

Taking Jesus to Wall Street

A Guide to Stock Trading for Christians

Introduction

“Would following Christian principles make me a better stock trader?”

I’ve had quite the staring competition with this question. It’s one that has ignited my curiosity and so overtook me that I’ve endeavored to write this short book. If God’s wisdom is supreme over all human wisdom, shouldn’t living by His ways also produce the wisest investors?

Now, I don’t claim to be the wisest, nor the best; but I have noticed that the answer to the question above is **YES**. As I’ve been trading according to what I read in the Bible, it’s revolutionized my approach to Wall Street.

Before you keep reading, let’s get one thing straight. The purpose of the Christian life is not to make you tons of money, nor is the purpose of the Bible to “show us how to get rich”. Our lives are lived to the glory of God, and the primary purpose of the Bible is

to reveal Christ the Savior to our needy souls. That being said, Biblical wisdom is the highest there is, plain and simple.

If you turn your ear to what God's Word says, you **will** become a smarter investor, and you will see results.

I hope you'll be blessed, as you come to know the God of all wisdom,

- Andrew Olson

Principle #1: Slow gains are lasting ones

“Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.”

Proverbs 13:11

I see a great number of people approaching Wall Street like it's a place to “get rich easy and fast”. These people play stocks in a way that's similar to how others approach the lottery, they dump all their money into one ticket (company) and wait for their “big ship to come in”. This might be a way to earn upwards of \$1000 on a single trade, but these same habits can take more than \$1000 out of your pocket just as fast.

There's an irrational discontentment with small gains that I'm surprised by. “High risk, high reward” sorts of moves are often emotionally based, rather than based on facts and data. It's been said, “Trade with your head, not your heart”. In other words, ground your stock choices in proven data. Avoid speculation and hearsay, even if there's promises of “huge gains”.

Your friends might be off playing options and penny stocks, racking in these “huge gains”, but for you---remember that Proverb, “Wealth gained hastily will dwindle, but whoever gathers little by little will increase it”.

Plan to make numerous small wins, they add up. Your money will be safer from big swings when you diversify, and play the slow, long game.

Prayer:

God, please teach me contentment even when I’m only making small amounts at a time. Help me have the patience I need to watch these investments grow over time.

Principle #2 - The Goal of Stock Trading is NOT idleness

“If anyone is not willing to work, let him not eat.”

2 Thessalonians 3:10

As you are exposed to the stock trading world, you'll begin to hear many consultants advertising their strategies to help you “quit work & retire young”. They say really cute catch phrases, like “stop trading your hours for dollars” or “escape the 9 to 5”. Let me tell you, most of these “advisors” have an **extremely** low view of work, and their advice is entirely unbiblical.

Before the fall of man, God placed Adam in the Garden of Eden, and guess what? He gave him a job, and Adam enjoyed working for God in the garden. God designed work to be part of our DNA, He gave it to us before the fall of mankind into sin.

We worship God through our work. As we put our energy into our jobs, whatever that job is, He is pleased. Full-time stock trading is worshipful work,

and so are other vocations; but the goal of your trading should never be to “escape work”.

Supplement your earnings with a passive income, like Stock Trading, but don't seek to *replace* your job with it. Active income is Biblical. Contribute to your portfolio from your work, but *don't quit your day job to trade stocks*. Steady work is a healthy part of living a well-grounded, and even godly life.

“Work with your hands, as we instructed you,”

1 Thessalonians 4:11

Principle #3: The Fruits of the Spirit have a rightful place in your trades

In case you need a reminder as I often do, they are:
Love, Joy, Peace, Patience, Kindness, Goodness,
Gentleness, Faithfulness and Self Control.

I believe that each one of these has something to say to us about *Trading according to the Spirit*. Let's look at each one.

Love

Do what you do because of love. Love your family, love your church, love the charities you support. If love isn't the reason you're doing this, stop today, or change your reason.

Do not do trade stocks for the "love of money". Greed and chasing dollar bills will keep you going for a little while, but will eventually leave you high-and-dry. Give a portion of your earnings to charity, and when you

do, try to look into the eyes of those receiving it. Don't leave your heart out of it. As you give from what you have, you'll notice that it changes your outlook in a major way.

Your wife and kids, if you have them, want your love---they want you! If you're absent from your family working too hard, watch out. You can't make up for years of unloving behavior by dumping a load of money or stock holdings on your family. They would rather have you, and all of you, as a poor man, than little or none of you as a rich man.

