

BOOK PROPOSAL

The Way of Capital *Faithful Stewardship in a Sinful World*

Robert E. Brooks, Ph.D., CFA

Synopsis

Title	The Way of Capital: Faithful Stewardship in a Sinful World
Author	Robert E. Brooks, Ph.D., CFA
Category	Christian living; biblical stewardship; Christian worldview; personal finance and investing
Manuscript status	Complete 12-chapter final draft available; approximately 90,000 words. Online companion resources are planned for https://thewayofcapital.com/ .
Proposed final length	Approximately 90,000 words in four parts and twelve chapters, subject to publisher editorial refinement.
Primary audience	Thoughtful Christians who want to steward financial capital faithfully—from ordinary retirement savers and self-directed investors to households that rely on professional advisors or oversee substantial wealth.
Secondary audience	Christian financial advisors, pastors and church leaders, families discussing wealth and legacy, investment committees, retirement-plan fiduciaries, and Biblically Responsible Investing practitioners.
Reader promise	To equip Christians to order the household, understand and evaluate investments, build disciplined portfolios, and govern advisors and their own behavior faithfully under Christ—without becoming professional securities analysts.

Core Market Position

Most Christian money books help believers think about earning, budgeting, debt, saving, generosity, and contentment. Conventional investment books usually begin later, after capital has accumulated, and focus on technique. *The Way of Capital* addresses the neglected territory between those two conversations: how a Christian should understand, evaluate, build, and govern an investment portfolio under the lordship of Jesus Christ.

The book begins with a broader claim: capital is more than the money shown on a brokerage statement. The preface recognizes human, social, natural, and financial forms of capital, but the reader-facing framework becomes simpler and more durable: visible capital and invisible capital. Visible capital includes cash, securities, land, buildings, equipment, ownership interests, and contractual claims. Invisible capital includes wisdom, discernment, prudence, diligence, integrity, trustworthiness, skill, contentment, relationships, reputation, and spiritual maturity. The book argues that invisible capital often determines what ultimately happens to visible capital.

The audience remains focused rather than universal. *The Way of Capital* is written for thoughtful Christian nonspecialists who already make investment decisions—directly through funds, securities, and retirement accounts or indirectly through advisors. Its goal is not to turn readers into analysts. It is to give them a coherent biblical framework, enough financial understanding to ask better questions, and practical guardrails for decisions that cannot be outsourced.

Thesis

Capital is not ultimate; Christ is. Financial capital is a temporary tool entrusted by God. The faithful steward therefore manages capital under the lordship of Jesus Christ, using accumulation as one servant of a larger calling. Wisdom, prudence, righteousness, diligence, trust, contentment, generosity, and the fear of the Lord are not decorative virtues; they are forms of invisible capital that shape how visible capital is acquired, valued, managed, preserved, and given away.

The Way of Capital develops that thesis through several connected frameworks. Grace comes before stewardship: Christians do not manage money faithfully in order to be accepted by God, but because they are accepted in Christ. The command–principle–prudence ladder distinguishes what Scripture directly teaches from enduring stewardship principles and specific financial applications. God’s Loving Abundance and Human Sinful Depravity become the abundance and depravity lenses, joined by the resurrection lens. Valuation and portfolio management form the Twin Investment Pillars. Finally, seven recurring questions—Household Ready? Claim, Value, Alignment, Role, Rules, and End—give readers an orderly way to move from theology to actual decisions.

Comparable and Related Titles

The Way of Capital sits at the intersection of established Christian-living, stewardship, faith-and-work, investment, and BRI conversations. These books demonstrate reader interest in money and meaning, Christian stewardship, vocation, markets, investing, and purpose. None, however, combines a broad biblical theology of capital with a practical sequence for household readiness, understanding financial claims, valuation, moral alignment, portfolio role, written rules, and the ultimate end of capital.

Christian Stewardship, Money, and the Heart

Managing God’s Money: A Biblical Guide — Randy Alcorn. Offers an accessible biblical framework for money and possessions. *The Way of Capital* extends the conversation beyond household money management into financial instruments, valuation, portfolio construction, BRI, and oversight of professional advisors.

Redeeming Money: How God Reveals and Reorients Our Hearts — Paul David Tripp.

Powerfully addresses the heart, idolatry, grace, generosity, and the spiritual meaning of money.

The Way of Capital retains that heart-level concern while adding the technical competence needed to own and manage investment capital.

