

Albert Einstein is noted for his work in the field of physics. That's where he got his Nobel Prize in 1921. But one of his most famous quotes is one that appears to have nothing to do with physics. **Einstein is reported to have said, when asked the most powerful force in the universe, "The most powerful force in the universe is compound interest."**

**What is "the secret of life?"** When asked that question at a men's retreat, "Mike," a successful entrepreneur whose start-up company went public, making him very wealthy very young, smiled confidently and replied without hesitation: **"compound interest. Compound Interest is the 8th Wonder of the World."**

"Mike" wasn't just a rich man gloating over his gold. "Mike" has used his personal wealth to lavishly fund "orphan disease" medical research (money for deadly diseases that were not well known or widespread). He has built a series of Christian schools in rural areas. And he supports his community in multitudes of silent ways. **But "Mike" knew he would never have to worry about "making" money again, only giving money away, because his wealth was "making" it for him through the monetary magic of compound interest.** For "Mike," compound interest was the secret of an unself-interest life, a "Jesus is Lord" life. **For Mike compound interest is about giving more, not getting more.**

**YES, LIFE IS ABOUT "GIVING MORE...NOT ABOUT GETTING MORE."**

**COMPOUND INTEREST...Is a way you can get more, and choose to change the world.**

**It is a simple philosophy. You invest in something that is not yourself and in return it grows and you get something back and then you have a choice... keep what you get back and STOP, or take what you just received and invest in something/someone else only to see it GROW AGAIN.**

John Wesley, the founder of the Methodist tribe, **organized that formula into a working prescription for a compound interest of life:**

Make all you can.

Save all you can.

Give all you can.

**Here is a useful VIDEO on how compound interest works: VIDEO**

**So, if you were to plan ahead for your church or charity, and wanted to provide them an annuity, you could set aside \$10 weekly. At 10% interest, that would amount to a gift of \$3,370 in 5 years, and a gift of \$99,149 in 30 years. **That is the power of compound interest.****

Some of you are giving to the church \$20/week. If you were to put that same amount of money aside for your church as a gift in your will, that \$20 weekly at 10% interest amount to \$6,740 in 5 years and \$198,298 in 30 years.

**That's the power of compound interest.**

Or if you were to set aside \$50 weekly at 10% interest, that amounts to \$16,850 in 5 years, or \$495,746 in 30 years.

**That's the power of compound interest.**

**Jesus preached his own form of compound interest. In fact, for him compound interest was the secret to a HOLY LIFE.** But Jesus wasn't concerned with applying the growth potential of compound interest to bank accounts. **Instead, Jesus applied the power of compound interest to OUR LIVES & OUR RELATIONSHIPS.**

**You see, Jesus taught his disciples then and now to "compound interest" everything:**

Compound Interest everything YOU do;

Compound Interest everything YOU say,

Compound Interest everything YOU feel;  
Compound Interest everyone YOU meet.

Jesus practiced “kingdom math,” a celestial calculus that leads to a counting and accounting that goes behind the linear, that ditches the inching incremental. **Kingdom math is exponential. Kingdom math compounds interest.**

Jesus was asked...

***How many times do you forgive another?*** Not once, not twice, not even seven times.

**Let it compound:** *forgive “seventy times seven.”*

***If you are asked to walk a mile with someone, how far do you walk?***

**Let it compound:** *walk two miles, walk ten miles, walk all the way through life with that person.*

***If you are asked for a coat, what do you offer?***

**Let it compound:** *give your coat and your shirt as well. And your shoes. And your possessions.*

**In today’s “lost and found” parables, Jesus practices kingdom math and compound interest.** With the brother that is faithful and safe, nothing is lost. Because of that, the father spends a lot of time and Forgiveness ***on the Son who was lost and has now been found.*** **It is here that compound interest grows through the younger brother and all his mistakes.**

*Jesus’ kingdom math compounds interest with the one that was lost, and the father invests more heavily in him, than on the one brother whose life was never in jeopardy. In kingdom math, the return on one lost soul, saving one struggling sinner, brings exponential amounts of joy into heaven, and should do the same on earth. I want you to think about all the things that the YOUNGER BROTHER LEARNED BECAUSE OF HIS MISTAKES...*

**But not everyone on earth calculates according to kingdom math. Some people are more into self-interest and current interest than compound interest.** On September 1, 2010 twenty-three year old New Yorker Thomas Magill was so despondent and depressed that he tried to end his own life by jumping off the thirty-ninth floor of his upper west side apartment building. Miraculously, he landed on a parked Dodge Charger, which broke his 400 foot fall and, though seriously injured, saved his life.

