
Life Lessons - Finances

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THE MOST TOYS

Take a ride with me. After a few miles we turn off the road, pass through a gate, and fall in line behind some pickup trucks. The vehicles ahead are filled with computers, furniture, appliances, and toys.

Higher and higher we climb, until we reach a parking lot. There the drivers unload their cargo. Curious, you watch a man hoist a television. He staggers to the corner of the lot, then hurls it over the edge.

Now you've got to find out what's going on. You scramble out of the car and peer over the precipice. At the bottom of the cliff is a giant pit filled with... Stuff.

Finally, you understand. This is a junkyard – the final resting place for the things we accumulate.

Sooner or later, everything we own ends up here. Christmas and birthday presents. Cars, boats, and hot tubs. Clothes, sound systems, computer monitors, and barbecue grills. The treasures that children quarreled about, friendships were lost over, and marriages broke up over – all end up here. *(I recommend taking a family field trip to a junkyard. It's a powerful life lesson.)*

We Move Into Eternity But Our Stuff Stays Behind

Ever seen that bumper sticker "He who dies with the most toys wins?" Millions of people act as if that is true. The more accurate saying is "He who dies with the most toys still dies and leaves his toys behind."

When we die after devoting our lives to acquiring things, we don't win – we lose. We move into eternity, but our stuff stays behind, filling junkyards.

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 (1 Corinthians 3:12). Money that could have been used to feed the hungry and fulfill the great commission will go up in smoke.

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..... 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.

**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.**

EARTHLY HOTEL ROOM ANALOGY

Suppose your home is in America, but you're visiting France for three months, living in a hotel. You're told you can't bring anything back on your flight home. But you can earn money in France and send deposits home.

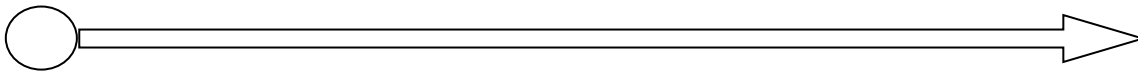
Would you fill your hotel room with expensive furniture, art and decorations? Of course not. You would spend only what you needed on the temporary residence, sending your treasures ahead so they'd be waiting for you when you got home.

If we 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.

LIVE FOR THE LINE, NOT THE DOT

Our lives have two phases: one a “dot”, 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.



The Dot:
Life on Earth

The Line:
Life 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.

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.

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.

Giving is living for the line!

ETERNAL INVESTMENT CAPITAL

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.

STOCKPILING CONFEDERATE CURRENCY

Imagine yourself near the end of the Civil War. You're a Northerner, stranded in the south by the war. You plan to move home when the war is over. While in the South, you've accumulated lots of Confederate currency. Suppose you know for a fact that the North is going to win the war soon. *What will you do with your Confederate money?*

If you're smart, you will immediately cash in your excess Confederate currency for US currency – the only money that will have value after the war. You will keep only enough Confederate currency to meet your short-term needs.

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)

Jesus functions here as the foremost market timer. In Mathew 6:19-20, He instructs us to transfer our funds from the fallen Earth (which is ready to take a permanent dive) to Heaven (which is insured by God and will soon replace earth's economy – forever)

Though Christ's financial forecast for Earth is bleak, He's 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 onto is equivalent to stockpiling Confederate money even though you know it's about to become worthless.

**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 in (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.

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'll never see a hearse pulling a U-Haul. Why? Because you can't take it with you!

MATERIAL WEALTH DOESN'T MAKE US HAPPY

Listen to some of the wealthiest people of their time:

- * "The care of \$200 million is enough to kill anyone. There is no pleasure in it." – W.H. Vanderbilt
- * "I have made many millions, but they have brought me no happiness." – John D. Rockefeller
- * "Millionaires seldom smile." – Andrew Carnegie
- * "I am the most miserable man on Earth." – John Jacob Pastore
- * "I was happier when doing a mechanics job." – Henry Ford

CHASING AFTER THE WIND

As the wisest and wealthiest man on Earth, Solomon learned that affluence doesn't satisfy. His money never ran out. He tried everything and experienced everything money could buy, saying, "I denied myself nothing my eyes desired, I refused my heart no pleasure." (Ecclesiastes 2:10).

