

The Registered Resurrection Account



Is standard retirement planning the best way to save for the future?



It's important to save.

Saving sets aside some current income for future enjoyment. Debt reduction is usually the most important—and difficult—step in saving, but it's essential for financial freedom. This future enjoyment can be short or long, and—believe it or not—even be unending. The “Registered Resurrection Account” (RRA) is a super-long-term, permanent savings account. Capital accumulation at its very best!

Most people save for their retirement, and retirement planning is a big business. Governments promote retirement savings to reduce pressure from seniors on the public purse. In Canada we have the RRSP (Registered Retirement Savings Plan) and TFSA (Tax Free Savings Account). In the States, Americans use

their 401k or a Roth IRA. But is standard retirement planning the best way to save for the future? I don't think so.

I'm not saying that saving for retirement is wrong, just that there's something better in addition to traditional saving; something longer-lasting, and not tied to financial markets or a tax system. I recommend that it precede—not replace—retirement saving. It's better, but not new, just forgotten.

Jesus Christ spoke of this kind of saving many years ago. He recommended a savings account with an ultra, long-term perspective: A million years and beyond! It's enduring, super safe, and tax proof. I like to call it the Registered Resurrection Account.

Jesus said,

“When you give a luncheon or a dinner, do not invite your friends, or your brothers, or your relatives, or rich neighbors, otherwise they may also invite you in return and that will be your repayment. But when you give a reception, invite the poor, the crippled, the lame, the blind, and you will be blessed, since they do not have the means to repay you; for you will be repaid at the resurrection of the righteous.”

Luke 14:12-14 NASB





A PHYSICAL RESURRECTION IS COMING

Amazing! But what if you don't believe in a resurrection? What if there's nothing beyond the grave? What if this life is all there is?

Well, then Jesus Christ was terribly mistaken. Was He wrong? I doubt it. I'm biased, but I defer to His wisdom—especially on matters concerning life and death. He said, **“An hour is coming, in which all who are in the tombs will hear His voice and will come forth; those who did the good deeds to a resurrection of life, those who committed the evil deeds to a resurrection of judgment,”** John 5:28-29. When Jesus says all, He means ALL. Everyone will come out of their graves, whether they believe or not. The Law of Gravity doesn't require faith to operate when it makes things fall. Faith or its absence never established a law.

A physical resurrection will certainly shock those who have been cremated. Cremation is cheaper than burial, and takes up less space than a grave, but make no

mistake: God has ordained a bodily resurrection for everyone. Physical reconstruction of a human body is not hard for God; it's just a matter of reassembling molecules. Even while living, the molecules in our bodies are replaced about every seven years. The DNA blueprint stays the same, just the molecules change.

Deliberately denying the physical resurrection is not new. About 2000 years ago a large religious community in Israel, called the Sadducees, claimed there was no resurrection. Jesus told them, **“You are mistaken, not understanding the Scriptures nor the power of God,”** Matthew 22:29.

Jesus described a massive, compulsory, physical resurrection of the entire human race. The Apostle Paul repeated this truth that **“there will certainly be a resurrection of both the righteous and the wicked,”** Acts 24:15.

The Bible makes it clear that a worldwide physical resurrection is coming, and we don't know when. Some believe in it, and others don't. I believe it, and I want to be ready. How can you prepare for it?

1

First, get registered in heaven. God has a book—a register—filled with peoples' names. Although all people are creatures of God and made in His image, not all are children of God. A person becomes a child of God when they surrender their life to God, by trusting and obeying Jesus Christ. This is the *registered* part of the **Registered Resurrection Account**. From a human perspective, in real time, our names are written (registered) in heaven when we choose to follow Jesus Christ. Jesus told His followers (those who repented from their own ways and followed Jesus Christ) that they should rejoice at the fact that **"their names are written heaven," Luke 10:20**. This first step is the most important, and is possible only through the sacrificial death of Jesus Christ on the cross, validated by His subsequent physical resurrection.



2

Second, make appropriate changes. Repentance means change especially affecting our finances. Jesus spoke about money matters and asset management more than about heaven or hell. Sixteen of the thirty-eight parables recorded in the Bible deal with money and possessions. Obviously, Jesus knew that money was very important in our lives. Let's consider Jesus' financial advice. It is faith-based advice.

