

Let's get started right off the bat with another podcast installment focused on finance. A phenomenal working principle in the Bible is that of "increase!" Trees growing from one solitary seed can ultimately bear many pieces of fruit—over and over again in many seasons, year after year. A kernel of corn grows into a plant that yields many ears of corn in just one season, and each of those ears of corn has hundreds of kernels. That's increase!

Of course, we recall that Jesus taught this principle in the parable of the talents: we as believers are to take what we are entrusted with and work to make it increase. Remember those three stewards in that story? Two of those stewards rightly yielded increased results, but one wrongly buried the entrusted resource in the ground and yielded nothing in increase at all! That's stewardship, for better *and* for worse!

And we know that God expects the church to increase! In fact, on the very first day of the church, Holy Spirit came down on 120 faithful believers, Peter spoke and explained the Way of the Kingdom, and then thousands of believers were instantaneously added! Now *that's* increase—from just 120 to several thousands, right then, right there—stirred by the joint, intertwined action of God and believers!

Now, let's take a closer look at one of the classic universal, *financial* principles of increase: the finance concept for both personal and organizational finance called the "*time value of money.*" Here's the essence of the idea: the unit of money that you have now—say one dollar, for example—is worth more than a dollar in the future because that present dollar has potential earning capacity. That's because that one dollar can earn interest over the next period of time where it will then be worth more than a dollar. That's increase! The time value of money assumes that people are going to put their money to work, to yield results as a good steward of the money they are entrusted with. That's the important core mindset for all of finance—as stewards, we put the resources we are entrusted with to work!

Seasons matter in our thinking here, too, just like seasons matter for corn and fruit trees. So, in finance, we often think in terms of years. For example, we may ask our friend Joe how much one of his assets increased in value during the past year—like how much did Joe's million dollars increase to? If Joe now has \$1,080,000, then he enjoyed an 8% increase. Now, this increase of \$80,000 itself can go to work for the next year—Joe's original one million is working to earn increase but the newly-earned \$80,000 is working to earn increase, too! This process is called "compounding," and if Joe can increase his assets by 8% every year, he will just about have doubled his one million dollars to two million dollars in just 9 years!

That calculation is an application of what finance experts call "the rule of 72," which can be used to roughly estimate what it takes to double an original investment. Actually, it's just how the underlying math works and I know we're not all math experts, but if you put 72 in the numerator and have the annual interest rate of 8% as the denominator in a simple division calculation, then that $72/8$ equals 9 years as the estimate for your original investment to double. That's right, you double your original investment in about 9 years when you are earning 8% interest...growing your million-dollar investment into two million. And you should take note, in this calculation the interest you're earning each year is added to your investment, creating a new base amount for calculating the interest you make the next year...and the year after that!

That's a very important idea, because the original investment provides interest the first year, and that newly earned interest is also put to work to earn yet more interest. To really make this easy, let's go back to the "increase" idea. When a tree produces fruit, then the seed of that fruit is planted and another tree grows, producing more fruit on its own, so that the original tree is like the "grandfather" of that second generation of fruit! Same with the corn. The original cornstalk yields corn and some of those corn kernels are then planted and yield yet more corn, kinda making the original corn stalk the "grandfather." You get the idea!

Likewise, your human grandparents! If your grandparents had five kids and those five kids each had five more kids, then your grandparents would be enjoying a type of “compounding” of their family, a compounding that is evident at the next Christmas celebration—30 people, 5 kids and 25 grandkids—even though it was their children, not them, who actually produced the 25 grandkids.

Likewise, Kingdom increase! Our work in making disciples can often seem slow-going. Jesus selected just twelve men and chose to personally invest in them for about three years! It sure didn't look like lots of growth was happening, but Jesus' initial investment in Peter meant that Peter's message at Pentecost, by the power of the Holy Spirit, immediately multiplied the church by adding 3,000 to the 120 gathered.

Let's look at another discipleship example: Paul investing in Timothy. In 2 Timothy 2:2, we see Paul instruct Timothy: “what you have heard from me in the presence of many witnesses entrust to faithful men, who will be able to teach others also.” Did you catch the compounding effect across four “generations” in that verse? Paul instructs Timothy, then Timothy entrusts that to faithful men, then those faithful men teach others also! That's compounding discipleship happening for Paul, just for his wise investment in one man!

Well, then, how about the compounding of money? You start with an original amount and if that amount is invested in the right effort and direction, that original money will grow into a much larger sum of money! For example, remember when our one million dollars invested at 8% annually became two million dollars in about 9 years? Well, if *that* two million dollars remains invested at 8% annually for just another 36 years, the total will be about 32 million dollars. That's compounding, and that's the time value of money!

Wow, that's great stewardship, too—stewardship that is operating under the finance principle of the time value of money. So, the key challenge is to find the right investment for our assets. In the modern era, there are many opportunities available as possible alternatives. Savings accounts, bonds, stocks, and real estate are all examples, but each type of investment carries a different risk profile. As we talked about before in a previous podcast, the general rule is this: the more the risk, the higher the possible increase or “return.” But the companion corollary is this: the more the risk, the higher the possibility that you not only don't get any increase—yes, you might even lose some or all of your original investment!

But one thing's for sure: whether we're talking about the fruit from a tree or the increase earned from your investments, if you consume all of what your investment yielded this season then you are strictly limiting yourself to what your original investment can yield again this next year.

For example, if you eat every kernel of corn that your corn plant yielded, then you won't have seed corn for the next season. If you eat all of the apples from your apple tree this year and next year and the year after that and don't plant more apple seeds, you can only harvest apples from the original tree. And if you selfishly consume all the grace God provides you each year and don't bother to proclaim the Gospel of grace that is actually unlimited and freely available to whoever calls upon the name of Jesus...well then, you kind of missed the point of the unbounded Kingdom increase we are empowered to represent! Yes, the Apostle Paul said in Acts 20:24 that he was compelled “to testify to the gospel of the grace of God!”

In short, we are simply missing out on the power of compounding if we choose *not* to reinvest those resources available from the bounty of our harvests, whether that relates to money or things of the Spirit!

The amazing takeaway of it all? We are to be great stewards with the aid of the Holy Spirit, prudently selecting from among all our options, whether those are money options or spiritual actions—and do so during each season amidst the challenges and opportunities that particular season brings! Rightly doing stewardship means we completely understand the critical time dimension and the compounding of investments. So, taking the long view, just how are your money and your spiritual portfolios doing?

A&A: Application & Action

1. Consider God's "spiritual compounding" for a moment—how the Kingdom has grown to hundreds of millions of believers. What is your local church's active effectiveness in that long train of obedient success, i.e., the Great Commission? Be specific as to your church's results.

2. Who do you consult with more closely with regarding your stewardship, human advisers or the Holy Spirit who was sent to teach us all things? Who has the final, determining word that gives substance and action to the ideas: you, your advisers, or the Holy Spirit? Describe your process.

3. Reflect on what you are better at as a steward: money compounding or spiritual compounding. Now, describe two things that you should likely adjust or change as a result of this reflection.