

The Treasure Principle

Study Guide

Study #1: Chapter 1 – Buried Treasure

This study covers Lessons 1 & 2 (pgs. 11-23) in the Bible Study Book

Now or Later

Imagine yourself inside the candy store on Main Street in Disneyland. You know the one with apples being dipped in chocolate, caramel, and candy by the window. There are the bins of pastel colored salt water taffy and the huge lollipops swirled with different colors, not to forget all the sour items, the jelly beans, chocolate, and licorice. Now picture a conversation between a wide eyed child wearing her mouse ears and Mickey Mouse (since he owns everything in the park). Mickey in his mouse voice tells her that she can pick any one candy now or she can wait till the park closes and then she can have the keys to the candy store and take as much candy as she wants tonight and anytime she comes back. The whole store would be hers, bags and bags of candy for her forever! After a two second delay the lure of the tennis ball size jaw breaker is too much. She takes hold of it and heads down Main Street licking her jaw breaker with a gigantic smile. As the park closes she passes the candy store empty handed and looking from the outside in. The keys to the whole candy store would have been hers, but . . .

This simple imaginary story highlights the choices many of us make each day. We can either choose to have the temporary pleasures of the immediate or we can hold off and gain pleasures forevermore. Our small group series will take us on a venture of transforming our hearts from desiring and living for the immediate to desiring and living for the eternal. For Jesus says, “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven” (Matt. 6:19-20a).

This book by Randy Alcorn is short and small, but inside it contains valuable biblical truths of what it means to live freed from the shackles of materialism and the security found in the possessions of this world. The leaders hope that you will have your heart transformed by the

grace of God so that you will be exorbitantly generous in your life here on earth, so that you may enjoy the “sweet” pleasures to come!

Reading Through “The Treasure Principle”

Read the Introduction (pgs. 4-5) & Chapter 1 (pgs. 6-20)

Transformation Through the Bible Study

1. Open in prayer by asking that God will be gracious in having your heart changed.
2. Turn to Lesson 1, “Welcome to the Paradigm of Grace and Joy!” and read pages 11 and 12.
3. Answer “**Question 3.**”
4. Go through and answer “**Questions 4-7**” in the “Life-Changing Discovery” section.
5. Now flip over to Lesson 2, “Gaining Wealth that Matters.” Read pages 17 and 18. Answer “**Questions 1 & 2**” on page 18.
6. Read “Enlightened Self-Interest” on page 19. Answer “**Questions 5-7.**”

A Time of Reflection with Your Savior (Optional)

- Page 15, Question 10.

- Page 22, Question 12.

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Study #2: Chapter 2 – Compounding Joy

This study covers Lessons 3 & 4 (pgs. 25-36) in the Bible Study Book

Have you ever thought about the importance of pronouns? Pronouns are such simple words, “I, you, they, us, and she to name a few. I just took them for granted until I thought about marriage. Before a person is married, he or she uses the pronouns, “I, me, and mine” a lot. “I own my car.” “That’s mine.” “I’ll go and free up my calendar to do what I enjoy.” After a couple gets married there is a change of pronouns. It is imperative that a couple gets into the habit of using the pronouns, “we, us, and ours.” I tell couples during premarital counseling that it may take time, but both of you must get into the habit of using plural pronouns in describing who you all are and what you all own. “We own our car.” “That’s ours.” A simple pronoun reveals a person’s heart.

We will be challenged in chapter 2 to make another change. We as Christians are going to be taught to use the pronoun, “He” and the possessive pronoun “His” while referring to God. Using this possessive pronoun, “His” signifies a change in how we view our lives. We no longer live as owners of my material items, talents, and time, but we are called to live as His stewards of God’s material items and God giving us talents and time. We are stewarding God’s possessions.

So let us remember “He” is the ultimate owner and to use the possessive pronoun, “His” because it will reflect a change in our heart as stewards for He and His kingdom!

Reading Through “The Treasure Principle”

Read Chapter 2 (pgs. 21-35)

- Write down what stood out to you from this chapter.

