

The background of the cover is a close-up of a wooden chest. A large, dark metal padlock is centered on the chest, with a horizontal metal strap passing through it. The chest is secured with several dark metal straps, each with a pointed metal tip. The wood grain is clearly visible, and the overall color palette is warm, dominated by the browns of the wood and the greys of the metal.

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*The author wants to acknowledge his editor, James Lund:
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valued partnership on this project.*

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INTRODUCTION

All your life, you've been on a treasure hunt. You've been searching for a perfect person and a perfect place. Jesus is that person; heaven is that place. So if you're a Christian, you've already met the person, and you're already headed to the place.

But there's a problem. You're not yet living with that person, and you're not yet living in that place!

You may attend church regularly, pray, and read the Bible. But life can still be drudgery, can't it? You dutifully put one foot in front of the other, plodding across the hot, barren ground, longing for a joy you cannot find, a treasure that eludes you.

Jesus told a story like that. It's about a hidden treasure that, once discovered, brings life-changing joy. But before we get started on our little journey, I want you to know something. Some books try to motivate giving out of guilt. This isn't one of them.

This book is about something else—the joy of giving. The Treasure Principle has long been buried. It's time to unearth it. It's a simple yet profound idea—with radical implications. Once you grasp it and put it into practice, nothing will ever look the same. And believe me, you won't want it to.

When you discover the secret joy of the Treasure Principle, I guarantee you'll never be content with less.

Chapter 1



BURIED TREASURE

*He is no fool who gives what he cannot keep
to gain what he cannot lose.*

JIM ELLIOT

A first-century Hebrew walks alone on a hot afternoon, staff in hand. His shoulders are stooped, sandals covered with dirt, tunic stained with sweat. But he doesn't stop to rest. He has pressing business in the city.

He veers off the road into a field, seeking a shortcut. The owner won't mind—travelers are permitted this courtesy. The field is uneven. To keep his balance he thrusts his staff into the dirt.

Thunk. The staff strikes something hard.

He stops, wipes his brow, and pokes again.

Thunk. Something's under there, and it's not a rock.

The weary traveler tells himself that he can't afford to

linger. But his curiosity won't let him go. He jabs at the ground. Something reflects a sliver of sunlight. He drops to his knees and starts digging.

Five minutes later, he's uncovered it—a case fringed in gold. By the looks of it, it's been there for decades. Heart racing, he pries off the rusty lock and opens the lid.

Gold coins! Jewelry! Precious stones of every color! A treasure more valuable than anything he's ever imagined.

Hands shaking, the traveler inspects the coins, issued in Rome over seventy years ago. Some wealthy man must have buried the case and died suddenly, the secret of the treasure's location dying with him. There is no homestead nearby. Surely the current landowner has no clue that the treasure's here. (By the way, parables have one central purpose. The point of this one is not to command taking advantage of a landowner's ignorance, but to respond joyfully at finding buried treasure.)

The traveler closes the lid, buries the chest, and marks the spot. He turns around, heading home—only now he's not plodding. He's skipping like a little boy, smiling broadly.

What a find! Unbelievable! I've got to have that treasure! But I can't just take it—that would be stealing. Whoever owns the field owns what's in it. But how can I afford to buy it? I'll sell my farm...and crops...all my tools...my prize oxen. Yes, if I sell everything, that should be enough!

From the moment of his discovery, the traveler's life changes. The treasure captures his imagination, becomes the stuff of his dreams. It's his reference point, his new center of gravity. The traveler takes every new step with this treasure in mind. He experiences a radical paradigm shift.

This story is captured by Jesus in a single verse: "The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field" (Matthew 13:44).

Some believe this passage speaks of people finding the treasure of Christ and His kingdom. Many believe it speaks of Jesus giving His life to obtain the treasure of the subjects and kingdom He rules. In either case, it certainly envisions the joy of finding great and eternal treasure that far surpasses the costs to obtain it.

As we will see, the biblical basis for the treasure principle is not this passage, but Matthew 6:19–21. Nevertheless,

*God sees our
faith and
finances as
inseparable.*

Matthew 13:44 serves as a vivid picture of the joy of surrendering lesser treasures to find greater ones.

THE MONEY CONNECTION

The parable of hidden treasure is one of many references and illustra-

tions Jesus made using money and possessions. In fact, 15 percent of everything Christ said relates to this topic—more than His teachings on heaven and hell combined.

Why did Jesus put such an emphasis on money and possessions?

