; Philippians 2:3-4; 1 Timothy 6:18-19

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