Transformation Through the Bible Study

1. Open in prayer by asking that God will show what you need let go in order for you to steward honorably what God has given to you.
2. Turn in your Bible to Deuteronomy 8:17-18 and 1 Chronicles 29:11-14. Write down some observations next to the passage references on page 26. Answer **question 2** on page 26.
3. Work through "The Heart of a Steward" on page 26-28 doing questions 4-7.
4. Flip to Lesson 4 on page 31 and read the introductory paragraph and answer **question 1**.
5. Go through and answer **questions 4&5** in the "Grace and the Giver" section. 6. Take time by coming to the Lord and thinking about **question 11** on page 29.

A Time of Reflection with Your Savior (Optional)

- Page 35, Questions 10 & 11.

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Study #3: Chapter 3 – Eyes on Eternity

This study covers Lessons 5 & 6 (pgs. 37-50) in the Bible Study Book

Motivation has a powerful effect on our lives. It can allow us to accomplish extraordinary things, but it can allow us to pursue some pretty dumb things as well. Nonetheless, motivation is not bad. God created us with the capacity to be motivated, and he encourages us to use that capacity to live in a God-honoring way. The challenge is to rescue our motivation from the dead-end of self-ambition.

As Christians, our primary motivation should be to live for God's glory. The apostle Paul says that everything we do, big or small, should be done for the fame and worship of God (1 Cor 10:31). But there is also a competing motivation in our lives: our sinful hearts. Instead of being motivated by worship of God, we are often motivated by worship of self. The questions that drive our lives are often, "What will bring the greatest benefit to me? What will bring the greatest pleasure to me? What will others think of me?" Such self-ambition promises real reward, but these rewards are fleeting, temporal, and doomed to end.

Hopefully this week's study serves to rescue your motivation. Chapter 3 extends to us the motivation that faithfulness in our present life will be rewarded in the life to come. When we stand before God on the judgment day, he will reward his children on the basis of how we lived here on earth. May we be motivated to use all our days wisely, stewarding what God has given to us, knowing that our future reward will never perish.

Reading Through "The Treasure Principle"

Read Chapter 3 (pgs. 36-45)

Study Guide by Lighthouse South Bay Church

4. Take time by coming to the Lord and thinking about **questions 3 & 4** on page 50.

A Time of Reflection with Your Savior (Optional)

- In the book, "The Treasure Principle" see page 100 and pray through question #3.

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Study #4: Chapter 4 – Roadblocks to Giving

This study covers Lessons 7 & 8 (pgs. 51-64) in the Bible Study Book

Everyone knows the excitement of purchasing and then opening something brand new. It could be clothing, electronics, kitchen appliances, or a toy. This excitement is pretty intoxicating. There is a rush when the purchase is made. The devil knows the excitement is in the chase. He wants you to waste your time and your energy into looking for the things of this world. Here's the catch, as soon as you get that item it begins to lose its luster and the chase begins again. Every brand new item gets old and it will end up in the landfill. "Sooner or later, everything we own ends up here. Christmas and birthday presents. Cars, boats, and hot tubs. Clothes, stereos, and barbecues. The treasures that children quarreled about, friendships were lost over, honesty was sacrificed for, and marriages broke up over—all end up here" (49). These are sobering sentences. Let us be warned and seek the truth by investing in things that will last for eternity.

Reading Through "The Treasure Principle"

Read Chapter 4 (pgs. 46-60)

- Write down what stood out to you from this chapter.

Transformation Through the Bible Study

1. Open your Bible study time in prayer by thanking God for things that He has given to you. Here are a few areas you can think about: your salvation, your family, your occupation, your home, and your health. Then think about how you may have made one or more of these gifts more precious than Christ. Think about this past week, then take time to repent of how you may have made these good gifts more desirable than Christ.

2. Randy Alcorn writes on page 46, “We know that Christ commands us to give. And we know He offers us great rewards for giving. So why is it so hard to give?” Personally, what makes being generous so difficult for you?

