

Matthew 6:19-24, True Treasure

Everyone loves a good investment. A good investment is an investment that is safe and profitable, that is it's not risky—like giving money to stocks that could plummet tomorrow. And profitable, what comes back to you is 2x or 3x what you put in, that is a good investment. Safe and profitable.

If we could all go back in time we'd be stupid not to invest in apple, google, or facebook. But at the time nobody, even the best financial advisors, didn't know for sure what those companies would do. And even today, no one knows what the stock market is going to do. But what if there was someone we could listen to that had all the answers?

This morning we are meeting with the ultimate financial advisor, King Jesus, who knows everything, the beginning from the end, and the true value of all things. Just as we would be fools not to go back in time and invest in google, so we would be fools not to listen to Jesus today—He wants us to make the right investment. And the choice is not between google or facebook, but between the earth and heaven. When it comes to stock options, you either choose to invest or not. It's been said before that worship doesn't stop, it just changes direction... and so it is with investing. We don't stop investing, we just choose where we are investing, either on earth or in heaven.

And Jesus has one basic command for us this morning: Don't invest in earthly treasure, but Invest in heavenly treasure. And He gives us three reasons. Investing in heavenly treasure gladdens your heart, guides your life, and maximizes the glory of God.

Let's pray for the Lord's help.

Investing in heavenly treasure guards your heart (19-21)

19 “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.

Jesus begins His financial advice here by pointing to the safety of the investment. First he speaks in the negative toward earthly investments. Don't store up treasures here. Why? Because they aren't safe here. Moth and rust can destroy them and thieves can steal them. He may have in mind fine clothing that were susceptible to moths, and rust may be particularly damaging to precious metals, or the same word can be used to describe vermin like rats getting in the storeroom and eating up your crops. Mud-based homes also left earthly treasures susceptible to thieves, who could dig through your walls and steal your stuff. The point Jesus is making is that to invest in the stuff of this world is stupid because the stuff doesn't last. It either decays, or its destroyed, or stolen, and if you happen to outlive your stuff, death will in the end take all your stuff.

Like Job says, “Naked I came into this world and naked i will depart.” How the treasure is lost is not the point, the point is that the treasure will be lost. One of the wealthiest men to live was John D. Rockefeller. When he died someone came to his accountant and asked, so how much did Rockefeller leave. The accountant replies, “He left all of it.” All 3-400 billion dollars was left. Couldn't take any of it with him. He's no different from an Egyptian pharaoh that stuffs his tomb with jewels thinking its going to help him in the next life.

Instead of investing in earthly treasures, where things are unsafe—loss is certain, invest in heaven where your investment is safe. Neither moth nor rust destroys and thieves cannot break in and steal. Your treasure is safe with God.

But then Jesus makes this astonishing correlation... For where your treasure is, there your heart will be also. There's this revealing component about our investment strategy. What Jesus is not so concerned about is your treasure, He's concerned about your heart. And the implication is that if you are investing in this earth, then your heart is in danger of decay and destruction. And if you are investing in heavenly treasure than your heart is safe, its guarded, its secure.

Our investment is telling us where we are, there's grace here for us, a measuring rod for what sort of affections we have in our heart. Sometimes its hard to know, just like its hard to know whats going on with your physical heart some times, so what do you do, you go get an x-ray. The x-ray is our bank account, our spending habits, giving statement.

Though I believe guarding our hearts is the main idea here, there is also a gladdening aspect. Like Matthew 13 of the guy who finds a treasure in a field, and then it says, *in joy* he went and sold all he had to buy the field. This is the difference between knowing that you are making a terrible investment and knowing that you are making an incredible investment. If we are investing in this earth, than that's where our hearts are, that's where our affections are. And that makes us sad, either now, or forever, because that investment will be destroyed and our hearts along with it. When we are investing in heavenly treasures our hearts are in heaven and we are eternally blessed.

The big question for us then, that's on the table, is what does it mean to make a heavenly investment? Okay, Jesus, I hear you, but this is confusing? You want me to invest in another world that I can't see. I mean is there some portal or something?

“1 Tim. 6:17 As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. 18 They are to do good, to be rich in good works, to be generous and ready to share, 19 thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.”

