

## **ACCESSING YOUR HEAVENLY BANK ACCOUNT**

**Today's Text: Ephesians, Chaps 1-2**

### **Extracts:**

*Blessed be the God and Father of our Lord Jesus Christ, who has blessed us with every spiritual blessing in the heavenly places in Christ, just as He chose us in Him before the foundation of the world, that we should be holy and without blame before Him in love, having predestined us to adoption as sons by Jesus Christ to Himself, according to the good pleasure of His will... In Him also we have obtained an inheritance, being predestined according to the purpose of Him who works all things according to the counsel of His will... For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, not of works, lest anyone should boast. For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them [Eph. 1: 3-5, 11-14; 2: 8-10]*

*One of the exciting developments in modern banking is the customer's ability to access his/her bank accounts online. From any corner of the world, you can know your bank balances, pay bills or transfer funds. In some cases, you can even open or add new accounts. Nevertheless, the facility is not available to or used by everybody. Some people do not even have a bank account, not to talk of remote access. Some people who have bank accounts may be ignorant of e-banking. Some people who do have bank accounts and know about e-banking may not be computer-literate. Some who are computer-literate may not have Internet access. Some people who have accounts, are computer-literate and have Internet access may have a phobia for anything online because of the activities of scammers and fraudsters. Therefore, for one reason or the other, many of us do not or cannot access their bank accounts without queuing in the banking hall. Can you then imagine how many of us are unaware of their heavenly bank accounts?*

*Believers are strangers and pilgrims here on earth [1 Pet. 2:11], implying that heaven is their home. Therefore, their knowledge of heaven's banking rules will enable them to enjoy their heavenly riches here and hereafter. In his letter to the Ephesian church, Paul reminded true believers that God has blessed them "with every spiritual blessing in the heavenly places in Christ" [Eph. 1: 3]. In other words, we are rich in heavenly places by Christ Jesus. We have fat bank accounts up there. But do we know about that? If we do not, how can we find out? How can we access our own individual accounts while still here on earth in human form? How can we keep our own accounts active until we return home to heaven from our sojourn here on earth? Those and more are the questions that we shall attempt to answer in this week's study.*

## 1. Background: Features of your heavenly bank account

In the Sermon on the Mount, Jesus told His listeners, “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, where neither moth nor rust destroys, and where thieves do not break in and steal. For where your treasure is, there your heart will be also*” [Matt. 6: 19-21].

Unfortunately, most of us focus on our treasures here on earth, judging by what we do each new day. We worry about what to eat or drink, or what to wear [v. 25]. We fret over where to live or what to drive. But Christ’s prescription is for us *to seek first the kingdom of God and His righteousness*, and all the earthly blessings that we are dying to have will be added [v. 33]. For example, when Peter asked Jesus what would happen to those of them who had given up earthly possessions to follow Him, He replied that they would receive “a hundredfold” of earthly wealth and at death “inherit eternal life” [Matt. 19; 27-29]. Therefore, when we focus on our treasure in heaven, the earth part is easy. But how can we access it?

With the possible exception of thieves who try to hide their loot from law enforcement agencies, the rest of us use the bank account as a summary of our wealth. After all, wages and salaries, rents from properties and dividends from shares, etc, are deposited (or paid) into our bank accounts. So, we worry a great deal about our bank account status- whether it is in the red (overdrawn) or in the black (in surplus). When the account is healthy, we tend to walk with a swagger; if otherwise, we tend to stagger! Yet, *the richest people are hardly the happiest on earth because enjoyment is not the same thing as joy*.<sup>1</sup> So, something is missing. Only a heavenly bank account accessed from here can give us joy, for the joy of the Lord is our strength [Neh. 8: 10]. Is it not, therefore, better to open and operate a heavenly bank account that we can remotely operate from here while still in human flesh?

Paul’s epistle to believers in the Ephesian church addressed such important issues, which we can examine as follows;

### a) *The account*

Paul wrote, “Blessed be the God and Father of our Lord Jesus Christ, who has blessed us with *every spiritual blessing in heavenly places in Christ*” [Eph. 1: 3]. That suggests that it is God Himself that sets up the account for us. The bank is in heavenly places, that is, *in the kingdom of God and in the kingdom of heaven* [Matt. 19: 23-24]. Heaven is God’s throne and the earth is His footstool [Is. 66:1]. If His will be done on earth as it is in heaven [Lk 11: 2], then the kingdom of God operates here on earth as well

<sup>1</sup> “Are you looking for joy or enjoyment?” *Weekly Bible Study Series*, Vol. 11 No. 13: 18 April 2010, [http://www.bibleresourcecentre.com/Volume\\_11/Joyorenjoyment.pdf](http://www.bibleresourcecentre.com/Volume_11/Joyorenjoyment.pdf)

as in heaven. That is why we are told that the kingdom of God is not about food and drinks but *righteousness, peace and joy in the Holy Spirit* [Rom. 14: 17].

