

\$UPER \$AVINGS

PART TWO



WISDOM WITH WEALTH

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Should YOU
save money?

Why should you
save money?

When should you
save money?

How should you
save money?

In Part 1 of this Study Guide we looked at these questions. Now we look at one big question.

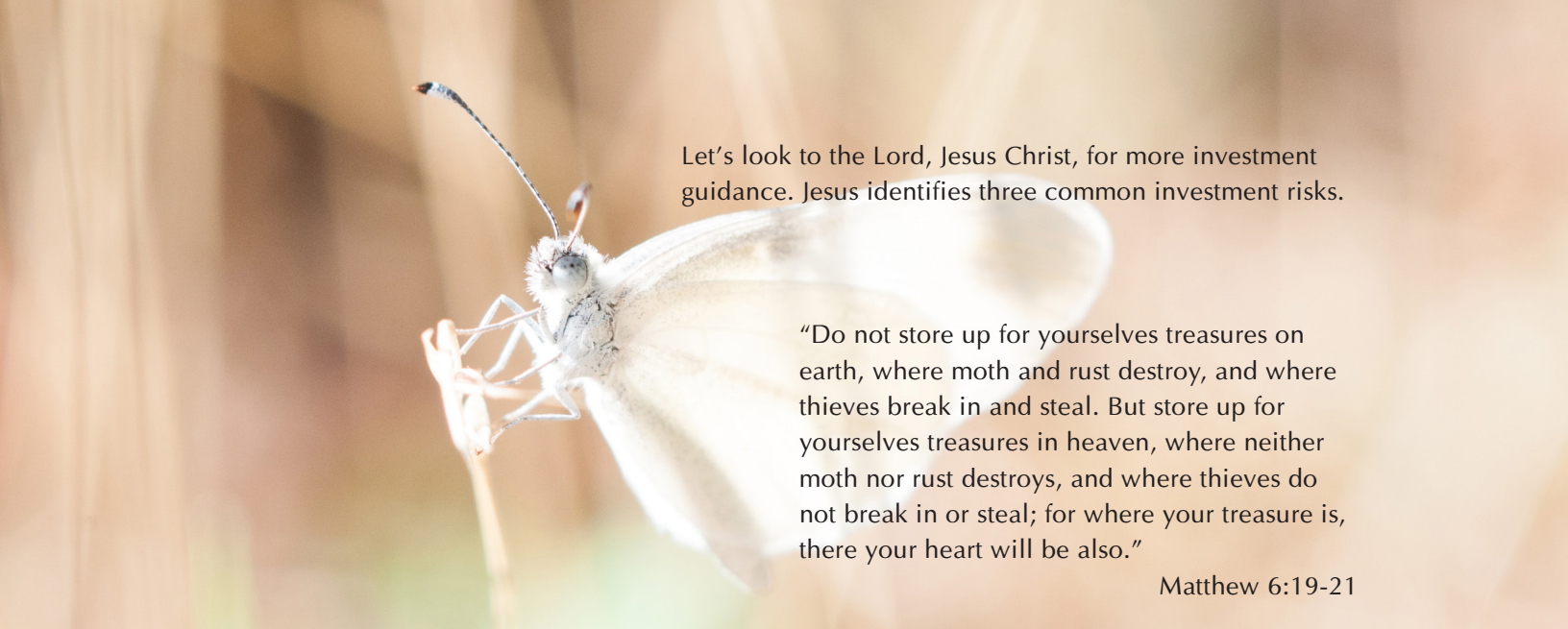
WHERE SHOULD YOU STORE YOUR SAVINGS?

Someplace safe! But where? Under your mattress, in a bank, part of a mutual fund, as shares in a publicly traded company, a guaranteed investment certificate (GIC), government bonds, permanent life insurance, gold bullion, silver coins, rare art, tax shelters? The aforementioned are some of people's favourite savings instruments. How safe are they? Why not use a combination and diversify your holdings? Is there another alternative? Perhaps it should be a combination of asset classes.

