

RANDY ALCORN

BESTSELLING AUTHOR OF *HEAVEN*



THE LAW OF REWARDS

Giving What You Can't Keep to Gain What You Can't Lose

Reader Responses to *The Law of Rewards*

Reading *The Law of Rewards* impacted me greatly. I have read many books on generosity, but this one fleshed out biblical concepts I had never heard before. I am a book guy, but I have handed out more copies of this book than any other—by far! Every businessman wants a good ROI, return on investment. *The Law of Rewards* will help you grasp the meaning of EROI—eternal return on investment. Eternity is a very long time. And the return on our investments will be incredible!

MART GREEN

Chief strategy officer for the Green family businesses; board chair of Hobby Lobby; founder of Mardel Christian bookstores; producer/CEO for Every Tribe Entertainment; founder of Every Tribe, Every Nation

The Law of Rewards rocked my world. This whole stewardship aspect of our lives has been changing drastically in the last ten years for my wife and me. God is deepening our desire and heart for others like never before. I attend a large evangelical church. Though I love my church, I have never heard anyone discuss or teach on eternal rewards until I read your book. My wife and I are in our forties, and I say this humbly, all God is asking is for us to look into His mirror and see who and what He sees as needs and investments.

ADAM L.

“You can’t take it with you, but you can send it on ahead” (by using it for the advancement of the Kingdom). Nothing but eye-opening revelation, one after the next, continuously throughout the book. . . . I give with hope now, and that same hope makes me look forward to an opportunity to give again. Randy Alcorn does a great job reminding us of the benefits and the joy that come from giving to God’s Kingdom purposes.

TORRY N.

This was a life-changing book for me! I have never really thought much about how God wants me to invest His resources, whether money, time, or relationships. This totally changed my perspective on giving and has shown me that true joy comes in being a generous person.

ABIGAIL T.

Never have I ever been so encouraged to give. I learned that I couldn’t take it with me, so I sent it on ahead. I’m now a missionary, and I owe it to this book because it transformed my mind and renewed me as a person. It was a great tool in God’s hands. Alcorn’s treatment and explanation of Christian rewards in Heaven changes the perspective of simply “making Heaven our home” to truly desiring to hear the words “well done, good and faithful servant.” Excellent read.

LARRY T.

This is one of those rare books that you feel you need to read every year. As Randy Alcorn points out, rewards are God’s idea, not ours.

SCOTT S.

THE LAW OF REWARDS

*Giving What You Can't Keep to
Gain What You Can't Lose*

RANDY ALCORN



A Tyndale nonfiction imprint

Visit Tyndale online at tyndale.com.

Visit Tyndale Momentum online at tyndalemomentum.com.

Tyndale, Tyndale's quill logo, *Tyndale Momentum*, and the Tyndale Momentum logo are registered trademarks of Tyndale House Ministries. Tyndale Momentum is a nonfiction imprint of Tyndale House Publishers, Carol Stream, Illinois.

The Law of Rewards: Giving What You Can't Keep to Gain What You Can't Lose

Copyright © 2024 by Eternal Perspective Ministries. All rights reserved.

Previously published in 2003 as *The Law of Rewards* by Tyndale under ISBN 978-0-8423-8106-2. First printing by Tyndale House Publishers, Inc., in 2003.

Cover photograph of gate copyright © by Michael Hudson. All rights reserved.

Designed by Lindsey Bergsma

All Scripture quotations, unless otherwise indicated, are taken from the Holy Bible, New International Version,® NIV.® Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc.® (Some quotations may be from the earlier NIV edition, copyright © 1984.) Used by permission. All rights reserved worldwide.

Scripture quotations marked NLV are taken from the Holy Bible, New Life Version. Copyright © 1969–2003 by Christian Literature International, P. O. Box 777, Canby, OR 97013. Used by permission.

Scripture quotations marked NLT are taken from the Holy Bible, New Living Translation, copyright © 1996, 2004, 2015 by Tyndale House Foundation. Used by permission of Tyndale House Publishers, Carol Stream, Illinois 60188. All rights reserved.