FAITH BASED INVESTING

The investor must give by faith in the Almighty God who sees and knows all things. **“Without faith it is impossible to please Him, for he who comes to God must believe that He is and that He is a rewarder of those who seek Him,” Hebrews 11:6.**

When we give by faith, we don’t know how and when God will “repay,” but He certainly will. It’s not giving to get, but a deposit into an invisible portfolio managed by an invisible, benevolent, infinitely intelligent God. It’s scary, but real.

God’s blessing is a promised reward for faith-based obedience. A “payback” is real and assured, but the specific form, quantity, or type is not predictable. The blessings for faith-based obedience can take an endless number of expressions—even beyond our comprehension.

“Eye has not seen, nor ear heard, nor have entered into the heart of man, the things which God has prepared for those who love Him,” 1 Corinthians 2:9 NKJV.

God promises to reward those who obey Him. God always keeps His promises. He is the perfect promise keeper.

Faith starts small. It may start with a few dollars. Jesus likened faith in God to a mustard seed. A mustard seed was the smallest of the garden seeds used by the Jewish farmers during the time of Christ, yet the mustard plant grew to be larger than all other garden plants.

How does this apply to depositing into your RRA?

A photograph of an ATM sign in a dark setting. The sign is rectangular and features the letters "ATM" in a large, bold, white sans-serif font. The sign is mounted on a dark, textured wall. Below the sign, the tops of several ATM machines are visible, showing their screens and card slots. The lighting is dramatic, with the sign being the brightest element in the scene.

MAKING RRA DEPOSITS

Three of four Gospels record Jesus' encounter with a rich young ruler. In response to his quest for spiritual guidance, Jesus answered, **"If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven,"** Matthew 19:21.

We find more information in Mark 10:21: **"Looking at him, Jesus felt a love for him and said, 'One thing you lack: go and sell all that you possess and give to the poor, and you will have treasure in heaven and come follow Me.'**" If Jesus felt a love for him, why would Jesus give him bad financial advice? In the third Gospel, **"Jesus said to him, 'One thing you still lack; sell all that you possess and distribute it to**

the poor, and you shall have treasure in heaven; and come, follow Me,'" Luke 18:22. All three make it clear that the way to get treasure into heaven is by giving to the poor. As someone once quipped, "You can't take it with you, but you can send it on ahead."

Unfortunately for him, the rich young ruler did not think much of "treasures in heaven." He was rich with treasures on earth and did not want to convert his earthly treasures (despite their vulnerability to moths, rust and thieves) into heavenly treasures. Perhaps he thought that once the treasure is "in heaven" it is totally inaccessible. If that was his thinking, he made a big mistake.

MAKING RRA WITHDRAWALS

How accessible is “treasure in heaven?” Must we die to enjoy our pie in the sky? The answer is a resounding NO! It is downright discouraging to have wealth super safe, yet totally illiquid and inaccessible. The description “in heaven” can be misleading. It’s not about the location (heaven), it’s about the custodian—God. Jesus is directing us to a safe investment, not a faraway investment.

God’s investment house has more branches and outlets than all banks and investment firms in the whole wide world. It’s available to us both now and in the unending future.

Wise generosity will result in benefits before physical death. Notice that Jesus speaks of a bountiful reward for generosity: He said, **“Give, and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, and running over,”** Luke 6:38.

Consider the highlighted words, phrase by phrase.

(1) **They:** We don’t know who “they” are. They might be angels but note that the word is “they” rather than “he.” The use of a plural subject describes more than one source of repayment. The point is this: Generosity has a multiplier effect. Generosity invokes more generosity.

(2) **will pour:** The word “will” implies certainty. Jesus did not say “might” or “could” but “will.” It’s a promise. The word “pour” implies a rapid flow as opposed to a dribble.

(3) **into your lap:** This shows that you do not need to go to get the repayment. It will find you; you don’t need to search for it!

(4) **a good measure:** The quantity is not meagre or eroded by fees, but a “good” measure, meaning something like a baker’s dozen which consists of 13, not just 12 items.

(5) **pressed down:** This means that there are no air pockets, no false appearances, no empty spaces.

(6) **shaken together:** This refers to a second step to ensure that the recompense is full and complete.

and (7) **running over:** Despite it being pressed down and shaken together (compacted), the return gift is over and above previous capacities!

Wow! Look at all seven aspects of abundance. The amount coming back is much greater than the amount going out. Jesus said, “It is *more* (emphasis added) blessed to give than to receive,” Acts 20:35. How much more blessed is it to give than to receive? We don’t know. But Jesus can be trusted to make it MORE.





