

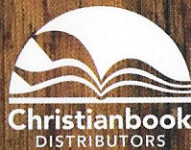
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THE TREASURE PRINCIPLE

Unlocking the Secret of Joyful Giving

NEARLY 2 MILLION COPIES SOLD

RANDY ALCORN



MULTNOMAH

THE TREASURE PRINCIPLE

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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

To everyone's amazement, Sam Houston, the colorful soldier and politician, came to Christ. After his baptism, Houston said he wanted to pay half the local minister's salary. When someone asked why, he responded, "My pocketbook was baptized too."¹⁹

Like Sam Houston, you may understand that the Christian life is inseparable from giving. But you might be wondering, *Where do I start?*

A logical beginning place might be where God started His Old Covenant children: "A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD" (Leviticus 27:30).

The meaning of the word *tithe* is "a tenth part." Ten percent was to be given back to God. There were freewill offerings too, but the 10 percent was mandatory.

Some argue that only farmers and herdsmen were expected to tithe. Were that true, it would have included a very high percentage of Israel's population. But we're told that "the people of Israel" brought in not only what they grew but also "the tithe of everything" (2 Chronicles 31:5, ESV). God doesn't speak here of just "the farmers of Israel" tithing, but "the people of Israel." If people made and sold clothing or pottery or jewelry, surely the same level of devotion to God—as evidenced by the tithe—would be expected of them too.

Proverbs 3:9 says, "Honor the LORD with your wealth, with the *firstfruits* of all your crops." God's children give to Him first, not last.

When His children weren't giving as they should, He said:

Will a man rob God? Yet you rob me. But you ask, "How do we rob you?" In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. (Malachi 3:8–10)

Jesus validated the mandatory tithe, even on small things (Matthew 23:23). But there's no mention of tithing after the Gospels, except in Hebrews 7. Since it's neither

commanded nor rescinded, there's some heated debate about tithing.

I believe there's a timeless truth behind giving God our firstfruits. Still, I have mixed feelings about tithing because of the ways it is misused and misrepresented. 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.

After all, Jesus raised the spiritual bar for His New Covenant people; He never lowered it (Matthew 5:27–28).

TRAINING WHEELS

Maybe you believe exclusively in “grace giving” and disagree with the church fathers and others who taught that the tithe was the minimum giving requirement for Christians. But it seems fair to ask, “God, do You really expect less of me—who has Your Holy Spirit within and lives in the wealthiest society in human history—than You expected of the poorest Israelite?”

Since the majority of Christians don't believe in or practice tithing and instead embrace “grace giving,” whether or not they use the term, let's consider what this actually looks like.

Studies over the past decades indicate American Chris-

tians give on average between 2 and 3 percent of their income.²⁰ In fact, “More than one out of four American Protestants give away no money at all—not even a token \$5 per year.”²¹

A 2013 study found that those who *do* tithe compose “only 10 to 25 percent of the families in the church, but they often provide 50 to 80 percent of the funding.”²²

There's often a wide disparity between what churchgoers *think* they give and what they *actually* give. “A quarter of respondents in a new national study said they tithed 10 percent of their income to charity. But when their donations were checked against income figures, only 3 percent of the group gave more than 5 percent to charity.”²³

Isn't it troubling that in this wealthy society, what's inaccurately called “grace giving” amounts to only a fraction of the First Covenant standard? Whatever we're teaching about giving today is either not true to Scripture or the message isn't getting through. Or we're not being touched by God's grace, which inevitably moves hearts to give.

Tithing is God's historical method to get His people on the path of giving. In that sense, it can serve as a gateway to the joy of true grace giving. 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. Tithes can launch us into the mind-set, skills, and habits of grace giving.

Malachi 3:8 says that the Israelites robbed God by withholding not only their mandatory tithes but also their voluntary “offerings.” By giving less in their freewill offerings than He wanted them to, they were robbing God. Setting aside tithing entirely, if they could rob God with insufficient freewill offerings, can’t we do the same today? Surely God hasn’t stopped caring about His people’s giving.

Paul encouraged voluntary giving, yet also described such giving as “obedience” (2 Corinthians 9:13). God still has expectations of us, even when our offerings are voluntary.

Of course, God doesn’t expect us all to give the same amount. We’re to give in proportion to how He’s blessed us (Deuteronomy 16:10, 16–17).

Some say, “We’ll take this gradually, starting with 5 percent.” But if you believe God hasn’t lowered His minimum giving standard, that’s like saying, “I used to rob six convenience stores a year. This year, by His grace, I’m going to rob only three.”

The point is not to rob God *less*—it’s not to rob God *at all*.

True, some would be sacrificing more by giving 5 percent of their income than others would be by giving 50 or 90 percent. Certainly the affluent should never “check off the box,” as if giving 10 percent automatically fulfills their obligation. The 90 percent belongs to God too. God doesn’t look just at what we give. He also looks at what we keep.

