

The Treasure Principle Reconsidered: Storing Up True Treasures in Heaven

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ABSTRACT: Jesus instructed his disciples to store up treasures in heaven rather than on earth. Some incorrectly interpret this to refer only to money given to churches and Christian ministries, teaching that, while you cannot take money with you to heaven, you can send it on ahead. This paper challenges such teaching by discussing the temporal and eternal aspects of wealth and how to store up true treasures in heaven. Through their vocations, Christians store up treasure in heaven by fulfilling the Great Commission. Implications for Christian faculty members, business practitioners, pastors, and teachers are examined.

THE TREASURE PRINCIPLE RECONSIDERED: STORING UP TRUE TREASURES IN HEAVEN

The wise use of resources—especially financial resources—is an important concept in business, and successful businesspeople tend to understand what wealth is and how to use it. Jesus instructed his disciples to store up treasures in heaven rather than on earth (Matthew 6:19-21, New American Standard Bible). In response, some pastors and teachers (Anders, n.d.; Pope, 2010;) teach that “you can’t take it with you—but you can send it on ahead” (Alcorn, 2005, p. 18). Alcorn calls this “The Treasure Principle,” and his book of that title has sold over a million copies, testifying to the popularity of this teaching. Alcorn (2005) teaches that giving money to churches and Christian ministries is the way to store up treasure in heaven: “God keeps an account open for us in heaven, and every gift given for His glory is a deposit in that account” (p. 41).

This paper suggests that such teaching is mistaken at best—because it misunderstands Jesus’ teaching about true eternal treasure—and manipulative at worst if it pressures believers to give for the wrong reasons. Further, this interpretation of Scripture exacerbates the ideological and practical divide among clergy and businesspeople, to the detriment of the Kingdom of God. To better understand Jesus’ teaching on storing up treasure in heaven, this paper examines the temporal and eternal aspects of wealth and how to store up true treasures in heaven. The author argues that, through their vocations, Christians store up treasure in heaven by fulfilling the Great Commission.

Implications for Christian faculty members, business practitioners, pastors, and teachers are examined.

THE TEMPORAL AND ETERNAL ASPECTS OF WEALTH

To understand Jesus’ teaching about earthly and heavenly treasure, it is helpful to examine the concepts of money and wealth. Money is “the item commonly used to pay for goods, services, assets, and outstanding debts” and serves as a medium of exchange, a means of storing value, and as an accounting unit (Gwartney et al., 2018, p. 254). In biblical times, most money was in the form of gold or silver coins, but in today’s economy, most “modern money is merely paper or electronic digits indicating funds in a bank account” (Gwartney et al., 2018, p. 254). In the United States, no backing for money exists other than the full faith and credit of the U.S. government, making the value of money dependent on the belief that money is valuable (Varian, 2004). The supply of and demand for money affects the perception of its value. When money is scarce, its value increases. If the money supply expands too rapidly relative to demand, it becomes less valuable (Gwartney et al., 2018).

Money and wealth are related but not synonymous. Wealth includes money, other financial assets (such as stocks and bonds), and real assets (such as vehicles and real estate). As with money, the value of financial and real assets is dependent upon scarcity. In this world, scarcity is an economic reality (Gwartney et al., 2018).

In the world to come—the “new heaven and a new earth” (Revelation 21:1)—scarcity becomes a non-issue. Instead, the new earth is one of incredible abundance, “a massive, stunning, glorious place” (Eldredge, 2017, p. 158).

The new heaven and new earth is described by John the Revelator as being built out of precious materials:

The material of the wall was jasper; and the city was pure gold, like clear glass. The foundation stones of the city wall were decorated with every kind of precious stone. The first foundation stone was jasper; the second, sapphire; the third, chalcedony; the fourth, emerald; the fifth, sardonyx; the sixth, sardius; the seventh, chrysolite; the eighth, beryl; the ninth, topaz; the tenth, chrysoprase; the eleventh, jacinth; the twelfth, amethyst. And the twelve gates were twelve pearls; each one of the gates was a single pearl. And the street of the city was pure gold, like transparent glass. (Revelation 21:18-21)

Because the Revelation of John is apocalyptic literature, the description of the building materials of the New Jerusalem is probably symbolic. But “the city certainly witnesses to a magnificence that far transcends the current world.... It reflects the glory of God, which cannot be described objectively, but only in extravagant language, based on the beauty of precious pearls” (Yeatts, 2003, p. 409). According to Thomas and Macchia (2016), “The gold out of which the city is constructed underscores the value of the city, demonstrating the way in which this holy city far transcends any of its earthly rivals, even the earthly temple, in which jasper and gold were used in its construction” (21:9-22:5 section, para. 4). Morris (2009) notes that the New Jerusalem is “built of the most costly materials” (“The Holy City” section, 21:18). The picture is one of overwhelming abundance.

