

ETERNAL WEALTH

Eternal Wealth: Can You Send it on Ahead?

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Abstract

This paper examines what Jesus taught about treasures in heaven, with the goal of helping all Christians—especially businesspeople and pastors—understand how to produce eternal wealth. Implications for Christian business faculty and students, for businesspeople, and for pastors are examined.

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Eternal Wealth: Can You Send it on Ahead?

The wise use of resources—especially financial resources—is an important concept in business, and successful businesspeople tend to understand what money is and how to use it. But Jesus instructed his disciples to accumulate treasures in heaven rather than on earth (Mt 6:19-21, New English Translation), leading some clergy—pastors, missionaries, and evangelists—to teach that, while you cannot take money with you to heaven, you can send it on ahead.

This paper suggests that such teaching is mistaken at best and self-serving at the worst, and exacerbates the ideological and practical divide among clergy and businesspeople, to the detriment of the Kingdom of God. To understand Jesus' teaching on accumulating treasure in heaven, this paper will define how not to accumulate treasure in heaven through examining the role of money in this life and the life to come, explain how treasure can be accumulated in heaven, and examine the implications for Christian business faculty and students, for businesspeople, and for pastors.

The Temporal and Eternal Nature of Money

Money is “something generally accepted as a medium of exchange, a measure of value, or a means of payment” (Merriam-Webster Dictionary, n.d.). Money may be officially coined metal currency, paper money, or electronic money, such as checking accounts; but (depending on the definition of money used) may also include other less liquid accounts such as savings accounts, money market accounts, and other time deposits. In biblical times, most money was in the form of gold or silver coins, but in today's economy, most “money” consists of electronic balances in checking accounts. The value of money is

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determined by supply and demand, and depends on belief that money is valuable, since in the United States, no backing for money exists other than the full faith and credit of the U.S. government.

Part of what makes money valuable in today's world, therefore, is scarcity. In simple terms, if the money supply is allowed to expand too rapidly, then people believe that money is worth less, which results in inflation.

The next world—the “new heaven and a new earth” (Rev 21:1) is described by John the Revelator as being built out of precious materials:

The city's wall is made of jasper and the city is pure gold, like transparent glass.

The foundations of the city's wall are decorated with every kind of precious stone.

The first foundation is jasper, the second sapphire, the third agate, the fourth emerald, the fifth onyx, the sixth carnelian, the seventh chrysolite, the eighth beryl, the ninth topaz, the tenth chrysoprase, the eleventh jacinth, and the twelfth amethyst. And the twelve gates are twelve pearls—each one of the gates is made from just one pearl! The main street of the city is pure gold, like transparent glass (Rev 21:18-21).

In addition, John states that “the kings of the earth will bring...the grandeur and the wealth of the nations into it” (Rev 21:24, 26).

The scarcity of money, which makes it valuable, will no longer exist in the new heaven and new earth, bringing the world back into the plentiful state that existed in the Garden of Eden prior to the fall of humankind and all creation. In a world where the streets are paved with gold, money will be irrelevant. Thus, when Jesus talked about accumulating treasure in heaven, he was not talking about a way to send earthly money

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ahead of us. To do so would have no purpose, as that money would have no value in heaven. Therefore, when teachers say that you cannot take money with you, but you can send it on ahead, they are correct on the first statement and incorrect on the second. There are no mechanisms available to take money to heaven, nor will there be any use for it there.

What Can be Taken to Heaven

Jesus taught:

Do not accumulate for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. But accumulate for yourselves treasures in heaven, where moth and rust do not destroy, and thieves do not break in and steal. For where your treasure is, there your heart will be also (Mt 6:19-21).

Jesus would not have taught that we should accumulate treasures in heaven if it were not possible to do so. Since earthly wealth—such as money—cannot be taken to heaven nor has any value in heaven, Jesus could not have been talking about money. So what is Jesus talking about when he says to accumulate treasure in heaven? Two other passages of scripture can help to answer this question.

In 1 Corinthians 3:9-17, Paul stated:

We are coworkers belonging to God. You are God's field, God's building.