Keep your love focused on God, and the people around you. It's far too easy to fall into the habit of loving lesser things. Consider this passage from Ecclesiastes 5:10. "Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless."

So, love what you do & love the people you do it for.

Joy

Celebrate a little. When you make a good trade, rejoice! My wife and I have a little joke together; I tell her whenever I've earned more than \$100 on a trade. One of us says to the other, "That's probably even enough for a chai tea." We celebrate the earnings together, and book a date to our local coffee shop.

Stock trading should improve the quality of your life. It's less about pinching pennies to put *everything possible* into stocks, and more about creating a passive income to allow you to do more with your income.

Ask yourself, how do I take *joy* in this work?

Peace

There can be a high amount of stress involved in trading / holding stock when things aren't going well. Ask God to fill you with His peace when you feel stressed.

Find peace **in** your trading. It's tempting to second-guess every single thing you do. I'd encourage you to develop a method of trading that promotes peace for you personally. For me, trading in "peace" involves a diverse portfolio, other ways of trading with "peace" might be buying stocks in reliable companies that will be around for the long-haul.

Consider what Philippians says about prayer and peace: "Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. 7 *And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.*" (4:6-7)

God's peace guards your heart and mind, let that sink in for a moment. But did you catch the prerequisite? Prayer! If you have a prayerless life, you'll have a peaceless life also.

Furthermore, find peace **outside** of stock trading. Try hard to “check out” after you’re done trading for the day. It’s tempting to check your portfolio as often as you check your Fantasy Football team on game day. This is not living in peace. Waking up first thing in the morning to check premarket at 4:30am is also *not* living in peace. Let the markets do what they do, as for you---rest and find your peace.

Patience

"The stock market is a device for transferring money from the impatient to the patient." - Warren Buffet

Every book I've read about stock trading says that you need to allow your winning stocks time to continue to be profitable. “Let your winners run”. This requires patience, during the good times.

You'll need patience during the bad times too. Ask God to give you patience to wait out declines in the market. It's never fun to be in the middle of one of those----but rather than making an impulsive sale at

garage-sale prices, hold on to what you have. Be patient. Markets recover, but it takes time. If you're in the middle of a downturn, hang in there---and let God's patience be your saving grace.

Kindness & Goodness

What does it mean to be good?

What does it mean to be kind?

There is a lot of overlap between these two.

After 6 days of creating the whole world, God called all that He had made "good". In other words, He was pleased with the end-result of His work. For you to practice "goodness", you need to live your life in such a way, that you'll not regret how you've spent your time. At the end of it all, I hope you'll feel "good".

Next, I'll ask the uncomfortable question, that needs to be asked. Are you kind with your earnings?

Let's set up a scenario here. Say that your friend comes to you in need. Their home furnace just broke down, and they need \$3000 to fix it. You hear about

the need, but don't really have the cash on hand.... all your extra money is in stock. My question for you to consider is, would you be willing to sell a couple positions (even for a loss) to free up some cash to help out your friend in need?

Hold on Andrew!

Being "kind" is easy, until you put it that way.

Luke 6:35 says, "Lend, expecting nothing in return, and your reward will be great..."

Don't miss the biggest reward (from God) in exchange for the lesser reward (from your stock account).

Yes, you'd be losing money, and lending it to your friend. It might take months to get it back, and you won't be earning interest on the money. But it's the right thing to do. Nobody likes losing money, but you know what? Your friends and family are worth so much more.

Don't make stock trading, or your life for that matter, a zero-sum game, it can be so much more than that.

If you gain a big pile of cash, while losing your heart, that's an irreparable loss. Invest in others, and allow God to create goodness & kindness in your heart.

Also, as a bonus, be willing to share what you've learned with others. If you've made some money on the stock market, tell other people what tickers you've traded, or what strategy you've used.

Faithfulness

Stick with it. Don't give up when things get hard.

Walt Disney once said, "The difference in winning and losing is most often, not quitting". I think there's some real truth in that.

Commit yourself to the learning process. If you're still learning how to trade, check out the virtual stock exchange where you can practice for free at <https://www.marketwatch.com/game>

It takes time to learn, be faithful in your learning.

Self Control

Of all the fruits of the Spirit, this could be the hardest to live out on Wall Street. Every day the news screams “Buy!” or “Sell!” loudly. So loudly in fact, that it’s easy to get swept up in the chaos of it all.

But when the news strikes and you feel the rush telling you to buy, temper that emotion against the Holy Spirit inside you, and the Self-Control He gives.

Two areas I see this impacting the most:

Size of Investment - If you find yourself wondering if the investments you are taking on are too large, they probably are. Take on smaller lots, and add to them over time.