What does this vision of abundance imply about Jesus’ teaching on treasure in heaven? In the world to come, where the streets are paved with gold, treasures of this world will be irrelevant. The scarcity of money, which makes it valuable, will no longer exist in the new heaven and new earth. The effects of the fall will be reversed, bringing the world back into the plentiful state that existed prior to the fall of humankind and of all creation. Thus, when Jesus talked about accumulating treasure in heaven, He was not talking about a way to send money ahead of us. The Apostle Paul wrote, “For we have brought nothing into the world, so we cannot take anything out of it either” (1 Timothy 6:7, New American Standard Bible). Even if earthly wealth could be sent ahead of us, its value would be insignificant compared to the extrava-

gant wealth of the New Jerusalem. When Alcorn (2005) and others teach 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: you cannot take money with you, but neither can you send it on ahead. And even if you could, money would have no meaningful value in the world to come.

STORING UP TRUE TREASURE IN 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. (Matthew 6:19-21)

The broad context for this passage is the Sermon on the Mount (Matthew chapters 5-7), in which Jesus repeatedly shows that commonly accepted beliefs and behaviors are insufficient to produce righteousness. One of those accepted beliefs was that wealth was a sign of God’s approval (Keener, 2014). In contrast, Jesus made it clear that we cannot serve both God and money (Matthew 6:24).

Jesus taught that we should stop storing up for ourselves treasures on earth and instead store up treasure in heaven. Since earthly wealth cannot be taken to heaven (1 Corinthians 6:7) and would not have any value there, Jesus could not have been talking about sending money on ahead of us. So, what is Jesus talking about when he says to store up treasure in heaven?

In Jesus’ time, many Jews believed that “the deeds of kindness which a man did upon earth became his treasure in heaven” (Barclay, 1975, p. 241). Money given to the poor was often associated with treasure in heaven. Jesus instructed the rich young ruler—who appeared to be owned by his possessions—that “[i]f you wish to be perfect, go sell your possessions and give the money to the poor, and you will have treasure in heaven” (Matthew 19:21). In Luke 12:33, Jesus instructed his disciples, “Sell your possessions and give to the poor. Provide yourselves purses that do not wear out—a treasure in heaven that never decreases, where no thief approaches and no moth destroys.” Rather than storing up wealth for personal use, Jesus taught that using wealth to benefit people—especially those who are economically disadvantaged—was of eternal benefit. The use of wealth to benefit people is an

essential concept in Jesus' teaching on storing up treasure in heaven.

Jewish belief also connected character with treasure in heaven (Barclay, 1975). Treasures in heaven "were understood in His day to be matters of character. They are the development of a godly personality, of minds that can enjoy the great thoughts of God and His creation, of hearts that transcend selfishness by loving. Such treasures have heavenly meaning and will abide forever" (Augsburger, 1982, p. 91).

How does investing in the character development and eternal destiny of people lead to treasure in heaven? Two passages of Scripture help to explain this. In 1 Corinthians 3:11-15, Paul taught that the Kingdom of God can be metaphorically illustrated as a temple with Jesus Christ as the foundation:

For no one can lay a foundation other than the one which is laid, which is Jesus Christ. Now if anyone builds on the foundation with gold, silver, precious stones, wood, hay, or straw, each one's work will become evident; for the day will show it because it is to be revealed with fire, and the fire itself will test the quality of each one's work. If anyone's work which he has built on it remains, he will receive a reward. If anyone's work is burned up, he will suffer loss; but he himself will be saved, yet only so as through fire.

In a complementary metaphor, Peter shows that believers are living stones being built up as a spiritual house. Believers represent the stones of the temple, laid on the foundation of Jesus Christ.

And coming to Him as to a living stone which has been rejected by people, but is choice and precious in the sight of God, you also, as living stones, are being built up as a spiritual house for a holy priesthood, to offer spiritual sacrifices that are acceptable to God through Jesus Christ.... But you are a chosen people, a royal priesthood, a holy nation, a people for God's own possession, so that you may proclaim the excellencies of Him who has called you out of darkness into His marvelous light. (1 Peter 2:4-5, 9)

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, under the guidance of the Holy Spirit, 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.