God and Money: How We Discovered True Riches at Harvard Business School — John Cortines and Gregory Baumer. Connects Christian faith, wealth, generosity, and the question of how much is enough. *The Way of Capital* broadens the focus to capital formation, market participation, valuation, portfolio governance, and the investor's relationship with advisors. *The Way of Capital* answers the next question: How should a Christian actually steward the capital that has accumulated in the investment portfolio?

Christian Work, Business, and Economic Thought

Every Good Endeavor: Connecting Your Work to God's Work — Timothy Keller with Katherine Leary Alsdorf. Provides a compelling Christian theology of vocation and work. *The Way of Capital* carries Christian vocation into the ownership and financing of public companies, the institutions beneath markets, and the stewardship of portfolios.

Money, Greed, and God: The Christian Case for Free Enterprise — Jay W. Richards. Offers a Christian defense of markets, wealth creation, and economic freedom. *The Way of Capital* works at the household-investor level, asking how a Christian should value claims, construct portfolios, evaluate BRI, and govern capital under uncertainty.

Business for the Glory of God: The Bible's Teaching on the Moral Goodness of Business — Wayne Grudem. Explains the moral potential of business activity from a biblical perspective. *The Way of Capital* asks the next ownership question: how should Christian investors evaluate, finance, own, and monitor businesses through securities and funds?

Investment, Purpose, and Philosophy

The Geometry of Wealth: How to Shape a Life of Money and Meaning — Brian Portnoy. Connects money, behavior, purpose, and "funded contentment" in an accessible investment framework. *The Way of Capital* grounds contentment and purpose explicitly in God's presence, biblical stewardship, and the lordship of Christ while adding moral and BRI questions.

Good Money: Six Steps to Building a Financial Life with Purpose — John Coleman. Frames financial decisions around purpose, meaning, impact, and a well-lived life. *The Way of Capital* supplies an explicitly biblical definition of purpose and applies it to ownership, valuation, portfolio structure, BRI, and advisor governance.

What I Learned About Investing from Darwin — Pulak Prasad. Offers a vivid philosophy of patient, long-term investing drawn from evolutionary biology. *The Way of Capital* shares the desire for disciplined long-horizon investing but deliberately examines the worldview beneath the investment philosophy and builds from Christian creation, fall, providence, and resurrection.

The Dao of Capital: Austrian Investing in a Distorted World — Mark Spitznagel. Shows how a philosophical and economic framework can shape an investment approach. *The Way of Capital* makes the same foundational move from a different starting point, asking what investment practice looks like when the governing worldview is explicitly biblical rather than Daoist or Austrian.

Biblically Responsible Investing

Biblically Responsible Investing: On Wall Street as It Is in Heaven — Robert Netzly. Provides a prominent practical case for aligning investments with biblical values through screening and engagement. *The Way of Capital* treats BRI as one important part of a larger stewardship process

that also includes household suitability, valuation, diversification, fees, benchmark selection, portfolio role, Christian liberty, and investor formation.

The Way of Capital is not trying to outdo the best books on budgeting, generosity, business, investing, or BRI within their own lanes. It connects those lanes around a larger Christian-living question: What has God entrusted to me, and how should it be governed faithfully? Its practical sequence then asks: Is the household ready? What am I actually buying? What is it worth? Should I own or finance it? What role should it play? What rules will govern me? What is the capital ultimately for?

Book Differential: The Missing Middle

Much Christian financial literature does excellent work on earning, budgeting, debt, giving, and contentment but stops just before the brokerage account becomes complicated. Much investment literature begins after questions of God, moral purpose, human sin, vocation, and ultimate ownership have been set aside. *The Way of Capital* occupies the missing middle: it joins a biblical theology of stewardship to the real work of evaluating claims, building portfolios, governing advisors, and remaining faithful under uncertainty.