Investment advisors recommend prudent diversification among un-correlated asset classes. We see this advice in the Bible as well: **"Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land," Ecclesiastes 11:2 NIV.**

The Bible also describes wealth in three different asset classes for Abram (later named Abraham): **"Now Abram was very rich in livestock, in silver and in gold," Genesis 13:2 NASB.**

I understand livestock as representing labour-intensive, dividend-producing and reproducing assets such as a dividend-paying mutual fund. On the other extreme, gold represents precious metals, which are inert and require no maintenance, but are internationally recognized as a store of value. In the middle of these extremes we find silver which is really like cash or short term bonds, used for ongoing trade. The point is this: Abram, despite having no land, possessed a diversified portfolio.



Let's look to the Lord, Jesus Christ, for more investment guidance. Jesus identifies three common investment risks.

“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 neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also.”

Matthew 6:19-21

Moth: Moths are small creatures of low intelligence that imperceptibly nibble away at your assets. They can make your assets worthless. This sounds a lot like investment fees.

Thieves (note plural): There are many kinds of thieves including Ponzi schemers, con-artists, and investment scammers. Unlike the gradual destructive forces of moth and rust, thieves can strike at any time! Thieves are never expected. Thus the thief is likely the most dangerous of these three risks.

Rust: Rust eats away at your car slowly and gradually. It's much like inflation. It's the loss of purchasing power. It can destroy your treasure.



The combined effort of these perils is wealth destruction from all four sides, not to mention ever-increasing taxation.

TREASURES IN HEAVEN

To avoid all three perils, Jesus tells His followers “Store up for yourselves, treasures in heaven.” What are treasures in heaven? Jesus often speaks of rewards in heaven, but not so much about treasures in heaven. Treasures may or may not be rewards. For example, a first-place blue ribbon made of cloth is more of a reward than a treasure. Let's limit our discussion to treasures in heaven.

The Greek word for treasures, *θησαυρούς*, is used seventeen times in the New Testament, and appears first in the account of the Magi who brought their treasures to

the child Jesus at Nazareth. It does not refer to barns filled with grain, but to highly-concentrated financial wealth, like a treasure hidden in a field (Matthew 13:44), or a precious treasure carried in clay pots (2 Corinthians 4:7), or even the glitzy treasures of Egypt (Hebrews 11:26). I believe that Jesus was not referring to our basic needs such as food, clothing, and shelter, but to our most prized assets—usually high-grade financial assets.

Jesus wants our investment to be unquestionably safe, safer than any place on earth. This reminds me of Warren Buffet's two biggest rules of investing.

Rule One
Never lose money.

Rule Two
Never forget Rule 1.

Both Jesus Christ and Warren Buffet are most concerned about the safety of principal, but Jesus' concern goes beyond Buffet's. Both men emphasized security. Everyone wants security. Jesus cares about the investor's emotional well being. Jesus says that our emotions are affected by the total security of our investments.

Their objectives for achieving financial security are similar, but their strategies are radically different. Jesus tells us to store our treasure in heaven, but Buffet says nothing about heaven.



How can you have lasting security?

We all want to be secure. Although everyone wants stability, not everyone will get it. Wealth provides a sense of strength. Financial instruments are called "securities." The secret to security is not having an abundance of wealth, but is found in one expression in the text.

Read more: [Righteousness](#)



TREASURE IN HEAVEN? CONSIDER THE FOLLOWING QUESTIONS:

1. How do we get treasure into heaven?
2. If our treasure is in heaven, can we access any of it while still on earth? If yes, how? Must we die for the "pie in the sky?"
3. How do we know if we're going to heaven?

Let's take these questions one at a time but in reverse order.

Q1

HOW DO I KNOW IF I'M GOING TO HEAVEN?



THE QUESTION OF THE AFTER-LIFE (OR SHOULD IT BE AFTER-DEATH) HAS ALWAYS BEEN CONTENTIOUS.

It reminds me of a story I once heard about a man walking in a cemetery, who came across this large gravestone with the following poem:

*“Remember man as you walk by,
As you are now, so once was I.
As I am now, you too will be.
Prepare for death....and follow me”*

The man stood there for a long time and pondered the poem. The next day he returned with a small chisel and hammer to add the following: “To follow thee, I’d be content. If I first knew, just where you went.”

The whole problem with heaven and hell is this: We can’t see those places and can’t validate their existence. We believe they exist, or we believe that they don’t exist. Both beliefs are faith-based. The Bible is clear that there are only two “places” in the after-life. Jesus taught this truth repeatedly.

