

# 43 quotes from The Treasure Principle: Discovering the Secret of Joyful Giving

(Selected by Doug Nichols, director of [Action International](#))

## CHAPTER TITLES

- Chapter One - Buried Treasure
- Chapter Two - Compounding Joy
- Chapter Three - Eyes on Eternity
- Chapter Four - Roadblocks to Giving
- Chapter Five - Getting Started
- Chapter Six - For Such a Time as This

## Cheerful Giving a Result of Obedience

1. “God loves a cheerful giver” ([2 Corinthians 9:7](#)). This doesn’t mean we should give only when we’re feeling cheerful. The cheerfulness often comes during and after the act of obedience, not before it. So don’t wait until you feel like giving; it could be a long wait! Just give and watch the joy follow. [Page 28]

## The Joy of Giving Despite Adversity

2. The Macedonian Christians understood the joy of giving: “Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity” ([2 Corinthians 8:2](#)). [Page 29-30]

How do “severe trial,” “overflowing joy,” “extreme poverty,” and “rich generosity” all fit together in one verse? Giving isn’t a luxury of the rich. It’s a privilege of the poor. I’ve discovered that impoverished Christians find no greater joy than in giving. [Page 30]

## Being Christ-like

3. Gaze upon Christ long enough, and you’ll become more of a giver. Give long enough, and you’ll become more like Christ. [Page 31]

## Recognizing God’s Grace Leads to Our Desire to Give

4. Our giving is a reflexive response to the grace of God in our lives. It doesn’t come out of our altruism or philanthropy—it comes out of the transforming work of Christ in us. This grace is the action; our giving is the reaction. We give because He first gave to us. The greatest passage on giving in all Scripture ends not with “Congratulations for your generosity,” but “Thanks be to God for his indescribable gift!” ([2 Corinthians 9:15](#)) [Page 31-32]

### **God's Grace Gives Us a Heart to Give**

5. As thunder follows lightning, giving follows grace. When God's grace touches you, you can't help but respond with generous giving. [Pages 32]

### **Pleasing God**

6. In the movie *Chariots of Fire*, Olympian Eric Liddell said, "I believe God made me for a purpose... and when I run, I feel His pleasure." Those who've discovered the Treasure Principle will testify, "When I give, I feel His pleasure." [Page 32]

### **God Blesses Those Who Help Others**

7. God says, "If a man shuts his ears to the cry of the poor, he too will cry out and not be answered" ([Proverbs 21:13](#)). In [Isaiah 58:6-10](#), God says that His willingness to answer our prayers is directly affected by whether we are caring for the hungry, needy, and oppressed. Want to empower your prayer life? Give. [Page 33]

### **Obedience Draws Us Closer to God**

8. It was said of Josiah, "He defended the cause of the poor and needy, and so all went well. Is that not what it means to know me?" declares the LORD ([Jeremiah 22:16](#)). Caring for the needy flows out of knowing God, and draws us closer to Him. [Page 33]

### **Freedom That Comes From Giving**

9. Another benefit of giving is freedom. It's a matter of basic physics. The greater the mass, the greater the hold that mass exerts. The more things we own—the greater their total mass the more they grip us, setting us in orbit around them. Finally, like a black hole, they suck us in.

Giving changes all that. It breaks us out of orbit around our possessions. We escape their gravity, entering a new orbit around our treasures in heaven. [Pages 34]

### **The Eternal Rewards of Giving**

10. We are given these eternal rewards for doing good works ([Ephesians 6:8](#); [Romans 2:6, 10](#)), persevering under persecution ([Luke 6:22-23](#)), showing compassion to the needy ([Luke 14:13-14](#)), and treating our enemies kindly ([Luke 6:35](#)).

God also grants us rewards for generous giving: "Go, sell your possessions and give to the poor, and you will have treasure in heaven" ([Matthew 19:21](#)). [Page 39]

### **God Promises Treasures in Heaven As Our Reward**

11. John Bunyan wrote [Pilgrim's Progress](#) in an English prison. He said:

"Whatever good thing you do for Him, if done according to the Word, is laid up for you as treasure in chests and coffers, to be brought out to be rewarded before both men and angels, to your eternal comfort."

Is this a biblical concept? Absolutely. Paul spoke about the Philippians' financial giving and explained, "Not that I am looking for a gift, but I am looking for what may be credited to your account" ([Philippians 4:17](#)). God keeps an account open for us in heaven, and every gift given for His glory is a deposit in that account. Not only God, not only others, but we are the eternal beneficiaries of our giving. (Have you been making regular deposits?)

But isn't it wrong to be motivated by reward? No, it isn't. If it were wrong, Christ wouldn't offer it to us as a motivation. Reward is His idea, not ours.

