

One of the most powerful realities of finance is compounding...more specifically *compound interest*. Let's do a quick example. If you invest \$1,000 and can earn 10% *simple interest* annually on that investment, that would be \$100 per year. Of course, that means in ten years of \$100 earned in interest per year, you would have doubled your money. Right...you doubled your \$1,000 to \$2,000 in ten years!

But compound interest in the same basic scenario means that after the first year's return of \$100, that \$100 of interest *itself also earns interest* in each of the coming years! And when you keep reinvesting your reaping at the same interest rate as your initial investment, then all it takes is a bit over seven years to double your money from \$1,000 to \$2,000. Right, seven years or so versus ten years. That's the "magic" of compounding in finance...your interest, your results, yes, your return doesn't just "sit there," it goes to work, too! So, if you're an investor, you want to live in the *compounding world*!

And I have some really good news about our Great Commission that we believers are both commanded and rewarded to fulfill—God's Kingdom grows by compounding! Remember the *sowing and reaping* we've talked about before, like in farming? During its season in the sun, a kernel of seed corn yields, say, 500 fresh, new kernels on the ear of corn on just one plant. *That's* very high productivity, a 500-to-1 yield!

Now God is not shy about high yields in His economy...He's spoken in the Scriptures about hundredfold returns! So, for our purposes, we'll just scale back from 500 to 100 here. Hey, Christians should all wish that in our lifetime-season here on earth, that—with God's help—we proclaim the Gospel, we teach, we disciple a goodly number of believers...so 100 certainly should be in our reach! But how does that work?

Well, our Great-Commission-scenario of "going forth and making disciples in all nations" is very much aligned with what Paul said that Paul himself did the planting, Apollos did the watering, but God gave the growth! (1 Corinthians 3:6) So, have you impacted or do you expect to impact, say, some 100 folks for Christ during your lifetime-season? Or, yes, perhaps a lot more! If you're a listener right now who's serious enough to dial in to this podcast episode, I would wager that you are!

But now we get to the amazing compounding! What about those 100, yeah, those who were saved and also discipled? When all 100 are discipled well, then *in their own lifetime-season*, they would fruitfully invest in their respective 100! And that compounding...multiplying 100 times 100...would mean 10,000 fruit-bearing folks are yielded in the process. Then those 10,000 each investing in 100 yields a million...a million each impacting 100 yields 100 million...and 100 million each impacting 100 yields 10 billion!

That's right, in just six "spiritual generations" of Christians—100 at a time—we mathematically could go *from one believer to ten billion*—that's encouraging, needless to say, since we only have 8 billion so far targeted to fill heaven right now! But we know that type of compounding hasn't truly happened. So why?

First, many who say they are Christians deliberately represent an *uncrucified Jesus*—so they have no understanding or zeal for seeing others born-again. You know the drill: Jesus is represented only as a wonderful teacher...a temporal peacemaker...a philosopher. So, *that discipling is not yielding eternal life*.

Second, from the start, many Christians do not "*go forth*"—in spite of Christ's command for His disciples to do so! And I don't mean just ignoring His command specifically as to all nations around the world—these folks are not doing it at all...not even locally! Funny, many Christians won't, say, drink a beer because they believe that's against God's will, yet they won't lift a finger to go forth on behalf of their crucified Savior as He commanded—thus neglecting the most important message of all, the Gospel! For a Spirit-led reader of the Bible, that's a startling paradox to behold and try to unravel. The truth is, many who claim Christ often do not invest in a way that yields one eternal life, let alone any compounding effect!

Third, churches often become ingrown, with a few true disciplers focusing on the same few disciples over and over again—not effectively reaching outside the walls of their local church. So, say three pastoral leaders in a local church jointly disciple the same 150 people over twenty years, their model is simply *ingrown*! Not only that, their own very limited discipling is exactly what those being taught learn! Sad.

Fourth, even in healthy outward-looking churches desiring to proclaim a gospel of salvation to every creature, the overlap of leaders discipling the same believers over and over again can easily come at the expense of time and efforts on true salvation-evangelism to the world. But God wants all people saved!