Scripture quotations marked CSB are taken from the Christian Standard Bible,® copyright © 2017 by Holman Bible Publishers. Used by permission. Christian Standard Bible® and CSB® are federally registered trademarks of Holman Bible Publishers.

Scripture quotations marked CEV are taken from the Contemporary English Version, copyright © 1991, 1992, 1995 by American Bible Society. Used by permission.

Scripture quotations marked NASB are taken from the (NASB®) New American Standard Bible,® copyright © 1960, 1971, 1977, 1995, 2020 by The Lockman Foundation. Used by permission. All rights reserved. www.lockman.org.

Scripture quotations marked KJV are taken from the Holy Bible, King James Version.

Scripture quotations marked NKJV are taken from the New King James Version,® copyright © 1982 by Thomas Nelson. Used by permission. All rights reserved.

For information about special discounts for bulk purchases, please contact Tyndale House Publishers at csresponse@tyndale.com, or call 1-855-277-9400.

Library of Congress Cataloging-in-Publication Data

A catalog record for this book is available from the Library of Congress.

ISBN 978-1-4964-9065-0

Printed in the United States of America

30	29	28	27	26	25	24
7	6	5	4	3	2	1

Contents

Preface *vii*

Introduction *i*

CHAPTER 1	What Determines Our Rewards?	7
CHAPTER 2	Fireproofing Our Money	21
CHAPTER 3	Gaining What We Can't Lose	31
CHAPTER 4	Two Perspectives, Two Masters	39
CHAPTER 5	Looking through Eternity's Lens	49
CHAPTER 6	Heaven: The Home We've Never Seen	61
CHAPTER 7	Daily Shaping Our Eternal Future	73
CHAPTER 8	Welcomed into Heaven's Homes	83
CHAPTER 9	From Here to Eternity's Rewards	91
CHAPTER 10	Rewards: Our Missing Motivation	103
CHAPTER 11	Pleasure, Possessions, and Power: Temptations or Motivations?	115
	Questions and Answers about Rewards and Giving	125
	The Law of Rewards and Its Eight Principles	135
	Notes	137
	About the Author	141

Preface

Why This Book?

WHEN I WROTE THE FIRST EDITION of this book, rewards were rarely discussed by evangelicals—and almost never in relation to stewardship and giving. They still aren't talked about much all these years later. Many think rewards are contrary to the gospel of grace—and to be interested in rewards is to be . . . well, unspiritual.

Yet I believe that rewards are a central part of stewardship, and that any biblical understanding of our handling of money and possessions is woefully incomplete without addressing this subject.

The Law of Rewards serves God's people as a biblical study focused squarely on eternal rewards—with special emphasis on giving as an eternal investment. Of course, God won't only reward his people for giving, nor are money and possessions the only things we can give. We can and should give our time and talents to our families, friends, communities, and world as generously as our money. The law of rewards applies as much to those kinds of giving as to financial giving. In fact, there's hardly any aspect of our

lives it doesn't apply to. Still, there is a special and significant biblical emphasis connecting eternal reward to generously giving our money and possessions, which is why I make it the central focus of this book.

I hope you enjoy this book as much as I have enjoyed writing and speaking about giving and eternal rewards.

If you wish to view rewards in the larger context of financial stewardship, I recommend you read my book *Money, Possessions, and Eternity*. In addition to its much larger format, that book has subject and Scripture indexes to help the reader explore nearly every aspect of the biblical doctrine of stewardship. It also has a study and discussion guide in the back for group use.

The first edition of *The Law of Rewards* grew out of responses to the chapters on eternal rewards in *Money, Possessions, and Eternity*. Readers, challenged and enlightened by its content, encouraged me to develop it further in a separate work. The result was a thoroughly revised version with new material to strengthen and complete it.

Please make yourself at home as you enjoy this fresh edition of *The Law of Rewards*. By looking more deeply into a subject long neglected and misunderstood by evangelical Christians, you will likely be surprised, delighted, and challenged by your discoveries of what Scripture teaches about this fascinating subject.

