

EXPERIENCING TRANSFORMATIONAL GIVING

Their Gain, My Loss: For Richer or For Poorer

One of the most compelling disincentives to people's giving is a nagging sense of loss from what they give away. Many feel that if they give, they will become "poorer" in the same proportion as the recipient of their gift becomes "richer."

We most often hear this phrase, "for richer or for poorer" in wedding vows, but this phrase may also be used to describe a core issue for us in regards to our giving. One of the most compelling disincentives to people's giving is a nagging sense of loss from what they give away. Many feel that if they give, they will become "poorer" in the same proportion as the recipient of their gift becomes "richer." In other words, "Someone else's gain is at my expense." So, they think, "I need to evaluate how much I can afford to lose in my giving—how much poorer I am willing to become—in order to determine how much I am willing to give."

Believe it or not, this kind of thinking, common as it is, is the absolute opposite of what the Word teaches us about giving. The Bible unquestionably teaches us that our giving is never at a personal loss. It is always at a personal gain. In fact, we will see that it is impossible for any of us to divest ourselves of our acquired wealth by giving it away to bless and serve others.

When you put money into your retirement plan or make a principal payment on your home mortgage loan, do you feel poorer in so doing? Not likely. We understand that we have simply transferred these funds to a different asset that is not immediately useful, but will ultimately be very beneficial to us in the future. We might go so far as to say that in making these transfers we actually feel better off financially and even more secure by doing so, even though our net worth statement has not changed at all in the transfer.

There is a repeated phrase in the New Testament that most people likely have not carefully considered. The phrase *Lay up treasure(s)* is used in Matthew 6:20, Luke 12:20, and 1 Timothy 6:19. It is interesting that the Greek word for "lay up" is related to the root word for "treasure." You could literally translate the phrase, "treasure up treasures." We read, for example, in Matthew 6:20 that we are to be *lay(ing) up treasures in heaven*.

What seems to have escaped our notice is the two other words that are in the middle of this phrase—*for yourselves*. Jesus says, *lay up treasures **for yourselves** in heaven*. These treasures are not being laid up in heaven for God, or for the poor, or for the lost. We are laying them up for ourselves. We are not losing them; we are simply transferring readily liquid and immediately available assets into an account that is not immediately liquid nor readily available, but will be of great value to us in the future. And

every transfer we make in this life is being credited to our account in heaven—every one of them, no matter how great or how small.

In I Timothy 6:17-19, Paul reiterates this same idea when he writes to Timothy about the affluent Christians under his spiritual care.

*Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will **lay up treasure for themselves** as a firm foundation for the coming age, so that they may take hold of the life that is truly life. (NIV)*

These affluent Christians are not being commanded to divest themselves of their material treasures; they are being commanded to *lay up* their *treasures for themselves*—for later enjoyment—for *the coming age*—an eternal retirement plan or equity position. The rich farmer is called a *fool* in Luke 12:20 because he was mistakenly *laying up treasures for himself* here on earth. He was properly investing for himself, only he was doing it in an improper place! (See Matthew 6:19.)

We may go so far as to say that we *cannot* give anything away that we possess. We can, at best, only lay it up in a different account. But in the end, no matter where we give it, it has been credited to our heavenly balance sheet and will make us ultimately (and sometimes even immediately) richer than before we made the transfer. Add to that the fact that when we *lay up* (invest) *treasures for ourselves* in Kingdom things, God's return on that investment is always guaranteed; there is never a downturn in God's economy. Remember, investing in the Kingdom for the King *always* makes you richer—never poorer.

Let us consider just a few additional scriptures that further confirm the immediate and ultimate profitability of *laying up treasures for yourselves* in heavenly things. We read in Acts 20:35 (ESV), *In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.'* We gain. Proverbs 11:25 (NIV) tells us, *A generous man will prosper; he who refreshes others will himself be refreshed.* We gain. In Luke 6:38, Jesus encourages us, *Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.* We gain.