According to the grace of God given to me, like a skilled master-builder I laid a foundation, but someone else builds on it. And each one must be careful how he builds. For no one can lay any foundation other than what is being laid, which is Jesus Christ. If anyone builds on the foundation with gold, silver, precious stones, wood, hay, or straw, each builder's work will be plainly seen, for

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the Day will make it clear, because it will be revealed by fire. And the fire will test what kind of work each has done. If what someone has built survives, he will receive a reward. If someone's work is burned up, he will suffer loss. He himself will be saved, but only as through fire.

Do you not know that you are God's temple and that God's Spirit lives in you? If someone destroys God's temple, God will destroy him. For God's temple is holy, which is what you are.

In 1 Peter 2:4-9, Peter says:

So as you come to him, a living stone rejected by men but chosen and precious in God's sight, you yourselves, as living stones, are built up as a spiritual house to be a holy priesthood and to offer spiritual sacrifices that are acceptable to God through Jesus Christ. For it says in scripture,

“Look, I lay in Zion a stone,
a chosen and precious cornerstone,
and whoever believes in him
will never be put to shame.”

So you who believe see his value, but for those who do not believe, the stone that the builders rejected has become the cornerstone, and a stumbling-stone and a rock to trip over. They stumble because they disobey the word, as they were destined to do.⁹ But you are a chosen race, a royal priesthood, a holy nation, a people of his own, so that you may proclaim the virtues of the one who called you out of darkness into his marvelous light.

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These two passages paint a fascinating word picture, in which the Kingdom of God is represented by a building—a temple—with Jesus Christ as its foundation. Just as a person, Jesus, is the foundation, the structure of the building is formed by spiritual stones that are people—God’s people—whose value is represented by gold, silver, and precious stones. Believers are rewarded for what God has used them to build, through people, on the foundation of Jesus Christ. In contrast, the wood, hay, and stubble may represent investments of resources—time, energy, and money—into things that are not eternal. God is eternal, and people are eternal; things are not.

How to Accumulate Treasure in Heaven

Accumulating treasure in heaven, therefore, has nothing to do with money or earthly wealth. Instead, laying up treasure in heaven is all about eternal wealth, meaning people. The only things that we can take to heaven are not things at all, for those things would have no value, as established earlier. It is not about *what* we take to heaven; it is about *who* we take to heaven!

Jesus taught that “where your treasure is, there your heart will be also” (Mt 6:21). Eternal wealth consists of the people whom we bring with us into the new earth. Our hearts should be focused on people, not things. Rather than loving things and using people, we should be using things and loving people. And if we truly love people—if that is where our hearts are and our treasures are—then we will want to take them with us and reunite with them in the new earth.

Focusing on and investing in the eternal destiny of people fulfills what is known as the Great Commission (Mt 28:19-20), where Jesus said:

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Therefore go and make disciples of all nations, baptizing them in the name of the Father and the Son and the Holy Spirit, teaching them to obey everything I have commanded you. And remember, I am with you always, to the end of the age.

Jesus commissioned his disciples to make disciples, not just to make converts. It is not only about evangelism, but also about discipleship. Why is this so? Because disciples make more disciples, who make even more disciples, and thus accumulate more treasure (people) in heaven. It is intended to be a geometric progression, as noted by Jesus when he likened the kingdom of heaven to a mustard tree, “The kingdom of heaven is like a mustard seed that a man took and sowed in his field. It is the smallest of all the seeds, but when it has grown it is the greatest garden plant and becomes a tree, so that the wild birds come and nest in its branches” (Mt 13:31-32). As noted in the New English Translation commentary, “the point of the parable seems to be that while the Kingdom of God may appear to have insignificant and unnoticeable beginnings (i.e., in the ministry of Jesus), it will someday (i.e., at the second advent) be great and quite expansive.” Making disciples leads to kingdom growth.

Implications

The understanding that accumulating treasures in heaven is about people, not money, has implications for Christian business faculty, for students, for businesspeople, and for pastors. Several of those implications are examined below.

