
TO ARRIVE SAFELY, IT IS WISE TO STAY IN THE BOAT
By Austin Pryor

Even in the so-called secular business and professional world, the Bible has much to teach us. For instance, Matthew 14 recounts a time Jesus walked on water while His disciples were in a storm-tossed boat. One of them, Peter, ever the enthusiast, wanted to join Him. So, Jesus invited him to “come.” For the first few steps, all went well for Peter. But then he noticed the wind, became fearful, began to sink, and cried out for Jesus to save him. As He did so, Jesus admonished Peter for having too little faith.

This story is a vivid call for all Christ-followers to leave our “comfort zones” and live boldly. In terms of financial investing, however, boldness is not always the best approach. Here are some reasons why managers of God’s resources usually are better served by staying on board.

Stewardship, managing God’s wealth with His priorities and purposes in mind, is an assignment given every Christ-follower. Just as this story begins with Jesus giving His disciples an assignment (“Get into the boat and go ahead of Me to the other side”), God gives us wealth-related marching orders. We are on a journey during which we are forewarned we will encounter our share of trouble. “In this world you will have trouble. But take heart! I have overcome the world” (John 16:33). Being a good steward of God’s resources requires obedience and faith.

We need an investing ‘boat’ that will carry us safely across occasionally turbulent economic waters. In stewardship terms, our boat is a biblically sound, personalized money-management strategy. It guides our spending, saving, investing, and generosity. Every financial decision should flow from our plan, designed to assure our safe arrival at the end of our financial journey.

Unlike Peter, we need to stay in our boat. Unfortunately, many followers of Jesus do not even take the time to build their financial “boat.” Or if they have one, they do not always stay in it. Being in the boat is usually a lot safer than being in churning waters.

Expect the wind and storms. Jesus’ disciples knew ahead of time that heavy headwinds on the water were a possibility, if not a likelihood. In the same way, you know there will be challenges on your financial journey. These challenges can take many forms — unemployment, unexpected expenses, health setbacks, a bad economy, weak financial markets. We should anticipate and plan for them.

Ignore the wind and focus on Christ. The wind can cause us to grow fearful and react inappropriately. We should stay in our “boat, and trust the One who has said, “Never will I leave you; never will I forsake you” (Hebrews 13:5).

Failure is not an event, but rather a judgment about an event. The financial environment does not always offer positive reinforcement. Over the short term, we can lose money following our

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plan, or we can make money deviating from it. When this happens, we might see “good” behavior as a failure and “bad” behavior as being rewarded. The judgment we make about any financial “failure” must be made within the context of our personalized plan. Decisions consistent with our plan are “wins,” regardless of the immediate outcome. Over the long term, staying with a structured, unemotional strategy for making investment decisions will serve us well. If we are trusting God for direction, we have succeeded.

Austin Pryor has more than 40 years of experience advising investors and is the founder of the Sound Mind Investing newsletter and website. He is the author of The Sound Mind Investing Handbook, endorsed by many respected Christian teachers, with more than 100,000 copies sold. Austin lives in Louisville, Kentucky, with his wife Susie.

Reflection/Discussion Questions

1. Are you familiar with the story about the disciple Peter stepping out of the boat on a stormy sea to walk toward Jesus? When you think about that biblical account, what thoughts come to your mind? Do you think you would have been so bold?
2. Why do you think Mr. Pryor recommends that while we should be willing to leave our “comfort zone” and be bold as we follow Jesus Christ, but in terms of being stewards of God’s resources, boldness and impulsiveness is not always such a good idea?
3. How do you typically respond when you encounter financial difficulties in any of their various forms? Where do you go for advice or counsel at such times?
4. When you read Jesus’ promise that “never will I leave you, never will I forsake you,” how does that make you feel? How do you think this assurance applies to our financial situations?

Challenge for This Week

Have you ever studied what the Bible teaches about how we use our financial and material resources, ultimately the things God entrusts to us as stewards? If you have not, this week pray for God to direct you to someone who can help you to understand biblical principles about managing our money, including our charitable giving. You will probably be amazed by what you learn.

NOTE:

For more about what the Bible says, consider the following passages:

Deuteronomy 8:18; 1 Chronicles 29:11-12; Proverbs 15:16, 22:7,26-27, 30:8-9; Luke 6:38

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