Fifth, should born-again believers rejoice in many Christians' overarching message of condemnation, which often works to suffocate the message of Christ's love and His salvific sacrifice? Paul wrote of the ministry of death...but grace-saturated Christians are in the ministry of reconciliation! Yes, rejoice in that!

Yes, let's crawl out of the miry pit of condemnation. The reality is that God's compounding of the good news has been in play for two millennia, starting at that Pentecost where Peter spoke and "about three thousand were added." That's a 3000-to-1 ratio! Later, five thousand were added. *That's compounding!*

Then, in Acts 11, we see the church at Antioch expanding Gospel-centric missions. And how about the fledgling church at key points during the Roman empire's rule...*growing under persecution!* Yeah, there's always been a remnant of Christians compounding their numbers from generation to generation. The 20th century saw several hundred million new believers, mostly numbered in Asia, Africa, and South America.

And that's revealing in and of itself. Christian missiologists say that, currently, many clusters of Christians are barely replicating themselves numerically. Yeah, many Christians are not even replacing themselves with one new believer in the Christian demographic *in their entire lifetime*. Sadly, that could describe much, if not all, of Europe and America. But *in the very same time frame*, those key areas of the Global South precipitated and experienced astounding growth rates—yes, reaping those hundreds of millions of new believers. If Christians did that worldwide, the entire globe would be evangelized in a relatively short time—with all those eight billion who God loved enough to die for being given opportunity to say "yes."

Hey, let's get to you and me. Personally, we are definitely not in control of each person we meet. But *God our Savior desires all people to be saved*. (1 Timothy 2:4) And each of us can work to disciple our children...we can love on our neighbors...in many a workplace, we can witness as to the crucified Christ by deed and then by word...and we can financially support missionaries around the world. Yeah, all that can be and has been demonstrably effective for decades by people who act upon the Great Commission.

And that brings us back to compounding, especially *unseen* compounding! You see, only God sees all the ways *you* personally impacted and disciplined believers for the crucified Christ, believers who in turn will go forth and do that themselves with others...yeah, extending to other folks who you will never meet...at least, this side of heaven. And then the next generation does likewise...and then the next generation after that, too. This...*this* is the compounding that is embedded and intertwined in a thriving, impactful, discipling, *Christian* core group of people. And most all that is *unseen* by you. And guess what...?

You know why that principle of "unseen" compounding is so prevalent in God's economy! It's so we won't get puffed up with pride. God needs humble people *who take it on faith* that their ministry of proclaiming and discipling and investing time and treasure in those who themselves will effectively do the same. History shows that human pride stands a really good chance of messing up all that great compounding!

So, God is sure to reveal all that to each of us—at the Judgment Seat of Christ where each seriously-investing Christian will be rewarded for extraordinary, compounded obedience...stunning multiples upon multiples upon even more multiples of their spiritual investment. 1 Corinthians 3:9-16 tells that story of the legacies that are largely unseen until those poignant moments of Christ rewarding fruitfulness!

Hey, the Bible tells us "we walk by faith, not by sight" (2 Corinthians 5:7). While our Kingdom results both in this generation (and certainly beyond) are often unseen now, *by faith* we know God's priorities deserve our fullest focus. Yes, God will surely reward each believer's legacy of unseen compounding! *And no matter how impressive that compound interest is in the finance realm—and it truly is—our spiritual, disciple-making compounding is where the action is in the Kingdom of God*. What a legacy that can be!

A&A: Application & Action

1. How does your local church's past five years of activity bode for the unseen compounding of God's economy? Discuss.
2. Why do you think that areas of the Global South (i.e., places in Asia, South America, Africa) have been so much better at spiritual compounding for Christ than America and Europe over the past century or so? And why do so few serious Christians have a ready answer for that very question as a response as to what can be done in America? Be specific.
3. OK, how about you over the past several years? Are you pleased with your activities that Jesus commands and can lead to spiritual compounding? What's a reasonable expectation of your legacy? Be specific.