

Building Wealth God's Way

Applying the Treasure Principle

Treasure Principles

Key #1 - God owns everything. I'm His money manager.

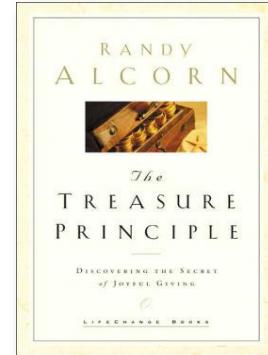
Key #2 - My heart always goes where I put God's money.

Key #3 - Heaven, not earth, is my home.

Key #4 - I should live not for the dot, but for the line.

Key #5 - Giving is the only antidote to materialism.

Key #6 - God prospers me not to raise my standard of living, but to raise my standard of giving.



The Treasure Principle
by Randy Alcorn

Key #1. God owns everything. I'm His money manager.

We are the managers of the assets God has entrusted—not given—to us.

Psalm 24:1

- Who actually owns my house? My bank account? My skills? My body? My time? My Talent?
 - If God is the owner, then what is my role?
 - Do I have any rights? What are my responsibilities?
 - Do I fall into the trap of “tipping” God a little each month?
 - If I tithe faithfully, what are my responsibilities with the remaining 90 percent of my income?
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Key #2. My Heart Always Goes Where I Put God's Money.

Watch what happens when you reallocate your money from temporal things to eternal things.

Matthew 22:38-39

- Last year, did I give to others (e.g., tithes, offerings, personal gifts) as much as I spent on myself (e.g., entertainment, vacations, club memberships)?
 - How does my giving history reflect my understanding of Jesus’ words?
 - Specifically, what keeps me from giving more? Am I afraid of giving?
 - Do I trust that God will meet my needs if I give?
 - How much giving would it take to make me uncomfortable...5%? 10%? 25%? 50%? More?
 - Do I consider money I've given away as part of my “net worth”?
 - Do I give the same attention to the money I give as I do to the money I invest?
-

Key #3. Heaven, not earth, is my home.
We are citizens of “a better country – a heavenly one”

Hebrews 11:16

- As God's steward, am I sinking His money into temporal things, or am I sending it on ahead, using it to advance His Kingdom?
 - Am I more attached to the things of this world or to the things of God's Kingdom?
 - Does the way in which I live my life, spend my time, and handle my money point others to Christ?
 - Am I more excited about the latest release of a movie or the spiritual growth of a friend?
 - Do I see a business deal as a prospect for profit or as an opportunity for ministry?
-

Key #4. I should not live for the dot but for the line.
From the dot – our present life on earth – extends a line that goes on forever, which is eternity in Heaven.

Matthew 6:19-21

- Our short lives on earth are a dot and eternity is a never-ending line that extends from that dot.
 - If God were to audit my finances, would He conclude that I live more for the “dot” or more for the “line”? What would some of His observations be?
 - Do I consider money I invest as “mine” but money I give as “lost”?
 - Do all of my purchases or spending have eternal consequences?
-

Key #5. Giving is the only antidote to materialism.
Giving is a joyful surrender to a greater person and a greater agenda. It dethrones me and exalts Him.

Luke 12:16-21

- Have money and possessions created greater faith or caused greater fear in my life?
 - Are my possessions competing with my giving?
 - If materialism is a disease, then what is the cure?
 - Which is really most important to me – “building bigger barns” or “storing up treasures in heaven”?
-

Key #6. God prospers me not to raise my standard of living, but to raise my standard of giving.
God gives us more money than we need so we can give—generously.

Acts 20:35

- Why have I been given more than I need?
- How am I using my “surplus”?
- Do I really believe that it is more blessed to give than to receive?
- How does my belief tangibly prove itself in my life?

Building Wealth God's Way...Applying the Treasure Principle

➲ Life Lesson 1: Arthur S. DeMoss

"All I had to do was put God first. The more time and money I gave Him, the more He gave me. I have not given him nearly enough. I'm ashamed of myself; He has been so good to me."