By God's sovereign grace, may we eagerly invest in eternity, joyfully giving what we cannot keep to gain what we cannot lose.

Randy Alcorn

Introduction

Not Divesting, but Investing

WHAT'S THE BIGGEST MISCONCEPTION Christians have about giving? That when we give money away to a church or ministry, or to help the needy, it's gone. While we hope others will benefit from it, we're quite sure we won't. We think we're *divesting* ourselves of money, disassociating from it. Once it leaves our hands, we imagine, it has no connection to us, no future implications relevant to our lives.

We couldn't be more wrong.

What we think we own will be rudely taken from us—some of it before we die, and anything that's left the moment we die. But now is our window of opportunity not to *divest* ourselves of money but to *invest* it in Heaven.¹ We don't have to wait until everything is taken from us. We can give it before disaster or death strike. So let's not miss the chance to give what we can't keep to gain what we can't lose.

We are God's money managers. He wants us to invest his money in his Kingdom. He tells us he's keeping track of every cup of cold water we give the needy in his name (see Matthew 10:42). He promises us he will reward us in Heaven because we help the poor and needy who cannot pay us back for what we do for them.

We can buy up shares in God's Kingdom. We can invest in eternity.

WHY GIVING IS BETTER THAN RECEIVING

When Jesus said, "It is more blessed to give than to receive" (Acts 20:35), he really meant it. It sounds counterintuitive, doesn't it? But when we give, we plug into God's law of rewards. We experience dramatic and lasting returns for the investments we've made. By giving, we receive far more than when we keep.

When you give, therefore, it is not only for the glory of God and the good of others—though those would certainly be good enough reasons. When you give, it is for *your* good too.

I remember a call from a man who wanted to give away as much as he could to God's Kingdom. He was normally reserved, not at all bubbly, but his voice rang with passion. He was far more excited than if he'd been talking about buying a new car or beach house or mountain cabin. Through giving, he was getting something far better—something that wouldn't rust or get totaled or lose its appeal. He talked to me about wanting to please God and obtain eternal rewards. He believed that by giving he was receiving something far more valuable than anything he could acquire on

Earth—something that will be waiting for him when he gets to Heaven.

Some would think he's foolish to talk this way. But I'm convinced he's absolutely right.

I spend a lot of time talking with givers. At one gathering, we went around the room and told our giving stories. I took notes. The most common words used to describe giving were *joy*, *fun*, *exciting*, and *wonderful*. There were lots of smiles and laughter, even tears of joy. One older couple shared how they travel around the world getting involved in the missions work they support. Meanwhile their house in California is getting run down. They said, "Our children keep telling us, 'Fix up your house, or buy a new one. You can afford it!' We tell them, 'Why would we do that? That's not what excites us!'"

Many Christians don't give. Others determine to do their part but sigh deeply before writing a check to their church or a ministry. They may give 10 percent but think of other things they'd rather do with it. They part with their money strictly out of a sense of duty and obligation. I suppose it's better to give purely out of duty than not give at all, but how sad to miss out on the joy! That joy comes when you understand God's law of rewards.

What's the difference between reluctant and joyful givers? Reluctant givers hand over their money as though they were spending but getting nothing in return. Joyful givers give as if they were investing, anticipating a great ROI, or return on investment. Those who "get it" understand the law of rewards and are infused with purpose. Those who don't get it don't know what they're missing . . . or that what

they're missing is something truly great and earthshaking. In fact, it's New Earth-shaking, because it's literally going to make a difference that will last forever.

When eternity-minded investors hand over money, they don't say to themselves, "I'll never see this again; I'll never benefit from it." No. They invest because they love both God and people, and also anticipate eventual benefits that will come back to them: rewards that will last forever.

THE REWARD CONNECTION

Most Christians have heard about eternal rewards, but many consider them to be figurative—nice words about crowns, but come on, who wants a crown anyway? A chalet in the mountains, a new boat, golfing on the finest courses and going to the Bahamas . . . doesn't that sound like a lot more fun? Why forgo such things and wait for something later that doesn't sound so great anyway?

