

What Readers Are Saying About
The Treasure Principle

“Finally, a book that is able to encourage joyful, sacrificial grace giving without browbeating people with a guilt trip! Finally, a book that takes a scripturally sound approach to this important area of Christian doctrine and practice!”

—V. V.

“This book is fantastic. It is concise, motivational, and profound. This would be a great book to study with a small group.”

—A. H.

“Other than the Bible itself, few books have changed my actions as quickly as this outstanding little book. I read it aloud to my husband, and together we made decisions about the money and possessions God has entrusted to our care. These choices have brought us great joy.”

—F. E.

“Seldom do you find a book that distinguishes itself as head and shoulders above the rest, but this one does. It’s one of the top books I’ve ever read.”

—B. H., pastor

“*The Treasure Principle* has opened my eyes. A light has come on! I’m excited about stewardship.”

—J. C.

“I have never had my perspectives so challenged. One hundred percent must-read.”

—N. T.

“I’m just starting a sermon series on stewardship at my church, and *The Treasure Principle* is a piece of gold. I have rarely seen so much wisdom articulated with such simplicity, brevity, and conviction.”

—M. B., pastor

“I loved this book. When you read the truth of God, it affects your soul. Though the concepts are simple, the life change is monumental. There is no prosperity gospel here, just truth.”

—B. T.

THE TREASURE PRINCIPLE

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REVISED AND UPDATED EDITION

THE TREASURE PRINCIPLE

Unlocking the Secret of Joyful Giving

NEARLY 2 MILLION COPIES SOLD

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THE TREASURE PRINCIPLE

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Hardcover ISBN 978-0-7352-9032-7

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Cover design by Kirk DouPonce, DogEaredDesign.com

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Published in the United States by Multnomah, an imprint of the Crown Publishing Group, a division of Penguin Random House LLC, New York.

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Library of Congress Cataloging-in-Publication Data

Names: Alcorn, Randy C., author.

Title: The treasure principle : unlocking the secret of joyful giving / Randy Alcorn.

Description: Revised and Updated Edition. | Colorado Springs, Colorado : Multnomah, 2017. |

Includes bibliographical references.

Identifiers: LCCN 2017008109 | ISBN 9780735290327 (hardcover) | ISBN 9781588601223 (electronic)

Subjects: LCSH: Wealth—Religious aspects—Christianity. | Christian giving.

Classification: LCC BR115.W4 A44 2017 | DDC 248/.6—dc23 LC record available at <https://lccn.loc.gov/2017008109>

Printed in the United States of America

2017—Revised Edition

10 9 8 7 6 5 4 3 2 1

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*Thanks, Jim Lund, for your
servant's heart and your valued role
as the original editor on this book.*

*Thanks also to Laura Barker, Doreen
Button, Kathy Norquist, and Stephanie
Anderson for their editorial work on this
expanded and updated version.*

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Preface to the Revised and Updated 2017 Edition

When I was writing *The Treasure Principle* in 2000, someone on the publisher's marketing team said, "So we're going to ask people to spend money to buy your book so you can persuade them to give away lots of money?"

Well, there's more to it than that, but in a way the answer was *yes*. It's safe to say that seventeen years ago, when people were brainstorming book ideas with strong reader appeal, nobody—including me—was thinking, "I know—let's do a book about giving. It'll sell a million copies!"

Yet as I write this, *The Treasure Principle* has sold nearly two million copies. It has been distributed in thousands of churches and by hundreds of ministries. Businessmen and financial advisors routinely give it to their clients. The book has been translated into twenty-nine languages, including Chinese, Bengali, Croatian, Czech, Danish, Dutch, Greek, Indonesian, Korean, Japanese, Latvian, Russian, Serbian, Slovenian, Polish, Portuguese, Vietnamese, and Arabic.