3. Do you agree with Alcorn’s conclusion that the reason why it is so hard to give is because we have fallen into the illusion that earth is our home.
 - a. Take a few minutes to watch these two commercials. What is the message from each of these two commercials? What is the strategy used to motivate you in the commercial? How do they counter the Treasure Principle of, “Heaven, not earth, is my home”?

<http://www.youtube.com/watch?v=bVxUhjqDDu8&feature=channel>

http://www.youtube.com/watch?v=HqVBKO_QM3o

4. Unfortunately many people fall into the belief that money and possessions gives you an identity, security, and purpose. Christians know this, but it is sometimes difficult to remember this in our society. Answer **questions 8 & 9** from page 55.

5. Answer **question 2** from page 52.

6. On page 59 in our Bible Study book the authors write, “Our enemy would like us to waste our lives chasing after material wealth, as though it would last forever. God says material wealth has value for only a short time and that its value is limited.” The only way to combat the devil’s lies is through the truth that comes from God. Each of us struggles with materialism, so we need the grace of God to change our hearts.

7. Take time by coming to the Lord and reading, then answering **questions 4, 5 & 6** in the section “The Antidote to Materialism” on pages 60-62.

8. Close your time in prayer asking that God will help you to live as though heaven will be your home and not this present life.

A Time of Reflection with Your Savior (Optional)

9. Watch this news report of a lottery winner. What are your thoughts on his decision? Why did he get such a reaction from the crowd?

<http://www.youtube.com/watch?v=sbpmeaeVTrI>

10. In the book, "The Treasure Principle" see page 108 and pray through **question 14**.

11. Take time to think about **question 10** on page 55.

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Study #5: Chapter 5 – Getting Started

This study covers Lesson 9 (pp. 65-71) in the Bible Study Book

I still remember my first attempts to ride a bike, that Mt. Everest of child development. With visions of myself cruising effortlessly through the streets of my neighborhood, I was resolved to master that metal beast. Only one obstacle stood in my way: balancing on two wheels! As scuffed knees and skinned elbows would teach me, delicately moving on two thin patches of rubber seemed a physical impossibility. The only solution was a predictable one. Before I could learn to balance on two wheels, I would have to learn by balancing on four. I needed training wheels.

In the beginning, my need for training wheels was painfully apparent. It seemed that every few seconds my bike teetered on the edge of disaster, only to be rescued by those blessed training wheels. But my excitement grew as those few seconds lengthened into minutes, and after some time those training wheels which were at one point necessary were no longer noticed. But in order to truly experience freedom on that bike, those training wheels needed to be removed.

Hopefully this study has been a helpful set of training wheels for the development of your own giving. And at this stage you may still feel as if you are losing your balance, awkwardly trying to get a handle on what road of giving God is calling you to travel down. But trust that as you continue to learn, grow, and give, the training wheels of this study will prepare you for true freedom in a lifetime of generosity. This chapter will hopefully continue to shed light on some of the practical matters of giving; just don't neglect to take them out on the road!

Reading Through “The Treasure Principle”

Read the first half of Chapter 5 (pp. 61-67).

Transformation through the Bible Study

1. Begin by praying that God would give you a humble heart as you study his Word.
2. Read the introduction on pp. 65-66. Answer **Question 1** under “Giving 101.”
3. Read the section titled “Graduate Level Giving” on p. 67. Answer **Questions 4-5** on p. 68.
4. Read the section titled “God’s Classroom” on p. 69. Answer **Question 6** on that same page.

A Time of Reflection with Your Savior (Optional) - Page 70, Question 7.

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Study #6: Chapter 5 – Getting Started

This study covers Lesson 10 (pp. 73-78) in the Bible Study Book

Be a Tomato, Not a Cabbage

I love gardening. As a child, that wasn't the case; I associated gardening with having to weed the yard on a Saturday morning instead of watching TV. But with adulthood came a changed perspective: my old nemesis has now become a faithful friend. I love the feeling of dirt between my fingers. I love the meticulous placement of seed in the ground. I love the anticipation of waiting for those first signs of green life to emerge from the soil. And I love the satisfaction of enjoying the final produce, whether flower or food.

