

Why The Treasure Principle?

Usually small books do not have the same kind of impact that big books do. That is because complicated arguments or ideas take time and space to develop. As a result, they take a lot of words and they wind up being big. *The Treasure Principle* by Pastor Randy Alcorn, however, is an exception to that general rule. It's a little book and it has a simple message. Yet its simple message is not small. In fact, it contains just about the biggest lesson anyone can ever learn.

Because *The Treasure Principle* is a small book and written in a popular style, the overall message of the book is easy to understand. This is it, "The stuff (that is, the money and possessions) we have in life is a treasure and how we manage it will ultimately prove to both ourselves and others what we really believe and care about." Obviously, if we only use our money and possessions to advance our comfort and satisfy our wants, the thing we really care about is ourselves. But if care about Christ's Kingdom we will find ways to invest in it and to help His work.

As Christians, we know that the second path is infinitely better than the first.

That is why as parents we want our children to be generous and to share the good things we give them. That is why we belabor the point and teach them to share their toys, their snacks and other important things. Yet, we don't always model the same thing we teach. At least, I don't. I sometimes send my children mixed messages. *The Treasure Principle* can help put an end to that, I think. It can help with that by giving us one another opportunity to talk to our kids about what really matters and especially what really matters to us as Christians.

So here's our prayer for you. We are asking God to use this little book in your family's devotional life to revisit your perspective on giving and stewardship.

Read through it together as a family.

Discuss it together as a family.

Answer the questions together as a family.

Dream up some new creative way you can demonstrate your gratitude for the treasure with which you have been entrusted.

Obviously, we would love it if the Lord moved your heart to invest some of your treasure in the work here at Faith. But even if He doesn't that's O.K. Even if the Spirit of God leads you to invest your treasure somewhere else the end result will be the same. Christ's kingdom will be advanced and your hearts will be renewed with the beauty of the fact that He who has supplied all need in Christ has gone even further and entrusted us with a treasure that we can use to glorify Christ.

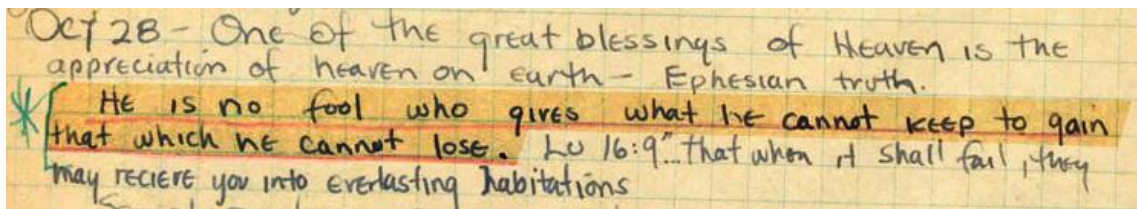
So dig in, grab hold and get ready for the life-transforming power of the *Treasure Principle*.

Make a lasting impression

Chapter one starts off with the wonderfully famous quote of Jim Elliott the legendary missionary martyred at the hands of the Auca Indians in Ecuador in 1956.

The quote was found by his wife Elizabeth in one of his private journals after he was killed. The date of the entry is October 28, 1949. Elliott would have been twenty-two years and three weeks old when he penned the quote.

Here's what the quote looks like in his journal.



I've highlighted it a bit so you can read it but in the original picture it doesn't really even stand out. The thing that stands out about the quote is that nothing stands out about the quote. It is so plain...so homey...so down to earth normal. It was written on a yellow pad with blue squares in a regular ball point pen and yet it clearly demonstrates that Elliott already possessed an understanding that the eternal was a lot more important than the temporal.

He proved he understood when seven year later he and four other missionaries, Ed McCully, Roger Youderian, Pete Fleming, and Nate Saint gave their lives on a muddy river in Ecuador to introduce a bunch of aboriginal Indians to the gospel.

1. The opening quote of Alcorn's book is by Jim Elliot. Who was he? How was he an example of practicing what he preached?
2. Alcorn starts off with a story of a man who found a treasure in a field. What passage does he base his story on?
3. The biblical basis for the Treasure Principle is what verse?
4. Alcorn believes there is a direct relationship between how we handle money and our spiritual relationship. What example does he give to prove his point from Luke 3?
5. Why was Zacchaeus a good example of a changed life?

