CIC Statement on Christian Investing
with Biblical and Theological Background

A number of people have asked me, since the release of the CIC Statement on Christian Investing, where they might look for biblical and theological background supporting the statement. People have written shelves of books on this, but it seemed to me that a brief introduction to the most important biblical and theological reference points would be helpful. I would love to hear what you think; I'm easy to reach at greg.forster@christianinvestingcouncil.org.
- Greg Forster

We rejoice in affirming together the Christian faith as professed in the Nicene Creed.

> *Until the 4th century, Christianity was illegal under Roman law. When it was legalized and the church could worship openly, for the first time it became an urgent need to specify the difference between authentic Christian churches and various cults that claimed the name of Jesus but did not teach his message. The Nicene Creed was developed at that time as an expression of the core doctrines of the Christian faith, and has been accepted since then as a boundary marker of authentic Christianity.*

We believe and affirm that this faith should shape our investing.

> *The God of the Bible claims our entire selves (Mark 12:30; I Thessalonians 5:23) and all that we do (I Corinthians 10:31; Colossians 3:17) for his kingdom. Faith is not faith if it does not include a surrender to this unlimited claim (Hebrews 12:14; James 2:14-26). Every activity, including investing, is therefore under God's kingship.*

The Triune God created and owns all things. Through Christ's work and in the power of the Spirit, the Father is working in and through his church to restore creation's shalom, the state of blessedness he originally designed for it. All that God has entrusted to us is to be managed on his behalf, for his purposes, anticipating Christ's glorious return and creation's full restoration.

> *God claims rightful ownership over all things (Psalm 24:1 & 50:10-12) because he made them (Hebrews 3:3-4). Human beings were originally made to be God's stewards, cultivating and protecting the world as representatives of its divine owner (Genesis 1:26-28 & 2:15; Psalm 8). After we fell into sin, treating the world as though it is ultimately ours, not God's, became normal for us (Luke 12:35-46). But the Father's redemptive mission by the work of the Son and Spirit is restoring us to the role of stewards (Matthew 25) as we look forward to the restoration of all things (Romans 8).*

God's purposes for our wealth include not only spending to meet the needs of our households and giving to meet the needs of others, but building for the future. As an expression of faithfulness, investing places capital at risk so that it can be used for mutually beneficial economic cooperation to create both financial and non-financial value.

> *The Bible commends the lending of wealth for fruitful use (Psalm 37:26 & 112:5) alongside giving (Proverbs 19:17; II Corinthians 9:7) and providing for our households (II Thessalonians 3:6-12; I Timothy 5:8). When we prudently put our wealth at risk in modern investing markets so others can use it fruitfully, we are being faithful to this biblical teaching. These good uses of wealth are sharply contrasted with hoarding, which is wrong because it withholds wealth from fruitful use (Proverbs 11:26; Luke 12:15-21). The restrictions on lending money at interest in the Mosaic code (Exodus 22:25; Leviticus 25:35-37; Deuteronomy 23:19-20) do not imply that lending money at interest is inherently wrong (this is clear from Deuteronomy 23:20) and outside the original context of that code we have freedom to adapt to new circumstances (Ephesians 2:15).*

We are assailed by pressures from worldly structures and our own greed, pride and other malformed desires, tempting us to act as ultimate owners rather than stewards. To be a community of faithful stewards, God's people are called to pursue distinctive Christlikeness through scripture, prayer, mindfulness of Christian tradition, and fellowship with one another characterized by honesty, trustworthiness and accountability.

> *Since humanity's fall into sin, wickedness has had a predominant influence over all human hearts (Romans 3:9-18 & 5:12-14) and social structures (Luke 4:5-8; Ephesians 6:12), except to the extent that the saving mission of the Son and Spirit has overthrown the dominion of sin (Romans 6:14; I John 3:8). The pursuit of holiness, in investing as in all things, requires diligent use of the means of Christian formation (I Corinthians 9:24-27) for the sake of Christian mission (Matthew 28:16-20), and this formative-missional process is focused in the faith community of the church (Hebrews 10:19-27).*

Investing shaped by love, righteousness, wisdom and contentment, seeking to create profit with justice, with special concern for the least of these, is a rightly ordered act of faithful stewardship. Such investing contributes to the flourishing and integral development of human beings, cares for the order of creation, empowers generosity, and expresses neighborly love.

> *Christian life, including Christian investing, is to be characterized by comprehensive Christlikeness (Romans 8:29; II Corinthians 3:18). This is a complex calling (Galatians 5:19-24; II Peter 1:3-8), in which goals that may at first seem to be in tension can be beautifully reconciled by God's transformative grace (Psalm 85:10). Ethical profit-seeking (Proverbs 31:18) and compassion for the poor (Isaiah 58:6-8) are not in conflict when our affairs are rightly ordered (Ephesians 4:28).*

However, some uses of capital dishonor God's purposes, cause harm, demean human dignity, and abuse creation. The Christian community is called to integrity, moral discernment, and action, seeking God's kingdom first as it pursues financial returns.

> *Even as the saving work of God goes forward in the world, sin continues to have vast power and influence (I John 5:19). We are called to prioritize fidelity to the kingdom of God above all things (Matthew 6:13), but the mission of God does not allow us to remove ourselves from the world (I Corinthians 5:10). Thus, we must constantly struggle to resist conformity to worldly powers (Romans 12:2). No area of our lives is exempt from this struggle (Matthew 5:48; Philippians 3:12; James 1:27).*

Recognizing the complexity of investing, the range of investor circumstances, and the variety of legitimate goals faithful Christian investors may seek, we celebrate a growing consensus across the breadth of Christian tradition in favor of meaningful action, along with a diversity of approaches, expressed in three primary ways:

- **Avoid** investments that hinder the integrity of our faith.
- **Engage** opportunities to use our influence as investors for God's purposes.
- **Embrace** investments that align especially well with the shalom God intends for his world.

Within this diversity of approaches, we commit to listening with humility, articulating our own theology with clarity, and seeking mutual edification with love.

> *Christian ethics requires us to integrate a complex array of competing priorities (John 8:1-11). The goal of ethical discourse in the church is to move toward consensus when possible (Philippians 2:2; I Peter 3:8) but not in a way that silences real differences of opinion among sincere Christians (Romans 14:1-12; James 1:19). And even after consensus is reached, there will still be multiple tasks that need doing, and not all Christians are called to do the same tasks (Romans 12:3-8). Human beings were not made to be interchangeable widgets, but to glorify God as amazingly distinct and diverse individuals (Psalm 139:13-16) whose distinctiveness is an invitation to mutually beneficial cooperation in community (I Corinthians 12).*

Relying upon God's grace by the Holy Spirit, we resolve to invest the wealth we steward to his glory, joining in his work, anticipating Christ's glorious return. We call upon all Christians to do likewise, for the sake of God's kingdom and the good of all people.

> *The calling of God is vast (II Thessalonians 2:14; I Peter 2:9) and cannot be accomplished without his spiritual empowering (John 6:53 & 15:1-6). But if we rely upon the empowering he has promised (John 14), we can live in God's kingdom (Matthew 10:7; Mark 1:15; Luke 4:16-22 & 4:43; John 3:3) and pursue God's mission in the world fruitfully (Matthew 13:1-23; Colossians 3:23-24). This is an ongoing endeavor, as we grow spiritually, and as the world around us continues to change. Please join us in the ongoing journey of pursuing God's mission in investing!*