This is one of our problems. We forget that Earth, as it is now, is not our home, so we waste our lives pouring ourselves and our money into what will go up in smoke. Meanwhile, God offers us the opportunity to experience a down payment of joy—the delight of doing *today* what you know God wants, and of anticipating hearing him say *tomorrow*, "Well done."

Too often we think of heavenly rewards as disconnected from our earthly actions. In fact, they are tangible dividends we can gain by the things we do and say on Earth.

As I'll make clear later, this is *not* in any sense salvation by works; faith in Jesus is our one and *only* basis for entering Heaven. But the Bible shows that while our faith determines

our eternal destination, our behavior—including what we do with our money—determines our eternal rewards.

In this book we'll talk about how we can honor God with our money, what actions and attitudes God rewards, what eternal rewards are, and why it's okay—and, in fact, *important*—to be motivated by them. We'll see that giving isn't about trying harder to do the right thing while quietly resenting our sacrifices. It's about understanding how God made us and responding joyfully to the way he motivates us. It's about seeing what God is doing and eagerly buying up shares. (Who wants to be left out of the world's greatest investment opportunity?)

Let's open our minds to the truths of Scripture, priceless treasures that lay buried beneath this culture's rocky and debris-cluttered surface. Let's discover together the life-changing, eternity-impacting paradigm shift offered us in the biblically grounded and Christ-honoring *law of rewards*.

WHAT DETERMINES OUR REWARDS?

Jesus Christ said more about money than about any other single thing because, when it comes to a man's real nature, money is of first importance. Money is an exact index to a man's true character. All through Scripture there is an intimate correlation between the development of a man's character and how he handles his money.

RICHARD HALVERSON

A POOR WOMAN AND A RICH MAN

Imagine you're a financial counselor. Today you have two appointments, first with an elderly woman and then with a middle-aged man.

The woman's husband died six years ago. She says, "I have no more money. The cupboards are bare. These two dollars are all I have to live on, yet I feel as if God wants me to put them in the offering. What do you think?"

What would you tell her?

Likely you'd say, "That's very generous of you, but God gave you common sense. He knows your heart—that you want to give. But he intends for you to take care of yourself. I'm sure God would have you keep those two dollars and buy

food for tomorrow. You can't expect him just to send down food from Heaven, can you? God wants us to be sensible."

Your next appointment is with a successful, hardworking, middle-aged farmer whose crop production has been excellent. He tells you, "I'm planning to tear down my old barns to build bigger ones so I can store up more crops and goods and have plenty for the future. Then I can take it easy, retire early, and do some traveling and golfing. What do you think?"

How would you answer?

Perhaps like this: "Sounds good to me! You've worked hard. God has blessed you with good crops. It's your business, your crops, your money. If you can save up enough to take care of yourself the rest of your life, by all means go for it. I hope one day I'll be in a position to do the same!"

Wouldn't such advice to this poor widow and rich man appear reasonable? But what would God have to say about it?

We needn't speculate—Scripture tells us *exactly* what he says.

In Mark 12 we meet a poor widow. She put two tiny copper coins in the Temple offering box. This was the only money she had. Jesus pointed her out to his disciples to teach them a lesson. Did he question the woman's wisdom? Did he say she should have been more sensible than to surrender her only remaining resources? No. He gave her unqualified commendation: "I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on" (Mark 12:43-44).

Jesus regarded the woman as wise, not foolish. He set her up as a model for his disciples to follow. He enshrined

her example in the Word of God so that future generations might emulate her faith and sacrificial generosity.

And yet, if she'd come to us for advice, we would have tried to talk her out of doing the very thing that Jesus commended her for!

In Luke 12 we meet a rich man. We're not told that he gained his wealth dishonestly or that he didn't attend synagogue, tithe, or pray, as most Jews did. He worked diligently to build his business. Now, like any good businessman, he wanted to expand by building bigger barns. His purpose was to accumulate enough wealth to retire early and have a good time. Sounds like the American dream, doesn't it? (And, honestly, are our dreams as Christians so different?)

