On the Financial Front: Keep Calm and Carry On—Again

Back in March, Timothy Plan ran a blog article called “Keep Calm and Carry On,” addressing the COVID-19 pandemic and what investors might expect.

We’re still in the midst of the pandemic, plus a post-election time of uncertainty as to the final results.

During the London bombings in 1940, the British people rallied behind the slogan, “Keep calm and carry on.” That’s still the best advice.

Those of us who put our faith in our heavenly Father have special reason not to despair.

“For God has not given us a spirit of fear, but of power and of love and of a sound mind” (2 Tim. 1:7, NKJV).

These are not just words but a way of living. When we realize that God is in charge, it takes away unnecessary anxiety.

“Indeed, heaven and the highest heavens belong to the Lord your God, also the earth with all that is in it” (Deut. 10:14, MEV).

From Genesis through the New Testament, the Scriptures repeatedly emphasize God’s ownership of all things and the importance of trust.

“Be anxious for nothing, but in everything, by prayer and supplication with gratitude, make your requests known to God. And the peace of God, which surpasses all understanding, will protect your hearts and minds through Christ Jesus” (Phil. 4:6, 7).

God is fully aware of what’s going on, knew it before we were even born and is not surprised by any of it.

At Timothy Plan, we take the long view, knowing that the only thing that lasts forever is

God’s Word, “which shall never pass away.”

What’s Ahead

America, like Europe, is seeing an uptick in coronavirus cases, but we also see vaccines on the horizon and impressive gains in the private/public partnership to fight the epidemic.

Given that we’re nearing winter, it’s unlikely the virus will recede to where we can dispense with masks and social distancing. Nonetheless, the economy is showing strong signs of recovery. It’s important not to give in to the panic mentality fostered by the sensationalist media.

Timothy Plan founder and CEO Art Ally, who counseled his fellow citizens and investors in March not to surrender to worry, reiterates that advice here:

“People sometimes ask me how I can stay so calm when the markets are in flux or something else out there is scaring everybody,” he said. “It’s not that I’m particularly brave. I just know who’s in charge. And it’s not me. If I do my part, He will do His part. It’s not that complicated.”

As believers, we find calmness, peace and hope when we put our full trust in the Lord.

We can also take some comfort from history, where we see that markets eventually and inevitably recover. Investors who stay the course are glad they did.

Not Just Waiting It Out

One silver lining to the pandemic is that with all the cancellations and closings, many of us have more time to read and study God’s Word, to pray more diligently and to listen to Bible teaching.

And, it’s always a good idea to periodically review our investments and finances. Timothy Plan has long advised individual investors and small business owners to work with financial planners.

“For Christians, it helps immensely to have a biblically-centered advisor who understands the concept of stewardship—that God owns everything and that we are merely stewards of what He has provided,” said Ally.

On the health front, we should continue to take reasonable precautions to avoid exposure or to put at risk those who are most vulnerable, such as the elderly and those with serious underlying health conditions. We should eat well and exercise.

One thing we shouldn’t do is check our cell phones for election bulletins or market reports many times during the day or just before turning in at night. It won’t change a thing except to induce anxiety. It’s so much healthier to take the apostle Paul’s advice:

“Finally, brothers, whatever things are true, whatever things are honest, whatever things are just, whatever things are pure, whatever things are lovely, whatever things are of good report, if there is any virtue, and if there is any praise, think on these things” (Phil. 4:8).

America and the stock market have been through many crises, including important elections. Those with cooler heads do the best in the long run.

With that in mind, let’s trust God, keep calm and carry on. {eoa}

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