- Arthur S. DeMoss

The Man

Arthur S. DeMoss, who died in 1979, began his working life as a bookie. He ran two profitable Albany, N.Y., "horse rooms" and owned three Cadillacs by age 24. A year later, however, a revival-tent conversion redirected his energies. He embarked on what Tony Campolo, a Philadelphia-area pastor whose congregation DeMoss and his wife Nancy once belonged to, calls "the most consistent Christian life of any person I've ever known." Campolo recalls an early talk with DeMoss. "He said to me, 'I'm gonna give my life to full-time Christian service.' I asked him if he was going to be a missionary. He said, 'Oh, no. We have enough missionaries. We need people who will make a huge amount of money to support missionaries.'"

DeMoss sold insurance to conservative Christians, whose clean living made them good health risks. Once his National Liberty Corp. went mainstream, its TV ads, featuring Art Linkletter and a prominently displayed toll-free number, pioneered direct marketing. DeMoss gave nearly half his salary to his missionary foundation. When he died on a tennis court at age 53, he added \$200 million more. Says Campolo: "He kept his commitment from beyond the grave."

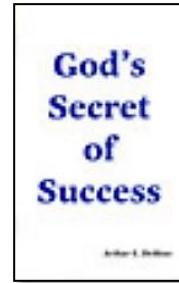
(Time magazine, Sunday, Aug. 01, 1999)

The Mission

God's Secret of Success By Arthur S. DeMoss

Personal History

In the business office of Art DeMoss hung a framed motto: "**attempt something so impossible that in less guide is in it, it is doomed to failure.**"



"Early in their marriage, Art and Nancy made a commitment to use whatever wealth God would see fit to entrust to them for His glory and the advancement of His Kingdom. To facilitate giving to the Lord's work, he established the National Liberty Foundation, which was renamed the Arthur S. DeMoss foundation after his death.

In his will, DeMoss provided that most of his assets and holdings be devoted to spreading the gospel of Jesus Christ throughout the world.

Investing for Eternity God's Way

Arthur DeMoss' commitment to evangelism continues on after his death. Both his foundation and his family are committed to sharing and spreading the gospel. Additionally, a small book, which is distributed for free, entitled God's secret of success highlights DeMoss' purpose and mission by challenging Christians to take the long view when investing their time and money.

God's secret of success

A Christian does not have the same standard or objective as the world.

Ps. 1: 1-3

God's promise of prosperity

Prosperity is a paradox
Give and it will be given unto you
The more we give, the more he gives

God's principle of prosperity

Phil 4:6-7
Matt 6:33
Lev 25:20-21

God's price for prosperity

Putting God's priorities first – The eternal perspective

1. Give God the first day of each week
2. Give God the first hour of each day
3. Give God the first part of each dollar we earn
4. Put God first in all our habits
5. Put God first in our homes

Application

Where are you being selfish, with resources responsibilities or other assets which kind gave you?

What are you holding on to because you feel you do not have enough?

What do you need to do different now?

Free copies are available from:

Mrs. Arthur S. Demoss, 777 S. Flagler Dr., 1600 W, West Palm Beach, FL 33401

Building Wealth God's Way...Applying the Treasure Principle

➲ Life Lesson 2: Oskar Schindler

"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 moth and rust do not destroy, and where thieves do not break in and steal."

- Matthew 6:20

The Movie

Schindler's List is a 1993 biographical film directed by Steven Spielberg, telling the story of Oskar Schindler, a German businessman who saved the lives of more than one thousand Polish Jews during the Holocaust. It was based on the novel Schindler's Ark by Thomas Keneally, and starred Liam Neeson as Schindler, Ralph Fiennes as Schutzstaffel officer Amon Göth, and Ben Kingsley as Schindler's accountant Itzhak Stern. The film was both a box office success and recipient of seven Academy Awards, including Best Picture, Best Director and Best Score.

The Man

This is the true story of one remarkable man who outwitted Hitler and the Nazis to save more Jews from the gas chambers than any other during World War II.

To 1200 Jews a womanizing, heavy-drinking, German-Catholic industrialist and Nazi Party member named Oskar Schindler was all that stood between them and death at the hands of the Nazis.