RISK-FREE INVESTMENTS

In the Sermon on the Mount, Jesus said, **“Store up for yourselves treasures in heaven, where neither moth nor rust destroy, and where thieves do not break in and steal,” Matthew 6:20.** This investment strategy is repeated as Jesus said, **“Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near, and no moth destroys,” Luke 12:33.** His advice is not given for God’s benefit, but for the benefit of the investor. Jesus tells his followers to keep their treasures super safe.

American Christian author Randy Alcorn suggests that the expression in Luke 12:33 “purses for yourselves that will not wear out” does not refer to just the container (i.e. a “purse” or a “money belt” as some translations render the Greek word), but to the treasure itself. Alcorn speculates that the heavenly treasure itself is inexhaustible; it “will never fail”; neither the cash nor the wallet itself can be used up. Alcorn writes:

Jesus adds another insight Luke 12 that is not present in Matthew 6. Not only is heavenly treasure not subject to thieves and moths, not only will the heavenly money belt not wear out, but there is a ‘treasure in heaven that will not be exhausted’. This refinement is significant because it says not simply that these heavenly treasures are safe and indestructible, as Matthew 6 suggests, but that they are also inexhaustible. That is, they can be used in heaven without ever being used up. In other words, a boy who gives a little girl a drink of water out of kindness on earth will receive for this a reward that can be enjoy-ed without being consumed. On earth, his mother might see his good deed and bake him a cake, which he would gratefully eat. But then it would be gone. But in heaven we can enjoy and use our rewards, our heavenly treasures – whatever they may be – without ever exhausting them.

Randy Alcorn, *Money, Possessions and Eternity* (Carol Stream: Tyndale House Publisher Inc., 2003), 99.

As I write in 2019, it has been over a decade since the world financial markets have experienced a major downturn. The Bear market in 2008-2009 was the worst Bear market since 1929. Jesus is describing super safe investments – not tied to business cycles on the earth. Thus, if you want to hide from the financial storms on earth, learn to use God’s banking and investment system. This is portfolio asset allocation at its finest. Does it take faith? You bet! When should you start?



START ANYTIME

Start building your RRA anytime – even with small amounts. God looks at giving on a relative scale. A five-dollar gift by one person may be more significant than a five-hundred-dollar gift by another. Consider the story of Jesus watching how people gave money to God.

“And He sat down opposite the treasury and began observing how the people were putting money into the treasury; and many rich people were putting in large sums. A poor widow came and put in two small copper coins, which amount to a cent. Calling His disciples to Him, He said to them, “Truly I say to you, this poor widow put in more than all the contributors to the treasury; for they all put in out of their surplus, but she, out of her poverty, put in all she owned, all she had to live on,” Mark 12:41-44.

There is another reason to start soon. You aren't getting younger. As you get older, the time of your last gift is approaching. None of us have infinite opportunities to make deposits into our RRA. A gift on your deathbed is not really a gift. It is forced giving. Leaving is not giving. Deathbed giving is NOT true charitable giving. Face it: When you are dying, you are being forced to give everything away. Even the tax authorities recognize it. For tax purposes you are deemed to dispose of all your assets, even though you don't consciously choose to sell anything, at fair market value the moment before you die. Deathbed giving requires no faith in God to provide for your future physical needs—simply because you have no physical future until your physical resurrection! It is better to give generously while you may, not when you must! The clock is ticking! How much you keep for your nursing home and other final expenses is between you and God.

I am not suggesting that it is wrong to give some of your assets to charity in your Will. It's good, but it's better to give sooner - with a warm hand. True giving is like investing into a company (kingdom) that pays you dividends forever.

Three Quick Tips for Using God's Banking and Investment System

1. **Do it.** It's not hard to make deposits. You have many opportunities. Your greatest hurdle is not a lack of opportunity but a lack of willingness to trust God with your money.
2. **Give by faith.** Faith giving takes courage. It is counter-intuitive. God measures generosity in terms of ratios, that is, the ratio of how much a person gives, compared to how much a person keeps.
3. **Start early.** The sooner you start using this account, the better. You experience God's rewards for the faithful obedience with small baby steps. Your faith in God will grow with exercise and nutrition. Read God's Word for nutrition and obey it for exercise. Repeat for growth.

Remember: A non-optional physical resurrection is coming for all of us. You can choose to ignore this coming climax over death or you can choose to start building your RRA in addition to your RRSP and TFSA.

Learn more by studying: [Generous Genevieve](#).