How then do you know that you have such a heavenly bank account? We can have an idea of it from our own earthly bank accounts. We get alerts (by phone or email) indicating transactions made and current balance. We also receive monthly statements. In the case of a heavenly bank account, Jesus has taught us that by our fruits, we shall be known [Matt. 7:16]. We do receive “alerts” of the state of our accounts, manifesting as fruits of the Holy Spirit, such as *love, joy, peace, and self-control* [Gal. 5: 22-23] or fruits of lack of faith, such as *fear, anxiety and doubts* [Phil. 4:6; 2 Tim. 1:7].

You will know that you have a heavenly bank account when your earthly body becomes the temple of the Holy Spirit [1 Cor. 6: 19], and you are Christ’s ambassador on earth [2 Cor. 5: 20]. God will issue you an ATM card in the form of a credit card.<sup>2</sup> Isaiah describes that card as follows, “Ho! Everyone who thirsts, come to the waters; and you who have no money, come, buy and eat. Yes, *come buy wine and milk without money and without price*” [Is. 55: 1]. The card has no credit limit (without price) and you can use it to buy necessities (milk) as well as luxuries (wine). You do not even have to pay back (without money)- except with an attitude of gratitude! Can you refuse such a bank account?

#### b) Access

Access is by “*adoption as sons by Jesus Christ* to Himself, according to the good pleasure of His will, to the glory of His grace, by which He made us accepted in the Beloved” [Eph. 1: 5-6]. In other words, you cannot just go straight to God and begin to call Him Father because He has only one begotten Son, Jesus the Christ [Jn 3: 16]. No one can come to the Father except through that His only Son [Jn 14:6]. But, when you accept Jesus as your Lord and Saviour, He will grant you the right to be called sons of God [Jn 1: 12]. You will receive the Spirit of adoption by whom you cry out, “Abba, Father.” You become accepted as children of God, heirs of God and joint heirs with Christ [Rom. 8: 14-17].

As *proof* that you have accepted Jesus as your Lord and Saviour, you must become born again, that is, *become baptized by water and by the Holy Spirit*. That enables you to “see” and “enter” the kingdom of God [Jn 3: 3, 5]. That is how you obtain your “Internet” access to your heavenly bank account! You become qualified to send a “knee-mail” to God, using

<sup>2</sup> “Shopping with God’s credit card!” *Weekly Bible Study Series*, Vol. 7, No. 4: 5 Feb. 2006; [http://www.bibleresourcecentre.com/volume\\_7/PDFs/4\\_ShoppingwithGodsCreditCard.pdf](http://www.bibleresourcecentre.com/volume_7/PDFs/4_ShoppingwithGodsCreditCard.pdf)

[ASK@Jesus.com](mailto:ASK@Jesus.com), that is, ask, seek or knock in the name of Jesus [**Matt. 7:7, Jn 16: 23!**]

c) *Keeping it active*

Paul wrote, “But **God, who is rich in mercy**, because of His great love with which He loved us, even when we were dead in trespasses, ***made us alive together with Christ*** (by grace you have been saved), and raised us up together ***and made us sit together in the heavenly places in Christ Jesus, that in the ages to come He might show the exceeding riches of His grace in His kindness toward us in Christ Jesus***” [**Eph. 2: 4-7**]. Being born again is the launching pad for an everlasting relationship with God through His only begotten Son, Jesus Christ. ***Your heavenly bank account was not opened by you but for you. However, it is your responsibility to keep it active for it to remain valid.***

In the Sermon on the Mount, Jesus reminded His listeners that it is not everyone that calls Him, “Lord, Lord,” that will enter the kingdom of heaven. Only those who have done the will of His Father will be admitted [**Matt. 7:21-23**]. Therefore, you must make daily and sustained deposits of your appreciation of God’s grace for sending His Son to die for your sins. ***You must maintain a relationship of total obedience to the will of God in everything that you think, say or do.*** That way, your heavenly bank account will remain always active.

In sum, our heavenly bank account that was opened with the blood of Jesus and sealed with the Holy Spirit, the guarantor of our inheritance, is all the motivation we need to maintain a healthy and sustained relationship with God from now to the day we are called home to our mansion in Heaven. So, what are your personal responsibilities to obtain and maintain it?

## 2. Your personal responsibilities

a) *Be saved- by grace through faith*

Paul reminded believers in the Ephesian church, “For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, not of works, lest anyone should boast” [**Eph. 2: 8**]. Elsewhere, Jesus had told His disciples, “You did not choose Me, but I chose you and appointed you that you should go and bear fruit, and that your fruit should remain, that whatever you ask the Father in My name He may give you” [**Jn 15: 16**].

It is remarkable how much resistance even born again people show when it comes to surrendering self to Christ as a precondition for the new life in Him. We still behave as if salvation were based on our good works rather

than Christ's atoning death on the cross for us. We tend to behave as if on the day of death, God will weigh our good and bad deeds on a scale; and where we wind up –heaven or hell- depends on which way the scale tilts!