Although these passages are metaphors, they illustrate that people are treasures in God's Kingdom. Heavenly treasure is less about possessions than people. Jesus taught that "where your treasure is, there your heart will be also" (Matthew 6:21). Eternal wealth consists of the people with whom we will work and fellowship in the new earth. "Christians should invest in activities that have eternal consequence" (Wood & St. Peters, 2012, p. 27), which requires using wealth to benefit people and influence their eternal destiny. As John Eldredge (2017) says in *All Things New*, "[I]f you consciously and deliberately give your heart to the renewal of all things... you'll find yourself freer to risk, especially love. You can love people, because God will do everything in his power to make sure you will not lose them; the good-byes of his children are only momentary" (p. 205). Treasures on earth can be stolen and destroyed (Matthew 6:19), but the people we love who will be with us in the new world are among the eternal treasures.

Using wealth wisely to influence the eternal destiny of people is a way to fulfill the Great Commission, where Jesus said:

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. (Matthew 28:19-20)

Jesus commissioned his disciples to make disciples, not just to make converts. Why is discipleship essential? First, character and maturity are important (Ephesians 4:13); mature Christians help the body of Christ to grow in love (Ephesians 4:16) and become what the church is called to be. Second, disciples make more disciples. Making disciples and growing mature Christians is intended to be a geometric progression, as noted by Jesus when he likened the Kingdom of heaven to a mustard seed: "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" (Matthew 13:31-32). As noted in the New English Translation commentary, "[T]he 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 and developing mature Christians leads to Kingdom growth.

IMPLICATIONS

The understanding that storing up treasure in heaven is about using wealth to help people eternally has implications for Christian faculty members, business practitioners, pastors, and teachers. Several of those implications are examined below.

General Implications

Christians will be rewarded in the next life based on fulfilling the Great Commission (Matthew 28:19-20) through making disciples and developing mature Christians in this life. This principle flows from Jesus’ teaching on storing up treasure in heaven (Matthew 6:19-21) and Paul’s teaching on rewards (1 Corinthians 3:9-17). Rewards influence behavior, so understanding that eternal rewards depend on disciple-making should provide an impetus toward making disciples.

All Christians are called to be disciple-makers, regardless of their vocation. “Everyone is ‘called to ministry’... and all are ‘sent on mission’” (Stetzer, 2010, p. 24). The marketplace provides a venue where ministry and mission come to pass through each person’s vocation. The call to ministry and mission can be fulfilled in a wide variety of vocations, such as finance, management, medicine, law, politics, technology, human services, and many others. Wright (1990) holds that, 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. Nelson (2011) writes,

If we are called to be a pastor or missionary, that is a high calling and should be applauded. If we are called to be a business leader, a teacher, a homemaker, or an assembly-line worker, that is also a high calling and should be equally applauded. As God’s redeemed people, we are called to live ordinary lives in ordinary places as bold and credible witnesses of the transforming power of the gospel. (pp. 192-193)

As Paul taught, “[I]n whatever situation someone was called, brothers and sisters, let him remain in it with God” (1 Corinthians 7:24). This implies that it can be norma-

tive for individuals to serve out their callings within their professions rather than leaving their professions to serve out their callings.

This does not imply that making disciples is the only important contribution that individuals make through their vocations; work itself contributes to the common good (Nelson, 2011; Welchel, 2012). It also does not imply that earthly wealth has value only when used to influence the eternal destiny of people; wealth creation is essential to economic prosperity (Gwartney, 2018). But it does mean that Christians are called to have an eternal impact through their work since all Christians are “called to ministry” and “sent on mission” (Stetzer, 2010, p. 24). For many Christians, that ministry will take place primarily in the marketplace.

Implications for Christian Faculty Members

Christian faculty members must prepare their students for ministry in the marketplace, as it is in the marketplace that their call to ministry and mission will be lived out. Students need to understand the incredible opportunities to make a difference for the Kingdom of God through ministry in the marketplace. 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 (2014) in their book, *The Divine Conspiracy Continued*,

If we begin to consider the business arena in an appropriate light, thinking about the workaday world as in no way a “second class” choice that settles for the secular rather than the sacred, but rather 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. The work, whatever it is, 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. Wherever we are engaged in the efforts of his kingdom, we are acting as ministers administering God’s goodwill on earth as it is in heaven. (pp. 213-214)

In living out their vocation, students will not only promote the common good (Nelson, 2011; Welchel, 2012) but also interact with individuals who will never enter a church building. In doing so, they 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 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 all Christians minister to others while the clergy—apostles, prophets, evangelists, pastors, and teachers—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, fall to them.

