

RETURNS OUT OF THIS WORLD WHEN YOU INVEST IN GOD

By John Gagliardi



Everyone is always looking for a great investment – something that is safe and secure, yet brings in a handsome return. There are plenty of experts around who make a good living advising other people how to grow their money through a bewildering array of investment “products” of varying degrees of complexity and riskiness.

God is not opposed to earning a return on money, as evidenced when Jesus berated the “wicked and lazy servant” in the well-known parable of the talents. When the servant with one talent of gold buried it in the ground and returned it to his master intact but unaugmented, his master lashed out: “You wicked and lazy servant ... you ought to have deposited my money with the bankers, and at my coming, I would have received back my own with interest” (Matthew 25: 24-27).

God indeed expects us to be good stewards of the money and resources He entrusts to us, and to be “good and faithful” in business and financial activities. God does not say anywhere that money is evil (in spite of the oft-heard quotation that money is the root of all evil), but rather that the love of money is an evil – making an idol out of money. (1 Timothy 6: 10).

God actually says he teaches us to profit (Isaiah 48: 17), so we can proceed confidently in the expectation that God is quite happy if we make good returns on money invested. However, God’s version of “investment” may not quite be the same as that proposed by our friendly neighborhood financial adviser!

Jesus advises a wealthy young entrepreneur to give all his money to the poor so he will have “treasure in heaven” (Matthew 19: 21), because our hearts are where our treasure is (Matthew 6: 21). So if money has become our idol, we need to do some quick financial and cardiac adjustments if we want Jesus to call us “good and faithful servants”.

Money is a neutral value of exchange – it is what we do with it, and our attitude to it, that brings our motives under God’s scrutiny. God knows our heart – and our heart can be “deceitful above all things” (Jeremiah 17: 9), and not to be trusted if it is not sanctified and cleansed by the Spirit of God.

God’s investment plan bears no resemblance to the best that can be offered by the world system. If you can get 10% return with reasonable safety, you are doing well – and I don’t know any banks that are offering that at the moment.

God’s economic system is in another whole dimension, where percentage interest rates become irrelevant, and returns are, quite literally, out of this world. For instance, Proverbs 19: 17 says that if you give to the poor, who are lending to God, and He will repay you!

How does God repay? In Luke 6: 38, God’s return on money “invested” is described as “good measure, pressed down, shaken together and running over”. Malachi talks of the very windows of heaven being opened, with a blessing being poured out that “there will not be room enough to receive it” (Malachi 3: 10).

God’s returns are not fractional percentages of the sum invested – rather, he introduced the somewhat unique concept of the “fold” return. In Matthew 13: 8, we read about a “sower” (investor) sowing seed (money) into “good ground” (Godly investments) and receiving returns ranging from thirty-fold to one hundred-fold. To receive back one hundred times the original investment is not bad going! A very sound investment!

In Deuteronomy 1: 11, God goes further, and introduced the concept of the thousand-fold return. That’s even better – you invest \$1000, and you get back \$1,000,000 – that’s my kind of investment!

But then God is without limit – so even the thousand-fold return is small change to Him, the Creator of the World, who already owns all the gold and all the silver.

Of course, coming back to earth, God does not necessarily do all that He can do – it is not a formula for twisting God’s arm for a certain return on investment. While I know of plenty of examples of massive returns on Godly offerings, way above the 100-fold and the 1000-fold, there are always qualifications, and God does not think the way we do. On the contrary, He does things “exceedingly abundantly” above what our limited minds could ever hope or

think, or as the New Living Translation puts it, “infinitely more than we would ever dare to ask or hope” (Ephesians 3: 20).

His ways are definitely not our ways – our ways are far too small-minded and puny for God. Do we really “dare” to think “infinitely more”?

In my experience, Christians often tend to think in a very limited way when it comes to money. We only limit what God can do in our finances; by the limits we place on ourselves. In Numbers 13: 33, the Israelites who went to spy out the promised land saw themselves as “grasshoppers” (Numbers 13: 33), so they acted accordingly. They ended up hopping in circles around the wilderness for 40 years, because their minds weren’t big enough to contain God’s first-best plan for them.

As Kingdom business professionals, we must be open to the enormity of what God can do. That does not mean that we act unwisely or presumptuously – on the contrary, we act with Godly wisdom and the fear of the Lord.

But with Godly wisdom (which incidentally God promises to give to us “liberally” if we just ask Him, according to James 1: 5), we can look forward to long life, riches and honour (Proverbs 3: 16), enduring riches and righteousness, inherited wealth and full treasuries (Proverbs 8: 18, 21).

God says He knows the plans He has for us, plans to prosper us, and to give us hope and a future (Jeremiah 29: 11). He makes this invitation: “Call to Me, and I will answer you, and show you great and mighty things which you do not know” (Jeremiah 33: 3).

What other investment plan guarantees you returns that are “infinitely more” than you could ever dare to ask or hope? I have never seen any bank or mutual fund or investment broker brave enough to offer that kind of promise, let alone with a guarantee underwritten by no less a signatory than the One who owns it all – the Lord God Almighty.