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PREFACE:

WHY THIS BOOK?

My book *Money, Possessions, and Eternity*, a practical theology of money, was first published in 1989. It contains five chapters centered on eternal rewards.

At that time rewards were rarely discussed by evangelicals—and almost never in relationship to stewardship and giving. Yet I believed rewards were a central part of stewardship, and that a biblical study of money and possessions would be incomplete without addressing this subject.

Over the years people have remarked to me how much they were challenged and enlightened by these five chapters. But often they've lamented, "This treatment of rewards is buried in the middle of a big book, and most people will never read it." Unfortunately, they're right. The rewards chapters are really a book within a book. They will be discovered only by those undertaking the study of a theology of money, which deals with many other issues.

I suggested to my friends at Generous Giving and Tyndale House Publishers that the subject of rewards might warrant a book of its own. That's what *The Law of Rewards* is—a thoroughly revised version of some of what I addressed in *Money, Possessions, and Eternity*. I have tailored my original writings for the

distinctive purposes of this book, then integrated some new material I've written that strengthens and rounds it out.

The Law of Rewards will serve the church as a stand-alone biblical study focused squarely on eternal rewards—with special emphasis on giving as an eternal investment.

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

If you wish to view rewards in the larger context of financial stewardship, I recommend you read the entire *Money, Possessions, and Eternity* (which I thoroughly revised and updated in 2003). In addition to its much larger format, the revised version has subject and Scripture indices that help the reader explore nearly every aspect of the biblical doctrine of stewardship. It also has a study and discussion guide in the back, for group use.

Now settle into *The Law of Rewards* to take a close look at a subject of vast importance, long neglected and misunderstood by evangelical Christians.

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

Randy Alcorn

INTRODUCTION:

NOT DIVESTING BUT INVESTING

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

We couldn't be more wrong.

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

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

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

WHY GIVING IS BETTER THAN RECEIVING

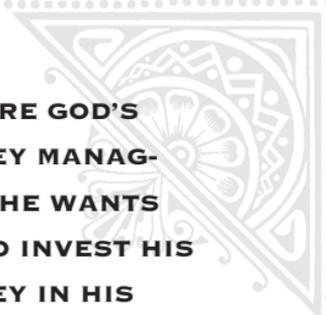
When Jesus said, “It is more blessed to give than to receive” (Acts 20:35), he really meant it. It sounds counterintuitive, doesn’t it? But when you give, you plug into God’s law of rewards. You experience dramatic and lasting returns for the investments you’ve made. When you give, you receive far more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

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

This morning a man called me because he wants to give away as much as he can to God’s kingdom. He’s normally not bubbly, but his voice rang with passion. He was far more excited than if he had been talking about buying a new car. Through giving, he was getting something far better—something that wouldn’t rust or get totaled or lose its appeal. He talked to me about wanting to please God and receive eternal rewards. He believed that through his giving he was getting something far more valuable than anything he could acquire on earth—something that will be waiting for him when he gets to heaven.

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

I spend a lot of time talking with givers. At one gathering, we went around the room and told our giving stories. I took notes. The most common words used to describe giving were “joy,” “fun,” “exciting,” and “wonderful.” There were lots of smiles and laugh-



**WE ARE GOD'S
MONEY MANAG-
ERS. HE WANTS
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MONEY IN HIS
KINGDOM.**

ter, even tears of joy. One older couple shared how they travel around the world getting involved in the missions work they support. Meanwhile their house in

California is getting run down. They said, “Our children keep telling us, ‘Fix up your house, or buy a new one. You can afford it!’ We tell them, ‘Why would we do that? That’s not what excites us!’ ”

Many Christians don’t give. Others determine to do their part but sigh deeply before writing a check to their church or ministry. They give strictly out of a sense of duty and obligation. Better to give out of duty than not give at all, but how sad to miss out on the joy. That joy comes when you understand God’s law of rewards.

What’s the difference between reluctant and joyful givers? Reluctant givers give as if they were spending and getting nothing in return. Joyful givers give as if they were investing, anticipating a great deal in return. Those who “get it” understand the law of rewards and are infused with purpose. Those who don’t get it don’t know what they’re missing . . . and what they’re missing is something truly great.

When they hand over money, investors don’t say to themselves, “I’ll never see this again; I’ll never benefit from it.” No. The reason they invest is because they not only believe in what they’re doing but are also anticipating eventual benefits that will come back to them: rewards.

THE REWARD CONNECTION

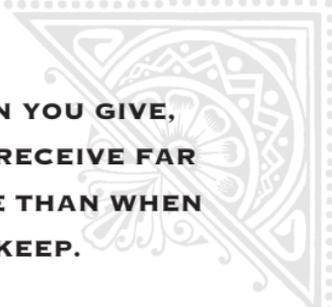
Most Christians have heard about eternal rewards, but many consider them to be figurative—nice words about crowns, but come on, who wants a crown anyway? A chalet in the mountains, a new boat, golfing on the finest courses and going to the Bahamas . . . doesn't that sound like a lot more fun? Why wait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

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

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

As we'll make clear later, this isn't salvation by works; faith in Jesus is our one and *only* basis for entering heaven. But the Bible shows that while our faith determines our eternal destination, our behavior—including what we do with our money—determines our eternal rewards.