This does not imply that making disciples and investing in people’s character development is the only contribution of businesspeople; business itself is a high and holy calling. “The work we are called to do is a God-ordained means where we, in very tangible ways, care for God’s good world, contribute to the needs of others, and foster the common good” (Nelson, 2011, p. 124). Business contributes to the good of society and to the restoration of creation (Welchel, 2012).

Christian faculty members need to help students navigate the tension between focusing on traditional business goals—such as shareholder wealth maximization or stakeholder satisfaction—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. “Making a profit is an important bottom line, but being a responsible contributor to the common good is also a crucial bottom line” (Nelson, 2011, p. 125). Accordingly, some suggest that, rather than shareholder wealth maximization, the goal should be enlightened value maximization, which considers all the constituents of a firm (Jensen, 2002; Nelson et al., 2017). The firm contributes to the common good through its operations, which benefit shareholders, customers, employees, and communities. Both the shareholders and other stakeholders of the firm are people with eternal value; therefore the Christian businessperson should be equally committed to the success of each¹.

Faculty members should help students understand that financial success in the business world should not be their overarching goal; “the balance between using money yet not being consumed with pursuing it is a difficult task” (Gillespie & Lucas, 2012, p. 16). Instead, students—under the leadership of the Holy Spirit—should also invest in what is eternal. Lisa Klein Surdyk (2002),

writing to business faculty on how to teach students about God’s economy, said:

We also discuss how laying up treasure in heaven may involve investing in the lives of people, using resources (time, money, etc.) for purposes where the return is eternal, such as by helping a needy neighbor or friend, or giving money to or working with Christian ministries or famine relief. The key question is “Who or what is Lord of our lives?” If the answer is God, God will guide us in the use of our resources as we continually “seek first His kingdom and His righteousness.” (p. 82)

Financial success may benefit society and the businessperson, but earthly wealth will not transition to the world to come. It is nice to be comfortable in this life, but the joy that will come with seeing the people in whom we have invested in the life to come is much greater than temporal comfort.

Christian faculty members, therefore, should provide students with a balanced perspective. They should help students to see themselves contributing to the common good and to the eternal destiny of people, serving investors while investing in what is eternal and pursuing excellence in business while laying up treasure in heaven.

Implications for Business Practitioners

Many of the implications already mentioned apply to business practitioners and their call to serve God’s Kingdom in their profession. Christian businesspeople also may find challenges in their relationships with their churches and pastors. Businesspeople and pastors tend to have different backgrounds, training, and perspectives; these differences can influence their ability to communicate with each other and work together to build the Kingdom of God. 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 understand risk and return, cost/benefit analysis, and profitable business investments.

Pastors tend to have less knowledge and experience in these areas than businesspeople. 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, strategies to handle power groups and power people in the church, and the reality that there are mean people in the church (Rainer, 2013). They feel unequipped in personal

finance and wish that someone had told them that they needed some business training (Rainer, 2013). Pastors need what businesspeople can bring to the table. Pastoral training, perspective, and even vocabulary may make it difficult for pastors to connect with the businesspeople in their church. In addition, most pastors have a much gentler approach to business decisions than most businesspeople; pastors are not used to objective performance management systems and often lack a working knowledge of management systems (Andrews & Roller, 2013; Irwin & Roller, 2000).

Pastors are called to prayer and ministry of the word (Acts 6:4) and “to equip the saints for the work of ministry” (Ephesians 4:12). Pastors tend to care about lost and hurting people; they care about the growth of the church and God’s Kingdom. They often wish that others care about these things as much as they do. They would love to have allies in their quest to minister to people and grow the Kingdom of God. In Acts 6:1-7, the Holy Spirit instituted deacons to serve the needy and handle administrative tasks. These are roles that are more comfortable for businesspeople. Pastors and businesspeople need each other. 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. Pastors should value businesspeople because of the unique giftings they bring to the church and not just because of their financial support. Churches and ministries desperately need what Christian businesspeople can bring to their operations.

One of the contributions of businesspeople to the church is their ability to evaluate programs and processes based on their contribution to the church’s goals. If fulfilling the Great Commission 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; one of the lessons of the Parable of the Talents (Matthew 25:14-30) is that a return on investment is expected. At the same time, businesspeople need to understand that the process of making disciples and developing mature Christians is inherently long-term, and they should 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. Businesspeople should understand that they can make appropriate assessments of goal accomplishment, resource use, and performance without

being perceived as the mean people in the church (Rainer, 2013); they can be discerning without being disagreeable.

