

INVESTING AS WORSHIP

Please consult professionals before investing:

My late mom invested every penny while her brother spent every dime. Mom prospered, but my uncle sadly died in debt. Mom donated to church, and later was able to also contribute to countless charities and helped many in need. She told me that was her plan. Such heartfelt efforts to serve others is a form of worship.

Unfortunately, most people aren't able to invest. But many that can, regrettably don't even realize it or don't know how. One way to help yourself – and those less fortunate – is to invest. This short paper simplifies investing in the 'stock market' but doesn't offer professional advice:

As long as the world spins, the economy expands. There are booms and busts, but over time the economy grows more than it contracts – that's the key! The stock market grew exponentially since it began in the 1800s. It's continued to grow even after the Civil War, World Wars, the Depression, 9/11, epidemics, bank failures, etc. Even if a rich nation was completely annihilated by a dictator, 'safe' cash in an attic would be worthless. There are times the world seems to be ending. Investors panic and sell their stocks. But the world keeps spinning, and they wish they hadn't sold low!

Stay focused on long-term investing. Don't guess when it's a good or bad time to invest or sell. Invest a little at a time, consistently. Don't drive yourself crazy with financial news – please ignore it.

One way to invest long term is with Vanguard at vanguard.com (or comparable). Tell them you'd like to invest in "Vanguard Balanced Index Fund Admiral Shares" (VBIAX). That's one of the world's largest 'mutual funds' – a combination of many companies in one simple investment. It's a mix ("balance") of stocks and bonds

(60/40%). VBIAX is relatively safe because it's diverse, so if one company fails, others remain.

Next, advise Vanguard you'd like to automatically transfer X dollars from your bank into VBIAX each payday (or month, etc.). After a minimum required investment, choose an amount you're comfortable with transferring each payday. This method of moderate consistent investing is called "dollar cost averaging" and helps you remain invested. When the market is falling, you're buying stocks at better (lower) prices. When the market is strong, it's still okay because your account is safer. It's a win/win, so long as you do this long-term and don't stress over market fluctuations. If your workplace offers retirement plans (401K, etc.) just do the same thing there instead.

The above example is only one way to invest. Don't invest all your money at once, but don't do nothing. The younger you are the better, but it's never too late. Continue dollar cost averaging until you feel it's time to start living off of your investments. At that time speak with your accountant and 'gradually' switch out of stock/bonds and into shorter term investments (e.g., CDs). But you don't have to wait until you're retired to benefit. From the moment you invest, you're building collateral and increasing your net worth. This financial strength puts you in a great position to give back in service even well before retirement.

Please See References