In this book we'll talk about how we can honor God with our money, what actions and attitudes God rewards, what eternal rewards are, and why it's okay—and, in fact, *important*—to be motivated by them. We'll see that giving isn't about trying harder to



**WHEN YOU GIVE,
YOU RECEIVE FAR
MORE THAN WHEN
YOU KEEP.**

do the right thing while quietly resenting our sacrifices. It's about understanding how God made us and responding joyfully to the way he motivates us. It's about seeing what God is doing and eagerly buying up shares. (Who wants to be left out of the world's greatest investment opportunity?)

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

WHAT DETERMINES OUR REWARDS?

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

RICHARD HALVERSON

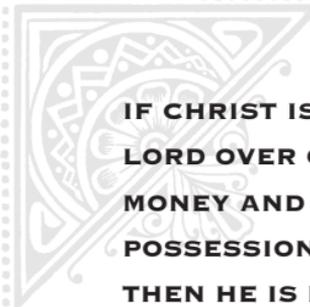
A POOR WOMAN AND A RICH MAN

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

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

What would you tell her?

Likely you'd say, "That's very generous of you, but God gave you common sense. He knows your heart—that you want to give. But he intends you to take care of yourself. I'm sure God would have you keep those two dollars and buy food for tomorrow. You can't



**IF CHRIST IS NOT
LORD OVER OUR
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THEN HE IS NOT
OUR LORD.**

expect him just to send down food from heaven, can you? God wants us to be sensible.”

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

How would you answer?

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

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

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

In Mark 12 we meet a poor widow. She put two tiny copper coins in the temple offering box. This was the only money she had. Jesus pointed her out to his disciples to teach them a lesson. Did he question the woman’s wisdom? Did he say she should have been more sensible than to surrender her only remaining resources? No. He gave her unqualified commenda-

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tion: “I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on” (Mark 12:43-44).

Jesus regarded the woman as wise, not foolish. He set her up as a model for his disciples to follow. He enshrined her example in the Word of God so that future generations might emulate her faith and sacrificial generosity.

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

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

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

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

By our standards, the widow's actions seem unwise and the rich man's seem wise. But God, who knows the hearts of both and sees from the vantage point of

eternity, regards the poor woman as eternally wise and the rich man as eternally foolish.

This proves that our beliefs about money are radically different from God's. In fact, they're diametrically opposed.

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

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

THE STORY MONEY TELLS

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

The early church exemplifies this connection. The depth of transformation in the early Christians was

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clearly evident in their willingness to surrender their money and possessions to meet each others' needs (Acts 2:44-45; 4:32-35). It was no more natural for these Christians to cheerfully liquidate and disburse assets they had spent their lives accumulating than it would be for us. And that's the whole point. Conversion and the filling of the Holy Spirit are *supernatural* experiences that produce supernatural responses—whether in the first century or the twenty-first. Although private ownership of property was still practiced by the early Christians, the joyful giving and sharing of this property became the new norm of supernatural living.

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

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

If you have sufficient food, decent clothes, live in a home that shields you from the weather, and own some kind of reliable transportation, you're in the top 15 percent of the world's wealthy. Add some savings, two cars (in any condition), a variety of clothes, and

your own house, and you have reached the top 5 percent. You may not feel wealthy, but that's only because you're comparing yourself to the mega-wealthy.

GOD'S WORDS AS A GUIDE

Scripture contains many verses that give guidance on money. In these sidebars throughout the book we'll highlight some that may help you as you rethink your attitude toward giving and rewards.

"The earth is the Lord's, and everything in it, the world, and all who live in it." (Psalm 24:1)

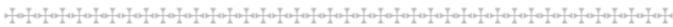
"You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers." (Deuteronomy 8:17-18)

Consider someone who works from age twenty-five to sixty-five and makes only \$25,000 a year. Forget the huge value of benefits provided, interest earned, pay raises, and other income sources, including inheritance or Social Security. Even without these extras, in his lifetime this person of modest income will be paid a *million* dollars. He will manage a fortune.

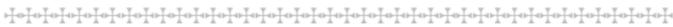
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Because we all will eventually give an account of our lives to God (Romans 14:12; 2 Corinthians 5:10), one day everyone must answer these questions: Where did it all go? What did I spend it on? What, if anything, did I support with it? What has been accomplished for eternity through my use of all this wealth?

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



THIS IS THE LAW OF REWARDS:
WHILE OUR FAITH DETERMINES
OUR ETERNAL DESTINATION,
OUR BEHAVIOR DETERMINES
OUR ETERNAL REWARDS.



In the account of the poor widow, Mark writes, “Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury” (Mark 12:41). Notice that it doesn’t say, “Jesus happened to see . . .” No, he deliberately *watched* to observe what people were giving.

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

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

The question is this: What kind of example are you?