“Spiritual treasure should be defined as broadly as possible—as everything that believers can take with them beyond the grave—e.g., holiness of character, obedience to all of God's commandments, souls won for Christ, and disciples nurtured in the faith. In this context, however, storing up treasures focuses particularly on the compassionate use of material resources to meet others' physical and spiritual needs, in keeping with the priorities of God's kingdom -NAC

Simply put, it's using your wealth for the sake of the kingdom. Every time you use your wealth for the sake of God's glory, as you meet the physical and spiritual needs of people, you are laying up for yourself treasures in heaven. This is incredible. Talk about perspective shift.

I like how Randy Alcorn says, “You can't keep it, but you can send it on ahead.” Giving is how you send it on ahead. That's the portal. When I was a kid one of my favorite errands was to go to the bank. Besides the lollipop I'd get to see the crazy capsule thing. When you pull up to the bank outside to make a deposit, and you put your dollars in the little canister, and froomp! its gone. You no longer have access to it in the short term, you got to go make a withdrawer, its still in your name. It's called a deposit, that's what that is. That's what happens every time you give, you are making a deposit, but better, an investment. You aren't losing anything.

Seriously, I think this is one of the most important points for us to get. If giving for you is about losing, than you don't understand biblical giving. Did the guy who invested in Amazon lose? No, he didn't lose. Sure he didn't have access to the money for a short while, but soon he had more than he knew what to do with.

“He is no fool who gives what he cannot keep to gain what he cannot lose.” -Jim Elliot

The subject of wealth is a massive subject, and subject to a lot of misunderstanding and bad practice. and I know it brings up probably a lot of questions. I want us to get just a brief biblical picture.

There's two great ism's we have to avoid with wealth: materialism and asceticism. Materialism is what Jesus is speaking against here. Asceticism is the opposite danger. Both are very real for us—are temptations in the heart. Both place salvation in the context of wealth.

Materialism is the pursuit of salvation in the abundance of wealth, asceticism is the pursuit of salvation in the absence of wealth. Materialism thinks... “if only I had _____, or I’ll be okay as long as _____ isn’t taken from me.” Asceticism says “if only I didn’t have _____ or as long as I don’t have _____ I’m okay.”

Gospel stewardship is the middle road. Gospel—because your salvation is rooted in Christ, apart from what you can and can’t do, we are accepting salvation as a gift—so our use of money does not earn us heaven. Stewardship—because we recognize that all of the wealth that we possess does not ultimately belong to us. It belongs to God and we have been made stewards of it—stewards use someone else’s money in that person’s best interest.

You aren’t more holy if you have money, and you aren’t more holy if you don’t have money. That’s not the point that Jesus is making. He’s after gospel stewardship of finances... holiness that is rooted in Christ, and we are managing finances inside of that salvation to glorify God. Not prosperity gospel.

Jesus is not against having wealth, He’s against putting your hope in wealth. This is where the rich person and the poor person can both be enslaved to materialism. There’s not an amount, it’s a state of heart.

Gospel stewardship is the glad management of God’s wealth for the purposes of His glory, rooted in the free gift of salvation that is in Jesus Christ and received by faith alone.

If Gospel Stewardship is still confusing, it may be helpful to consider what gospel stewardship is not.

- is not anti-wealth (1 Tim. 6:17)—rich are not in sin, they are commanded to be generous.
- is not anti-saving (Prov. 6:8)—the ant is praised for storing up food for winter.
- Is not anti-family (1 Tim. 5:8)—a believer who does not provide for his family is considered worse than an unbeliever.
- Is not anti-work (2 Thes. 3:10) —if you don’t want to work you shouldn’t eat.
- Is not anti-enjoyment (1 Tim. 6:17)—God gives all things for us to enjoy. Gospel stewardship therefore is primarily rooted in the salvation of Christa trust that all things come from God.

These can’t, however, be excuses for not being generous to others!

In this passage the warning is against hoarding and greed, both of which show that the heart is fixated on stuff. Not on God. Jesus forbids us for setting our hope on things that can be lost, and ultimately not important.

Luke 12:15 And he said to them, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.” 16 And he told them a parable, saying, “The land of a rich man produced plentifully, 17 and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ 18 And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. 19 And I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.”’ 20 But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ 21 So is the one who lays up treasure for himself and is not rich toward God.”

What are the things you dream about having and doing, what are the things you spend money chasing, or time developing. things you are pursuing... family, promotion, money, etc. Statistics show that more money does not create generosity. If only I had more money than I would give more. That is not the way it works. Start now. Be generous now.

Jesus encourages us to make a heavenly investment for the sake of our eternal protection and joy. He also instructs us to invest in heaven because it is the investment that will guide our lives.

Investing in heavenly treasure guides your life (22-23)

22 “The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, 23 but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!