Margin / Debt - Take a peek at your Margin account and ask yourself. Are you overextending? Do you really need to leverage debt to meet your goals in stock trading?

Principle #4: Good advice and good counsel makes for Success

“Without counsel plans fail, but with many advisers they succeed.”

Proverbs 15:22

I hope you have some people in your corner who will be there for you in the ups and downs of stock trading. I recently started a Facebook group called “Traders with Insight”, so that I could have such a group of likeminded people. Their advice has often steered me toward winning investments, and away from losing ones.

Having a “group” comes with more benefits though than just that. Once you’re sharing your insights with a group, you might notice that you research more, plan ahead further, and win more often on your investments. That’s this Biblical wisdom at work.

To put it short and sweet, when you choose to get advice from others, you choose the path of success.

God has designed us to work best alongside other people.

“Two are better than one, because they have a good reward for their toil.”

- Ecclesiastes 4:9

Before plunging into an investment, ask your fellow investors if they think it's a good idea.

They might see something you don't!

Principle #5 - Try not to let your cash sit idly

In Jesus famous parable of the talents, three servants were each entrusted with a sum of money. Two servants invested their money with the bankers, and they were both able to double it. One servant buried his money in the ground, to keep it safe. When the master came back, he commended the two who invested their money, and the one who tried to safeguard it was rebuked as being “Wicked and Lazy”.

Whatever you do, please... please don't put your money in a low interest bearing savings account. There are so many ways you could be putting that money to work.

Educate yourself so that you can learn about what investment opportunities are around you. Perhaps it's starting a business, maybe it's investing in some stock, maybe the better investment at the time is some medium-length bond notes, perhaps it's an investment in gold or silver?

To summarize the parable of the talents; *Don't waste your life, and don't waste your opportunities.*

An active investor is a wise one.

Evaluate the Return on Investment (ROI) of every opportunity that presents itself. Shoot for investments that are earning you 5% or more annually.

If you are making less than 2% ROI on your investment, it's time to re-evaluate---because that's not keeping up with inflation.

Principle #6 - Avoid making emotion-based trades

“The heart is deceitful above all things, and desperately sick; who can understand it?”

- Jeremiah 17:9

Trade with your head, not your heart. You may really believe in a company, but if it's failing, be careful not to get caught up in trading your favorite brand “just because”. Your heart can deceive you.

“Just because” is more dangerous than you might realize. Some of us are all-too-willing to jump into something, but take the advice from the adage, “Look before you leap”.

Principle #7 - Be Diligent, not Hasty

"The plans of the diligent lead surely to advantage,
But everyone who is hasty comes surely to poverty."

Proverbs 21:5

Diligence, *Noun*.

"careful and persistent work or effort"

Synonyms: conscientiousness, assiduity, hard work, application, concentration, effort, care, industriousness, rigor, meticulousness, thoroughness.

What does it mean to be diligent?

You could probably write this section. If you're reading this book, you're probably already an A-type personality, but here's a few that I'd add:

1. Keep good records. Keep a journal that records each lot of stock that you purchase. Experts swear by this. You'll learn just as much from your losses as you will from your wins.

2. Watch a stock ticker and observe its long term trend before investing. Look at the charts before jumping in. Trade the trend, the trend is your friend.

Being hasty in the stock market is all-too-easy to do. Here's a couple examples:

- "Jumping" at a bargain with both feet, only to see that same stock dip further in price.
- When we see our "big purchase" start to swing against us, it's a "rush to sell".

Even in a market downtrend, buy in small lots, and accumulate them at a low price.

If a stock is on the downtrend, rather than being hasty and trying to "call the exact bottom", wait for it to start gaining again before investing.

If a stock is on the uptrend, don't jump at it "just because it's going up". Wait for a strategic entry point.

Principle #8 - Commit your plans to the Lord

“Commit your work to the LORD, and your plans will be established.” - Proverbs 16:3

When you invite God into the realms of your life, you will notice that His blessing makes a difference.

What difference?

Well, for starters, before you committed it to Him, I’m guessing you weren’t watching to see how He would bless you through it. God is glorified when we *notice* His hand at work, and thank Him for it.

Further, when we pray “Thy will be done”, we will always find that God’s will is better than our own. Committing our plans to Him means that we are willing to accept whatever good or hardship comes our way from His plan.

When you start to see your life in view of God’s ultimate plan, you’ll start to find true meaning in everything that you do.