Solomon's conclusion? "When I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless, a chasing after the wind." All it did was give him greater opportunity to chase more mirages.

He makes a series of insightful statements in Ecclesiastes 5:10 – 15. Each follows with a paraphrase:

"Whoever loves money never has money enough" - the more you have, the more you want.

"Whoever loves wealth is never satisfied with his income" - the more you have, the less you are satisfied.

"As goods increase, so do those who consume them" - the more you have, the more people (including the government) will come after it.

"And what benefit are they to the owner except to feast his eyes on them?" - the more you have, the more you realize it does you no good.

"The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep" - the more you have, the more you have to worry about.

"I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner" - the more you have, the more you can hurt yourself by holding onto it.

"Or wealth lost through some misfortune" - the more you have, the more you have to lose.

"Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand" - the more you have, the more you leave behind.

FINANCIAL STEWARDSHIP PRINCIPLES

GOD OWNS EVERYTHING. I'M HIS MONEY MANAGER.

We are the managers of the assets God has entrusted – not given – to us.

MY HEART ALWAYS GOES WHERE I PUT GOD'S MONEY.

Watch what happens when you reallocate your money from temporal things to eternal things.

HEAVEN AND THE FUTURE NEW EARTH, NOT THIS FALLEN ONE, IS MY HOME.

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

I SHOULD LIVE NOT FOR THE DOT BUT FOR THE LINE.

From the dot– our present life on Earth – extends a line that goes on forever, which is eternity in Heaven.

GIVING IS THE ONLY ANTIDOTE TO MATERIALISM.

Giving is a joyful surrender to a greater person and a greater agenda. It dethrones me and exalts Him.

GOD PROSPERS ME NOT TO RAISE MY STANDARD OF LIVING BUT TO RAISE MY STANDARD OF GIVING.

God gives us more money than we need so we can give – generously.

THE WORLD'S SYSTEM VS. HEAVEN'S ECONOMY:

The World's System of Finance	Heaven's Economy
The world prospers by hoarding	Supernatural prosperity is achieved through giving
Always put money first	Always keep God first
Cling tightly onto their money so they won't run out	Dollars are seeds which we should plant to be a blessing and so our Father can give us more seed to sow
Put selfish desires ahead of everything else	Put God first in every area of their life
Prioritizes other things ahead of God – money, success, possessions, and ego recognition	Seek first God's kingdom and He will add all the physical things we need
Places money and the things it can buy ahead of God.	Surrender our lives totally to Him - putting Him in complete charge of everything
An all-consuming desire for more and more money	As long as we seek the Lord, God will make us prosper (2 Chronicles 26:5)
Trust in riches and material assets and continually seek after more	Trust in God, delight in His Word, continually seek to give and be a blessing
Cling tightly to our money so that we won't run out	"Our" dollars are seeds which we should plant so that He can give us a harvest.
Study investment periodicals and other worldly sources to decide how to handle their money	Study God's laws of finance & stewardship which are found in the greatest instruction book that this world has ever known – the Holy Bible
The times that they "get" are the happiest times of their lives.	The times when we "give" are the greatest, most fulfilling times of our lives
The banking and investing done in the world's system will benefit us only during our lifetime here on this earth	God's laws of finance & stewardship will not only benefit us during this lifetime, but much more important, these transactions will also benefit all Christians for the endless years of eternity that we will spend together in heaven.
Every dollar that we spend on ourselves here on this earth perishes as we spend it	Every dollar that we give to God while we are here on this earth is deposited to our accounts in the bank of heaven – accounts which can be used while we are on this earth and accounts which also will be available to all Christians for eternity