Our instinct is to give to those who will give us something in return. But Jesus told us to give to "the poor, the crippled, the lame, the blind.... Although they cannot repay you, you will be repaid at the resurrection of the righteous" ([Luke 14:12-14](#)). If we give to those who can't reward us, Christ guarantees He will personally reward us in heaven.

Giving is a giant lever positioned on the fulcrum of this world, allowing us to move mountains in the next world. Because we give, eternity will be different—for others and for us. [Pages 40-41]

### **Your Treasure Is Where Your Heart Will Be**

12. Jesus said, "Where your treasure is, there your heart will be also" ([Matthew 6:21](#)). That's the second key to the Treasure Principle.

By telling us that our hearts follow our treasure, Jesus is saying, "Show me your checkbook, your VISA statement, and your receipts, and I'll show you where your heart is."

Suppose you buy shares of General Motors. What happens? You suddenly develop interest in GM. You check the financial pages. You see a magazine article about GM and read every word, even though a month ago you would have passed right over it.

Suppose you're giving to help African children with AIDS. When you see an article on the subject, you're hooked. If you're sending money to plant churches in India and an earthquake hits India, you watch the news and fervently pray.

As surely as the compass needle follows north, your heart will follow your treasure. Money leads; hearts follow. [Pages 43-44]

### **A Heart For Missions**

13. I've heard people say, "I want more of a heart for missions." I always respond, "Jesus tells you exactly how to get it. Put your money in missions—and in your church and the poor—and your heart will follow." [Page 44]

### **Treasures in Heaven vs. Treasures on Earth**

14. 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. [Page 45]

### **Roadblocks to Giving**

15. There are many roadblocks to giving: unbelief, insecurity, pride, idolatry, desire for power and control. The raging current of our culture—and often our churches—makes it hard to swim upstream. It's considered “normal” to keep far more than we give.

But I'm convinced that the greatest deterrent to giving is this: the illusion that earth is our home. [Page 46]

### **Citizenship in Heaven**

16. The Bible says we're pilgrims, strangers, aliens on earth ([Hebrews 11:13](#)). We're ambassadors representing our true country ([2 Corinthians 5:20](#)). “Our citizenship is in heaven” ([Philippians 3:20](#)). We're citizens of “a better country—a heavenly one” ([Hebrews 11:16](#)).

Where we choose to store our treasures depends largely on where we think our home is. [Page 47]

### **Earthly Treasures Consume Much of Our Time**

17. Every item we buy is one more thing to think about talk about, clean, repair, rearrange, fret over, and replace when it goes bad.

Let's say I get a television for free. Now what? I hook up the antenna or subscribe to a cable service. I buy a new VCR or DVD player. I rent movies. I get surround-sound speakers. I buy a recliner so I can watch my programs in comfort. This all costs money. But it also takes large amounts of time, energy, and attention.

The time I devote to my TV and its accessories means less time for communicating with my family, reading the Word, praying, opening our home, or ministering to the needy.

So what's the true cost of my “free” television? [Page 54]

### **God is the Point of Our Giving**

18. The act of giving is a vivid reminder that it's all about God, not about us. It's saying I am not the point, He is the point. He does not exist for me. I exist for Him. God's money has a higher purpose than my affluence. Giving is a joyful surrender to a greater person and a greater agenda. Giving affirms Christ's lordship. It dethrones me and exalts Him. It breaks the chains of mammon that would enslave me.

As long as I still have something, I believe I own it. But when I give it away, I relinquish the control, power, and prestige that come with wealth. At the moment of release the light turns on. The magic spell is broken. My mind clears, and I recognize God as owner, myself as servant, and other people as intended beneficiaries of what God has entrusted to me.

Giving doesn't strip me of vested interests; rather, it shifts my vested interests from earth to heaven—from self to God. [Page 59]

## The Historical Method of Tithing

19. Isn't it troubling that in this wealthy society, "grace giving" amounts to a small fraction of the First Covenant standard? Whatever we're teaching about giving today, either it's not true to Scripture, the message isn't getting through, or we're being disobedient. The tithe is God's historical method to get us on the path of giving. In that sense, it can serve as a gateway to the joy of grace giving. It's unhealthy to view tithing as a place to stop, but it can still be a good place to start. (Even under the First Covenant it wasn't a stopping place—don't forget the freewill offerings.)

Tithing isn't the ceiling of giving; it's the floor. It's not the finish line of giving; it's just the starting blocks. Tithes can be the training wheels to launch us into the mind-set, skills, and habits of grace giving. [Page 63-64]

## The Importance of Faith in Our Tithing

20. 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 can't afford to give precisely because they're not giving ([Haggai 1:9-11](#)). If we pay our debt to God first, then we will incur His blessing to help us pay our debts to men. But when we rob God to pay men, 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 was reduced by 10 percent would you die?" They say, "No." And I say, "Then you've admitted that you can afford to tithe. It's just that you don't want to. [Page 65-66]"

## Giving Beyond Our Ability

21. 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. We teach the pursuit of excellence in our vocations. Why not make giving something we study, discuss, and sharpen, striving for excellence?

