
The Treasure Principle

Randy Alcorn - Book notes

Treasure Principle - You can't take it with you, but you can send it on ahead.

Introduction

This book is about the enhanced joy from giving - the unrivaled joy of giving.

Chapter 1 – Buried Treasure

He is no fool who gives what he cannot keep to gain that which he cannot lose. (Jim Elliott)

15% of everything Christ said relates to the topics of money and possessions – more than his teachings on Heaven and Hell combined. Why did Jesus put such an emphasis on money and possessions? Because there is a fundamental connection between our spiritual lives and how we think about and handle money. We may try to divorce our faith and finances, but God sees them as inseparable.

Our approach to money and possessions is central to our spiritual lives.

Jesus spoke of a rich man who spent all his wealth on himself. He planned to store up for early retirement and easy living. But God called the man a fool. The greatest indictment against him – and the proof of his spiritual condition – is that he was rich toward himself but not rich toward God.

In Matthew 6, Jesus fully unveils the foundation of what I call the Treasure Principle. It's one of His most neglected and misinterpreted teachings:

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also. (Matthew 6:19 – 21)

Jesus says, "Do not store up for yourselves treasures on earth." Why? Because earthly treasures are bad? No. Because they won't last.

Scripture says, "Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle" (Proverbs 23:5). Next time you buy a prized possession, imagine it sprouting wings and flying off. Sooner or later, it will disappear.

When Jesus warns us not to store up treasures on Earth, it's not because wealth might be lost, it's because wealth will always be lost. Either it leaves us while we live, or we leave it when we die. No exceptions.

As a Christian, you have inside knowledge of an eventual worldwide upheaval caused by Christ's return. This is the ultimate insider trading tip: earth's currency will become worthless when Christ returns – or when you die, whichever comes first. (And either event could happen at any time.)

Though Christ's financial forecast for Earth is bleak, He is unreservedly bullish about investing in Heaven, where every market indicator is eternally positive!

In light of the inside information revealed in Scripture, to accumulate vast earthly treasures you cannot hold on to is equivalent to stockpiling Confederate money even though you know it's about to become worthless.

According to Jesus, storing up earthly treasures isn't simply wrong. It's just plain stupid.

A Treasure Mentality

Jesus doesn't just tell us where not to put our treasures. He also gives the best investment advice you'll ever hear: "Store up for yourselves treasure in heaven" (Matthew 6:20).

God's riches are infinite. When you serve Him and others, you store up treasures in Heaven. This doesn't reduce the treasures available to others. Everyone gains, no one loses.

"Store up for yourselves treasure in heaven." Why? Because it's right? Not only that, but because it's smart. Jesus makes not an emotional appeal, but a logical one: invest in what has lasting value.

You'll never see a hearse pulling a You-haul. Why? Because you can't take it with you.

"Do not be over awed when a man grows rich, when the splendor of his house increases; for he will take nothing with him when he dies, his splendor will not **descend** with him." (Psalm 49:16 – 17)

You can't take it with you. If that point is clear in your mind, you are ready to hear the secret of the Treasure Principle.

Jesus takes that profound truth, "you can't take it with you," and adds a stunning qualification. By telling us to store up treasures for ourselves in Heaven, He gives us a remarkable corollary, which I call the Treasure Principle: **You can't take it with you – but you can send it on ahead.**

Anything we try to hang on to here will be lost. But anything we put into God's hands will be ours for eternity. If that doesn't take your breath away, you don't understand it!

If we invest in the eternal instead of in the temporal, we store up treasures in Heaven that will never stop paying dividends. Whatever treasures we store up on Earth will be left behind when we leave. Whatever treasures we store up in Heaven will be waiting for us when we arrive.

Don't ask how your investment will be paying off in just 30 years. Ask how it will be paying off in 30 million years.

Suppose I offer you \$1000 today to spend however you want. Then suppose I give you a choice – you can either have that \$1000 today or you can have \$10 million one year from now, then 10 million more every year after that. Only a fool would take the thousand dollars today! Yet that's what we do whenever we grab onto something that will last for only a moment.

Of course, there are many good things God wants us to do with money that don't involve giving. It is essential, for instance, that we provide for our family's basic material needs (1 Timothy 5:8). But these good things are only a beginning. The money God entrusts to us is eternal investment capital. Every day is an opportunity to buy up more shares in His kingdom.

You can't take it with you, but you can send it on ahead.