Implications for Pastors and Teachers

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

If the accumulation of eternal wealth includes making disciples and developing mature Christians, then pastors should assess related programs and activities of the church based on whether those programs and activities have high potential for making disciples and developing mature Christians. Pastors should evaluate the church’s resources, such as its buildings, programs, and staff, to determine how effectively those resources are being used to impact the eternal destiny of people. 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 to achieve few results. This missionary claimed to be looking for high-impact, low-maintenance activities with much higher results per unit 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 high kingdom impact but relatively low ongoing maintenance. Churches and pastors will vary in terms of what programs, processes, and activities are considered to have high impact. This type of cost-benefit analysis is common in business, so pastors would benefit by taking advantage of the expertise that businesspeople in the church can provide in this process².

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

Finally, pastors should understand that the teaching that accumulating treasures in heaven consists of giving money to the local church is overly simplistic and may be viewed as opportunistic. Some may even consider the teaching that laying up treasures in heaven is accomplished by giving to churches or ministries as manipulative. Consider, for example, excerpts from reader reviews of Alcorn’s *The Treasure Principle* (goodreads.com, n.d.):

- “Alcorn interprets ‘treasure’ to solely mean ‘money’ and the entire book is essentially devoted to why

you should give money to the church. (I also can't help but feel a bit, um, wronged perhaps, by the fact that my church gave this book away in conjunction with a major giving campaign.)"

- "This just transposes materialism here for materialism in eternity."
- "This book made me physically angry because he made the church sound like a bunch of greedy, money-grubbing priests and pastors trying to use fear to wrest you from your hard-earned money."

The Bible teaches that God loves a cheerful giver, but also teaches that giving should not be under compulsion (2 Corinthians 9:7). If parishioners feel that they must give money to store up treasure in heaven, they are likely to feel compelled rather than cheerful.

When real needs of people are being met and disciples are being made and developed, money given to the church creates eternal wealth. When a person's heart is set on creating eternal wealth, "money, in that case, will be a help, not a hindrance" (Hendriksen, 1973, p. 346). This is consistent with Jesus' teaching to "make friends for yourselves by how you use worldly wealth, so that when it runs out you will be welcomed into the eternal homes" (Luke 16:9). Rather than pressuring people to give money to store up treasure in heaven, pastors should motivate Christians with the truth that true eternal wealth includes investments in people that result in disciple-making.

CONCLUSION

Scripture teaches that Christians are to support their local churches and ministries (c.f. Malachi 3:10; 1 Corinthians 9:4-14); therefore giving is part of God's plan. It is somewhat disappointing, then, to realize that storing up 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 store up 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. Teaching people that storing up treasure in heaven exclusively comes from giving money to the local church is problematic.

Understanding that the accumulation of eternal wealth includes making disciples and helping to develop mature Christians, however, can be an incredibly empowering paradigm. It brings meaning to the lives of Christian

faculty members and their students, business practitioners, pastors, and teachers. It helps focus goal setting, strategy, and action planning on people who have eternal value. It accentuates the importance of calling for all Christians and intensifies the significance of vocation. Most importantly, it contributes to building God's Kingdom.

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FOOTNOTES

- ¹ Having multiple bottom lines is a challenge noted by many authors (c.f. Elkington, 2018; Kaplan, 2020; Jensen, 2002) and by one of the anonymous reviewers of this paper. A full discussion of the issue is beyond the scope of this paper. Suffice it to say that this is a challenge for all Christians who take seriously the challenge to be in the world but not of the world (John 17:15-16).
- ² Arguably, cost/benefit analysis for churches may be more challenging than for most businesses, given that the costs are relatively easy to measure while the benefits are more difficult to measure and are denominated differently than costs.

ABOUT THE AUTHOR



Dr. Bob Roller is the Calvin Howe Professor of Finance at LeTourneau University in Longview, Texas. After a 23-year career in higher education leadership, Dr. Roller is enjoying being back in the classroom full time, helping to raise up the next generation of Christian leaders. Dr. Roller earned a PhD in Business Administration from Oklahoma State University and MBA and BS degrees from Oral Roberts University. His research focus is biblical integration in business. He has been an ordained minister since 1982. He and his wife, Wanda, are the parents of three daughters and three grandchildren, with another on the way.