- Begins with the Owner before the assets. God's ownership and the steward's calling come before fund selection, return targets, account size, or market forecasts.
- Puts grace before stewardship. The book repeatedly guards against turning disciplined investing, generosity, or moral screening into a means of self-justification. Acceptance in Christ comes first; stewardship follows.
- Distinguishes visible and invisible capital. Financial assets matter, but wisdom, prudence, integrity, trust, relationships, contentment, and spiritual maturity often determine whether visible wealth is used well.
- Uses a command–principle–prudence ladder. Scripture governs without being made to say what it does not say; enduring principles are distinguished from household-specific financial applications.
- Uses three theological lenses. God's Loving Abundance supports hopeful participation in productive enterprise; Human Sinful Depravity supports verification, limits, diversification, and moral scrutiny; the resurrection lens keeps visible gain or loss from becoming the final verdict.
- Connects theology to an orderly decision process. Valuation and portfolio management are the Twin Investment Pillars, while seven recurring questions move the reader from household readiness through claim, value, alignment, role, rules, and end.
- Places Biblically Responsible Investing inside a larger stewardship framework. Screening matters, but so do business practices, fees, transparency, benchmarks, diversification, taxes, engagement, portfolio role, conscience, and Christian liberty.
- Equips readers to govern both advisors and themselves. Delegation does not transfer stewardship, and a sound allocation can still be undone by fear, envy, FOMO, overconfidence, poor incentives, or excessive complexity.
- Teaches through recurring households and practical tools. Mark and Sarah Steadman and David and Wendy Turner face similar decisions with different processes, while callouts, cases, checklists, written policies, and exercises keep the book practical without turning the reader into a full-time analyst.

The result is neither a budgeting manual, a technical finance textbook, nor a BRI product guide. It is a Christian-living and stewardship book with a substantial investment application: a way for ordinary Christians to manage or oversee financial capital with biblical purpose, financial competence, written discipline, and appropriate humility.

Book Description

Every reader comes to this book with capital already entrusted. Some of it appears on a financial statement; much of it does not. Cash, securities, property, and contractual claims are visible capital. Wisdom, judgment, skill, integrity, relationships, trust, contentment, and spiritual maturity are invisible capital. The forms and amounts differ greatly, but the stewardship question is universal: Whose capital is this, and what is it for?

A brokerage statement can report holdings, prices, gains, losses, and account values. It cannot answer the prior questions. Is the household ready to carry investment risk? What economic claim is being purchased? What is it reasonably worth? Should a Christian own or finance it? What job should it perform in the portfolio? What rules should govern the investor when markets, circumstances, or emotions change? What is the capital ultimately for?

The Way of Capital answers those questions through a distinctly Christian framework that is theological first and practical throughout. Beginning with Psalm 1 and the claim that every portfolio has a theology, the book moves through God's ownership, Abraham and Lot, grace before stewardship, hopeful realism, household preparation, time and uncertainty, markets, financial instruments, valuation, BRI, portfolio construction, investor behavior, advisor oversight, contentment, generosity, wisdom, and legacy. Mark and Sarah Steadman and David and Wendy Turner recur from Chapter 4 onward to show how different investment processes behave when the future cannot be known in advance.

Throughout, the book returns to a simple claim: the goal of capital is not more capital. The goal is faithfulness. Financial returns matter, but they are not ultimate. A Christian can pursue reasonable returns, control costs, diversify, evaluate value, use advisors, own productive enterprises, and make BRI judgments while refusing to make the portfolio a savior, scoreboard, or source of identity. The writing is designed for thoughtful nonspecialists: plain language, limited mathematics, practical examples, household cases, and concrete tools that help readers manage—or intelligently oversee—the financial capital entrusted to them.

Target Reader

The theological premise is universal: every person manages resources received under God's providence. The book audience is more focused: Christians who already make, or help govern, investment decisions and want a coherent biblical framework for doing so. Account size is not the defining characteristic; stewardship responsibility is. The framework scales from an employee making their first serious 401(k) decisions to families overseeing substantial multigenerational wealth.

- Ordinary retirement savers who may not think of themselves as “investors” but already allocate capital through 401(k)s, 403(b)s, IRAs, pensions, education accounts, and other long-term savings vehicles.
- Self-directed and partly self-directed investors who want a genuinely Christian framework rather than conventional investing decorated with Bible verses.

- Mass-affluent households that have accumulated meaningful assets and need a coherent approach to household readiness, portfolio purpose, risk, BRI, fees, diversification, rebalancing, and long-term discipline.
- High-net-worth and ultra-high-net-worth households that rely on financial planners, wealth managers, investment consultants, or multiple specialists but want enough understanding to ask informed questions, evaluate recommendations, identify conflicts, judge costs and performance, and retain governance of decisions that cannot be outsourced.
- Married couples and families who need a shared language for capital purpose, risk capacity, investment rules, generosity, inheritance, succession, and beneficiary preparation so that one person is not the only one who understands the plan.