If you embrace this revolutionary concept, it will change your life. As you store up treasures in Heaven, you'll gain both an immediate and an everlasting version of what that man found in the hidden treasure - JOY!

Chapter 2 – Was Jesus Really Talking About Financial Giving?

Store up for yourselves treasures in heaven. (Matthew 6:20)

Jesus explicitly said that God will grant us rewards for generous giving: "Go, sell your possessions and give to the poor, and you will have treasure in heaven" (Matthew 19:21).

Jesus said, "Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also" (Luke 12:33 – 34).

There is no ambiguity here. Taking money and possessions we could have stored up for ourselves on earth and instead giving them to the poor is how we store up treasures in Heaven. The language of treasures, thieves, moths, and our hearts following our treasures demonstrates that the meaning of Luke 12 mirrors the meaning of Matthew 6.

Similarly, Mark quotes Jesus as saying, "Go, sell everything you have and give to the poor, and you will have treasures in heaven" (Mark 10:21).

Jesus' message is convicting and clear – it's all about giving and rewards for giving.

Chapter 3 – Compounding Joy.

The less I spent on myself and the more I gave away, the fuller of happiness and blessing did my soul become. (Hudson Taylor)

God used experiences and material things to take my understanding of His ownership to a new level. Contemplate his words:

The earth is the Lord's, and everything in it. The world and all its people belong to him. (Psalm 24:1)

The silver is mine and the gold is mine, declares the Lord Almighty. (Haggai 2:8)

Remember the Lord your God, for it is he who gives you the ability to produce wealth. (Deuteronomy 8:18)

You are not your own, you were bought at a price. (1 Corinthians 6:19 – 20)

Treasure Principle Key #1 – God owns everything. I'm his money manager.

Understanding ownership was only half my lesson. If God was the owner, I was the manager. I needed to adopt a steward's mentality toward the assets He had entrusted – not given – to me.

A steward manages assets for the owner's benefit. He carries no sense of entitlement to the assets he manages. It's his job to find out what the Owner wants done with his assets, then to carry out his will.

We need to realize God's ownership. Once we understand that we are giving away God's money to do God's work, we will discover a peace and joy we never had back when we thought it was our money!

Whenever we think like owners, it's a red flag. We should be thinking like stewards, investment managers, always looking for the best place to invest the Owner's money. One day we'll go through a job performance evaluation: "For we will all stand before God's judgment seat. So then, each of us will give an account of himself to God" (Romans 14:10,12).

Our name is on God's account. We have unrestricted access to it. As His money managers, God trusts us to set our own salaries. We draw needed funds from his wealth to pay our living expenses. One of our central spiritual decisions is determining a reasonable amount to live on. Whatever that amount is – and it will legitimately vary from person to person – we shouldn't hoard or indiscriminately spend the excess. After all, it's His, not ours.

I attended a gathering of givers where we took turns telling our giving stories. The words fun, joy, exciting, and wonderful kept surfacing. There were lots of smiles, laughter, and tears of joy.

The more we give, the more we delight in our giving. It pleases us. But more important, it pleases God.

"God loves a cheerful giver" (2 Corinthians 9:7). However, the cheerfulness often comes during and after the act of obedience, not before it. So don't wait until you feel like giving! Just give and watch the joy follow.

God wants us to find joy. He even commands us to rejoice (Philippians 4:4). But if we don't give, we're robbed of an important source of the joy God instructs us to seek!

When it comes to money and possessions, the cultures of the world and the church sometimes seem indistinguishable. If you ever feel inclined to talk a young believer (including your child) out of giving, please restrain yourself. Don't quench God's Spirit, and don't rob someone of present joy and future rewards. Instead, watch and learn. Then ask God what He wants you to give away, and what gladness He wants to bring into your life.

"Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity." (2 Corinthians 8:2)

How do "severe trial," "overflowing joy," "extreme poverty," and "rich generosity" all fit in one verse? Giving isn't a luxury of the rich. It's a joyous privilege of the poor. I've discovered that impoverished Christians in many countries find great joy in giving.

These early Christians were dirt poor but came up with every reason they could to give. What a contrast to those who have so much but come up with endless justification for not giving!

God uses giving to conform us to His image. Gaze upon Christ long enough and you will become more of a giver. Give long enough and you'll become more like Christ.

The greatest passage on giving in all Scripture ends not with "congratulations for your generosity," but with "thanks be to God for his indescribable gift!" (2 Corinthians 9:15).