6. How did the Ephesian occultists mentioned in Acts demonstrate the reality of their conversion?
7. Where is the poor widow who gave all she had mentioned?
8. Explain the illustration of the rich young ruler. That is, answer this question, "Was he lost because he was rich?"
9. Explain the verse on which the Treasure Principle is based. What is Alcorn's chief point about treasure in the verse?
10. What is his point about Confederate money?
11. What does he mean by enlightened self-interest? Is it good or bad?
12. What makes up a Christian's treasure in heaven?
13. How much of John D. Rockefeller's money did he leave behind?
14. You can't take it with you but you can _____ on ahead.

Answers:

1. *He was a young 28 year old missionary who was killed by the Auca Indian tribe he and four other missionaries were trying to reach with the gospel. He demonstrated what he considered to be real treasure by his willingness to give up things less important for things more important.*
2. *Matthew 13:44*
3. *Matthew 6:19-21*
4. *His example is taken from the preaching of John the Baptist who instructed those that really repented of their sin to pay attention to what they did with their money.*
5. *He promised to repay anyone he had cheated by giving four times what he had taken from them.*
6. *They burned their evil book seven though they could have sold them for lots of money. They were more concerned about someone else reading them than they were recovering whatever they spent on them.*
7. *Mark 12:44*
8. *No, he was lost because money was higher up his importance meter than pursuing Christ.*
9. *Matthew 6:19-21. Earthly treasures aren't bad...they just don't last.*
10. *His point is that at the end of the war Confederate money was absolutely useless. It would have been better to trade it for U.S. currency before the war was over. After the war, it was too late. He's using the illustration to make a spiritual comparison between the things of earth which are temporary at best and the things of heaven which will last.*
11. *Enlightened self-interest means we act to our greatest good. That doesn't mean that we only seek to live selfishly but rather that we live in the way that will honor God most. In God's wise plan, that is also the thing that will ultimately give us the most joy.*

12. *Alcorn list three things with references: power (Luke 19:15-19), possessions (Matthew 19:21) and pleasures (Psalm 16:11).*
13. *He left behind every last penny.*
14. send it

It is **MINE...right?**



The chapter starts with a portion of a quote from J. Hudson Taylor, the famous trailblazing missionary, who was responsible for the creation of the China Inland Mission. Here's the whole quote with the part Pastor Alcorn uses in bold print.

Having now the twofold object in view of accustoming myself to endure hardness, and of economizing in order to be able more largely to assist those amongst whom I spent a good deal of time laboring in the Gospel, I soon found that I could live upon very much less than I had previously thought possible. Butter, milk, and other such luxuries I soon ceased to use; and I found that by living mainly on oatmeal and rice, with occasional variations, a very small sum was sufficient for my needs. In this way I had more than two-thirds of my income available for other purposes; and my experience was that **the less I spent on myself and the more I gave away, the fuller of happiness and blessing did my soul become.** Unspeakable joy all the day long, and every day, was my happy experience. GOD, even my GOD, was a living, bright Reality; and all I had to do was joyful service.

I wanted you to see the two pictures above because they say a great deal about Hudson Taylor. The first picture, the one painted when he was a young handsome man, was done just about the same time he made his decision to go to China. The second picture, the one on the right, was taken the same day he died. He is at a tea party surrounded by people who are helping him take the gospel to China (Taylor is the old man in the center of the picture...the one with the long, gray beard).

The difference between the two pictures is that in the first one he is alone. In the second one, he is surrounded by evidences that he is loved and that his investment in God's kingdom has been a wise one. In fact, if there were a picture of all those in China that have ever received Christ it would be really,

really huge. Most of the Christians in China can trace their evangelization back one way or another to Hudson Taylor.

1. In the 90's, Alcorn was a _____.
2. Alcorn got in trouble because of his stance on _____.
3. He resigned his position in order to keep his _____ from being garnished.
4. Alcorn's solution was to work for _____ wage. He had to do that in order to keep his money from going to the _____ Clinic.
5. He no longer received any _____ royalties.
6. Alcorn says the experience proved to him truth of Job 41:11 which says that _____.
7. The thing Alcorn valued most were his _____, which he later gave to his church _____.
8. On page 24, list 4 verses that reflect the truth that God _____ everything.
9. What is the first Treasure Principle?
10. What is the difference between being a steward and an owner?
11. Relate the illustration about John Wesley.
12. When does the Christian receive his performance evaluation? What passage supports that idea?
13. The Macedonians are referred to in Philippians. Why?
14. Why does Alcorn use the illustration about Eric Liddell? What is his point?