“An hour is coming when all who are in the tombs will hear his voice and come out, those who have done good to the resurrection of life, and those who have done evil to the resurrection of judgement.”

John 5:28&29

“Enter by the narrow gate. For the gate is wide and the way is easy that leads to destruction, and those who enter by it are many. For the gate is narrow and the way is hard that leads to life, and those who find it are few.”

Matthew 7:13-14

“Whoever believes in the Son has eternal life; whoever does not obey the Son shall not see life, but the wrath of God remains on him.”

John 3:36

There are many more passages that deal with the reality of everlasting bliss and everlasting agony. The most important question then becomes: “How can we avoid everlasting agony?” Here’s another way to say it: How can we be saved from hell? We must deal with this question first, since there is absolutely no point in “saving” money in heaven if we ourselves are not saved. Super saving begins by being saved!

THE *Surprise*

HEAVEN IS A **GIFT**. IT CANNOT BE EARNED. IT COMES FROM GOD'S GRACE, NOT FROM OUR GOODNESS OR OUR EFFORTS.

"For the wages of sin is death, but the free gift of God is eternal life in Christ Jesus our Lord."

Romans 6:23

The core of the Christian message, the gospel, is unique to all religions. All other faiths are based on human performance hoping to attain paradise. Jesus is exclusive. He backed up his exclusivity with his physical resurrection. If we knew where to dig we could find the remains of all the worlds "great teachers" including: Plato, Socrates, Confucius, Buddha, Mohammad, to name a few. Jesus is different. Thus to avoid hell and attain heaven you must "embrace" Jesus Christ

himself. It means dropping all confidence in human merit, turning away from rebellious ways on an ongoing basis followed by trusting and obeying Jesus Christ alone. When Jesus was crucified, two thieves were crucified with him, one on his right and one on his left. One thief asked Jesus for everlasting salvation the other thief did not. Therefore to use the bank of heaven, so to speak, make sure you are registered in heaven first.



Read more here:

[How can I know for sure that I will go to Heaven when I die?](#)



SALVATION IS FREE BUT IT WILL COST YOU EVERYTHING.



Beware of “easy believism”—underestimating the cost of following Jesus. Jesus warns everyone that becoming a believer is very free and very costly at the same time. Jesus was saying to them all, **“If anyone wishes to come after Me, he must deny himself, and take up his cross daily and follow Me. For whoever wishes to save his life will lose it, but whoever loses his life for My sake, he is the one who will save it,”** Luke 9:23&24.

“If anyone comes to Me, and does not hate his own father and mother and wife and children and brothers and sisters, yes, and even his own life, he cannot be My disciple,” Luke 14:26.


“So then, none of you can be My disciple who does not give up all his own possessions,” Luke 14:33.

Let me repeat: Salvation is free, but it will cost you everything. It’s a paradox. The following parables given by Jesus, help us understand it.

“The kingdom of heaven is like a treasure hidden in the field, which a man found and hid again; and from joy over it he goes and sells all that he has and buys that field,” Matthew 13:44.

“The kingdom of heaven is like a merchant seeking fine pearls, and upon finding one pearl of great value, he went and sold all that he had and bought it,” Matthew 13:45,46.

Both parables describe a *voluntary* trading of all personal wealth for greater wealth.



Q2

HOW DO WE GET
TREASURES INTO
HEAVEN?

We find the answer just a few chapters later. In Matthew 19:21, Jesus tells a wealthy man to sell his assets, give the money to the poor, and he will have treasure in heaven. This instruction is repeated in Mark (10:21) and Luke (18:22). Jesus' technique for getting treasure into heaven is not throwing money into the sky. It comes by doing what we read in Proverbs: **"He who gives to the poor lends to the LORD, and he will repay him for his good deed."** This significant investment strategy is not promoted by popular financial advisors.



Read more:

[What is a surprisngly secure investment?](#)

It's important that not all charitable giving is "banked" in heaven. Some charitable giving even backfires! It results in undesirable, unintended consequences to the giver. Go to the following link to discover what happens to those who naively give to the rich.



Read more:

[How can you get God's full reward?](#)

The way to keep your treasures super safe is to give generously to a specific group.