As thunder follows lightning, joyful giving follows grace.

God says that his willingness to answer our prayers is directly affected by whether we are caring for the needy and oppressed. Want to empower your prayer life? Give.

It was said of Josiah, "He defended the cause of the poor and needy, and so all went well. Is that not what it means to know me? declares the Lord." (Jeremiah 22:16). Caring for the needy flows out of knowing God and draws us closer to him.

Christ followers aren't the only ones who can discover enormous joy in giving.

Speaking of world needs, novelist Stephen King wrote, "we have the power to help, the power to change. And why should we refuse? Because we're going to take it with us? Please."

King continued, sharing sort of a secular version of the Treasure Principle, "I want you to consider making your lives one long gift to others, and why not? All you have is on loan, anyway....All that lasts is what you pass on."

Investor T. Boone Pickens talked about how good it feels to give. He said, "I was put here to make money so I could give it away."

There's just nothing like giving. It's exhilarating. For me, the only feeling that compares is the joy of leading someone to Christ. The great thing is that our giving to missions helps people come to Christ all over the world. Someday we'll meet them in Heaven! When that happens, will any of us wish we had kept that money instead of giving it?

The Treasure Principle – Alcorn

Giving brings us far more than it takes. It infuses our lives with gladness and gratitude. It interjects an eternal dimension into the most ordinary day. That's one reason you could never pay givers enough to convince them not to give.

But hold on – great as it is, our present joy isn't the best part of the Treasure Principle.

Chapter 4 – Eyes on Eternity.

For the Son of Man is going to come in his Father's glory with his angels, and then he will reward each person according to what he has done. (Matthew 16:27)

(Page 40 - Story of comparing King Tut to a man who made a big impact for the kingdom but didn't have much materially...)

I was struck by the contrast between these two graves. Borden's was obscure, dusty, and hidden off a backstreet littered with garbage. Tutankhamun's tomb glittered with unimaginable wealth. Yet where are these two men now? One, who lived in opulence and called himself King, is in the misery of a Christless eternity. The other, who lived a modest life in service of the one true King, is enjoying everlasting reward in his Lord's presence.

Tut's life was tragic because of an awful truth discovered too late – he couldn't take his treasures with him. William Borden's life was triumphant. Why? Because instead of leaving behind his treasures, he sent them on ahead.

Jesus notices our smallest acts of kindness: "If anyone gives even a cup of cold water to one of these little ones because he is my disciple, I tell you the truth, he will certainly not lose his reward" (Matthew 10:42).

God keeps a record of all we do for him: "A scroll of remembrance was written in his presence concerning those who feared the Lord and honored his name" (Malachi 3:16).

Imagine a scribe in Heaven recording each of your gifts. The bike you gave to the neighbor kid, the books to prisoners, the monthly donations to the church, missionaries, and pregnancy center – all are being chronicled. Scrolls are made to be read.

Jesus said, "If you have not been trustworthy in handling worldly wealth, who will trust you with true riches?" (Luke 16:11). If you handle his money faithfully, Christ will give you true, eternal riches.

Our "friends" in Heaven will be those whose lives we've touched on earth, who will have their own "eternal dwellings." Luke 16:9 seems to say our friends' eternal dwellings are places where we stay and fellowship, perhaps as we move about the heavenly kingdom. The money we give to help others on earth will open doors of fellowship in Heaven. Now that's something to get excited about!

John Bunyan wrote "Pilgrims Progress" in prison. He wrote: "Whatever good thing you do for Him, if done according to the Word, is laid up for you as treasure in chests and coffer, to be brought out to be rewarded before both men and angels, to your eternal comfort."

Is this a biblical concept? Absolutely. Paul spoke about the Philippians financial giving and explained, "not that I am looking for a gift, but I am looking for what may be credited to your account" (Philippians 4:17). God keeps an account open for us in heaven, and every gift given for his glory is a deposit in that account. (Have you been making regular deposits?)

You must believe it is right to want to do what Jesus tells you to do: store up treasures for yourself in heaven.

If it is wrong to want rewards, Christ wouldn't offer them as motivation. Rewards are God's idea, not ours!

Our instinct is to give to those who will give us something in return. But Jesus told us to give to "the poor, the crippled, the lame, the blind...Although they cannot repay you, you will be repaid at the resurrection of the righteous. (Luke 14:13 – 14). If we give to those who can't reward us, Christ guarantees he will personally reward us. He's talking about treasures that await us in Heaven, rewards for caring for the poor, including our efforts to reach the unreached with the gospel of Jesus.