I’ve had the privilege of interviewing many givers. In the great majority of cases they mention how tithing first stretched them to give more. They tithed and watched God provide and move their hearts deeper into His kingdom. Now, years later, some of them are giving away 50, 80, or even 95 percent of their incomes! But it was tithing that set them on the road to giving.

When I’ve heard such a large number of people testify to how tithing put them on the road to life-altering generosity, it’s hard for me to understand the extreme animosity some have toward this practice (entire websites are devoted to opposing tithing). Yes, it has sometimes been abused, but let’s not throw out the baby of tithing with the bathwater of legalism.

When God’s people were robbing Him by withholding tithes and offerings, He said, “Test me in this . . . and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it” (Malachi 3:10).

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

God doesn't look just at what we give. He also looks at what we keep.

allow their money to go far because they were stingy and disobedient.

He told them, "You hoped for rich harvests, but they were poor. And when you brought your harvest home, I blew it away. Why? Because my house lies in ruins, says the LORD of Heaven's Armies, while all of you are busy building your own fine houses" (Haggai 1:9, NLT).

How much of our 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 ask them, "If your income were reduced by 10 percent 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 percent 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 percent or 50 percent or 10 percent of your income *inside* God's will than it is to live on 100 percent *outside* it.

Tithing is like a toddler's first steps: They aren't his last or best steps, but they're a good start. Once you learn to ride a bike, you don't need the training wheels. Once you learn to

give, tithing becomes irrelevant. And if you can ride the bike without ever using training wheels, good for you.

I have no problem with people who say "we're not under the tithe," as long as they're not using that as justification for giving less than God's Old Covenant people. But the current giving statistics clearly indicate most of us need a giving jump start. If you find a gateway to generous giving that's better than the tithe, wonderful. But if not, why not start where God started His First Covenant children?

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* our 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.

Sometimes giving will seem like it doesn't make sense, but when we do it, God provides.

Years ago Scott Lewis attended a conference where Bill Bright challenged people to give one million dollars to help fulfill the Great Commission. This amount was laughable to Scott—far beyond anything he could imagine, since his machinery business was generating an income under fifty thousand dollars a year.

Bill asked, “How much did you give last year?” Scott felt good about his answer: “We gave seventeen thousand dollars, about 35 percent of our income.”

Without blinking an eye, Bill responded, “Over the next year, why don’t you make a goal of giving fifty thousand dollars?”

Scott thought Bill hadn’t understood. That was more than he had made all year! But Scott and his wife decided to ask God to do the seemingly impossible. God came through, and with a miraculous December 31 provision, the Lewises were able to give the fifty thousand dollars. The next year they set a goal of giving one hundred thousand dollars. Again, God provided.

Sixteen years ago Scott wrote me a note saying they had passed the one-million-dollar mark in their giving. The best part is that they didn’t stop.

Obviously our incomes and the amounts we give will differ, some less and some more. But we can all excel at this grace of giving!

GIVE IT NOW OR GIVE IT LATER?

People ask, “Should I give now, or should I hang on to 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.”

Jesus said, “Everyone who has left houses or brothers or sisters or father or mother or children _____ or fields for my sake will receive a hundred times as much and will inherit eternal life” (Matthew 19:29). One hundred times as much means 10,000 percent interest. That’s why 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.

*I don't believe
it's ever wrong
to give now.*

If we don’t give now we run some real risks:

- The economy may change, and we’ll have less to give.

- God says we don't know what's going to happen tomorrow (James 4:13–17). Countless investors have been “absolutely sure” about getting great returns on money that disappears overnight.
- Our hearts may change, and we may not follow through with giving.
- If you procrastinate, the same heart that's prompting you to give today may later persuade you not to. As a result of postponing giving, your heart's vested interests increase on Earth and decrease in Heaven.
- Our lives may end before we've given what we intended. Zacchaeus said, “*Here and now* I give half of my possessions” (Luke 19:8). Had he waited till “there and then” he might never have been so generous.

You may think, *No problem there. I'm putting my church and ministries in my will.* By all means, do your estate planning, and give substantially to God's kingdom. But what kind of conviction does it take to part with your money once you die? You'll have no choice!

Death isn't your best opportunity to give; it's the end of your opportunity to give. 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.”²⁴

Wesley earned considerable book royalties—yet his goal was to give so generously as to leave virtually nothing behind when he died. He achieved his goal. While it still had value, he traded in his “Confederate” currency for treasures in Heaven.

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 American dream is to die with as many cards in your hand as possible. But maybe we've got it backward. Maybe our strategy should be more like those card games where the winner is the one who runs out of cards first. At the end of the game, the cards left aren't an asset, but a liability.

WHAT WILL WE LEAVE THE KIDS?

“What about our children?” you may ask. “Aren't we supposed to leave them all our money?” The answer is no.

Nanci and I will leave to our wonderful daughters and their families enough to be of modest help, but not enough to change their lifestyles or undercut their need to pray with and depend on their husbands. We've communicated this, and they agree with us leaving most of our estate to God's kingdom. Sure, we plan to leave personal items and something to help with our grandchildren's education. But our children won't need most of it, and we don't want to burden them with what they don't need.