Secondary readers include Christian financial advisors and Certified Kingdom Advisors®, pastors and church leaders counseling families about wealth, trustees and investment committee members, Christian foundation leaders, retirement-plan fiduciaries, and BRI practitioners. These readers can use the book as a common framework for advisor-client conversations, family governance, church teaching, board discussions, and small-group study.

Market Reach and Use Cases

The book's premise is broad enough to matter to nearly every Christian adult who saves or invests, while its practical design creates several identifiable paths to readership and distribution:

- Retirement and household investing — readers who already make capital-allocation decisions through workplace plans, IRAs, brokerage accounts, education accounts, and other investment vehicles, whether or not they describe themselves as investors.
- Advisor-client use — Christian advisors can give the book to clients who need a biblical framework and enough financial literacy to participate intelligently in planning, BRI, portfolio, and governance decisions.
- Family and multigenerational wealth conversations — the framework provides language for discussing purpose, household readiness, delegation, generosity, inheritance, succession, and what beneficiaries should understand before assets transfer.
- Church and small-group study — twelve key Bible passages, recurring household cases, applications, questions, and downloadable tools make the book adaptable to a multiweek study without turning the print edition into a curriculum.
- BRI and faith-driven investment communities — the book broadens BRI from a screening question into a larger conversation about ownership, company practices, value, costs, portfolio fit, engagement, conscience, household unity, and stewardship.

Why the Book Is Needed

- Christian personal-finance books often emphasize earning, spending, debt, saving, and giving but devote much less attention to what happens after meaningful financial capital has accumulated and the household must choose, value, hold, rebalance, or delegate investments.
- Many ordinary Christians already make investment decisions through retirement and savings accounts even when they do not think of themselves as investors. They need enough vocabulary, judgment, and confidence to understand what they own and to ask better questions before they need more products.

- Conventional investment books can teach technique while leaving the investor's ultimate purpose, worship, moral boundaries, view of human nature, understanding of creation, and confidence in providence unexamined.
- The growth of faith-aligned investing has created new choices but also new due-diligence questions. A Christian label does not answer questions about screening methodology, company practices, holdings, fees, benchmarks, engagement, concentration, taxes, or portfolio fit.
- Modern investors are surrounded by forecasts, products, market commentary, behavioral temptations, and increasingly sophisticated advisory services. More information has not removed uncertainty or the need for wisdom.
- Households may delegate implementation, tax planning, estate work, manager selection, or trading authority, but they cannot delegate responsibility for what their capital is for, which moral boundaries govern it, or how the household will respond under pressure.
- A book that joins biblical clarity with practical competence can reduce both intimidation and false confidence. It gives readers a durable process—purpose, household readiness, analysis, alignment, role, rules, and end—rather than another prediction.

What the Reader Will Be Able to Do

1. Explain God's ownership of capital, distinguish visible from invisible capital, and draft various investment-related supporting documents.
2. Use the command–principle–prudence ladder and the abundance, depravity, and resurrection lenses without confusing biblical commands with personal financial preferences.
3. Assess whether the household is ready to invest patiently by reviewing work, generosity, provision, debt, reserves, insurance, shared knowledge, and financial margin.
4. Distinguish risk from uncertainty; evaluate risk capacity, risk tolerance, and risk need; and use diversification, scenarios, ranges, and margins of safety without pretending to know tomorrow.
5. Explain what stocks, bonds, derivatives, funds, ETFs, cash vehicles, and account wrappers actually represent rather than relying on ticker symbols or recent returns.
6. Think about price and value using present value, expectations, cash flows, inflation, interest rates, and valuation ranges while keeping moral eligibility separate from market price.
7. Evaluate a BRI fund or company beyond its label, including theology, screening, business practices, Bible-based business principles, fees, transparency, benchmark, engagement, conscience, and portfolio role.
8. Build or oversee a simple portfolio by assigning account purposes, choosing an asset allocation, using a broadly diversified low-cost BRI core, limiting selected-stock positions, evaluating active versus passive management, rebalancing, and considering asset location.
9. Assess advisors, models, compensation, fees, benchmarks, and recommendations; write a Christian investment policy statement and decline rules; and prepare a spouse or beneficiary to govern the plan if the primary decision maker cannot.
10. Connect investment success to contentment, generosity, wisdom, succession, legacy, and faithfulness—then translate the framework into a concrete 30-day implementation plan.