Not all garden crops are created equal, though. For all the effort required, some are definitely more worthwhile than others. For instance, the cabbage plants that currently litter my garden plot have seemingly been in the ground forever, but they will only produce one crop each: one head of cabbage. For all the effort that went into growing them, I don't know if I'd grow them again for just one crop. But there are other plants that produce, not just once, but continually. I think of the tomato plants that grow during the summer, producing pounds and pounds of beautiful tomatoes for months at a time. To me, those are the plants worth prizing: those that produce fruitfully, over and over again.

In the realm of generous giving, God does not want us to be cabbages, yielding a one-time crop. Rather, he wants us to be truly fruitful, continually producing a yield of generosity. Having just celebrated our Commitment Sunday for the Stewardship Project, we ought to rejoice at what God did in our church family on that great day. But we ought to strive to be more than one-time givers; we should be eager to be life-long givers. May we continue to grow lifestyles of generosity, sacrifice, and love for Christ.

Reading Through “The Treasure Principle”

Read the second half of Chapter 5 (pp. 68-78).

Transformation through the Bible Study

1. Begin by praying that God would give you a humble heart as you study his Word.
2. Answer **Questions 1-2** under “Give It Now or Give It Later” on pp. 73-74.
3. Read the section titled “What Will We Leave the Kids” on p. 74. Answer **Questions 4 and 6** on p. 75.
4. Read the section titled “Why Has God Entrusted So Much to Us” on p. 75. Answer **Questions 7, 9 and 10** on pp. 76-77.

Reflection Through Prayer (Optional)

- Page 77, **Question 11**.

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Study #7: Chapter 6 – For Such a Time as This

This study covers Lessons 11 & 12 (pp. 79-90) in the Bible Study Book

Have You Ever Thought?

Have you ever thought why you are here and not somewhere else in the world? What I mean by this is that out of the over 6 billion people in the world, why do you live in the Los Angeles area; why did your family members immigrate to the United States; why did you receive the education that you did; why do you have the job you do, why do you have a home and a car where a majority of the world doesn't, and you know God's Son, Jesus Christ. It is mind boggling to think that God placed you here at this point of the time/space continuum to live for His glory. You are tech savvy (in a broad sense), you have access to multiple medias, you have a savings account, and you have a refrigerator. Why do you have many luxuries while many don't. God in His infinite wisdom created us to be here right now. Like Esther, we have been challenged with whether or not we will take to heart the phrase, "For such a time like this."

I think all of us would agree that we have been given much. The question is how we will steward these things. Will we use them to benefit ourselves or will we use them for God's glory. Chapter 6 of "The Treasure Principle" challenges us to live generously because God has given us so much.

Let us be good stewards of God's good gifts to us, so that our lives will have been well spent!

Reading through "The Treasure Principle"

Read Chapter 6 (pp. 79-94).

Transformation through the Bible Study

1. Begin your time by praying to God the Father by using Question 29 from “The Treasure Principle.” a. Take time to reflect on Galatians 6:6-10 and 2 Corinthians 9:7

2. Read page 79 and answer **question 1** under “Viewing Life from the End.”

Spend some time reading “A Historic Opportunity” and answer **questions 4-6** on p. 81.

3. On pages 87 and 88 are the six commitments from the Giving Covenant. Which commitment are you doing right now? Which commitment do you need to work on? Jot down how you would like to make changes in addressing this area in your life.

4. Read “The Greatest Pleasure” on page 88 and answer **question 7**.

5. Close your time in prayer.

- First, take a few minutes thanking God. Praise Him for how He has transformed you life and in particular to this Bible study.
- Second, pray that God’s work in your life will continue well beyond this study.
- And third, pray for one or two other people in your group.

Reflection through Prayer (Optional)

- Page 83, **Question 1**, “God, I’m catching the vision! How can I sustain it? How can I avoid the distractions that threaten to keep me from seeing my life from eternity’s perspective?”