



## TRANSFORMATIONAL STEWARDSHIP

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# FOR RICHER OR FOR POORER

We most often hear this phrase, “for richer or for poorer” in wedding vows, but I believe this phrase may also be used to describe a core issue for us in regards to our giving. I have observed over the years that 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.”

May I suggest 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, I hope to convince you 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? I think not. 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. I would 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 I believe most of us have not carefully considered. The phrase *Lay up treasure(s)* is used in Matthew 6:20, Luke 12:20, and I 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.)

Let me 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 me give you 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.

I am reminded 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.) I am confident that 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. Having once been a young boy myself, I 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!

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### **ABOUT THE AUTHOR — E. G. “JAY” LINK**

E. G. “Jay” Link has a unique combination of being an ordained minister with a Master Divinity degree in Biblical Theology and a professional Stewardship planning coach who for over 40 years has been working with very affluent Christian families to enable them to optimize their Kingdom impact with all that the Lord has entrusted to them to manage. After retiring from his personal practice, he then served for five years as Director of Taylor University’s Stewardship Planning Ministry, which he launched for them. Most recently, Jay founded Transformational Stewardship to serve Christian ministries, colleges, and churches to better minister to their highest capacity families. He has written six books, hundreds of articles and has provided an extensive training curriculum for hundreds of professional financial and legal advisors in how to provide stewardship planning services for their clients.