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. It means giving when the bottom line says we can't. [Page 67]

## Don't Put Off Until Tomorrow What You Could Do Today

22. 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 or two?"

I respond with two questions of my own: "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."

I don't believe it's ever wrong to give now. With 10,000 percent interest ([Matthew 19:29](#)), God can produce far greater returns on money invested in heaven today than Wall Street or real estate ever can. [Page 68-69]

### **Giving Generously**

23. 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." Wesley earned significant book royalties during his life—yet his goal was to give so generously as to leave virtually nothing behind when he died. He achieved his goal. [Page 70]

### **Up in Smoke**

24. 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. Money that could have been used to feed the hungry and fulfill the great commission will go up in smoke. [Page 70-71]

### **What Will We Leave the Kids?**

25. "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 daughters only enough to be of modest assistance, but not enough to change their lifestyles or undercut their need to plan and pray with and depend on their husbands. We've communicated this, and they understand and agree with our plan to give most of our estate to God's kingdom.

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.

I've heard countless inheritance horror stories over the years. Study the lives of people who have inherited significant wealth and you'll find that in the vast majority of cases, it's made them more unhappy, greedy, and cynical. Who needs to work hard when you've got all that money? Money funds new temptations, including addictions. Giving money to a careless spender is throwing gasoline on a fire. And nothing divides siblings more quickly than a large inheritance. 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, because children couldn't afford to buy their own land and could end up enslaved or unable to care for their parents. But today, inheritances are often windfalls coming to people who are financially independent and already have more than they need.

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."

Your 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.

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. After all, if your money manager died, what would you think if he left all your money to his children? [Pages 71-73]

### **God Blesses Those Who Give, In His Time**

26. Health and wealth gospel dishonors Christ, since any gospel that is more true in America than China 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](#)). [Page 74]

### **Purpose of Prosperity**

27. God prospers me not to raise my standard of living, but to raise my standard of giving. [Page 75]

### **What Goes Around Comes Around**

28. 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](#)). [Pages 76-77]

### **The Purpose of Abundance**

29. 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. [Page 77]

### **Investing in Things With Lasting Value**

30. Alfred Nobel dropped the newspaper and put his head in his hands.

It was 1888. Nobel was a Swedish chemist who made his fortune inventing and producing dynamite. His brother Ludvig had died in France.

But now Alfred's grief was compounded by dismay. He'd just read an obituary in a French newspaper—not his brother's obituary, but his! An editor had confused the brothers. The headline read, "The Merchant of Death Is Dead." Alfred Nobel's obituary described a man who had gotten rich by helping people kill one another.

Shaken by this appraisal of his life, Nobel resolved to use his wealth to change his legacy. When he died eight years later, he left more than \$9 million to fund awards for people whose work benefited humanity. The awards became known as the Nobel Prizes.

Alfred Nobel had a rare opportunity—to look at the assessment of his life at its end and still have the chance to change it. Before his life was over, Nobel made sure he had invested his wealth in something of lasting value. [Pages 79-80]

### **To Save More Lives**

31. At the end of the movie *Schindler's List*, there's a heart-wrenching scene in which Oskar Schindler—who bought from the Nazis the lives of many Jews—looks at his car and his gold pin and regrets that he didn't give more of his money and possessions to save more lives. Schindler had used his opportunity far better than most. But in the end, he longed for a chance to go back and make better choices. [Page 80]

### **Eternal Significance**

32. John Wesley said, "I judge all things only by the price they shall gain in eternity." Missionary C. T. Studd said, "Only one life, 'twill soon be past; only what's done for Christ will last." [Page 81]

### **Where Are Your Treasures?**

33. When you leave this world, will you be known as one who accumulated treasures on earth that you couldn't keep? Or will you be recognized as one who invested treasures in heaven that you couldn't lose? [Page 81]

### **Our Responsibility**

34. In Romans 12, Paul lists seven spiritual gifts, including prophecy, serving, teaching, mercy, and giving. I'm convinced that of all these gifts, giving is the one least thought about in the Western church.

Of course, all of us are called to serve, show mercy, and give, even if we don't have those specific gifts. But I believe that in different times of history God has sovereignly distributed certain gifts more widely (such as the gift of mercy during devastating plagues). Suppose God wanted to fulfill His plan of world evangelization and help an unprecedented number of suffering people. What gift would you expect Him to distribute widely? Perhaps the gift of giving? And what might you expect Him to provide for those to whom He's given that gift? Perhaps unprecedented wealth to meet all those needs and further His kingdom?