He was a man all too human, full of flaws like the rest of us, the unlikeliest of all role models who started by earning millions as a war profiteer and ended by spending his last pfennig and risking his life to save his Jews - an ordinary man who answered the call of conscience.

An ordinary man who even in the worst of circumstances did extraordinary things, matched by no one. He remained true to 'his' Jews, the workers he always referred to as 'my children'. He rose to the highest level of humanity and gave them a second chance at life. He spent millions to protect them, everything he possessed, and eventually risked his life in desperate rescue attempts.

Oscar Schindler rose to the highest level of humanity, walked through the bloody mud of the Holocaust without soiling his soul, his compassion, his respect for human life - and gave his Jews a second chance at life. He miraculously managed to do it and pulled it off by using the very same talents that made him a war profiteer - his flair for presentation, bribery, and grand gestures.

In those years, millions of Jews were exposed to ruthless slaughter in the Nazi death camps, but Schindler's Jews miraculously survived.



Today there are more than 7,500 descendants of the Schindler-Jews living in US and Europe, many in Israel. Before the Second World War, the Jewish population of Poland was 3.5 million. Today there are between 3,000 and 4,000 left.

Oskar Schindler died in Hildesheim in Germany October 9, 1974. He wanted to be buried in Jerusalem. As he said: My children are here.

He died penniless, but he earned the everlasting gratitude of his Jews. He was mourned on four continents and generations will remember him for what he did.



Oskar Schindler

The Story

The film begins with the relocation of Polish Jews from surrounding areas to Krakow in late 1939, shortly after the beginning of World War II. Oskar Schindler (Liam Neeson), an unsuccessful businessman, arrives from Czechoslovakia in hopes of using the abundant cheap labour force of Jews to manufacture goods for the German military.

Schindler, an opportunistic member of the Nazi Party, lavishes bribes upon the army and SS officials in charge of procurement. Sponsored by the military, Schindler acquires a factory for the production of army mess kits. Not knowing much about how to properly run such an enterprise, he gains a contact in Itzhak Stern (Ben Kingsley), a functionary in the local Judenrat (Jewish Council) who has contacts with the now underground Jewish business community in the Ghetto. They loan him the money for the factory in return for a small share of products produced (for trade on the black market). Opening the factory, Schindler pleases the Nazis and enjoys his new-found wealth and status as "Herr Direktor," while Stern handles all administration. Stern suggests Schindler hire Jews instead of Poles because they cost less (the Jews themselves get nothing; the wages are paid to the Reich). Workers in Schindler's factory are allowed outside the ghetto though, and Stern falsifies documents to ensure that as many people as possible are deemed "essential" by the Nazi bureaucracy, which saves them from being transported to concentration camps, or even death.

Amon Göth (Ralph Fiennes) arrives in Krakow to initiate construction of a labor camp nearby, Płaszów. The SS soon clears the Krakow ghetto, sending in hundreds of troops to empty the cramped rooms and shoot anyone who protests, is uncooperative, elderly or infirmed, or for no reason at all. Schindler watches the massacre from the hills overlooking the area, and is profoundly affected. He nevertheless is careful to befriend Göth and, through Stern's attention to bribery, he continues to enjoy the SS's support and protection. The camp is built outside the city at Płaszów. During this time, Schindler bribes Göth into allowing him to build a sub-camp for his workers, with the motive of keeping them safe from the depredations of the guards. Eventually, an order arrives from Berlin commanding Göth to exhume and destroy all bodies of those killed in the Krakow Ghetto, dismantle Płaszów, and to ship the remaining Jews to Auschwitz. Schindler prevails upon Göth to let him keep "his" workers, so that he can move them to a factory in his old home of Zwittau-Brinnlitz, in Moravia, away from the "final solution", now fully underway in occupied Poland.

