
“Rate of Return”

Everyone is an investor. Whether you know it, believe it, acknowledge it or not... you are. Please read further and you'll understand my point. We all invest in something at one point or another and usually on a fairly consistent basis. These investments come in the very valuable form of our time, energy (*resources and talents*) and money, with the usual high expectation of a decent (if not, great) rate of return on our investments. We invest time and energy into people, projects, or problems with the hope that the end result is a favorable one. Likewise, we invest money into investments, real estate, and businesses, etc. with the hopeful expectation of a lucrative outcome. In fact, in our efforts to have our desired outcome manifest, we invest more of our time, energy, and money than we originally planned. The challenge is that the rate of return on these investments is not always guaranteed. The reality is that, more often than not, the rate of return falls short of our high expectations delivering only disappointment. Just ask anyone who has invested time building a relationship with a co-worker, a friend, a spouse, or even a *potential* spouse only to see their investment of time receive a poor rate of return when the relationship doesn't work out or when it doesn't reach the height they had hoped for; or ask anyone who has invested their energy, resources, and talents into a career, job, church, school, or their health only to experience a let down. Finally, there are those who have invested money and sought to get the maximum rate of return on their investment while avoiding the risk of loss only to have their dreams shattered when the result was far less than anticipated. So, if in fact our greatest and common investments are our time, energy, and money, then where can we invest such precious commodities and receive what we expect... a guaranteed rate of return? The answer: In the Lord, Jesus Christ.

In the Bible, we can see that Jesus acknowledges that the greatest investment we can make, beyond our time, energy, and money, is our investment of faith in Him. In John 6:40, He guarantees eternal life as a return on our investment of faith when He states, “For this is My Father's will and His purpose, that everyone who sees the Son and believes in and cleaves to and trusts in and relies on Him should have eternal life, and I will raise him up [from the dead] at the last day.” Furthermore, in John 10:28 we see that for those who have made a faith investment by choosing to follow Him, Jesus states “He will give them eternal life and they will never perish”. Finally, in John 11:25, Jesus declares that “I am the resurrection and the life. He who believes in me will live...”. What a guaranteed rate of return on our investment of faith! This is incredible news, my friends! Now, with this truth in mind, let's examine a deeper perspective on investing our time, energy, and money as it relates to obtaining a rate of return on those investments.

It seems to me that the greatest investment of time would be in using it to develop our relationship with our LORD through time in prayer and meditation (Col. 4:2). Secondly, our energy would be best invested in praise, worship, and thanksgiving (Psalm 69:30). Thirdly, our money would yield the greatest return when invested in the things that build God's Kingdom and continue to support the furthering of the Gospel (Malachi 3:10). These types of investments will produce the guaranteed results that Jesus promises to deliver and that is a “life lived to the fullest” (Juan 10:10b). While we may continue to invest our time, energy, and money in other worthwhile efforts with hopes of positive end results, we can still know for sure that there will never be a guarantee in those things. However, what we can know with certainty is that the greatest investment you can make is in **Jesus**, for this will yield a guaranteed rate of return.

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