So what did God have to say to this man? "You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?"

Jesus added, "This is how it will be with anyone who stores up things for himself but is not rich toward God" (Luke 12:20-21).

By our standards, the widow's actions seem unwise and the rich man's seem wise. But God, who knows the hearts of both and sees from the vantage point of eternity, regards the poor woman as eternally wise and the rich man as eternally foolish.

When we're with Jesus, we will see in retrospect that by her generosity the poor widow acted in the best interests of God and others, while also acting in her own best interests. Her selflessness served her immeasurably well. By amassing vast wealth and clinging to it, the rich man acted contrary to his best interests, both temporary and eternal.

Fortunately, we don't have to wait until we die to discover these truths because God has revealed them to us in his Word, which we can hold in our hands.

The poor widow and the rich fool prove that our beliefs about money are radically different from God's. In fact, they're diametrically opposed.

We must ask some probing questions. Who is featured more frequently in Christian magazines and on talk shows—poor widows or rich fools? Who receives the most respect and attention in many Christian organizations? Who is more highly esteemed in most churches? Who typically serves on our boards and determines the direction of our ministries?

Let's be honest—don't we have a scarcity of poor widows and a surplus of rich fools? And doesn't our way of operating encourage people to think and act like the rich fool, and discourage them from thinking and acting like the poor widow?

THE STORY MONEY TELLS

Jesus did not and does not call *all* his disciples to give away their last pennies. But he also knows that none of us can enthrone the true God unless in the process we dethrone our other gods. If Christ is not Lord over our money and possessions, then he is not our Lord. The principle is timeless: there is a powerful relationship between our true spiritual condition and our attitude and actions concerning money and possessions.

The early church exemplifies this connection. The depth of transformation in the early Christians was clearly evident in their willingness to surrender their money and possessions to meet each other's needs (see Acts 2:44-45; 4:32-35). It

was no more natural for these Christians to cheerfully liquidate and disburse assets they had spent their lives accumulating than it would be for us. And that's the whole point. Conversion and the filling of the Holy Spirit are *supernatural* experiences that produce *supernatural* responses—whether in the first century or the twenty-first. Although private ownership of property was still practiced by the early Christians, the joyful giving and sharing of this property became the new norm of supernatural living.

A study of the early church, the poor widow, the rich fool, Zacchaeus, the rich young ruler, and many other Bible characters shows that our handling of money is a litmus test of our true character. It's an index of our spiritual life. Our stewardship of our money and possessions becomes the story of our lives.

If this is true of all people in all ages, doesn't it have a special application to us who live in a time and place of unparalleled affluence, who live in a country where the "poverty level" exceeds the average standard of living of nearly every other society in human history, past or present?

In 2022 the median household income in the United States was \$74,580.¹ For a family of four, that amount lands in the richest 5.5 percent of the global population.² If you have sufficient food and decent clothes, live in a home that shields you from the weather, and own some kind of reliable transportation, you're wealthier than the vast majority of the world. You may not feel rich, but that's only because you're comparing yourself to the mega-wealthy.

Consider someone who works at the national average minimum wage (which varies widely from state to state)

from age twenty-five to sixty-five, making \$25,000 a year. Including some benefits, modest interest earned, minimum wage increases, and other income sources such as inheritance or Social Security, in their lifetime this person of modest income will receive more than a million dollars. Because we all will eventually give an account of our lives to God (see Romans 14:12; 2 Corinthians 5:10), one day everyone must answer these questions: Where did it all go? What did I spend it on? What, if anything, did I support with it? What has been accomplished for eternity through my use of all this wealth?

We will be held accountable for what we do in this life, including what we do with our money. If we are generous with our possessions and faithful in our service, God will reward us beyond our imagination! If we live only for ourselves, hoarding our money and focusing on our earthly comfort, we will lose the eternal rewards God had planned for us. As Christians, we are saved by God's grace—but what we do in this life will matter for eternity.

