

The Wisest Investment in the World

by Stan Toler

I held the dull copper penny in my hand as the Sunday school opening exercise was nearing its close. It was time for the penny march.

Proudly I made my way with the other kids to the altar rail and dropped my penny offering into the white plastic replica of a church placed on the altar rail. I delighted at the clinking sound of our pennies dropping onto the other pennies.

It wasn't just an offering; it was a lesson in finance. I was making an investment in the Kingdom. Later on, I learned how to give a proportion of my income as a tithe. That too was an investment, and it continues to be the wisest investment I will ever make.

In my book, *Developing a Giving Church* (Stan Toler and Elmer Towns, 1999), I quote Charles Swindoll's great advice. "We honor God by first giving Him from our paycheck. In doing so, we acknowledge His ownership of everything before we enjoy any of it ourselves. Whatever your income, give a portion to the Lord first."

That principle is taught in the prophet Malachi's fifth-century stewardship sermon warning Israel to keep the vow of the tenth. "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty" (Malachi 3: 10, NIV).

The Bible says that the "earth is the Lord's" (Psalm 24:1, NIV).

Here's what I've learned from the financial principles in that message.

First, when I pay my tithe I get direct access to the capital of heaven. God promised to open the "floodgates of heaven" to those who tithe (Malachi 3:10, NIV).

The Bible says that the "earth is the Lord's" (Psalm 24:1, NIV). He is the Chief Financial Officer of the universe and He has continually made heaven's reserves available to me, as I have obeyed Him in my giving.

Second, I have learned that God's returns are compounded. God said He would "pour out so much blessing that you will not have room enough for it" (Malachi 3:10b, NIV). I have learned the truth of that promise. I have never been able to outgive Him.

A Texas oil tycoon went to a little bank to cash a personal check. The teller returned and said, "I'm sorry, sir, we can't cash this."

"What's the problem?" the surprised oil man asked.

“Insufficient funds, sir,” the clerk replied.

“That can’t be !” the man bellowed. “I have plenty of money!”

“Oh no, sir,” the clerk responded. “Not you. It’s us!”

It’s an “inheritance that can never fade,” (1 Peter 1:4, NIV)

I have learned that God’s “bank” is never at risk. His returns are compounded from a bountiful supply. “Morning by morning new mercies I see.”

Third, I have learned that paying my tithe is an insured deposit. “I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit” (Malachi 3:11, NIV).

It’s an “inheritance that can never fade,” (1 Peter 1:4, NIV) Peter reiterated.

“The money we give to God is not lost. We will see it again. God will return our investment here on earth and later on in heaven” (*Developing a Giving Church*, Stan Toler and Elmer Towns). It’s the wisest investment in the world.

Dr. Stan Toler is an authority on stewardship and is senior pastor of Trinity Church of the Nazarene in Oklahoma City. He is the author of many books, including *The Secret Blend*.