Answers:

1. *pastor*
2. *abortion*
3. *wages*
4. *minimum, Abortion*
5. *book*
6. *Everything under heaven belongs to me.*
7. *books, library*
8. *owns*
9. *God owns everything. I am his money manager.*
10. *A steward takes of the things someone else owns.*

11. *Wesley's house caught on fire and burned down. Someone went up to tell him about it and Wesley responded by saying, "God's house burned down...one less thing to worry about."*
12. *At the judgment seat of Christ; Romans 14:10, 12*
13. *They begged Paul for a chance to give even though they were dirt poor.*
14. *He uses it because Liddell said that when he was doing what God made him to do, he felt God's pleasure. Alcorn says when he give, he feels the same thing.*

Heart Investment



This is a picture of William Borden's grave in Cairo, Egypt. The people in the picture had read Randy Alcorn's *Treasure Principle* and wanted to see Borden's grave for themselves. Though it took them a long time to find it and though the day was very hot, they crouched together by Borden's grave to have their picture made. They sent Pastor Alcorn their picture.

The remarkable thing about the picture is that the people in it said that William Borden's grave was far more inspiring than viewing the earthly treasures located not far away in the museum in Cairo...the treasures of King Tutankhamen's tomb.

1. What famous missionary does Alcorn refer to in his opening illustration in chapter three?
2. Where is his tombstone located?
3. What was his epitaph?
4. To what great historical figure does Alcorn compare him?
5. List five areas for which Alcorn says God rewards believers.
6. On what basis does Alcorn argue for the reality of rewards in heaven?
7. What does Alcorn say is the chief reason many Christians dread leaving this world (dying)?

8. Giving is a giant _____ positioned on the fulcrum of this world, allowing us to move mountains in the next world.
9. What was Wesley's response to the man's questions about all his property and estate?
10. What is Treasure Principle #2?
11. On what passage of Scripture is it based?
12. "Money leads; _____ follow."
13. How does Alcorn answer a person who says they want more of a heart for missions?

Answers:

1. *William Borden*
2. *Cairo, Egypt*
3. *Apart from faith in Christ, there is no explanation for such a life.*
4. *Tutankhamen, King Tut*
5. *Doing good works, persevering under persecution, showing compassion to the needy, treating our enemies kindly, and generous giving*
6. *On the basis of Matthew 10:42*
7. *Because their treasure is stored up on earth and not in heaven*
8. *lever*
9. *He told him he thought he was going to have a hard time leaving all of his possessions.*
10. *My heart always goes where I put God's money.*
11. *Matthew 6:21*
12. *hearts*
13. *He tells them to put their money in missions and their heart will follow*

Does wealth equate to happiness?



The picture above is C.S. Lewis, the author of the Chronicles of Narnia and Mere Christianity and a zillion other books.

The quote at the end of the chapter is taken from a compilation of addresses and sermons called the *Weight of Glory*. The quote is one of Lewis' most famous.

1. Alcorn starts off chapter four with a biblical reference. What is the reference? To what does it refer?
2. What does Alcorn think is the biggest obstacle to giving?
3. What is Treasure Principle #3?
4. What three ways does the Bible refer to Christians that suggests our stay here is temporary (Hebrews 11:13)?
5. In the section "The Most Toys" Alcorn makes the point that most of what we own will one day end up in the _____. Why does he make that point?

6. Explain Alcorn's geometric illustration on page 50.
7. What is Treasure Principle #4?
8. Write down the great quote by Jim Elliot.
9. "Live for the line, not for the _____."
10. What is ironic about the PBS special titled "Affluenza"?
11. What is Treasure Principle #5?
12. Explain the quote by C.S. Lewis that ends the chapter.

Answers:

1. *Luke 12:15; It is a warning against greed.*
2. *He believes that the greatest obstacle to giving is the belief that the earth is our home.*
3. *Heaven, not earth, is my home.*
4. *It does so by saying we are pilgrims, strangers, and aliens.*
5. *landfill He makes the point to remind us that we won't be taking it with us and no one else will want what we left behind.*
6. *He argues that our life on earth is like a dot...because it is only a small part of our existence. He goes on to argue our life in heaven is like a line.*
7. *I should live not for the dot but for the line.*
8. *He is no fool to give what he cannot keep to gain what he cannot lose.*
9. *dot.*
10. *It doesn't argue against materialism on a spiritual basis but on a pragmatic one. Wealth cannot make you happy.*
11. *Giving is the only antidote to materialism.*
12. *Too many Christians settle for materialism when they could have real joy and be freed from materialism at the same time.*

I can't afford not to...!