Principle #9: Ask God for Wisdom

"If any of you lacks wisdom, let him ask God, who gives generously to all without reproach, and it will be given him.."

- James 1:5

Free Wisdom?!

Yes, you heard that right.

God gives wisdom to all who ask, freely.

Without reproach is a Biblical way of saying, "No questions asked".

If you ask God for wisdom, He will give it to you.

Wisdom in the Bible is described as a woman crying out in the Street for people to take notice. Read this excerpt from Proverbs 1, and notice the *function* of wisdom in the lives of those who have it.

The Call of Wisdom

20 Wisdom cries aloud in the street,
 in the markets she raises her voice;
21 at the head of the noisy streets she cries out;
 at the entrance of the city gates she speaks:
22 “How long, O simple ones, will you love being
simple?
How long will scoffers delight in their scoffing
 and fools hate knowledge?
23 If you turn at my reproof,
behold, I will pour out my spirit to you;
 I will make my words known to you.
24 Because I have called and you refused to listen,
 have stretched out my hand and no one has
heeded,
25 because you have ignored all my counsel
 and would have none of my reproof,
26 I also will laugh at your calamity;
 I will mock when terror strikes you,
27 when terror strikes you like a storm
 and your calamity comes like a whirlwind,
 when distress and anguish come upon you.

28 Then they will call upon me, but I will not answer;
they will seek me diligently but will not find me.
29 Because they hated knowledge
and did not choose the fear of the Lord,
30 would have none of my counsel
and despised all my reproof,
31 therefore they shall eat the fruit of their way,
and have their fill of their own devices.
32 For the simple are killed by their turning away,
and the complacency of fools destroys them;
33 but whoever listens to me will dwell secure
and will be at ease, without dread of disaster.”

I love the Bible. It's so poetic in parts like this.
The truth here is; wisdom is a commodity which is not
prized by everyone---but those who have it are
changed by it.

Yes, read good books.

Yes, watch the news.

But don't forget to seek God's Wisdom.

Principle #10: Don't rob from God

"8 Will man rob God? Yet you are robbing me. But you say, 'How have we robbed you?' In your tithes and contributions. 9 You are cursed with a curse, for you are robbing me, the whole nation of you. 10 Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. 11 I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the Lord of hosts"

- Malachi 3:8-11

*But wait, will God **really** cause my ventures to fail if I rob from Him?*

Yes,

but the better question is, who is the devourer, and why would he be munching on your fruit?

Do you see the underlying truth of these verses?

God will do whatever it takes to keep the hearts of His people stayed upon Him. Throughout time, the human heart has quickly left God behind in pursuit of

money. His love is so strong toward His people, that He will eliminate whatever stands between them and Himself.

In bringing our tithe to God, we demonstrate from our heart that He is worthy of everything we have, and that He is first and foremost in our heart above money. When we withhold our tithe, we are effectively taking from God that which is His, and declaring to God that our way is better than His way.

Make no mistake, God will do whatever it takes to have your heart, even if it means the devourer takes away your earnings until God is all you have left.

Let's not get to that point.

"Give to Caesar what is Caesar's,
and to God what is God's"

- Mark 12:17

By the way, did you notice the invitation to test God?

Yes, He is inviting you to test Him.

“And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.”

God is inviting you to experience His blessing in this area of your life, but we need to trust Him fully, and trust His promise here in His Word that His blessings will be poured out upon us as we give.

I challenge you to begin researching businessmen who “put God to the test” in tithes and offerings. Find out who RG LeTourneau was. Read the story of how God turned Caterpillar into an international company.

While the United States went through the Great Depression, Caterpillar grew, and grew and grew.

Year 1932 – Net Profit: \$52,055.61

Year 1934 – Net Profit: \$340,275.49

Year 1938 – Net Profit: \$1,412,465.68

Read the story about his life here, you'll be inspired:

<http://www.giantsforgod.com/rg-letourneau/>

"If you take a shovel and dump sand into God's sandbox, He dumps it back into yours... God has a bigger shovel than you." - Rev. Robert L. Lee

Amen, Pastor Lee.

Conclusion

“So, whether you eat or drink, or whatever you do, do all to the glory of God”.

- 1 Corinthians 10:31.

May God bless your trades as you do them to His glory. He is glorified in you through this.

Remember that God is your heavenly Father.

His love is unconditional toward you. If you fail, or succeed, His love for you is just the same.

He is proud of you.

He loves watching you learn.

So, get out there and give it your best shot.

Equipped with His wisdom, you'll be ready!

If you'd like to be in touch, please send me an email:

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