God has used *The Treasure Principle*, as well as my larger work on stewardship, *Money, Possessions, and Eternity*¹, to play a strategic role in the Generous Giving movement (www.generousgiving.org) that has touched countless followers of

Christ and furthered missions and relief and development work worldwide.

I've received hundreds of letters and e-mails detailing radical choices, enduring life changes, and greatly multiplied joy as a result of embracing the truths in this book. One reader wrote, "I picked up *The Treasure Principle* and started reading aloud, and the Holy Spirit worked with lightning speed. I had perfect clarity of mission. It wasn't about me anymore."

A mother e-mailed, "My eleven-year-old son gets five dollars per week. We taught him that fifty cents was his tithe. He chose to give a dollar. After reading *The Treasure Principle*, I asked, 'If I were to raise your allowance to six dollars a week, how would you use the extra dollar?' He immediately said, 'I would give two dollars.' This is just a small part of what is going on in our household."

My favorite letters are from young people, such as this one: "I am twelve years old. *The Treasure Principle* encouraged me to give at my church every week. It helped me learn that God owns everything and I just take care of it. It helped me to give more and not spend as much on things I don't need."

Responses describing the far-reaching joy from the adventure of giving are especially gratifying. Some write of large-scale life changes, including selling their real estate, jewelry, and collections, and giving the proceeds to missions.

They express deep thanks to God for the infusion of happiness that goes far beyond all expectations.

Whether the changes have been sweeping or seemingly small, these readers have experienced what I intended this book to be mainly about: enhanced joy from giving.

Honestly, at times I've been overwhelmed by the impact. I'm profoundly aware that anything God has done through *The Treasure Principle* is a work of grace on His part, and to His glory. I know without a doubt that He has used the God-breathed Scripture highlighted throughout the book to joyfully transform hearts.

I'm grateful, too, that all the book royalties have been and will continue to be given away to further God's kingdom. If my wife, Nanci, and I didn't personally know the unrivaled joy of giving, I wouldn't have been able to write *The Treasure Principle*.

To revise a work that many people have said changed their lives is daunting. I am adjusting a book that has traveled farther and wider than perhaps any work I've ever written, with the possible exception of *Heaven*. What if my revision reduces, rather than enhances, the book's power? But by making clearer some parts that readers occasionally have misunderstood, I hope I've made it better. My prayer is that the revision, which includes the all-new chapter "Was Jesus Really Talking About Financial Giving?" and a Q&A section, helps both new and old readers.

I also want to thank again my wonderful wife, Nanci, who has walked this path of giving with me. Our hearts are filled with gratefulness to God for all He is and all He has given. We thank Him for all He empowers His people to give for the good of others, for the good of the giver, and for the glory of the ultimate Giver:

“But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand” (1 Chronicles 29:14).

A handwritten signature in black ink that reads "Randy Alcorn". The signature is written in a cursive, flowing style with a long horizontal tail stroke.

Introduction

All your life, you've been on a treasure hunt. You've been searching for a perfect person and a perfect place. If you're a Christian, you've already met that person—Jesus. And you're headed to that place—Heaven.

But there's a problem. You're not yet living with Him in that place!

If you've asked Jesus Christ to forgive your sins, He's rescued you from eternal condemnation and given you new life. Your salvation isn't dependent on anything you have done or will ever do. Rather, it's God's gift to you, secured by Christ's death and resurrection. This is the Gospel, the “good news of happiness” (Isaiah 52:7, *ESV*), the “good news of great joy” (Luke 2:10, *ESV*).

Being saved from your sins is not about you giving to God; it's about *God giving to you*.

If you don't know Him, placing your faith in Jesus is the best choice you can ever make. By God's empowering grace, I pray you'll do it soon.

However, it's possible you already have a relationship with Jesus but feel you aren't experiencing the joy God intends. Maybe you 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 an elusive joy you can't seem to find. You sense something is missing, but you don't know what.