THIS IS THE LAW OF REWARDS:

While our faith determines our
eternal destination,
our behavior determines
our eternal rewards.

In the account of the poor widow, Mark writes, "Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury" (Mark 12:41). Notice that it doesn't say, "Jesus

happened to see . . .” No, he deliberately *watched* to observe what people were giving.

How close was Jesus to the offering box? Close enough to see that some people put in large amounts. Close enough even to see two tiny coins in a shriveled old hand and to identify them as copper. Jesus was interested enough in what people were giving to make an object lesson for his disciples.

This passage should make all of us who suppose that what we do with our money is our own business feel terribly uncomfortable. It’s painfully apparent that God considers it *his* business. He does not apologize for watching with intense interest what we do with the money he’s entrusted to us. If we use our imagination, we might peer into the invisible realm to see him gathering some of his subjects together this very moment. Perhaps you can hear him using your handling of finances as an object lesson.

The question is this: What kind of example are you? More like the poor widow or the rich fool?

LEARNING ABOUT GOD’S OWNERSHIP

In 1990 I was a pastor and on the board of a pregnancy resource center. After searching the Scriptures and praying, I’d begun participating in peaceful, nonviolent rescues at abortion clinics the year before. I was arrested several times and went to jail for a couple of days. An abortion clinic subsequently won a court judgment against me and others. I told the judge that normally I would pay anything I owed, but I couldn’t hand over money to people who would use it to kill babies.

Soon after, I discovered that my church was about to

receive a writ of garnishment, demanding that they surrender one-fourth of my wages each month to the abortion clinic. The church would either have to pay the abortion clinic or defy a court order. To avoid this, I had to resign. The only way I could prevent garnishment in the future was to make no more than minimum wage.

Another court judgment followed, involving another abortion clinic. We were assessed the largest judgment ever against a group of peaceful, nonviolent protesters: \$8.2 million. By all appearances, our lives had taken a devastating turn. Yet, it was one of the best things that ever happened to us.

What others intended for evil, God intended for good (see Genesis 50:20). We began Eternal Perspective Ministries, which stewards all the books I write. My wife, Nanci, worked at a secretary's salary, supplementing my minimum wage. Then something interesting happened: Suddenly my books were on the bestseller lists. Royalties increased. Over the years, we have given away 100 percent of those royalties to missions, famine relief, pro-life work, Bible translation, and many other vital ministries. By God's grace, as of 2023, the books have sold over twelve million copies, and the ministry has given away nearly \$10 million of royalties. Sometimes I think God sells the books just to raise funds for ministries close to his heart!

At the end of each year the ministry has been able to give away other funds as well, so that total EPM giving has exceeded \$13 million. All to the benefit of needy people and to the glory of God.

Here is my point: I am not boasting in my generosity, as

I'm well aware I could have given more. I'm simply saying, it is not just other people who are better off because of the giving, but I myself am far better off. I don't go to bed at night feeling that I've "sacrificed" that money, wishing somehow I could get my hands on it. I go to bed feeling happy because there's nothing more soul-satisfying than giving. When people ask me, "Do you know what you could have done if you'd kept all those royalties?" my response is always the same: "Nothing that would have brought me more joy than what we have done with it."

If you wonder why God has blessed your business, maybe it's not because the goods and services you offer are so extraordinary. Maybe it's because he wants to provide you with more money to give back to him, and therefore, more reward in Heaven! Sadly, if you don't realize that, you'll never experience the full joy of giving, the thrill of Kingdom investing he desires for you.

PATHWAY TO SPIRITUAL GROWTH

I wasn't raised in a Christian home, but from the day I came to Christ as a high school student, giving has been an integral part of my walk with God. Many of the greatest joys of my life, and some of the closest times of intimacy with my Lord, have come in giving. When I become aware of a need and God leads me to give, suddenly I'm infused with energy, purpose, and joy.

Go back to what Jesus said: "It is more blessed to give than to receive" (Acts 20:35). Why? One reason is that "blessed" (*makarios* in Greek) means happy, and who doesn't want to be happy? The New Life Version translates this verse

as, “We must remember what the Lord Jesus said, ‘We are more happy when we give than when we receive.’” When we give it makes not one, but three parties happy—God, the recipients, and us.