It's one of our core values to be generous to our family. However, leaving a large inheritance to children is not just a missed opportunity to invest in God's kingdom. It's also rarely in the children's best interests.

Study the lives of people who've inherited significant wealth, and you'll find that, in the vast majority of cases, it's made them more unhappy and greedy. Who needs to work hard when you've got all that money? Money funds new temptations, including addictions. Leaving more to God's kingdom and less to financially independent children is not just an act of love toward God, but toward them.

In Old Testament times, leaving an inheritance was critical (Proverbs 13:22) because children couldn't afford to buy their own land and could end up enslaved. But today, inheritances are often windfalls coming to people who have more than they need. Our own children are extraordinarily

wise and Christ-centered. But that's not always the case. Giving money to the unwise is pouring gasoline on a fire.

Andrew Carnegie said, "The almighty dollar bequeathed to a child is an almighty curse. No man has the right to handicap his son with such a burden as great wealth."²⁵ Carnegie wrote, "The thoughtful man must . . . admit to himself that it is not the welfare of children, but family pride, which inspires these enormous legacies."²⁶

Today, even a middle-class estate amounts to what was once a king's ransom. When given away, what's left behind is enough to make a great difference for God's kingdom. When passed on to family, it's enough to undermine hard work, initiative, and personal responsibility.

Your adult children should love the Lord, work hard, and experience the joy of trusting God. More important than leaving your children an inheritance is leaving them a spiritual heritage. If you left your children money they didn't need, and if they were thinking correctly, wouldn't they give it to God anyway? Then why not give it to God yourself?

Let God decide how much to provide for your adult children. Once they're on their own, the money you've generated under God's provision doesn't belong to your children—it belongs to Him, and you are His appointed money manager. If *your* money manager died, what would you think if he left all *your* money to *his* children?

WHY HAS GOD ENTRUSTED SO MUCH TO US?

Jesus said, "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you" (Luke 6:38).

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 outgive Him. Go ahead and try. See what happens.

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

The health and wealth gospel dishonors Christ, since any gospel that is more true in America than in Haiti is not the true gospel. Prosperity theology is built on a half-truth. God often *does* prosper givers materially. But He won't let us treat Him like a no-lose slot machine or a cosmic genie who does our bidding. Giving is a sacrifice, and sometimes we will *feel* that sacrifice. God's payoff is very real, but it comes "at the proper time," which may not be today or tomorrow but in eternity (Galatians 6:9).

God is the greatest giver in the universe, and He won't let you outgive Him.

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)

So that *what?* Prosperity theology would finish this sentence, "so that we might live in wealth, showing the world how much God blesses those who love Him."

But that isn't how Paul finishes it. He says, "You will be made rich in every way *so that you can be generous on every occasion*" (v. 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 scriptural 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

*We don't own
the store. We
just work here!*

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're 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!

Suppose you have something important you want to get to someone who needs it. You wrap it up and hand it over to the FedEx guy. What would you think if instead of delivering the package, he took it home, opened it, and kept it?

You'd say, "The package doesn't belong to him! He's the middleman. His job is to get it from me to the person it's intended for."

Just because God puts His money in our hands doesn't mean He intends for it to stay there!

That's what Paul told the Corinthians, encouraging them to give to the needy in Jerusalem:

At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: "He who gathered much did not have too much, and he who gathered little did not have too little." (2 Corinthians 8:14–15)

Why does God give some of His children more than they need and others less than they need? So that He may use His children to help one another. He doesn't want us to have too little or too much (Proverbs 30:8–9). When those with

too much give to those with too little, two problems are solved. When they don't, two problems are perpetuated.

God distributes wealth unevenly not because He loves some of His children more than others, but so His children can distribute it to their brothers and sisters on His behalf.

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 entrusts 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.

GOD'S ROYALTIES

Remember that \$8.2 million lawsuit against me? When the ten-year judgment period expired, our ministry board said, "Randy, you can make more than minimum wage now."

Nanci and I talked and prayed about it. At that time we decided we didn't need a higher standard of living. We didn't need a better house or car or more insurance. So, with joy in

our hearts, we said, "No, thanks." (Later we discovered the abortion clinic got the judgment extended for another ten years. But we're thankful we didn't know that when we made our decision.)

The extension finally expired in 2012. A year later our ministry board significantly increased my salary. Since then I've been paid a good wage by American standards and a great wage by global standards.

We're grateful for the higher pay, and we've enjoyed being able to do a few things we weren't able to before. As the wages have increased, our personal giving has increased. Still, God was with us all those years when our salary was lower, and He always faithfully provided.

We have never been needy in the sense Paul speaks of, but we can at least identify a little with his words:

I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength. (Philippians 4:11-13)

We've continued to give away all the book royalties and have no plans to stop. We certainly don't need them, and it

delights us to see God using them to touch lives all over the world.

Our circumstances have changed since I first wrote this book, but one thing hasn't changed: We still have the privilege of experiencing one of life's greatest thrills—the joy of giving.