The car’s owner didn’t count this blessing in quite the same way as the young man’s family. Her reported response was, ***“I want to meet [Tom Magill] and say ‘Why? Why my car out of all the cars in the city?’”*** The car owner lamented her car ***“I miss it. It’s my baby. I really loved this car”*** and lambasted the man it saved ***“I wonder how he feels now that he made it. Does he feel like an idiot?”***

**Monster math** GRIEVES the loss of a 2008 Dodge Charger through the value of dollars.

**Kingdom math** celebrates the survival of a single life and prays for a whole new kind of life for that young survivor.

I shall never forget the Los Angeles Times story of an accident on the Santa Monica Freeway near the Crenshaw Boulevard over cross.

A California Highway Patrol officer reported that a huge tangle of vehicles resulted from a runaway hubcap. Amazingly, no one was seriously hurt. But here it what happened. It seems that a woman, trying to retrieve her hubcap on the freeway, veered across 3 lanes of traffic as she followed the course of her hubcap, oblivious to other cars and to traffic patterns, causing cars in each of the three lanes to collide. But the worst of it was a truck driver, attempting to avoid the pile up of vehicles and tie up of time, ran his rig up the steep embankment. The truck overturned, spilling its whole load of manure fertilizer, burying the woman and her rebellious hubcap.

**Retribution and accountability for living a self-interest life are rarely that swift.** When we go seeking what we want, oblivious to everyone and everything else, we cause all sorts of trouble.

It’s easy to see the self-centered, self-interested blight of someone who values their beloved car or hubcap over the life of another human being. ***It’s harder to see the log in our own eye.*** No one wants a homeless shelter in their

neighborhood. Or a drug rehab center next door. Or halfway house for parolees down the street. **No one wants 2-brothers in their neighborhood, who can't see what they had, or what they have...EACH OTHER!!!**

That is why Jesus didn't talk about saving herds and hordes. Jesus saved individuals, face-to-face persons. **Because there was exponential power, compound interest in "just one" "just one" lost sheep; "just one" lost coin; "just one" LOST SON.**

**Striving to save "just one" begins a process of COMPOUND INTEREST that can grow and multiply beyond all our hopes.**

We should never feel that "just one" is not enough, that "just one" is not significant, that "just one" is not important to the world, or is not important to God. **"Just one" is . . . just everything. THAT IS "COMPOUND INTEREST."**

The power of one good act can reveal the self-centered smallness of a thousand lives. Jesus dared to eat with and talk to "tax collectors and sinners" — an act that enraged the religious authorities who cared more for the standards of ritual purity than they did for the souls of the people.

**If you are 40 years or older, you can remember September 11<sup>th</sup> like it was yesterday.** Three thousand people died that day because they got up and went to work or got on a airplane. Every single life that was lost was a loss for the universe. Every single life that was saved was a gain for the universe.

We all have images of 9/11 that burned into our souls. But I shall never forget the images of those who rushed to the smoldering ruins in search of lost loved ones. There were those who ran away from the clouds of crushed concrete. But there were also those who ran toward the concrete-dust clouds. And those who ran into those concrete dust clouds never asked... *"who would be lost and who would be found."* **They just ran in hopes of making a difference...in hopes of helping someone...in hopes of COMPOUND INTEREST.**

**There were none who did not need saving on 9/11. Everyone who got out alive got out with a COMPOUND INTEREST LIFE.**

IF YOU HAVE MEMORIES OF THE ACTIVITIES OF 9/11, YOU REMEMBER THAT EVERYONE NEEDED "SAVING." And today...nothing has changed. All of us need saving every day. **Every life is a life that God wants to live BASED ON... "compound interest." AND YOUR "COMPOUND INTEREST SHOULD BE INTEREST BASED ON... love, hope, forgiveness, and faith.**

**Put your life into circulation. Let it Compound! AND SEE THE DIFFERENCE YOU MAKE IN THE LIVES OF OTHERS.**

**When you Let it Compound!**

And you will lay up for yourself, and you will lay up for others, *"treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal"* (Matthew 6:20).

**YES...Let US Compound!**

**Amen.**