Because there's a fundamental connection between our spiritual lives and how we think about and handle money. We may try to divorce our faith and our finances, but God sees them as inseparable.

Years ago I came to this realization on an airplane while reading Luke 3. John the Baptist is preaching to crowds of people who've gathered to hear him and be baptized. Three different groups ask him what they should do to bear the fruit of repentance. John gives three answers:

1. Everyone should share clothes and food with the poor (v. 11).
2. Tax collectors shouldn't pocket extra money (v. 13).
3. Soldiers should be content with their wages and not extort money (v. 14).

Each answer relates to money and possessions. But no one asked John about that! They asked what they should do to demonstrate the fruit of spiritual transformation. So why didn't John talk about other things?

Sitting there on that airplane, I realized that our

approach to money and possessions isn't just important—it's central to our spiritual lives. It's of such high priority to God that John the Baptist couldn't talk about spirituality without talking about how to handle money and possessions.

The same thing began to jump out at me in other passages. Zacchaeus said to Jesus, "Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount" (Luke 19:8).

Jesus' response? "Today salvation has come to this house" (v. 9). Zacchaeus's radical new approach to money proved that his heart had been transformed.

Then there were the Jerusalem converts who eagerly sold their possessions to give to the needy (Acts 2:45; 4:32–35). And the Ephesian occultists, who proved their conversion was authentic when they burned their magic books, worth what today would be millions of dollars (Acts 19:19).

The poor widow steps off the pages of Scripture by giving two small coins. Jesus praised her: "She, out of her poverty, put in everything" (Mark 12:44).

In stark contrast, Jesus spoke of a rich man who spent all his wealth on himself. He planned to tear down his barns and build larger ones, storing up for himself so he could retire early and take life easy.

But God called the man a fool, saying, “This very night your life will be demanded from you. Then who will get what you have prepared for yourself?” (Luke 12:20).

The greatest indictment against him—and the proof of his spiritual condition—is that he was rich toward himself, but not rich toward God.

When a rich young man pressed Jesus about how to gain eternal life, Jesus told him, “Sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me” (Matthew 19:21). The man was obsessed with earthly treasures. Jesus called him to something higher—heavenly treasures.

Jesus knew that money and possessions were the man’s god. He realized that the man wouldn’t serve God unless he dethroned his money idol. But the seeker considered the price too great. Sadly, he walked away from real treasures.

SMART OR STUPID?

This young man wasn’t willing to give up everything for a greater treasure, but our traveler in the field was. Why? Because the traveler understood what it would gain him.

Do you feel sorry for the traveler? After all, his discovery cost him everything. But we aren’t to pity this man;

we're to *envy* him! His sacrifice pales in comparison to his reward. Consider the costs-to-benefits ratio—the benefits far outweigh the costs.

The traveler made short-term sacrifices to obtain a long-term reward. "It cost him everything he owned," you might lament. Yes, *but it gained him everything that mattered.*

If we miss the phrase "in his joy," we miss everything. The man wasn't exchanging lesser treasures for greater treasures out of dutiful drudgery but out of joyful exhilaration. He would have been a fool not to do exactly what he did.

Christ's story about treasure in the field is an object lesson concerning heavenly treasure. Of course, no matter how great the value of that earthly fortune, it would be worthless in eternity. In fact, it's exactly this kind of treasure that people waste their lives pursuing. Jesus is appealing to what we *do* value—temporary, earthly treasure—in order to make an analogy about what we *should* value—eternal, heavenly treasure.

David spoke of such treasure: "I rejoice in your promise like one who finds great spoil" (Psalm 119:162). God's promises are eternal treasures, and discovering them brings great joy.

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

“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.” (Matthew 6:19–21)

Consider what Jesus is saying: “Do not store up for yourselves treasures on earth.” Why not? 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). What a picture. Next time you buy a prized possession, imagine it sprouting wings and flying off. Sooner or later it will disappear.

But when Jesus warns us not to store up treasures on earth, it’s not just 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.

Imagine you’re alive at the end of the Civil War. You’re

*Storing up
earthly
treasures isn’t
simply wrong.
It’s just plain
stupid.*

Q

living in the South, but you are a Northerner. You plan to move home as soon as the war is over. While in the South you've accumulated lots of Confederate currency. Now, suppose you know for a fact that the North is going to win the war and the end is imminent. *What will you do with your Confederate money?*

If you're smart, there's only one answer. You should immediately cash in your Confederate currency for U.S. currency—the only money that will have value once the war is over. 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.)

