Risk. I say that again: risk. What did you immediately think or feel when I said that word, "risk." Did the very word strike you with a sense of anxiety and unease? Or were you immediately filled with anticipation and excitement?

Well, it's interesting that, when I went to the online version of Webster's dictionary, that highly respected source of the meaning of words, it offered four definitions of risk—all four largely negative, because that's what risk is. I am excerpting Webster's definitions now:

1. possibility of loss or injury: peril
2. someone or something that creates or suggests a hazard
3. the chance of loss or the perils to the subject matter of an insurance contract
4. the chance that an investment (such as a stock or commodity) will lose value

That's it. Get the consistent theme here? Yes, indeed, here's the theme you just heard: risk is all about downside, the possibility of incurring losses or getting hurt or damaged. And, yes, that's indeed "risk"—but that's only part of the story.

Instead, here's the fuller version of the reality of risk and its related decision-making: to the fullest extent possible, the wise person ascertains the possibilities and probabilities of potential rewards—the upsides—alongside those of potential downsides. Then, and only then, is the decision maker fully equipped to make a well-thought-out, wise decision.

In financial circles, the "upside" or "reward" of a decision, when actually achieved, is called its "return." For example, if you invest your money in a Certificate of Deposit (that's called a "CD") at a bank, you may receive a fairly low annual return, maybe 1% to 2% to 3% on your investment. That's relatively low, largely because the US government has guaranteed the base value of that CD, at least up to a certain amount.

So that return on a CD is lower than what you perhaps might get from investing in stock ownership in a company like Apple. In recent times, for, say the last ten years of investment, you likely found yourself making a higher return on Apple stock ownership than a Chase Bank CD. Higher risk, higher return. But why is a solid company like Apple considered higher risk? Because a company like Samsung can actually cause Apple to stumble, and the result could even be a serious reduction in the value of ownership in Apple. In comparison, many investors think the US government's back-up guarantee of a bank's CD equates to very low risk—so a bank can attract money by offering a low annual rate of return on CDs.

Every astute leader should work to better understand and quantify the risk of possible investments, especially comparative investments. That's true of personal investments for retirement. But that also should be true of investments by your workplace enterprise.

In your business or nonprofit, for example, what return should an investment in more locations bring? Or perhaps an investment in new software? Or more training of your employees? Should your enterprise invest in all of them? But if you have to borrow from a bank in order to make those investments, will the return on the chosen investment be higher than the cost of borrowing from a bank, consequently making your decision to borrow prudent?

For your church, do you add a new wing to the building locally where the church is growing about 5% per year in new commitments to Christ, or, instead, do you invest that in a mission abroad that has been experiencing a 20% annual growth in new commitments to Christ? Or do you invest in both?

Whoa, there! Does that mean that God measures return on investment at least partially based on increased born-again souls being transferred to the Kingdom of God? Well, I certainly think so! Remember, now, at the very birth of the church in the book of Acts when Peter delivered the very first message…and about $1,000 was given in an offering? No, of course that didn't happen—the real narrative is that three thousand souls were added. By my calculation, if there were 120 gathered in the upper room for that event, the birth of the Christian church at Pentecost, then the return—the people growth—was an *instant* return of 2,500%. Can you imagine? Now, that was a big return!

But, you object, saying, surely God doesn't think that way! And I reply, are you kidding? So God didn't invent risk and return? God took a risk in the Garden of Eden. But Adam and Eve, in their disobedience, soon gave God a poor return for the risk of giving them free will.

But later, much later, God took the ultimate pre-planned risk—a risk agreed to at the foundation of the world—and sent His Son to the Cross. Yes, Jesus took real risk for us, taking on the sins of the world. But every person—including you and me—must individually accept His offer of grace. So Jesus took all the risk of our sin, then *we* got the upside—the reward—of salvation. That's God's version: His risk, our reward!

But, as hard as that truth is to fathom, that's just the foundation…God's economy runs even deeper than that! 1 Corinthians 3:9-14 informs us that God rewards all believers who take the right-now risk to build on the foundation of Christ. Beyond the gift of salvation—as so mind-blowing as that itself is—Christians can then get a return, real rewards, for risking our lives, time, and treasure in following Christ. Don't just believe me, go read that passage again: Paul's first letter to the Corinthians, chapter 3, verses 9-14.

And while you're at it, check out the Lasting Greatness seminar at TheWhitestoneForum.org for the module called Risk Redefined. Because, when you are truly born-again, that's exactly what Jesus did for you and me: He redefined our risk, in this life and for eternity.

All great organizations, all strong leaders, must act upon the principles of risk and reward if they want to maximize their stewardship. That's the way God runs His Kingdom. That's the way you should run your workplace enterprise: your business, your nonprofit, your church, your home.

Even more broadly, every decision, every movement—personal and professional—has elements of risk-reward. Choice of an employer? Risk-reward. Choice of a marriage partner? Risk-reward. Choice of buying and financing a home? Risk-reward. A college education? Risk-reward. Christ or self? Risk-reward.

This all means that research and homework is required of all these different types of meaningful decisions. Become educated in your stewardship responsibilities. Study history. Listen to great mentors. Then, when you have started thinking that you have learned everything that you can, but you still know that all the facts and hunches you have acquired aren't quite the full picture, then take the most important action of all. Pray—ask the Holy Spirit to give you specific guidance, spiritual insight, decision-altering encounters.

This, this is at the heart of the Christian life. Enormous risk was mitigated by Jesus…no, better than that, risk for the Christian was actually *obliterated* by Christ at the Cross. Then, the subsequent risks taken by us as Christians will be rewarded at the very Judgment Seat of Christ—the very process and place that Paul was referring to in 1 Corinthians 3:9-14.

In God's economy, all things are interwoven and altered by God's redemption and direction in our lives. That's John 3:16 and Romans 8:28, intertwined. That's the most profound, the most elegant organization and leadership ever imagined or experienced.

Risk-return. Invented by God, fulfilled by God through those who meaningfully engage with Him. And that same investment principle is available for our stewardship use in all facets of our lives. Amazing!

A&A: Application & Action

1. In your workplace enterprise, is it clear to the employees as to what the risk-reward framework is for the enterprise? Are employees aligned to that, financially and emotionally? Be specific.

2. In your church, are there commonly understood and embraced measurements for risk and rewards? Beyond mere finances, are there specific metrics for the results of advancing the gospel of the Kingdom of God around the world?

3. For you personally, how do you look at risk in the context of what Jesus has done and is doing for you? Be specific.