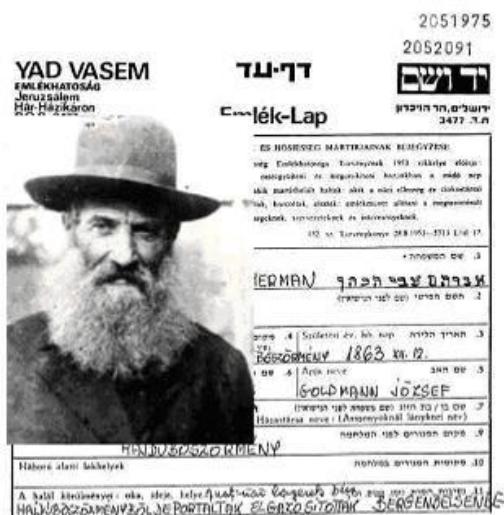
Göth acquiesces, charging a certain amount for each worker. Schindler and Stern assemble a list of workers that should keep them off the trains to Auschwitz.

"Schindler's List" comprises these "skilled" inmates, and for many of those in Płaszów camp, being included means the difference between life and death. Almost all of the people on Schindler's list arrive safely at the new site, with exception to the train carrying the women and the children, which is accidentally redirected to Auschwitz. There, the women are directed to what they believe is a gas chamber; but they see only water falling from the showers. The day after, the women are shown waiting in line for work. In the meantime, Schindler had rushed immediately to Auschwitz to solve the problem and to get the women off from

Auschwitz; to this aim he bribes the camp commander, Rudolf Höß with a cache of diamonds so that he is able to spare all the women and the children. However, a last problem arises just when all the women are boarding the train because several SS officers attempt to hold some children back and prevent them from leaving. So Schindler, who is there to personally oversee the boarding, steps in and is successful in obtaining from the officers the release of the children. Once the Schindler women arrive in Zwittau-Brinnlitz, Schindler institutes firm controls on the Nazi guards assigned to the factory, permits the Jews to observe the Sabbath, and spends much of his fortune bribing Nazi officials. In his home town, he surprises his wife while she's in church during mass, and tells her that she is the only woman in his life (despite having been shown previously to be a womanizer). She goes with him to the factory to assist him. He runs out of money just as the German army surrenders, ending the war in Europe.

The Name List:

<https://cdn8.openculture.com/wp-content/uploads/2013/07/ShindlersListpage1.jpg>



As a German Nazi and self-described "profiteer of slave labor", Schindler must flee the oncoming Soviet Red Army. After dismissing the Nazi guards to return to their families, he packs a car in the night, and bids farewell to his workers. They give him a letter explaining he is not a criminal to them, together with a ring engraved with the Talmudic quotation, "He who saves the life of one man, saves the world entire." Schindler is touched but deeply distraught, feeling he could've done more to save many more lives. He leaves with his wife during the night. The Schindler Jews, having slept outside the factory gates through the night, are awoken by sunlight the next morning. A Soviet dragoon arrives and announces to the Jews that they have been liberated by the Red Army. The Jews walk to a nearby town in search of food. As they walk abreast, the frame changes to another of the Schindler Jews in the present day at the grave of Oskar Schindler in Israel.

The film ends by showing a procession of now-aged Jews who worked in Schindler's factory, each of whom reverently sets a stone on his grave. The actors portraying the major characters walk hand-in-hand with the people they portrayed, also placing stones on Schindler's grave as they pass. We learn that the survivors and descendants of the approximately 1,100 Jews sheltered by Schindler now number over 6,000. The Jewish population of Poland, once numbering in the millions, was at the time of the film's release approximately 4,000. In the final scene, a man (Neeson himself, though his face is not visible) places a pair of roses on the grave, and stands contemplatively over it.

The Rescue

Video Clip: <https://youtu.be/3g4LxLHoIag>

מַי שְׁמַצֵּיל חַיִם אֶחָד מַצֵּיל אֶת הָעוֹלָם כָּלָוּ
"Whoever saves one life, saves the world entire."

Oscar Schindler: People die, it's a fact of life. He wants to kill everybody? Great, what am I supposed to do about it? Bring everybody over? Is that what you think? Send them over to Schindler, send them all. His place is a 'haven,' didn't you know? It's not a factory, it's not an enterprise of any kind, it's a haven for rabbis and orphans and people with no skills whatsoever. You think I don't know what you're doing? You're so quiet all the time. I know. I know.