General Implications

One habit of successful people is that they begin with the end in mind (Covey, 2004). Christians will be rewarded in the next life based on fulfilling the Great

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Commission (Mt 28:19-20) through making disciples in this life, as shown by Jesus' teaching on accumulating treasure in heaven (Mt 6:19-21) and Paul's teaching on rewards (1 Cor 3:9-17). Rewards influence behavior, so understanding that eternal rewards depend on disciple-making should provide an impetus toward making disciples. This should be true for all Christians, not just professional clergy.

All Christians are called to be disciple-makers, regardless of their vocation. The marketplace provides an important place where the process of disciple-making comes to pass through each person's vocation. The call to be disciple-makers can be fulfilled in a wide variety of vocations, such as business, medicine, law, politics, technology, human services, and many others. For any individual, the "highest call" is to serve God by performing excellently in one's vocation while building God's kingdom through disciple-making in the marketplace (Wright, 1990). As Paul taught, "in whatever situation someone was called, brothers and sisters, let him remain in it with God" (I Cor 7:24).

Implications for Christian Business Faculty

Christian business faculty members must prepare their students for ministry in the marketplace, as it is in the marketplace that their call to make disciples will be lived out. As business professionals, students have a high calling, and faculty members should help students understand that calling. As noted by Dallas Willard and Gary Black in their book, *The Divine Conspiracy Continued*,

If we begin to consider the business arena in an appropriate light...as a ministry field for the gospel of Jesus, who seeks to revolutionize the world for good and therefore requires ministers in every commercial endeavor, we will begin to recognize the full weight of the vocation, or calling, of every disciple of Christ.

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The work...of businesspeople under the guidance and obedience of God becomes a sacred calling....Every disciple of Jesus is called to be a minister of the gospel in his or her workplace (2014, pp. 213-214).

Second, Christian business faculty members need to help students understand how to navigate the tension between focusing on traditional business goals—such as shareholder wealth maximization—and focusing on the eternal goal of disciple-making. This can and should be a creative tension, because these goals are not necessarily contradictory; the contradictions come when either goal becomes paramount to the exclusion of the other.

In a similar vein, faculty should help students understand that financial success in the business world should not be their overarching goal. Instead, students should also invest in what is eternal: people. There's nothing wrong with doing well financially—it is much better than being destitute—but earthly wealth will not transition to the world to come. It is nice to be comfortable in this life—it certainly feels better than being uncomfortable—but the joy that will come with seeing the people they have invested in in the life to come is much more important than temporal comfort.

Implications for Christian Business Students

In addition to the implications above, Christian business students need to understand the incredible opportunities to make a difference for the Kingdom of God through ministry in the marketplace. In living out their vocation, they will interact with individuals who will never enter a church building, and in doing so will have the opportunity to influence those people for the Kingdom of God. In some cases that will mean leading people through the doorway of faith into a relationship with Jesus Christ. In

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others, it will mean moving them one step closer to a faith decision. In others, it will mean helping them to grow in their faith.

Ephesians 4:12 teaches that it is the saints—meaning Christians—who accomplish the work of the ministry, while it is the job of the clergy—apostles, prophets, evangelists, and pastors and teachers—to equip them to do so. The author has heard more than one pastor say, “shepherds don’t make sheep, sheep make sheep.” Christian business students need to understand that much of the responsibility of making disciples—and the eternal rewards that go along with doing so—falls to them. They should use their business careers to invest in eternal wealth through making disciples for the kingdom.

Implications for Businesspeople

There are some additional implications for businesspeople, mostly related to the relationship between the businessperson and his or her church and pastor. Businesspeople tend to be comfortable with the process of planning. They know how to set goals and objectives, determine strategies, and create action plans. They know how to measure performance and reward goal achievement. They know how to make mid-course corrections when the environment changes. They understand risk and return and how to make good investments.

Most pastors, however, have much less knowledge and experience in these areas. Most have received very little training in business and are not comfortable with the administrative aspects of their pastoral roles (Andrews & Roller, 2011; Irwin & Roller, 2000). Pastors self-report that they wish someone had taught them leadership skills and personal finance, and also wish that someone had told them that they needed some business training (Rainer, 2013). Pastors need what businesspeople can bring to the table.