We can see in these verses that we are not just richer financially but also emotionally because our giving refreshes us as well as those to whom we give. It blesses us spiritually because our giving more perfectly conforms us into the image of Christ, the ultimate Giver. Finally, it blesses us relationally because not only do we profit from our investment, others profit as well—a double blessing.

Remember the story of the young boy who gave Jesus what was no doubt a hearty lunch of five loaves and two fishes (Matthew 14:13, Mark 6:33, Luke 9:12, John 6:1. This story is one of a very few that is actually reported in all four gospels; it obviously made a huge impression on everyone.) Without doubt, when the boy gave his sack of food to Jesus he thought he was giving up his lunch—a loss, but he was okay with that. After all, it was for Jesus. Little did he know, not only would he still have his lunch, but thousands of others would also have lunch thanks to him. Anyone who was ever a young boy can imagine this lad likely ended up eating more than his original five loaves and two fish before the day was done. He wasn't poorer because of his gift; he was actually richer and so were all those who were with him. No loss.

Anne Frank, the young Jewish girl who was eventually killed in a Nazi concentration camp, wrote, "No one has ever become poor by giving." Do you know why? Because you *cannot* become poor by giving. It is an eternal impossibility. Do you see yourself as being poorer after you write the check or make the gift? Do you feel like you have lost and someone else has gained? Do you sense that you are worse off than you were before you gave? Perish the thought! You are richer! You have just laid up *for yourself* more treasures in heaven. You are now more blessed and your future more secure than before. You have willingly transferred some readily available, immediately liquid assets to another account that will be waiting for you when you finally "retire" from this life and move on to the next one—the best one. And on that day, you will be glad you invested so generously with a long view of life and eternity. Someday, oh happy day, all our invested treasures will finally be returned to us to use and to enjoy—forever!

STUDY GUIDE QUESTIONS

1. Do you find yourself feeling “poorer” after you give? Why is that?
2. Does this feeling of loss reduce the amount you might otherwise give? Why do we believe that in our giving –“the receiver’s gain is our loss.”
3. Read Matthew 6:20, Luke 12:21 and 1 Timothy 6:19 and check the context of the phrase “Lay up . . . treasures.” Who are we supposed to be laying up treasures for? Why is this important for us to know and fully embrace?
4. Do you think it cheapens the motive for our giving if we are rewarded for it? If yes, where have you come up with this idea?
5. Whose idea was it to reward us for our obedient deployment of the Owner’s funds? Why is it important to know whose idea it was?
6. Discuss the statement, “We cannot give anything away that we possess.” What does this mean? How is this possible? How can it be true?
7. Do you think the young boy who gave his lunch to Jesus thought he sacrificed his lunch that day so Jesus could eat? What do you think this boy must have thought after he saw what Jesus did with his lunch?
8. Where is the only place you can invest and have it be absolutely secure and with returns of up to 10,000% (This is what “hundredfold” means). See Mark 10:30.

9. Anne Frank Said, “No one has ever become poor by giving.” Why is it not possible to become poor by giving?

10. What do you think Jesus meant when He said, “It is MORE blessed to give than to receive?” (The giver is rewarded more than the receiver.)

11. How will this understanding of being rewarded for what we give of ourselves and the resources we have been entrusted with change our attitude and our motivation to give?”

12. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

STUDY GUIDE QUESTIONS

1. How can fear be a major factor in whether we choose to give to the Lord now or after we no longer need it?
2. What can you do to kindle a “fire in your belly” about kingdom work?
3. Have you sought help in planning to maximize your lifetime giving – the sooner the better? What plans have you made to accomplish this?
4. What do you think about the statement that faith and fear cannot co-exist?
5. How does the story of the Widow of Zarephath challenge you to be more generous?
6. How would it make you feel to make plans so that as much as possible you’ll be “doing your givin’ while your livin’, so you’re knowin’ where its goin’”?
7. What would it take for you to trust God to such a degree that you can focus your attention on taking care of others and let Him take care of you? Why is this such a radical thought for so many believers?
8. Are there fears in your life that paralyze you from giving more now? If so, what are they?
9. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?