

THE CORNERSTONE

In the world of finance, Return on Investment (ROI) is a commonly used quantitative ratio consisting of the current value of an investment minus its cost and divided by its cost. Multiplying this by 100 provides the percentage of gain or loss on a given investment.

So what constitutes a return on investment (ROI) from a Christian or scriptural based perspective?

The Scripture makes clear that we cannot love and serve both God and money. Does this mean that in order to truly serve God we must be poor? Certainly not. The overarching context of Scripture is teaching us to view worldly possessions and concepts in the light of eternal life and salvation found in Jesus Christ.

Three distinct biblical parables taught by Jesus help the understanding that money is not an object for worship but rather an instrument of service for the Kingdom.

1. In response to the two great commandments, Jesus told the parable of **the Good Samaritan**. Key portions of this parable describe how the Samaritan is not to exhibit prejudice in the application of providing assistance. Also it demonstrates how earthly wealth is used to provide for the needs of others. These needs have both physical and spiritual applications. (Luke 10: 25-37)
2. In instruction to his disciples, Jesus introduced the parable of **the Shrewd Manager**. While a casual reading of this parable may seem to give conflicting teaching. The central premise is that children of light, or Christians, should be as cunning as the world in how they view and use worldly wealth. Through the parable, Jesus explained how the people of the world use unrighteous wealth to ingratiate themselves with others when their wealth is gone. Likewise children

of light should use the wealth of the world to build relationships based on gospel centered compassion in the hope of guiding others to salvation and meeting the needs of fellow believers. This is the ultimate treasure, as its value cannot be destroyed. (Luke 16: 1-13)

3. In application of the relationship between faith and works, and perseverance required in the Christian life, Jesus introduced **the Parable of the Talents**. In this parable God, the master, provides extensive resources to each of three servants. The resources involve time, talent and abilities, and treasure. We see that the first two servants used their respective abilities in equivalent measure, effectively using time to provide a double portion of profit, fruit, and treasure for the Master. Undergirding all this was a heart of joy. The third servant, having a heart of fear and disdain for the Master, chose to hide his talent and squander the time the Master had given. Thus he did not produce any fruit or treasure for the Master due to lack of faith. As a result, two servants are awarded with eternal life and the third servant is lost (Matthew 25: 14-30)

The central spiritual application from each of these three parables is that a person relates to money and others based on personal perception. One's perception is formulated based on the condition of their heart and mind. Only if one's heart and mind are regenerated by accepting Jesus Christ as Lord and Savior through the indwelling of the Holy Spirit, can the requirements of the law and the great commission of God be met. This is how God measures ROI.

Information used from:

<https://www.forbes.com/advisor/investing/roi-return-on-investment/>
<https://www.jesusfilm.org/blog/parable-shrewd-manager/>
<https://www.gotquestions.org/worldly-wealth-Luke-16-9.html>
<https://bible.org/seriespage/27-parable-talents-matthew-2514-30-luke-1912-28>