Giving is a giant lever position on the fulcrum of this world, allowing us to move mountains in the next world. Because we give, eternity will be different – for others and for us.

A heart in the right place.

God promises us generous heavenly rewards in a magnificent New Heaven and New Earth free from the curse and suffering (Revelation 21:1-6). We'll forever be with the person we were made for, and a place made for us. Nevertheless, many Christians dread the thought of leaving this world.

Why? Because so many have stored up their treasures on Earth, not in Heaven. Each day brings us closer to death. If your treasures are on Earth, each day brings you closer to losing them.

Speaking to a woman with terminal cancer – through tears she said, "It blows me away to know that God's chosen me to give. It won't be long before I see him face to face. I just want to hear Him say, "Well done, my good and faithful servant." Suddenly, she laughed. "What else matters, why should I care about anything else?"

Her heart was focused on heavenly treasures, and the more she gave away, the more she felt ready to die. Each day brought her closer to those treasures she had stored up in heaven.

Jesus said, "Where your treasure is, there your heart will be also" (Matthew 6:21). That's the key to the Treasure Principle.

Treasure Principle Key #2 - My heart always goes where I put God's money.

By telling us that our hearts follow our treasure, Jesus is saying, "Show me your bank records and your Visa statement, and I will show you where your heart is." What we do with our money doesn't simply indicate where our hearts are. According to Jesus, it determines where our hearts go.

As surely as the compass needle follows north, your heart will follow your treasure. This is a remarkable truth. If I want my heart somewhere, all I need to do is put my money there.

God wants your heart. He isn't looking for dispassionate "philanthropists" for His kingdom. He's looking for disciples so filled with a vision for eternity that they wouldn't dream of not investing their money, time, and prayers where they will matter most.

Of course, giving isn't the only good thing we can do with money. We need to feed, clothe, house, and transport our families. But when the basics are taken care of, why shouldn't the rest go toward treasures in heaven?

Moses left Egypt's treasures "because he was looking ahead to his reward" (Hebrews 11:26).

He who lays up treasures on earth spends his life backing away from his treasures. To him, death is loss.

He who lays up treasures in heaven looks forward to eternity; he's moving daily toward his treasures. To him, death is gain.

He who spends his life moving away from his treasures has reason to despair. He who spends his life moving toward his treasures has reason to rejoice.

Are you despairing or rejoicing?

Chapter 5 – Roadblocks to Giving

Be on your guard against all kinds of greed, a man's life does not consist in the abundance of his possessions. (Luke 12:15)

We know that Christ commands us to give. And we know he offers us great rewards for giving. Maybe we even believe that giving brings happiness. So why is it so hard to give?

There are many roadblocks to giving: unbelief, insecurity, pride, idolatry, desire for control. The raging current of our culture – and often our churches – makes it hard to swim upstream. It's considered "normal" to keep far more than we give.

But I'm convinced that the greatest deterrent to giving is this: the illusion that the present earth is our home. This leads us to the next key to the Treasure Principle.

Treasure Principle Key #3 – Heaven and the Future New Earth, Not This Fallen Earth Is My Home.

The Bible says we are “pilgrims, strangers, aliens on earth” (Hebrews 11:13).

“We are ambassadors representing our true country” (2 Corinthians 5:20).

"Our citizenship is in heaven" (Philippians 3:20).

We are citizens of a "a better country – a heavenly one" (Hebrews 11:16).

Where we choose to store our treasures depends largely on where we think our home is.

(Great analogy – our temporary earthly hotel rooms vs. our true eternal home in heaven - last three paragraphs of page 49)

Every day of our lives we are traveling toward that wedding – our wedding! It's closer today than it was yesterday. Our Bridegroom, the Carpenter, is building a place for us in Heaven. Everything we do for him, everything we send on ahead, will be waiting there for us.

Jesus is a builder by trade. He's also omniscient and omnipotent, qualities that come in handy on a building project! Don't you think that the home He's been building for us the last 2000 years will be incredible?

If we would let this reality sink in, it would forever change the way we think and live. We would stop laying up treasures in our earthly hotel rooms and start sending more ahead to our true home.

NUGGET – 5 PARAGRAPHS

Think of it in terms of a “dot” and a line. Our lives have two phases: one a “dot” and the other a line. Our present life on earth is the dot - it begins, it ends, it's brief. But from the dot extends a line that goes on forever. That line is eternity, which Christians will spend in heaven.