Look around. Isn't that exactly what God has done? The question is, what are we doing with the wealth He's entrusted to us to reach the lost and help the suffering? [Pages 82-83]

### **Spur One Another on Toward Giving**

35. When it comes to giving, churches operate under a "don't ask, don't tell" policy. We lack communication, accountability, and modeling. It's as if we have an unspoken agreement: "I won't talk about it if you won't, so we can go right on living as we are."

Think about it. How does a young Christian in the church learn to give? Where can he go to see what giving looks like in the life of a believer

captivated by Christ? Why are we surprised when, seeing no other example, he takes his cues from a materialistic society?

We're to "consider how we may spur one another on toward love and good deeds" ([Hebrews 10:24](#)). Shouldn't we also be asking how we can spur one another on toward giving? [Page 84]

### **Teach Others to Give by Example**

36. Scripture tells us not to give in order to be seen by men ([Matthew 6:1](#)). Certainly we should be careful to avoid pride. But Jesus also said, "Let your light shine before men, that they may see your good deeds and praise your Father in heaven" ([Matthew 5:16](#)). Through an unfortunate misinterpretation of biblical teaching, we've hidden giving under a basket. As a result we're not teaching Christians to give. And they're lacking joy and purpose because of it. [Page 85]

### **Learn From Others**

37. We need to know about the widow at church who lives on a low income and fasts every Thursday, then gives money to the hungry that she would have spent on food. It would have been an incalculable loss to my spiritual life not to hear the stories of Hudson Taylor, George Mueller, Amy Carmichael, and R.G. LeTourneau. They lived as they did to please God, not me, but knowing what God did in them has been an inspiration to let Him do more in me. [Page 86]

### **Your Plenty Will Supply Their Need**

38. One ministry calls a group of its key donors History's Handful. Is there an exaggerated sense of significance in this title? I don't think so. Giving to God's great causes infuses us with a sense of destiny. It's no accident that you live in this time and place in history. Remind yourself again why the God of providence has entrusted you with so much: "Your plenty will supply what they need.... You will be made rich... so that you can be generous on every occasion" ([2 Corinthians 8:14](#); [9:11](#)). [Page 87]

### **God's Call to You**

39. Is that your destiny? Is God calling you to be a more generous giver? Is He calling you to share with others the liberating joy of the Treasure Principle?

You've heard of prayer warriors. What about giving warriors? God has entrusted us with so much. Perhaps He is raising up a great army of givers, and He's calling us to enlist.

Many today are praying the prayer of Jabez: "Bless me and enlarge my territory!" ([1 Chronicles 4:10](#)). Why not pray that prayer about your giving? Why not set a figure you can live on, then tell God that everything He provides beyond that amount you'll give back to Him? [Page 88]

### **Our Dream House in Heaven**

40. Let's ask God if He wants us to hold off from building our dream house here, realizing that our Bridegroom's already building our dream house in heaven. Meanwhile, we can use God's funds to build something that won't go up in smoke, but will last for eternity. [Page 88]

### **Start With Your Church**

41. Giving should start with your local Bible-believing, Christ-centered church, the spiritual community to which you're accountable ([Galatians 6:6](#); [1 Corinthians 9:9-12](#)). Beyond that, you can generously support worthy missions and parachurch ministries, carefully evaluating them by biblical standards. [Page 89]

### **Support Organizations Which Hold The Same Eternal Perspective**

42. People ask me, "Should I support secular organizations?" It's fair to ask whether the Humane Society, as good as it may be, is as close to God's heart as evangelism, church planting, or helping the poor in Christ's name. Many people support so-called Christian colleges that no longer believe their doctrinal statements and now lead students astray. With all the godly ministries and schools we could support, why give God's money to institutions that actively oppose His agenda? For every good secular organization there's a Christian organization doing the same work—but with an eternal perspective. When there's a choice, why not support organizations characterized by prayer, biblical standards, and the supernatural work of God's Spirit? [Page 89]

### **A Challenge to Give to God's Work**

43. Do you want to experience this kind of joy? I invite you to transfer your assets from earth to heaven. I invite you to give humbly, generously, and frequently to God's work. Excel in giving so that you may please God, serve others, and enjoy treasures in heaven.

I urge you to embrace Christ's invitation: "Give, and it will be given to you" ([Luke 6:38](#)). Then when He gives you more, remind yourself why: that you may be generous on every occasion.

I invite you to send your treasures on to heaven, where they will safely await you. When you do, you'll feel the freedom, experience the joy, and sense the smile of God.

When you give, you'll feel His pleasure. [Page 92]

For more information on this subject, see [The Treasure Principle](#).

