

Probing

WITH SHELDON SWARTZ

WHEN INTEREST RATES ARE LOW



Sheldon Swartz

The other day I got a letter from my bank inviting us to consider refinancing our house, due to low mortgage interest rates. They already are not getting a high rate of return on my investment and now they want even *less* return on that investment?? What's with them?

Frankly, I love the idea of More with Less. The 5000 Jesus fed did too, of course. We all do. Lot's of return on as little investment as possible.

What's the rate of return on your investments, spiritually? Are you able to look at your life and say, honestly, "I am living proof of Jesus' saying, 'Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you?'" If so, that's great.

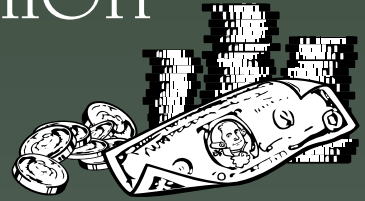
But, what do you say to someone when the interest rates are extremely low in their life, when the rate of return is just not there, or when, in fact, investment consistently produces more loss than gain? What about when one spouse continually invests kindness in his or her marriage and the return is verbal abuse and ungratefulness? What about when a child responds to the years of investment of his good Christian parents by turning away from their teaching to a destructive life-style? What about when a person is lonely and all their efforts to invest in relationships simply produce more rejection? Do you keep giving when you *know* you are going to get negative results? Shouldn't there be a pretty good chance of return before one invests? Isn't it craziness to do otherwise?

Maybe I am getting old, but there seems less correlation between my investments and the return than ever. I don't get good when I "deserve" it, and I get good when I don't "deserve" it. It doesn't work like it should.

How is it that one of the motivations that God uses to draw us into service for him is the desire for blessing for ourselves, and then he sets it up so that we have to learn to give without demanding anything in return?

Maybe that *is* the return, come to think of it. It sounds a lot like love.

Uncommon \$ense



Exponential Generosity

I was recently introduced to the concept of "Exponential Generosity." The philosophy behind the concept is, "To the extent that God overflows my cup financially, I stop looking for a bigger cup to contain it and rather begin to channel it into my 'Eternity Portfolio.'" An illustration might prove helpful.



Keith Scheffel

Income	Giving
\$0-25K	10%
\$25-50K	15%
\$50-100K	25%
\$100-150K	30%
\$150K+	50%

At the beginning of 2004 I was blessed with a salary increase. Experience has taught me that by default my "cup" will grow and expand to sufficiently contain this salary increase; this "expansion" simply follows the path of least resistance. But I'm intrigued and challenged by the concept of using a sliding scale that guides me to increase my giving on a percentage basis in relation to my increased income.

I'll be candid and note that our income as a family falls within the \$25-50K category. While we've budgeted to give slightly more than 10% of our income to the Lord's work, we're not giving 15%. But I'd love to make that a goal, as well as make it a goal to increase our giving percentage as our income increases.

In a culture where we're continually bombarded with media that plants seeds of discontent and unfulfilled desires, the concept of exponential generosity is one that won't occur naturally. To implement it requires advanced planning and a strong determination to follow through.

I encourage you to reflect on this concept and discuss it with any significant others in your life. I'd love to hear from you at keith@rmmoffice.org if you're willing to make a commitment of developing a plan for exponential generosity and sticking to it (I'm not interested in details – just that you're making a commitment). I believe such a plan follows the example of Moses who made sacrifices and bypassed immediate gratification because he was "looking ahead to his reward." (Heb. 11:24-26 NIV)