

# CHRISTIAN MONEY \$ENSE

BBC FOUNDATION • CLARKS SUMMIT, PA

## Where Are You Keeping Your Treasure?

*Mark Robbins, CPA*

The last three articles of *Money Sense* have focused on how to save money for future considerations or needs. As we think about a savings plan, we must balance it with biblical teaching on various aspects of stewardship. Probably one of the most often quoted portions of Scripture regarding biblical stewardship is Matthew 6:21, "For where your treasure is, there your heart will be also."

This raises an important question for our consideration: "What is YOUR treasure?" One way you can do a quick check on this is to get out your checkbook register. Look at the entries. Does anything stand out? What do you notice? A check regularly made out to your local church? Tuition payments to your children's Christian school? A record of giving to other worthy Christian ministries? Or, do you notice many payments to banks, department stores, and restaurants each month? You see, your treasure is reflected in what is important to you. Often, our checkbooks indicate the things that are important to us.

Another way to check what our treasure is to consider what we think about on a regular basis. Are you constantly thinking about getting ahead in your job? How about that cruise you want to go on? Maybe it's the next car you must have. Do these things consume your thoughts? Feeling passionately about something is not wrong, but if the passion consumes us to the point that our finances are driven by our passion, we need to evaluate where our treasure is.

If we look a little further down in the passage, God tells us that we cannot serve God and money. God says that we can love and serve only one (Matthew 6:24). What is important to you? Are the things and ministries of God the things you think about and that show up in your checkbook register? Are

you willing to say to God, "What I have, what I think about, what is important to me, are under your control"? Your answer to these questions will reveal two things: Who is your master? Where are your heart and treasure?

I was surprised and dismayed when I read statistics that indicated that only one out of every 6, or 16% of born again Christians, give to their local church. Even more dismaying was the statistic that only 8 percent of born again Christians tithe (Barna Research Group). This says something significant about where the hearts and treasures of many believers are these days. Can you imagine the funds that would be available if *each* believer, not 1 out of 12, tithed? There would be no shortage of funds available for ministry. Churches would not be budget poor. Christian schools would have much lower tuition rates so more young people could attend. More missionaries would be fully funded and funded more quickly.

God has been so good to His people. Can we not be appreciative to the point of giving back to God at least a tenth of what He has given to us so the world can hear of Christ and His saving grace, and so Christian ministries can effectively and efficiently do the work of God? Let each of us examine our hearts and our treasures and make any changes necessary to bring them both in line with the heart and desire of God.

---

BBC Foundation has been ministering to churches and individuals regarding biblical stewardship since 1992. Send your questions on finances and stewardship to: BBC Foundation, 538 Venard Rd., Clarks Summit, PA 18411. Phone: (800) 451-8668, website: [bbcfoundation.org](http://bbcfoundation.org); e-mail: [info@bbcfoundation.org](mailto:info@bbcfoundation.org)