Investment experts known as market timers read signs that the stock market is about to take a downward turn, then recommend switching funds immediately into more dependable vehicles such as money markets, treasury bills, or certificates of deposit.

Jesus functions here as the foremost market timer. He tells us to once and for all switch investment vehicles. He instructs us to transfer our funds from earth (which is volatile and ready to take a permanent dive) to heaven (which is totally dependable, insured by God Himself, and

is coming soon to forever replace earth's economy). Christ's financial forecast for earth is bleak—but He's unreservedly bullish about investing in heaven, where every market indicator is eternally positive!

There's nothing wrong with Confederate money, as long as you understand its limits. Realizing its value is temporary should radically affect your investment strategy. To accumulate vast earthly treasures that you can't possibly hold on to for long 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.

*God expects us
to act out of
enlightened
self-interest.*

Q

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 treasures in heaven" (Matthew 6:20).

If you stopped reading too soon, you would have thought Christ was against our storing up treasures for ourselves. No. He's all for it! In fact, He *commands* it. Jesus has

a treasure mentality. He *wants* us to store up treasures. He's just telling us to stop storing them in the wrong place and start storing them in the right place!

“Store up *for yourselves*.” Doesn't it seem strange that Jesus commands us to do what's in our own best interests? Wouldn't that be selfish? No. God expects and commands us to act out of enlightened self-interest. He wants us to live to His glory, but what is to His glory is always to our good. As John Piper puts it, “God is most glorified in us when we are most satisfied in Him.”

Selfishness is when we pursue gain at the expense of others. But God doesn't have a limited number of treasures to distribute. When you store up treasures for yourself in heaven, it doesn't reduce the treasures available to others. In fact, it is by serving God and others that we store up heavenly treasures. Everyone gains; no one loses.

Jesus is talking about deferred gratification. The man who finds the treasure in the field pays a high price *now* by giving up all he has—but soon he'll gain a fabulous treasure. As long as his eyes are on that treasure, he makes his short-term sacrifices with joy. The joy is present, so the gratification isn't entirely deferred. Present joy comes from anticipating future joy.

What is this “treasure in heaven”? It includes power (Luke 19:15–19), possessions (Matthew 19:21), and pleasures (Psalm 16:11). Jesus promises that those who

sacrifice on earth will receive “a hundred times as much” in heaven (Matthew 19:29). That’s 10,000 percent—an impressive return!

Of course, Christ Himself is our ultimate treasure. All else pales in comparison to Him and the joy of knowing Him (Philippians 3:7–11). A person, Jesus, is our first treasure. A place, heaven, is our second treasure. Possessions, eternal rewards, are our third treasure. (What person are you living for? What place are you living for? What possessions are you living for?)

“Store up for yourselves treasures in heaven.” Why? Because it’s right? Not just that, but because it’s *smart*. Because such treasures will *last*. Jesus argues from the bottom line. It’s not an emotional appeal; it’s a logical one: Invest in what has lasting value.

You’ll never see a hearse pulling a U-Haul. Why? *Because you can’t take it with you.*

Do not be overawed 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)

John D. Rockefeller was one of the wealthiest men who ever lived. After he died someone asked his accountant,

“How much money did John D. leave?” The reply was classic: “He left...*all* of it.”

You can't take it with you.

If that point is clear in your mind, you're ready to hear the secret of the Treasure Principle.

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 breathtaking corollary, which I call the Treasure Principle:

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

It's that simple. And if it *doesn't* take your breath away, you're not understanding it! Anything we try to hang on to here will be lost. But anything we put into God's hands will be ours for eternity (insured for infinitely more than \$100,000 by the real FDIC, the Father's Deposit Insurance Corporation).

If we give instead of keep, 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.

Financial planners tell us, “When it comes to your money, don’t think just three months or three years ahead. Think thirty years ahead.” Christ, the ultimate investment counselor, takes it further. He says, “Don’t ask how your investment will be paying off in just thirty years. Ask how it will be paying off in thirty *million* years.”

Suppose I offer you one thousand dollars today to spend however you want. Not a bad deal. But suppose I give you a choice—you can either have that one thousand dollars today *or* you can have ten million dollars one year from now, then ten 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, forgoing something far more valuable that we could enjoy later for much longer.

Of course, there are many good things God wants us to do with money that don’t involve giving it away. 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 here on earth 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.

It's a revolutionary concept. If you embrace it, I guarantee it will change your life. As you store up heavenly treasures, you'll gain an everlasting version of what that man found in the treasure hidden in the field.

Joy.

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