Man's system of finance was created by man, with the limitations of human intellect.	God's laws of finance & stewardship are spiritual laws that reach beyond the realm of this physical world. They were given to us by the creator of the entire universe.
The way the world goes about trying to prosper is ungodly, and those who gain prosperity in an ungodly way bring grief upon themselves.	The Godly way to seek prosperity is to remember that God has given us the power to get wealth (Duet 8:18) and our role is to be stewards of what He has blessed us with.
The world's attitude toward finances is causing people to be totally stressed out. They need a pill to get through the day and another pill to get to sleep at night.	Instead of constantly worrying about our problems, God instructs us to focus on the precious promises of His Word and the great ability of the Holy Spirit living inside of us. The peace of God that passes all understanding will keep our hearts and minds
Become disillusioned and discouraged to get up every morning and go to work just to make the house payment, pay bills and buy food & clothing.	God's kind of prosperity results from faith. When you work so that you can have money to give, God takes care of you. We all have an important part to play as individual members of His Body
Focused on accumulating more and more money, and more and more toys	God's kind of prosperity comes when you shift your focus from getting and maintaining stuff, to living to give.
Motivation to build up savings out of fear is wrong, so that you can sit back and say to yourself, "eat, drink, and be merry, for I have goods laid up for many days ahead." (Luke 12:19)	It's ok to build up savings so that you always have resources to "abound to every good work." (2 Corinthians 9:8) and to leave an inheritance to your grandchildren. (Prov 13:22)
People in the world system chase after money and struggle to survive, trying to do it all on their own power, with their limited human intellect	Have a covenant with God, the creator of the heavens and the earth, who wishes above all things that we "prosper and have good success" (3 John 2)

DESPAIRING OR REJOICING?

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?

MY GIVING COVENANT (short version)

1. I affirm God's full ownership of me and everything entrusted to me.
2. I set aside the firstfruits – at least 10% – of every wage and gift I receive as belonging exclusively to the Lord.
3. Out of the remaining treasures God entrusts to me, I seek to make generous free will gifts.
4. I ask God to teach me to give sacrificially to His purposes, including helping the poor and reaching the lost.
5. Recognizing I cannot take earthly treasures from this world, I determine to lay them up as heavenly treasures – for Christ's glory and the eternal good of others and myself.

MY GIVING COVENANT (long version)

Here is a six-step plan to help you create a giving covenant between you and God. I encourage you to read it, discuss it with your spouse or friends, and pray about it. If you sense God leading you to make a new commitment to giving, I encourage you to sign the abbreviated version of the covenant above.

1. **I affirm God's full ownership of me and everything entrusted to me** (1 Corinthians 6:19–20 & Psalm 24:1).
I recognize that "my" money and possessions are His. I'm His money manager and His delivery person. I will ask Him what He wants me to do with His money.
2. **I will set aside the first fruits - starting with at least 10% of all I receive, treating it as belonging exclusively to the Lord.**
I do this in obedience to Him, desiring His blessing (Malachi 3:6–12). By faith I take God up on His challenge to test Him in this.
3. **Out of the remaining treasures God entrusts to me, I will seek to make generous free will gifts.**
I recognize that God has entrusted wealth to me so that I can be "generous on every occasion" (2 Corinthians 9:11). Realizing I can rob God by withholding not only the tithe but also whatever offerings he calls on me to give (Malachi 3:8), I ask Him to make His will clear to me.
4. **I ask God to teach me to give sacrificially to His purposes, including helping the poor and reaching the lost.**
I commit myself to avoiding indebtedness so that I don't tie up His funds and therefore have greater freedom to follow the Spirits promptings to give.
5. **Recognizing that I cannot take earthly treasures from this world, I determine to store them up as heavenly treasures – for Christ's glory and the eternal good of others and myself.**
Affirming that Heaven, not Earth, is my home and Christ is my Lord, I commit myself to lay out His assets before him regularly – leaving nothing as untouchable – and ask His direction for what to do with and where to give His money. I'll start with this question: "What am I hanging onto that You want me to give away?"

SOURCE: Randy Alcorn, The Treasure Principle