Right now we are living in the dot. But what are we living for? The shortsighted person lives for the dot. The person with perspective lives for the line.

This Earth (and our time here) is the dot. Our beloved Bridegroom, the coming wedding, the Great Reunion, and our eternal home in the New Heaven and New Earth – they are all on the line. That's our next key:

Treasure Principle Key #4 – I should live not for the dot, but for the line.

The person who lives for the dot lives for treasures on Earth that rot and rust. The person who lives for the line lives for treasures in Heaven that will last forever.

Giving is living for the line.

KYLE – JIM ELLIOT

We will each part with our money. The only question is when. We have no choice but to part with it later. But we do have a choice whether to part with it now. We can keep earthly treasures for the moment, and we may derive some temporary enjoyment from them. But if we give them away, we'll enjoy eternal treasures that will never be taken from us. This is what missionary Jim Elliott was talking about when he wrote, "He is no fool who gives what he cannot keep to gain that which he cannot lose."

If you hear those words and think, "He was one of those super spiritual types who didn't think about gain," then you missed the point. Reread his statement. Gain was precisely what Jim Elliott was thinking about! He just wanted the gain he couldn't lose. He wanted his treasures in heaven.

Live for the line, not for the dot!

We think we own our possessions, but too often they own us.

"Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life." (1 Timothy 6:17-19)

Paul brings us right back to the Treasure Principle. The treasures we lay up in Heaven by giving are a rock-solid foundation we will build on when we get there.

I carry in my wallet a little card. On one side it says, "God owns it all. I'm his money manager." The other side says, "God cares what I do with the money he entrusts to me (I'd better ask him)." Near this are Christ's words in Matthew 6:19-21 and Paul's in 2 Corinthians 9:7. Keeping this near my cash and credit cards is a powerful reminder.

Paul says that being "generous" and "rich in good deeds" allows us to "take hold of the life that is truly life." This is the abundant life Jesus promised, in contrast to the superficial, money centered life that leaves us empty.

Treasure Principle Key #5 – Giving is the Only Antidote to Materialism.

The act of giving is a vivid reminder that it's all about God, not about us. It's saying I'm not the point, He is the point. He does not exist for me. I exist for Him. God's money has a higher purpose than my affluence. Giving is a joyful surrender to a greater Person and a greater agenda. Giving dethrones me and exalts Christ. It breaks the chains of the Money-God that would enslave me.

As long as I still have something, I'm tempted to believe I own it. But when I give it away, I relinquish control. At the moment of release, the spell is broken. My mind clears. I recognize God as owner, myself as servant, and others as intended beneficiaries of what God has entrusted to me. I am free, and with freedom comes happiness.

Giving doesn't strip us of vested interests, rather, it shifts our vested interests from Earth to Heaven – from self to God.

Giving in any form frees us from the gravitational hold of money and possessions. It shifts us to a new center of gravity: Heaven.

Many Christians have settled for a life of unsatisfying material acquisitions, like making mud pies in a slum.

There's something so much better than anything the world can offer – eternal treasures and exhilarating joy.

Chapter 6 – Getting Started

I have held many things in my hands, and I have lost them all; but whatever I have placed in God's hands, that I still possess. (Martin Luther)

I detest legalism. I certainly don't want to impose superseded First Covenant restrictions on Christians. However, every New Testament example of giving goes beyond the tithe. None falls short of it.

It's unhealthy to view tithing as a place to stop, but it can certainly be a good place to start. Tithing isn't the ceiling of giving; it's the floor. It's not the finish line of giving; it's the starting blocks. Tithing can launch us into the mindset, skills, and habits of grace giving.

Ironically, many people suppose they can't afford to give precisely because they're not giving, and therefore not experiencing God's blessing. When God's people failed to give as He called them to, He said, "You earn wages, only to put them in a purse with holes in it" (Haggai 1:6). God didn't allow their money to go far because they were stingy and disobedient.

"You looked for much, but indeed it came to little; and when you brought it home, I blew it away. Why?" says the Lord of hosts. "Because of My house that is in ruins, while every one of you runs to his own house." (Haggai 1:9) How much of your harvest is blown away because we don't make giving to God a priority? If we fulfill our obligation to God first, we invite His blessing to help us pay our debts to people. But when we rob God to pay people, we rob ourselves of God's blessing. No wonder we don't have enough. It's a vicious cycle, and it takes obedient faith to break out of it.