Structure and Reader Experience

The book is organized as a four-part journey from worldview to household formation to investment understanding to portfolio action. The progression is intentional. Before readers are asked to choose products, they learn whose capital they manage, what kind of world they invest in, whether the household can carry risk, what claims they are buying, what those claims are worth, whether they align with Christian stewardship, what role they should play, what rules should govern the investor, and what the capital is ultimately for.

Part I. Before the Portfolio: Seeing Capital Christianly

Establishes the worldview beneath the portfolio: Psalm 1's two ways, the lordship of Christ, grace before stewardship, the command–principle–prudence ladder, visible and invisible capital, the Twin Investment Pillars, God's ownership, Abraham and Lot, God's Loving Abundance, Human Sinful Depravity, and the resurrection lens. The reader begins with purpose and stewardship before technique.

Part II. Build the Steward: Household Foundations for Investing

Moves from worldview to household order. Chapter 4 introduces the Steadman and Turner households and develops work, generosity, family provision, debt, saving, insurance, shared knowledge, and financial margin. Chapter 5 adds time, compounding, fees, risk, uncertainty, leverage, forecasting, diversification, and rest so the household can hold a plan through difficult seasons.

Part III. Understand the Investment: Markets, Instruments, and Value

Explains why markets exist and the invisible foundations that make them possible, then teaches readers to look beneath ticker symbols to the claims being purchased. Stocks, bonds, derivatives, funds, accounts, price, value, cash flows, expectations, inflation, interest rates, and valuation ranges are treated in accessible language while moral purpose remains visible.

Part IV. Build the Portfolio: Alignment, Discipline, and Faithfulness

Brings the framework into action through BRI due diligence, portfolio construction, passive and active investing, low-cost diversification, selected individual stocks, rebalancing, taxes, benchmarks, investor behavior, advisor oversight, written policies, household governance, succession, contentment, generosity, and legacy. The final chapters turn the framework into concrete rules and a 30-day implementation sequence.

Recurring Book Features

- **Key Passage** — each chapter begins with a biblical text that frames the chapter's central question.
- **The Way Applied** — short callouts translate a theological or financial idea immediately into a household or investment decision.
- **Seven Questions for Faithful Capital Decisions** — the book repeatedly returns to Household Ready? Claim, Value, Alignment, Role, Rules, and End so readers develop a durable order of decisions.
- **Making the Connection** — each chapter closes by connecting the argument to actual financial management practice.
- **Practical Takeaways, Brief Cases, and Put It Into Practice** — concise summaries, cases, checklists, templates, and assignments create concrete next steps.

- Recurring Households and The Way Ahead — Mark and Sarah Steadman and David and Wendy Turner provide contrasting processes, while each chapter's final transition points to the next question in the book.
- Online companion — planned resources include a glossary, deeper theological and apologetic material, economic and finance foundations, and practical capital-management aids so the print book can remain readable.

Annotated Table of Contents

PART I. BEFORE THE PORTFOLIO: SEEING CAPITAL CHRISTIANLY

Chapter 1. Every Portfolio Has a Theology Psalm 1 provides the starting point: there are two ways before there are two returns. The chapter introduces the command–principle–prudence ladder, distinguishes visible and invisible capital, establishes valuation and management as the Twin Investment Pillars, and asks the reader to draft a capital purpose statement before selecting products.

Chapter 2. Whose Capital Is It? The Way of Abraham Moves from worldview to ownership. God is the Owner and the investor is a steward; Abraham, Lot, Solomon, and Job reveal different ways of receiving, misreading, managing, and surrendering capital beneath providence. The chapter rejects the myth of the self-made investor and emphasizes that blessing has an outward purpose.

Chapter 3. Hopeful Realism in a Sinful World Develops the book's three recurring lenses: God's Loving Abundance, Human Sinful Depravity, and the resurrection lens. Christian investors can participate hopefully in productive enterprise while verifying humbly, recognizing self-deception, resisting idolatry, and refusing to treat visible gains or losses as final verdicts.

PART II. BUILD THE STEWARD: HOUSEHOLD FOUNDATIONS FOR INVESTING

Chapter 4. The Household Comes Before the Holdings Argues that durable investing grows from household order rather than substituting for it. Mark and Sarah Steadman and David and Wendy Turner are introduced as recurring families. Work, generosity, family provision, debt, reserves, insurance, saving, shared knowledge, and financial margin create the staying power necessary for patient investing.