Jesus addressed that missing element when He told a story about a hidden treasure that, once discovered, brings life-changing joy. But before we start on our 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 this simple yet profound idea—one with radical implications. Once you grasp it and put it into practice, nothing will ever look the same. And 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.

Buried Treasure

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

JIM ELLIOT

A first-century Hebrew walks alone on a hot afternoon, staff in hand. His shoulders are stooped, his 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's curiosity wins out. 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 a case fringed in gold.

By the looks of it, it's been there for decades. Hands shaking and heart racing, he pries off the lock and opens the lid.

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

Some wealthy man must have buried the treasure and died suddenly, its secret location dying with him. There's no homestead nearby. Surely the current landowner has no clue this ancient treasure is here.

The traveler buries the chest and marks the spot. He turns to head home—only now he's not plodding. He's skipping like a child and smiling broadly.

What a find! Unbelievable! I've got to have that treasure! But I can't just take it. By law, whoever buys a field assumes ownership of all that'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. 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. Many believe it speaks of Jesus giving His life to obtain the treasure of the people and kingdom He rules. In either case, it certainly portrays the joy of finding eternal treasure with value that far surpasses the costs to obtain it.

THE MONEY CONNECTION

The parable of hidden treasure is one of many references Jesus made to 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 finances, but God sees them as inseparable.

I came to this realization years ago while reading Luke 3 on an airplane. Among the crowds that gathered to hear John the Baptist preach, three different groups asked him how they should prove their repentance. John gave 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).

No one had asked John about finances! They wanted to know how to demonstrate spiritual transformation. So why did John's response center almost exclusively on money and possessions?

Sitting on that plane, I realized something John wanted his audience to know: *Our approach to money and possessions is central to our spiritual lives.*

Soon that truth jumped 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 responded, "Today salvation has come to this house" (v. 9). Zacchaeus's new approach to money proved his heart had been transformed.

Acts tells of Jerusalem converts who eagerly sold their possessions to give to the needy (2:45; 4:32–35). Ephesian occultists proved the authenticity of their conversion when they burned their magic books, worth millions of dollars in today's currency (19:19).

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

In stark contrast, 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 (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). Jesus knew the man couldn’t serve God until he dethroned his money idol.

But the seeker considered the price too great. Sadly, he chose lesser and fading treasures, walking away from greater and lasting ones.

SMART OR STUPID?

The rich 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 he would gain.

Do you feel sorry for the traveler? After all, his discovery cost him everything. No, we aren’t to pity this man; we’re to *envy* him! His sacrifice pales in comparison to his reward. The cost-benefit ratio is compelling!

The traveler made short-term sacrifices to obtain a long-term reward. “It cost him everything he owned,” you might lament. Yes, *but he gained far more than he lost.*

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.

In this parable 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. We should think of the treasure hidden in the field in Matthew 13 as representing the true and lasting treasures we find in Jesus, the gospel, and God’s eternal kingdom. Any earthly treasure we part with to obtain that far greater treasure is well worth the exchange!

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 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. (vv. 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.

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’ll immediately cash in your excess Confederate currency for US currency—the only money that will have value after the war. You’ll 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 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!

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

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 treasures in heaven" (Matthew 6:20).

If you stopped reading too soon, you would have thought Christ was against storing up treasures for ourselves. No, He *commands* it! Jesus *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!

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

"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 put it, "God is most glorified in us when we are most satisfied in Him."²

Selfish people pursue gain at others' expense. But 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.

The man who finds the buried treasure pays a high price *now* by giving up all he has—but soon he'll gain a magnificent treasure. As long as his eyes are on that treasure, he

makes his short-term sacrifices with joy. Delayed gratification lets him frontload his anticipation of future joy into present joy.

What are these “treasures in heaven”? I’ll talk about that more in the next chapter. But they include godly 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 (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.

“Store up for yourselves treasures 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 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 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 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.

Financial planners tell us, “When it comes to your money, think thirty years ahead, not three months or three years.” 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. Then 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.

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!