When people tell me they can't afford to tithe, I asked them, "If your income were reduced by 10% would you die?" They say, "no." And I say, "Then you've admitted you can afford to tithe. It's just that you don't want to." I'm not saying that it's easy to give 10% when you're not accustomed to it. I'm saying – and there are millions who will agree – that it's much easier to live on 90% or 50% or 10% of your income inside God's will than it is to live on 100% outside of God's will.

Excellent giving

Paul said, "See that you also excel in this grace of giving" (2 Corinthians 8:7). Like piano playing, giving is a skill. With practice, we get better at it. We can learn to give more, give more often, and give more strategically by making giving something we study, discuss, and sharpen.

The Macedonian believers gave "as much as they were able, and even beyond their ability" (2 Corinthians 8:3). What does it mean to give beyond your ability? It means pushing our giving past the point where the figures add up. Sometimes giving will seem like it doesn't make sense, but when we do it, God provides.

Give it now or give it later?

People ask, "Should I give now, or should I hang onto it, hoping my investments will do well and I'll have more to give in a year?" I respond with two questions: "how soon do you want to experience God's blessing?" And "do you want to be sure the money goes to God's kingdom, or are you willing to risk that it won't?"

When we stand before God, I don't believe He'll say, "you blew it when you gave Me all that money before the stock market peaked."

I don't believe it's ever wrong to give now instead of later. God can produce far greater returns on money invested in heaven today than Wall Street or real estate ever can.

God rewards acts of faith done while we're still living.

John Wesley said, "Money never stays with me. It would burn me if it did. I throw it out of my hands as soon as possible, lest it should find its way into my heart."

When the Lord returns, what will happen to all the money sitting in bank accounts, retirement programs, estates, and foundations? It will burn like wood, hay, and straw, when it could have been given in exchange for gold, silver, and precious stones (1 Corinthians 3:12 – 13). Money that could have been used to feed the hungry and fulfill the Great Commission will go up in smoke.

The more you give, the more comes back to you, because God is the greatest giver in the universe, and He won't let you out give Him. Go ahead and try. See what happens.

R. G. LeTourneau invented earthmoving machines. He gave away 90% of his income. But the money came in faster than he could give it away. He said, "I shovel it out and God shovels it back – but God has a bigger shovel!"

God has given you considerable material blessings. Have you ever asked yourself, why has he provided so much? You don't need to wonder. Paul tells us exactly why:

"Now He who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that ... (2 Corinthians 9:10 – 11) Paul finished by saying, "you will be made rich in every way so that you can be generous on every occasion" (verse 11). Paul is relating the sixth and final key to the Treasure Principle.

Treasure Principle Key #6 – God Prospers Me Not to Raise my Standard of Living but to Raise my Standard of Giving.

God comes right out and tells us why He gives us more money than we need. It's not so we can find more ways to spend it. It's not so we can indulge ourselves and spoil our children. It's not so we can insulate ourselves from needing God's provision.

It's so we can give – generously.

When God provides more money, we often think, this is a blessing. Yes, but it would be just as spiritual to think, this is a test.

The money manager has legitimate needs, and the Owner is generous – He doesn't demand that His stewards live in poverty, and He doesn't resent our making reasonable expenditures.

But suppose the Owner sees us living in mansions, driving expensive cars, and paying to fly first class? Or buying only expensive clothes and electronic gadgets and eating at the best restaurants? Isn't there a point when, as his stewards, we can cross the line of reasonable expenses? Won't the Owner call us to account for squandering money that's not ours?

We are called God's servants, and we're told it's required of us that we "prove faithful" (1 Corinthians 4:2). We're God's errand boys and girls, His delivery men and women. We should keep that in mind when we set our salaries. We don't own the store. We just work here!

Just because God puts his money in our hands doesn't mean that he intends for it to stay there!

He doesn't want us to have too little or too much (Proverbs 30:8–9)

Paul said that the God who supplies seed to the sower will increase our store of seed. Why? So we can stockpile seed or eat it? No, so we can spread it out that it might bear fruit. Abundance isn't God's provision for me to live in

luxury. It's His provision for me to help others live. God again trusts me with this money not to build my kingdom on earth but to build His kingdom in Heaven.

Are you eager to plant God's money in the field of a world that needs Christ? Does the thought of giving to what will count for eternity make your heart leap? If we understood the out-of-this-world rewards, we'd join the Macedonians and beg for the privilege of giving.