Chapter 5. A Biblical View of Time, Risk, and the Myth of Control Uses James 4 to distinguish serious planning from pretending to know tomorrow. Chronos and kairos, compounding, fees, risk versus uncertainty, risk capacity, risk tolerance, risk need, leverage, forecasting, real purchasing power, diversification, hurry, and rest are treated as stewardship questions for finite people living under providence.

PART III. UNDERSTAND THE INVESTMENT: MARKETS, INSTRUMENTS, AND VALUE

Chapter 6. Markets Run on More Than Money Explains why financial markets exist and the invisible foundations that sustain them: intelligibility, truth, property rights, contracts, rule of law, trust, specialization, and ordered liberty. The chapter also examines common grace, business as useful service, Christian liberty, innovation, speculation, Bitcoin, and the formative effect an asset may have on its owner.

Chapter 7. What Are You Actually Buying? Looks beneath ticker symbols and account labels. Bonds are promises, stocks are ownership claims, derivatives are contingent payoffs, funds are wrappers around underlying claims, cash provides optionality, and accounts are containers. The reader learns to name the economic relationship before discussing return.

Chapter 8. Price Is Easy; Value Is Hard Introduces valuation as a reasoned argument rather than a market quote. Present value, expectations, cash flows, debt, equity, derivatives, inflation, interest rates, forecasts, and ranges are explained without requiring advanced mathematics. The chapter keeps moral eligibility distinct from price and ends with a simple four-line valuation exercise.

PART IV. BUILD THE PORTFOLIO: ALIGNMENT, DISCIPLINE, AND FAITHFULNESS

Chapter 9. Biblically Responsible Investing Beyond the Label Treats BRI as a discipleship and due-diligence framework rather than a purity certificate or performance promise. The chapter examines screening, business practices, Bible-based business principles, fund methodology, fees, transparency, engagement, benchmarks, conscience, Christian liberty, household unity, and the practical problem of retirement plans with no ideal BRI option.

Chapter 10. Build the Portfolio, Not the Prediction Turns principles into portfolio structure. Readers follow an order of operations, assign each account a purpose, consider illustrative asset-allocation profiles, build a broadly diversified low-cost BRI core, limit selected-stock positions, evaluate active versus passive management, rebalance by rule, consider asset location, and review both performance and faithfulness.

Chapter 11. Your Greatest Investment Risk May Be You Brings the investor's heart into the spreadsheet. Fear, greed, envy, pride, market timing, FOMO, anxiety, advisors, models, compensation, and complexity are addressed through advisor review, a Christian investment policy statement, written decline and selling rules, decision logs, spousal understanding, succession planning, beneficiary preparation, and simplicity.

Chapter 12. The Goal of Capital: Contentment, Wisdom, and Faithfulness Ends where Christian stewardship ultimately must end: with Christ rather than capital. Contentment, rest, wisdom, faithfulness, generosity, "enough," the Twin Investment Pillars, and legacy come together in a three-part plan and a concrete 30-day implementation sequence. The recurring household cases close by emphasizing that the goal is faithful governance, not a hidden contest for the highest ending balance.

Author Qualifications

Robert E. Brooks, Ph.D., CFA, brings more than forty years of academic and industry experience in finance, including quantitative finance, investments, derivatives, valuation, and risk management. He has taught in secular university settings, written extensively in finance, consulted professionally, and worked directly with investment professionals and advisors. That background gives the book technical credibility while allowing difficult financial ideas to be translated for nonprofessionals.

Brooks is President of [Financial Risk Management, LLC](#). He previously cofounded Blue Creek Investment Partners, LLC, now part of [Keel Point, LLC](#), and has long-standing professional relationships across finance, investment management, and financial planning. His professional background is complemented by decades of Christian teaching and ministry involvement, including long-term [Bible teaching](#) at Emmanuel Baptist Church in Tuscaloosa, Alabama.

This combination is central to the book's positioning. The author is not a theologian attempting to add a chapter on investments, nor a finance professional adding a few Bible verses to a conventional portfolio framework. The project reflects sustained engagement with both Scripture and the practice of finance.