Itzhak Stern: Are you losing money?

Schindler: No, I'm not losing money, that's not the point.

Stern: What other point is -

Schindler: It's dangerous! It's dangerous to me. You have to understand, Goeth is under enormous pressure. You have to think of it in his situation. He's got this whole place to run, he's responsible for everything that goes on here, all these people - he's got a lot of things to worry about. And he's got the war. Which brings out the worst in people. Never the good, always the bad. Always the bad. But in normal circumstances, he wouldn't be like this. He'd be all right.

There'd just be the good aspects of him - which - he's a wonderful crook. A man who loves good food, good wine, the ladies, making money -

Stern: - killing -

Schindler: He can't enjoy it....What do you want me to do about it?

Stern: Nothing, nothing. We're just talking.

Schindler: (He pulls out a slip of paper and reads a name) - Perlman. *Schindler unstraps his expensive wristwatch and instructs Stern: "Have Goldberg bring them over."*



Stern: How many cigarettes have you smoked tonight?

Schindler: Too many.

Stern: You smoke, I smoke half.

Schindler: That's it. You can finish that page.

Stern: What did Goeth say about this? You just told him how many people you needed, and - you're not buying them. You're buying them? You're paying him for each of these names?



Schindler: If you were still working for me, I'd expect you to talk me out of it. It's costing me a fortune. Finish the page and leave one space at the bottom.

Stern: The list is an absolute good. The list is life. All around its margins lies the gulf ...

Schindler: I could've got more ... I could've got more...if I'd just...I could've got more ...

Stern: Oscar, there are eleven hundred people who are alive because of you. Look at them.

Schindler: If I'd made more money...I threw away so much money, you have no idea. If I'd just

Stern: There will be generations because of what you did.

Schindler: I didn't do enough.

Stern: You did so much.

Schindler: This car. Goeth would've bought this car. Why did I keep the car? Ten people, right there. Ten people, ten more people...(He rips the swastika pin from his lapel) This pin, two people. This is gold. Two more people. He would've given me two for it. At least one. He would've given me one. One more. One more person. A person, Stern. For this. I could've gotten one more person and I didn't. I didn't ..."

A letter written by Oskar Schindler's former workers

"Brothers!

We, the undersigned Jews from Krakow, inmates of Plaszow concentration camp, have, since 1942, worked in Director Schindler's business. Since Schindler took over management of the business, it was his exclusive goal to protect us from resettlement, which would have meant our ultimate liquidation. During the entire period in which we worked for Director Schindler he did everything possible to save the lives of the greatest possible number of Jews, in spite of the tremendous difficulties; especially during a time when receiving Jewish workers caused great difficulties with the authorities. Director Schindler took care of our sustenance, and as a result, during the whole period of our employment by him there was not a single case of unnatural death. All in all he employed more than 1,000 Jews in Krakow. As the Russian frontline approached and it became necessary to transfer us to a different concentration camp, Director Schindler relocated his business to Bruennlitz near Zwittau.

There were huge difficulties connected with the implementation of Director Schindler's business, and he took great pains to introduce this plan. The fact that he attained permission to create a camp, in which not only women and men, but also families could stay together, is unique within the territory of the Reich. Special mention must be given to the fact that our resettlement to Bruennlitz was carried out by way of a list of names, put together in Krakow and approved by the Central Administration of all concentration camps in Oranienburg (a unique case). After the men had been interned in Gross-Rosen concentration camp for no more than a couple of days and the women for 3 weeks in Auschwitz concentration camp, we may claim with assertiveness that with our arrival in Bruennlitz we owe our lives solely to the efforts of Director Schindler and his humane treatment of his workers. Director Schindler took care of the improvement of our living standards by providing us with extra food and clothing. No money was spared and his one and only goal was the humanistic ideal of saving our lives from inevitable death.