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But pastoral training, perspective, and even vocabulary may make it difficult for pastors to connect with the businesspeople in their church. And most pastors have a much gentler approach to business decisions than most businesspeople; pastors are not used to objective performance management systems.

Pastors tend to care about people and their eternal destiny; they care about the growth of the church and God's kingdom. They often wish that others cared about these things as much as they do; they would love to have allies in their quest to grow the kingdom. So if pastors and businesspeople can see that their goals are aligned, perhaps they can find more common ground to work together toward the accomplishment of those goals. Investing in people takes more than money; it takes time and talents. Churches and ministries desperately need what Christian businesspeople can bring to their operations.

One of the contributions of businesspeople to the church is the ability to evaluate programs and processes based on their contribution to goals. If disciple-making is the overarching goal, then it is appropriate to evaluate the church's effectiveness in disciple-making. It is appropriate to assess whether church funds are being used effectively. But businesspeople need to understand that the process of making disciples is inherently long-term, and judge programs and processes carefully from that perspective.

Insightful evaluation of programs, processes, and initiatives involves looking at their pros and cons, which can be viewed as harsh. Pastors report that one of the things that they wish they had known before becoming a pastor is that there are mean people in the church (Rainer, 2013). Businesspeople should understand that they can make appropriate assessments of goal accomplishment, resource use, and performance without being perceived as mean; they can be discerning without being disagreeable.

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Implications for Pastors

The implications presented thus far should prove to be helpful to pastors, but a few additional implications specifically for pastors are appropriate.

First, if the accumulation of eternal wealth is based on disciple-making, then that principle applies to pastors the same as to other Christians. Pastors should assess the programs and activities of the church based on whether those programs and activities have high potential for disciple-making. Years ago, the author heard a missionary claim that most of what the church is involved in are activities that are high maintenance and low impact; they take a lot of effort for few results. This missionary claimed to be looking for activities that were high impact, low maintenance; activities where there were much higher results per amount of effort. That concept resonated with this author, and it should resonate with many pastors, who should be searching for programs, processes, and activities with a high impact for kingdom growth but relatively low ongoing maintenance.

Similarly, pastors need to work with church boards and attendees to understand that the accumulation of eternal wealth depends on disciple-making, and to assess the church's activities using that paradigm. They need to evaluate the church's resources, such as its buildings, programs, and staff, to determine how effectively those resources are being used for disciple-making. That assessment may feed in to the level of support for the church, either positively or negatively. If the pastor and church leadership can show that the church is effectively using resources for disciple-making, the level of excitement and buy-in may increase, with corresponding increases in congregational

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giving. On the other hand, if it appears that the return on investment is low, support may decrease.

Finally, pastors should understand that teaching that accumulating treasures in heaven consists of giving to the local church is over-simplistic and may be viewed as opportunistic. Money given to a church has no monetary value in heaven, so it is not a one-to-one correspondence. Money given to the church only creates eternal wealth when disciples are being born and developed. It is much better to motivate Christians with the truth that true eternal wealth results from investments in people that result in disciple-making.

Conclusion

In one sense, it is somewhat disappointing to realize that accumulating treasure in heaven is not as easy as simply giving money to a church. While giving money can be painful, it often is easier than giving time, effort, or thought. And losing the motivation for giving that results from teaching that the way to accumulate treasures in heaven is by giving money on earth could be viewed as problematic, although using bad teaching to bring about good results is not good practice. While incorrect, teaching that accumulating treasure in heaven comes about when people give to the local church is simple and easy.

And yet did anyone really think it could be that simple?

Understanding that the accumulation of eternal wealth is dependent on taking people with us to the world to come, however, can be an incredibly empowering paradigm. It brings meaning to the lives of Christian business faculty members, students, businesspeople, and pastors. It helps focus goal setting, strategy, and action planning on people who have eternal value. It accentuates the importance of calling for all Christians

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and intensifies the significance of vocation. It imbues the mission of Christian business faculty members with meaning. Most importantly, it builds God's kingdom.

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