The word of God says that we walk by faith and not by sight [**2 Cor. 5: 7**], and the just shall live by his faith [**Hab. 2: 2-4**]. God does nothing except He first reveals His secret to His servants, the prophets [**Amos 3: 7**]. I have found that *who or what people believe in defines their faith*.<sup>3</sup> For example, we will do whatever our doctors tell us but question the word of God through the Scriptures or His prophets. Some of us relate to our pastors as if they were God, even when they are saying or doing things contrary to the word of God. But God will NEVER bend His rules for ANYBODY! Abraham was called God's friend because he obeyed Him [**Is.41: 8; Jam. 2: 23**]. Jesus has said that we are His friends if we do *whatever* He commands us to do [**Jn 15:14**].

It has nothing to do with how many church events you attend each week or what position you occupy in your place of worship. It has everything to do with your personal relationship with God through Christ. *You cannot live in sin or rebellion and claim to be born again*. By their fruits, we shall know them.

b) *Be saved for good works*

Paul adds, "For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them [**Eph. 2; 10**]. That means that we are saved for good works but not by good works. What does that mean?

We have been saved by grace, that is, only the blood of Jesus shed for us on the cross can save us from eternal damnation. Nothing else can or will. But, having been saved, do you not have something to do for God? Speaking to the disciples on the day of His ascension into heaven, Jesus said, "Go therefore and make disciples of all the nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all things that I have commanded you" [**Matt. 28: 19-20**]. Earlier, He had said, "Without Me, you can do nothing" [**Jn 15: 5**]. So, as He was going back to heaven, He reassured them, "Lo, I am with you always, even to the end of the age" [**Matt. 28: 20**]. They were chosen as vessels for Christ's mission on earth. After receiving the Holy Spirit on Pentecost day, they took their works to the Jews and the Gentiles.

Another explanation for "saved for good works" can be found in the book of James where he wrote, "What does it profit, my brethren, if someone

<sup>3</sup> "Who you believe defines your faith," *Weekly Bible Study Series*, Vol. 13, No. 37: 18 Nov. 2012; [http://www.bibleresourcecentre.com/Volume\\_13/Whoyoubelievedefinesyourfaith.pdf](http://www.bibleresourcecentre.com/Volume_13/Whoyoubelievedefinesyourfaith.pdf)

says he has faith but does not have works? Can faith save him?” He cited the examples of a believer seeing a brother or sister naked or destitute of daily food and doing nothing for him or her. He concluded, “Thus also faith of itself, if it does not have works, is dead” [**Jam. 2:14-17**]. James is demonstrating the difference between the *profession of faith* (by baptism) and the *practice of faith* (by conduct). He used Abraham to illustrate that point. By offering to sacrifice his son, Isaac, in obedience to the word of God, it was accounted to him for righteousness [**vv. 21-23**]. ***Your faith is demonstrated by your total and unqualified obedience to the will of God!***

Instructively, ***the last judgment will be based on the fruits of our obedience as true believers in Jesus***. He will say to the born again that He has declared righteous, “Come, you blessed of My Father, inherit the kingdom prepared for you from the foundation of the world: for I was hungry and you gave Me food; I was thirsty and you gave Me drink.... “ Then the righteous will ask Him when they did those things for Him and He would answer, “Inasmuch as you did it to one of the least of My brethren, you did it to Me” [**Matt. 25: 31-40**].

The matter is clearer now! You did not create your heavenly bank account. Jesus did when you accepted Him at your baptism as your personal Lord and Saviour. ***Your heavenly account was opened for you but it is not yours. It is Christ’s and you must use it as He commands it. He chose you before the foundation of the world to be holy and without blame before Him in love [Eph. 1:4]***. But how have you operated that account? Is it to enrich only yourself and your family or to carry out the mission that Christ has sent you? ***Do you honestly and sincerely love your neighbour as you claim to love God? If and when you do, your heavenly bank account is active. You will be able to do all things through Christ who strengthens you. God will supply all your need according to His riches in glory by Christ Jesus [Phil. 4:13, 19]. That is Paul’s message for us in this week’s study.***

### **3. Conclusion: Jesus only is your heavenly Banker!**

God owns the earth and everything in it [**Ps. 24: 1**] and He has given His only begotten Son, Jesus Christ, authority over all flesh [**Jn 17; 2**]. Therefore, let not your heart be troubled. Instead, be of good cheer because Jesus, the one you have accepted as your Lord and Saviour, has overcome the world [**Jn16: 33**]. He and NOBODY else is your heavenly Banker. If your faith in Him endures to the end, you are assured of the salvation of your soul [**1 Pet. 1: 3-9**].

Audit your relationship with Him today, right now, and be convinced that you are not merely a church-goer but a true Christian. God is Spirit and those who worship Him must do so in spirit and in truth [**Jn 4: 24**]. ***May you prosper in all things and be in excellent health, even as your soul prospers [3 Jn 2] in accordance with the will of your Banker, Jesus Christ. Amen!***