It is only thanks to the ceaseless efforts and interventions of Director Schindler with the authorities in question, that we stayed in Bruennlitz, in spite of the existing danger, as, with the approaching frontline we would all have been moved away by the leaders of the camp, which would have meant our ultimate end. This we declare today, on this day of the declaration of the end of the war, as we await our official liberation and the opportunity to return to our destroyed families and homes. Here we are, a gathering of 1100 people, 800 men and 300 women.

All Jewish workers, that were inmates in the Gross-Rosen and Auschwitz concentration camps respectively declare wholeheartedly their gratitude towards Director Schindler, and we herewith state that it is exclusively due to his efforts, that we were permitted to witness this moment, the end of the war.

Concerning Director Schindler's treatment of the Jews, one event that took place during our internment in Bruennlitz in January of this year which deserves special mention was coincidentally a transport of Jewish inmates, that had been evacuated from the Auschwitz concentration camp, Goleschow outpost, and ended up near us. This transport consisted exclusively of more than 100 sick people from a hospital which had been cleared during the liquidation of the camp. These people reached us frozen and almost unable to carry on living after having wandered for weeks. No other camp was willing to accept this transport and it was Director Schindler alone who personally took care of these people, while giving them shelter on his factory premises; even though there was not the slightest chance of them ever being employed. He gave considerable sums out of his own private funds, to enable their recovery as quick as possible. He organized medical aid and established a special hospital room for those people who were bedridden. It was only because of his personal care that it was possible to save 80 of these people from their inevitable death and to restore them to life.

We sincerely plead with you to help Director Schindler in any way possible, and especially to enable him to establish a new life, because of all he did for us both in Krakow and in Bruennlitz he sacrificed his entire fortune."

Signed: Isaak Stern, former employee Pal. Office in Krakow, Dr. Hilfstein, Chaim Salpeter, Former President of the Zionist Executive in Krakow for Galicia and Silesia. Bruennlitz, May 8, 1945.

Translated from the original document in German

Source: The Oscar Schindler file, Department of Righteous among the Nations, Yad Vashem
YAD VASHEM, The Holocaust Martyrs' and Heroes' Remembrance Authority
(<http://www.yadvashem.org/>)

Application

What will your first 5 minutes in heaven be like?

How will you feel?

Will you wish you had done more? Or glad you did everything you could have?

What do you need to do different now?

What else can you do now?

Where can your talents, gifts, money, time be used to store up treasure in heaven?

Building Wealth God's Way...Applying the Treasure Principle

➲ Life Lesson 3: S. Truett Cathy and Chick-fil-A

"Our decision to close on Sunday was our way of honoring God and directing our attention to things more important than our business. If it took seven days to make a living with a restaurant, then we needed to be in some other line of work. Through the years, I have never wavered from that position."

- S. Truett Cathy

The Man and His Story

- http://www.thecross-photo.com/Chick-fil-A_Restaurants-Closed_On_Sunday.htm
- <https://www.forbes.com/profile/s-truett-cathy/?sh=4c95c9ea488b>
- <http://www.truettcathy.com/timeline.asp>

Application

Where is it hard for you to sacrifice personal interests and prioritize what is important to God?

Where are their Biblical examples of God blessing men and women who made sacrifices by faith?

What do you need to do different now?

MORE RESOURCES

A Theology of Money and Possessions, Professor Randy Alcorn

https://www.epm.org/static/uploads/downloads/book-resources/Bibliography_theology_money.pdf

Ecclesiastes 5:10-15 on money and happiness paraphrases by Randy Alcorn

"Whoever loves money never has money enough." The more you have, the more you want. "Whoever loves wealth is never satisfied with his income." The more you have, the less you're satisfied. "As goods increase, so do those who consume them." The more you have, the more people (including the government) come after it. "And what benefit are they to the owner except to feast his eyes on them?" The more you have, the more you realize it doesn't meet your real needs. "The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep." The more you have, the more you have to worry about. "I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner." The more you have, the more you can hurt yourself by holding onto it. "...or wealth lost through some misfortune." The more you have, the more you have to lose. "Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand." The more you have, the more you have to leave behind.