Q3

IF OUR TREASURE IS IN HEAVEN, CAN WE ACCESS ANY OF IT WHILE STILL ON EARTH? IF YES, HOW? MUST WE DIE FOR THE "PIE IN THE SKY?"

Of course, the storing of treasure in heaven makes no sense whatsoever, if we don't believe in heaven's existence. Now let's look at the third question.

Storing money with an invisible God in an invisible place seems very strange. You sure won't read about it in the Financial Post or the New York Times.

It's not advocated by the popular financial presses, but it's not a new strategy. Those who give consistently to the poor are promised that they "will never be in want." (Proverbs 28:27a).



Read more:

[How can you ensure your economic security?](#)

Proper giving is how we transfer funds to heaven. God does *not* ignore the needs of those who give generously to the poor. It's quite the contrary.

In Luke 6:38, Jesus says: **"Give and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return."**

Note the *increase* of the gift to the giver. Jesus speaks of a greater payback for the giver: Good measure; pressed down; shaken together; running over.

All these will be "poured into your lap," i.e. brought to you instead of having you go and get the rewards. Furthermore, being "poured into your lap" means *you do not have to die* to receive it. God promises the blessing in this present life.

Jesus did not preach "give to get," but He did preach, "give and you will get." If we give properly God will ensure that we are not losers. Foolish giving wastes wealth, but wise giving increases the well-being of both the receiver and the giver, but only if the motives are pure!



PHILANTHROPY LOOKS TO MAN FOR APPROVAL GENEROSITY LOOKS TO GOD



When Jesus speaks of “treasures in heaven” he is really speaking of “treasures with God.” The point is not so much about the location of the treasure, but about the custodian, namely God Almighty. Your money is totally safe with God. He is not necessarily telling us to store up treasures for the afterlife, but to store up treasure with God who can disperse it at any time. In the Core Training Video for Kingdom Advisors Session 17 on Wealth Transfer at the 22 minute mark, Ron Blue refers to this invisible investment bank as “Kingdom Credits.” Such credits accrue the benefit of the giver only if the giver does the giving while alive, rather than after death.

Jesus is telling us to be generous—not stingy. Generosity looks to God for approval. In contrast, philanthropy looks to man. It requires faith, because once we give the money away we no longer see it! God loves to see faith in action. Research the following link to learn the first place to store your money.



[Should you really pay yourself first?](#)

WHERE IS YOUR TREASURE?

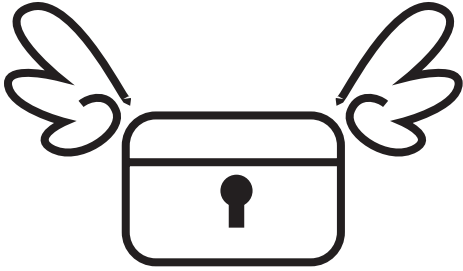
My wife and I experienced this dramatically many years ago while I was still working for Shell Canada. We had been invited to dinner at the home of a family with three children (we only had four kids then). We noticed that this family, which we attended church meetings with, was quite poor, yet very hospitable. Our families enjoyed the evening together. The next day, early Saturday morning we decided to give them a cash gift of \$500. We went to the local credit union and got five crisp \$100 dollar bills along with a card, which we gave them about 11AM. They were very surprised and appreciative, saying that it meant they could make their monthly mortgage payment. We were pleased that we could help them, but absolutely shocked when someone totally unrelated and unaware of our gift gave us \$1,000 about 3PM on that same Saturday. It seems that God's banking system not only has amazing returns, but also many more blessing dispensers than we can imagine!

When we gave that gift to we had no expectation of any payback whatsoever, but a financial principle was engaged. It is described in Proverbs 19:17, **"He who gives to the poor lends to the LORD and He will repay him for his good deed."**

Conclusion: Having acquired a treasure, be sure to store it **very securely.**

In Super Savings Study Guide Part Three we will learn more about philanthropy and generosity.

APPENDIX ONE



What are “treasures in heaven?”

Examine these words in their Jewish context by watching this video:



[First Fruits of Zion Treasure in Heaven](#)

Look for:

1. The passage in its context deals with the safety of your treasures.
2. How does the video “see through” the location of the treasure and re-direct us to the custodian of the treasure?
3. Does the video allude to the accessibility of the treasures?