We shouldn’t be content with the first blessing, which is when we receive money from God. There is the second blessing of our giving so that others receive, the third blessing of God being pleased, and the fourth blessing of our own happiness in Jesus. It is the second, third, and fourth blessings that keep the first blessing from becoming a curse of having too much, tempting us to center our lives around money and things.

Ironically, the blessing on us when we give money is always greater than if we had kept it. (This is part of God’s law of rewards.)

Reward Principle #1:

Giving brings greater blessing than receiving.

By not giving, we don’t just rob God or rob others of blessing. We rob ourselves of the rewards God wants to give us. How many blessings have we kept from ourselves in the last year by failing to give as we could have? How much spiritual growth and joy have we missed out on by not living by God’s law of rewards?

For Nanci and me, the process of discovering God’s will about money and possessions was exciting and liberating. Our growth in financial stewardship closely paralleled our overall spiritual growth. In fact, it propelled it. We learned more about faith, trust, grace, commitment, and

God's provision in this area than any other. These choices prompted us to have some challenging giving discussions, which ultimately strengthened our marriage and bonded us around the common goal of investing in eternity.

That unforgettable Monday morning in 2022, when I held Nanci's hand as she exited her body and entered the presence of Jesus, I could picture Christ's outstretched arms and hear his loving words, "Well done." I could imagine her broad smile as he hugged her. Home at last! And I thought of all the people from all over the world she would then meet and get to know and love—those we had the privilege of helping through our giving, and who thereby received the gospel, food, clothes, clean water, medicines, Bibles, and good books. Sometimes I feel like part of me went to Heaven with Nanci. That's not only because of our deep love for each other, but because she and I partnered together to invest in people for eternity. I so look forward not only to seeing old friends but to having Nanci introduce me to these new friends we invested in before we ever met them!

Paul said, "God loves a cheerful giver" (2 Corinthians 9:7). I have found that cheerful givers love God, and that love grows deeper each time they give. To me, one of the few experiences comparable to the joy of leading someone to Christ is the joy of making wise and generous eternity-impacting choices with the money and possessions God has entrusted to me. Both are supreme acts of worship. Both are exhilarating. Both are what we were made for.

This book addresses what eternity holds for us and how that relates to our money. I believe this is the primary missing ingredient in most Christian books on finances. When

we see money only as money, and not in light of its potential impact on eternity for others and for us, we walk away with a shortsighted vision that results in shortsighted financial decisions and lifestyles.

As we look at some of Jesus' teachings about finances, I hope you'll gain a clearer vision of the importance of living for eternity, of the types and extent of eternal rewards, and of the way God created us to be motivated by rewards. When you grasp the concept of delayed gratification in light of eternal rewards, your attitude toward giving will never be the same.

My hope is that even if you have come to this book as a spectator, you will finish it as a participant. I pray you will join a multitude of God's people, past and present, in not just talking about God's grace but also experiencing it at your heart's deepest level.

As we explore together the exciting issues ahead, let's determine not to be rich fools disguised as disciples. Instead, let's develop the heart of the poor widow, learning boldly to put all our resources at God's disposal, as he has put all his resources at ours.

On the wall of President Lyndon Johnson's White House office hung a framed letter written by General Sam Houston to Johnson's great-grandfather George Washington Baines Sr. more than a hundred years earlier. Baines had led Sam Houston to Christ. Houston was a changed man, no longer coarse and belligerent but peaceful and content.

The day came for Houston to be baptized—an incredible event for those who knew him. After his baptism Houston offered to pay half the local minister's salary.

When someone asked him why, he said, “My pocketbook was baptized too.”

Sam Houston demonstrated the reality of God’s grace to him by reciprocating that grace through giving.

As Sam Houston did, may we learn together the truth that Martin Luther recognized when he said that for each of us there must be not only the conversion of the heart and mind but also the conversion of the purse.