Author Platform and Promotion

The author already writes and teaches at the intersection of Christian worldview, stewardship, and finance. Existing platforms and relationships provide multiple channels for reaching the book's intended readers including:

- More than forty years in academic finance, including 34 years at The University of Alabama, have created a broad network across finance, investment management, higher education, and professional practice.
- [Christian Worldview and Finance](#) — an ongoing Substack publication addressing investing, economics, stewardship, and Christian worldview.
- [Biblically Responsible Investor Quarterly Newsletter \(BRIQ\)](#) — regular engagement with the BRI industry, fund offerings, performance, and investment practice.
- [TheWayOfCapital.com](#) — a dedicated book platform designed to host the online glossary, supplemental material, chapter resources, and book-related content.
- [AIChristianityFuture.com](#) — a joint effort with Professor Jackey Gong providing resources on understanding AI from a Christian perspective and its implications for the future.
- Professional finance network — relationships with financial planners, investment professionals, CFA audiences ([CFA Society Alabama Board Member](#)), consultants, and BRI practitioners developed over decades of teaching, consulting, writing, and speaking.
- Church and ministry network — long-term teaching and ministry relationships, particularly with thoughtful Christian adults seeking to connect biblical doctrine with work, wealth, and practical decision-making.
- Speaking experience — decades of speaking to undergraduate, master's, Ph.D., executive-MBA, professional, church, and parachurch audiences.
- Advisor and BRI engagement — ongoing conversations with Christian financial planners and faith-aligned investment practitioners have helped refine the book's usefulness for client education, advisor-client dialogue, BRI due diligence, household governance, and multiweek study.

A book launch would build naturally on these channels through a coordinated series of Substack essays, BRIQ features, LinkedIn posts, podcast and advisor conversations, church and Christian-university events, webinars, and downloadable tools. The book's practical features lend themselves to advisor-client distribution, family conversations, church and small-group study, and continuing online engagement without requiring the print book to be positioned as a textbook.

Online Companion and Extendable Resources

The print book is intentionally readable for nonspecialists. Material that is useful but too technical, apologetic, or detailed for the main narrative is better suited to an online companion, allowing the print edition to preserve momentum while giving motivated readers, advisors, churches, and study groups a path to greater depth.

- Online Appendix A: Christian Theology, Philosophy, and Apologetics — deeper worldview foundations and selected apologetic material.
- Online Appendix B: Selected Economic and Finance Foundations — expanded technical discussions, evidence, and background concepts.
- Online Appendix C: Personal Capital Management Aids — worksheets, checklists, review templates, and practical decision tools.

- Online Glossary — concise explanations of financial, economic, philosophical, and theological terms found in the print text.
- Downloadable tools — capital purpose statement, household foundation check, risk and stress-test aids, BRI due-diligence questions, one-page portfolio map, Christian investment policy statement, advisor review questions, decline rules, beneficiary and succession checklists, and other practical guardrails drawn from the manuscript.

This structure helps the book remain accessible while extending its usefulness beyond a single reading. The online materials can support individual implementation, advisor-client conversations, family meetings, church study, and continuing education without turning the print edition into a workbook or textbook.

Closing Position

The Way of Capital is written for Christians who recognize that capital is entrusted rather than ultimate. Some capital is visible and can be counted on a statement; some is invisible and appears in wisdom, character, trust, skill, contentment, relationships, and faithfulness. The book does not pretend these are interchangeable. It argues that all must remain beneath God's ownership and that financial capital is a temporary servant of larger purposes.

Its primary practical arena is investing, where many Christians feel least prepared and where delegation can easily become abdication. The book therefore teaches readers to order the household, understand economic claims, reason about value, evaluate BRI, construct a disciplined portfolio, govern advisors, write rules before markets test them, and prepare spouses and beneficiaries to carry stewardship forward. Some readers will place their own trades. Others will use advisors and specialists. All remain stewards.

The book's central promise is both practical and theological: a Christian does not need perfect knowledge, great wealth, or professional credentials to manage capital faithfully. With grace before stewardship, biblical purpose, growing competence, sound financial principles, appropriate counsel, and disciplined guardrails, households can invest without worshipping markets, fearing every uncertainty, or outsourcing the responsibility God has entrusted to them. The way of capital is the faithful stewardship of temporary wealth under the eternal lordship of Jesus Christ, producing wisdom, contentment, generosity, and fruitfulness in a sinful world. The goal of capital is not more capital. The goal is faithfulness.