Sam Houston is absolutely one of my favorite Texans of all time. He was brave and ornery and both a governor and a President. How many people can you say that about? Oh yeah, I can think of one other.

The story Alcorn tells about Houston is a great one. He and his wife had moved to Independence, Texas so his kids could attend Baylor University. (Obviously, Baylor hasn't always been in Waco.)

Houston started attending the Independence Baptist Church with his wife a lifelong Baptist and teetotaler. On November 19, 1854 Houston made a profession of a faith under the faithful preaching of Dr. Rufus Burleson and submitted to baptism in Rock Creek just outside of the town. The historical marker above is about a mile and a half from the site of his baptism.

The story Alcorn tells goes two ways. First, Houston came up out of the water and said, "Pastor, you have baptized my wallet"... insinuating that he had forgotten to remove his wallet and had gotten it all wet. Burleson, no pansy himself is reported to have said, "Well, a good many Baptists could stand to have their wallets baptized."

Still, the story that Alcorn relates is the official and more likely account. Houston wanted to pay half of Burleson's salary (Burleson also taught at Baylor) and when asked he said, "My wallet got baptized too."



The church Houston attended is still there...Independence Baptist Church.

1. Why did Sam Houston want to pay half of the minister's salary?
2. What passage does Alcorn reference in regard to tithing?
3. What does it mean to tithe?
4. What is the importance of the passage on firstfruits? (Proverbs 3:9)
5. What is the question that Malachi raises in Malachi 3:8-10?
6. What question does Alcorn ask himself in relationship to the question of whether the tithe is applicable for Christians?
7. What is the average percentage of giving for most Christian families?
8. Tithing isn't the _____ of giving; it's the floor.
9. How does Alcorn answer the idea of starting at 5%.
10. Alcorn cites Haggai as proof that many people can't _____ to tithe because they're not giving.
11. The Macedonian believers gave as much as they were able and even _____ their ability.

12. What three risks does Alcorn say we risk if we don't give now?
13. John Wesley gave his money away as soon as he got because he was afraid it would find its way into his _____.
14. Does Alcorn believe parents should leave their kids a lot of money?
15. What is Treasure Principle #6?
16. What did Alcorn decide about finally collecting his book royalties?
 1. *Because he argued, "His pocketbook had been baptized too."*
 2. *Leviticus 27:30*
 3. *I means to give a tenth of your income.*
 4. *It means God gets the first pickins.*
 5. *Will a man rob God?*
 6. *He asks whether God will expect New Covenant Christians to give more or less than their Old Testament counterparts.*
 7. *2 to 3%*
 8. *ceiling*
 9. *He says its like saying I used to only rob five or six stores a year but now with God's grace I am only going to rob three.*
 10. *afford*
 11. *beyond*
 12. *The economy may change and we not be able to afford to give. Our hearts may change and we may not want to give. Our lives may end and we may not be alive to give.*

6. Does Alcorn believe that we should spur each other on by our testimonies about giving? Do you agree? Why?
7. What quote from Jesus in Acts 20:35 does Alcorn remind his readers of?
8. What are the six points of Alcorn's giving covenant?
9. What Dickens' character does Alcorn end his book with?
10. The last line of chapter six refers back to an illustration at the end of chapter two. What character is Alcorn referring to? (p.32)
11. Would you be willing to privately sign the giving covenant on page 96? Why? (Do not write your answer down)
12. Read the 31 questions at the end of the book and you are done.

1. *He read his own obituary in the newspaper. The paper had mistaken his brother's death for his.*
2. *That he didn't have more money to give.*
3. *Only one life, 'twill soon be past; only what's done for Christ will last.*
4. *Sit down and write out your own obituary and then sit down and rewrite it from the perspective of heaven.*
5. *giving*
6. *Yes, it encourages us to emulate the better works.*
7. *Will a man rob God?*
8. *See pp. 90-91.*
9. *Scrooge*
10. *Eric Liddell... "When I run, I feel His pleasure."*
11. *You have to answer this one.*
12. *You have to answer this one too.*