"Not that I speak in regard to need, for I have learned in whatever state I am, to be content: I know how to be abased, and I know how to abound. Everywhere and in all things, I have learned both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ who strengthens me. (Philippians 4:11 – 13)

One of life's greatest thrills is the joy of giving.

Chapter 7 – For Such a Time as This

It ought to be the business of every day to prepare for our last day. (Matthew Henry)

Christians get no second chance to live life over, this time doing more to invest in God's kingdom. We have one brief opportunity – our lifetime on Earth – to use our resources to make a difference.

John Wesley said, "I judge all things only by the price they shall gain in eternity." Missionary C.T. Studd wrote, "Only one life, it will soon be passed, only what's done for Christ will last."

Five minutes after we die, we'll know exactly how we should have lived. But God has given us His Word so that we don't have to wait to die to find out. And he's given us His Spirit to empower us to live that way now.

When you leave this world, will you be known as one who accumulated treasures on Earth that you couldn't keep? Or will you be recognized as one who invested treasures in Heaven that you couldn't lose?

In Romans 12, Paul lists seven spiritual gifts, including prophecy, serving, teaching, mercy, and giving. I'm convinced that out of all of these gifts, giving is the one least thought about in the Western church.

"Having then gifts differing according to the grace that is given to us, let us use them: if prophecy, let us prophesy in proportion to our faith; or ministry, let us use it in our ministering; he who teaches, in teaching; he who exhorts, in exhortation; **he who gives, with liberality**; he who leads, with diligence; he who shows mercy, with cheerfulness." (Romans 12:6-8)

We regularly see the gift of teaching and know what it looks like. We know of prayer warriors and Bible students, but rarely do we know of people giving large percentages of their incomes to the Lord.

In accountability groups, we should also be asking, "are you winning the battle against materialism?" Or "how are you doing with your giving?"

Scripture tells us not to give in order to be seen by men (Matthew 6:1). Certainly, we should be careful to avoid pride. But Jesus also said in the same sermon, "Let your light shine before men, that they may see your good deeds and praise your Father in heaven" (Matthew 5:16). Through an unfortunate misinterpretation of biblical teaching, we've hidden giving and therefore hidden its joy and deprived God of glory. We've failed to draw Christians toward giving. And they lack gladness and purpose because of it.

Unless we learn how to humbly tell one another our giving stories, our churches will not learn to give.

You've heard of prayer warriors. What about giving warriors? God has entrusted us with so much. Perhaps he is raising up a great army of givers and calling us to enlist.

How much is God leading me to give above and beyond, in freewill offerings? Only God can answer that question. That means we need to ask Him. He hasn't established one set amount or percentage for voluntary offerings. Maybe that's precisely so we will pray and seek His guidance, which He promises (James 1:5). It's our job to listen and obey.

Giving should start with your local Bible-believing, Christ-centered church, the spiritual community to which you're accountable (Galatians 6:6; 1 Corinthians 9:9–12). Beyond that, you can generously support worthy missions and parachurch ministries, carefully evaluating them by biblical standards.

The greatest pleasure.

There's only one statement of Jesus recorded in Acts that doesn't appear in the Gospels. Jesus did that so it would stand out: "The Lord Jesus himself said, 'there is more happiness in giving than receiving.'" (Acts 20:35)

Let's not be so absorbed with "getting what's ours" that we miss what brings real happiness, giving God what's His. Giving is doing what we were made for, loving God and our neighbors (Matthew 22:36–40). Giving boldly and joyfully affirms Christ's Lordship.

(Story of Ebenezer Scrooge...) E. S. leapt for joy because he had discovered the antidote to the materialism that had poisoned his soul. Scrooge learned exactly what this book is about – the secret of joyful giving.

Do you want to experience this kind of joy? I invite you to transfer your assets from Earth to Heaven. I encourage you to give humbly, generously, and frequently to God's work. Excel in giving so that you may please God, serve others, find new meaning and pleasure in your present life, and enjoy treasures one day in Heaven.

I urge you to embrace Christ's invitation: "Give, and it will be given to you" (Luke 6:38). Then when He gives you more, remind yourself why: that you may be more generous than ever before.

I invite you to send your treasures on to Heaven, where they will safely await you. When you do, you'll embrace the freedom, experience the joy, and sense the smile of God.

When you give, you'll feel His pleasure.