

Glad Tidings

“And we bring you good tidings of the promise made unto the fathers...” (Acts 13:32)

Vol. XXI

January 23, 2011

No. 4

Wisdom of Diversification

(Jerry Fite)

Solomon writes, “*Cast thy bread upon the waters; for thou shalt find it after many days. Give a portion to seven, yea, even unto eight; for thou knowest not what evil shall be upon the earth*” (Ecclesiastes 11:1-2). It does not appear possible to send forth something, especially out upon the waters, and expect after many days to find it. But the wisdom of God says do so. What is God teaching us in this exhortation?

Two facts must be considered in the exhortation: First, you are to send out your bread on the waters by dividing it into portions. Second, you do so because you do not know what evil awaits your sending. Divide it in seven or eight portions is not specifying an exact number, just as the six, yea seven, things in Proverbs 6:16-19 do not exhaust all that God hates. But the phrase is expressing the distinguishable while remaining indefinite. The evil we are not aware of are not matters of right or wrong, but those things that can come our way causing us pain and discomfort. We might look upon the word as equal to some “misfortune” that happens to be in our future, which we cannot foresee.

Some have interpreted the passage as teaching us regarding the work of benevolence. We should give to as many as we can, for we never know when we will be in need. Those we have helped will be inclined to help us. Jesus certainly teaches us in the parable of the unjust steward to “*make to yourselves friends, by means of the mammon of unrighteousness; that, when it shall fail, they may receive you into the eternal tabernacles*” (Luke 16:9).

But is benevolence under consideration? Could not the inspired preacher be exhorting us in our daily living to learn the principle of diversification? “Don’t put all your eggs in one basket” certainly has more practical application in our lives than just honing in on the blessings of being benevolent.

Jacob, uncertain how Esau would react to him certainly put this principle to use. He divided up his animals and family into different groups. When Esau met one group and evil came, the rest would be able to escape. All the animals and family members would not be harmed as they might if all were in one group and Esau turned against them (Genesis 32:13-21, 33:1-2).

In the world of finance, Solomon’s exhortation is considered wise. Like bread, money, is that which helps sustain our lives by allowing us a means of exchange for food, clothing and housing. By sending a portion of our savings out to be invested in a diversified way, we can, after many days, expect to find it and not lose it all. In investing, one does not know for certain what misfortune lies ahead, so diversify. Sending forth our investment by dividing it into portions or different asset classes is wise. If one class does not do well at a particular time, then you have not lost it all. You will still have money from the other asset classes you have portioned your money into. Is it not interesting how modern ancient Solomon is?

In the spiritual realm, I believe we can profit from the application of the divine principle of diversification. In sending forth the Gospel into the world, we never know where the message will take hold and in whose heart it will be received. The apostles in the first century went about preaching the word, without prejudging the hearers. Only when the message was refused did they move on to try to reach others (Acts 13:44-52). Diversify!