LEARNING ABOUT GOD'S OWNERSHIP

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

Soon after, I discovered that my church was about to receive a writ of garnishment, demanding that they

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

Another court judgment followed, involving another abortion clinic. We were assessed the largest judgment ever against a group of peaceful protestors: \$8.4 million. By all appearances, our lives had taken a devastating turn—but it was one of the best things that ever happened to us.

What others intended for evil, God intended for good (Genesis 50:20). We began Eternal Perspective Ministries, which owns all the books I write. Nanci worked at a secretary's salary, supplementing my minimum wage. Then something interesting happened: Suddenly my books were on the best-seller lists. Royalties increased. Our ministry has been able to give away 100 percent of those royalties to missions, famine relief, and pro-life work. In the past three years, by God's grace, the ministry has given away more than \$500,000. Sometimes I think God sells the books just to raise funds for ministries close to his heart!

I don't go to bed at night feeling that I've "sacrificed" that money, wishing somehow I could get my hands on it. I go to bed feeling joy, because there's nothing like giving.

If you wonder why God has blessed your business, maybe it's not because the goods and services

you offer are so extraordinary. Maybe it's because he wants to provide you with more money to give back to him, and more reward in heaven! And if you don't realize that, you'll never experience the joy of giving, the thrill of kingdom investing he desires for you.

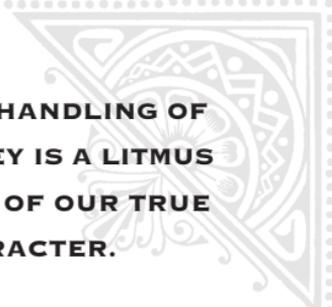
PATHWAY TO SPIRITUAL GROWTH

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

Go back to what Jesus said: "It is more blessed to give than to receive" (Acts 20:35). Why? Perhaps because when we give it blesses not one but three parties—God, the recipient, and us. We shouldn't be content with the first blessing, which is when we receive money from God. There is the second blessing of our giving so that others receive, and the third blessing of God being pleased. It is the second and third blessings that keep the first blessing from becoming a curse of having too much, and centering our lives around money and things.

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

REWARD PRINCIPLE #1: GIVING BRINGS GREATER BLESSING THAN RECEIVING.



**OUR HANDLING OF
MONEY IS A LITMUS
TEST OF OUR TRUE
CHARACTER.**

By not giving, we don't just rob God or rob others of blessing. We rob ourselves of the rewards God wants to give us.

How many blessings have we kept from ourselves in the last year by failing to give as we could have? How much spiritual growth and joy have we missed out on by not living by God's law of rewards?

For my wife and me, the process of discovering God's will about money and possessions has been exciting and liberating. Our growth in financial stewardship has closely paralleled our overall spiritual growth. In fact, it has propelled it. We have learned more about faith, trust, grace, commitment, and God's provision in this area than any other.

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

This book addresses what eternity holds for us and how that relates to our money. I believe this is the primary missing ingredient in most Christian books on finances. When we look at money only as money, and not in light of its potential impact on eternity, we walk away with a shortsighted vision that results in shortsighted financial decisions and lifestyles.

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

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

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

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

The day came for Houston to be baptized—an incredible event for those who knew him. After his baptism Houston offered to pay half the local minister's salary. When someone asked him why, he said, "My pocketbook was baptized too."

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

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

ENDNOTES

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- ⁶ Randy Alcorn, *The Treasure Principle: Discovering the Secret of Joyful Giving* (Sisters, Ore.: Multnomah, 2001), 13.
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¹¹ I am indebted here to some insights on reward shared by Bruce Wilkinson in a one-day gathering for Christian leaders at Western Seminary in 1987.

¹² John Bunyan, “Paul’s Departure and Crown,” www.johnbunyan.org/text/bun-paul.txt

¹³ William Wilberforce, *Real Christianity* (Portland, Ore.: Multnomah, 1982), 65.

¹⁴ C. S. Lewis, *The Weight of Glory* (New York: Macmillan, 1980), 17–18, 3–4.

¹⁵ Richard Baxter, “The Saints’ Everlasting Rest,” in *The Practical Works of Richard Baxter* (Grand Rapids, Mich.: Baker, 1981), 39–40.

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THE LAW OF REWARDS AND ITS EIGHT PRINCIPLES

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

Reward Principle #1: Giving brings greater blessing than receiving.

Reward Principle #2: When we invest money now in God's kingdom, we will receive great rewards later in heaven.

Reward Principle #3: God offers us rewards that are eternal, imperishable, and inexhaustible.

Reward Principle #4: When we see our lives through the lens of eternity, our attitude toward wealth will change drastically.

Reward Principle #5: Obeying God is not only right, it's smart. It will always pay off in the end.

Reward Principle #6: We will have differing levels of reward in heaven, depending on our actions and choices on earth.

Reward Principle #7: Desiring rewards is a proper motivation for serving Christ.

Reward Principle #8: We are not to be motivated primarily by earthly power, possessions, and pleasures, yet we are offered all three in heaven if we invest now in God's kingdom.