This is a hard little passage to interpret, but we are helped in realizing that its sandwiched between the previous verse of treasure and heart, and followed by v.24 you can't serve God and money. So its restating the main argument Jesus is making about investing in heavenly treasure vs. earthly treasure. This time with the eye, much like the heart symbolizes affection and passion, the eye may symbolize all of one's life. How you handle finances impacts everything about you.

So not only do finances reveal your heart, but finances tell your heart where to go. The eye has to do with single fixation, devotion. The thing you are staring at is where you go.

We've all had this experience in some way. One of the first things you learn in drivers ed is to keep your eyes on the road. Why? Because without your eyes on the road you have no hope of traveling safely and staying between the lanes. Or to put it another way, i've been kayaking before with the goal being to cross the lake. As long as my eyes are fixed on my destination, the kayak goes where it needs to go. As soon as I start looking at the water around me, the next thing I know I'm all turned around. The principle is where you fix your eye that's what will determine your life. Are we fixed on God or are we fixed on earthly treasure?

When we set our eyes on God our entire life is filled with light. We truly shine as the lights in the world that Jesus calls us to be. The bad eye is fixed on earthly things and leads to destruction. There's a warning here of deception. You might think that you are headed in the right direction, and to these people, Jesus says your darkness is even greater.

We can't escape the principle of where we choose to invest our money, there not only are our affections going to follow, with our heart, but our entire life is going to begin looking differently. If you start investing in the Patriots, before you know it you will be wearing their jersey's around, checking out blogs, going to games, if you get really in to it you'd move up north and get a season pass.

Investing in heavenly treasure glorifies God (24)

24 “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

Jesus uses another analogy here to get at the same argument of investing in heavenly treasure. He uses the analogy of two masters. This is not like two bosses, where you work part time for each. This is more like first century slavery, where a slave would have to give allegiance to one master—there wasn't shared ownership. Here Jesus speaks to those of us that think we can have two allegiances in life.

Come on, we might say! Can't I have God and my wealth? I want both. To that Jesus says, no, its not possible. Your allegiance goes one way or the other. In other words, It's impossible for you to have two gods. If God and wealth are in the same bracket of worship, you are deceived, ultimately you can only choose one god. Hate and love is an expression here of choosing.

When we serve something or someone we are esteeming, we are giving them worth, saying that they are valuable enough for us to submit to and give our lives to. The thing we serve is the thing we promote and cherish and make much of.

What Jesus is saying is that we cannot in the same breath and in the same heart be making much of God and much of money. God is not just one other dish on a buffet of earthly pleasures. He requires total allegiance as Lord and the Sovereign God of the universe. He is either Lord of all of it or Lord of none of it. This strikes us deeply and personally in the area of wealth. Jesus said more about wealth than any other topic for a reason, and that reason is that wealth particularly stands in the way between us and a life that is lived to give glory to God. The pursuit of earthly wealth is a serious and profound danger. Not something for us to dismiss. There's not a person in here that's not susceptible.

The greatest danger to Western Christianity is not, as is sometimes alleged, prevailing ideologies such as Marxism, Islam, the New Age movement or humanism but rather the all-pervasive materialism of our affluent culture. We try so hard to create heaven on earth and to throw in Christianity when convenient as another small addition to the so-called good life. Jesus proclaims that unless we are willing to serve him wholeheartedly in every area of life, but particularly with our material resources, we cannot claim to be serving him at all. -NAC

The big irony with managing wealth, is that you think you are its master, but in reality its wealth that becomes your master. "How quickly you are possessed by the things you possess" -quarles

"mammon (wealth) once it has its hooks in human flesh will drag it wherever it wills." -allison Matthew 13 the cares of the world and the deceitfulness of riches choke the word, and it proves unfruitful.

1 Timothy 6:6 But godliness with contentment is great gain, 7 for we brought nothing into the world, and we cannot take anything out of the world. 8 But if we have food and clothing, with these we will be content. 9 But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. 10 For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

Pursuing the things of this earth give us no lasting joy and do not glorify God. It glorifies the things of the earth. Instead, when we live and invest in heavenly treasure we magnify God and glorify God in this world. We glorify Him by imaging His nature—God is generous and compassionate.

And we glorify Him by showing that He is worth more to us than the world, we declare His value and worth to the world. Our joy in God shows this world how much God is worth to us.

"you joyfully accepted the plundering of your property, since you knew that you yourselves had a better possession and an abiding one." Hebrews 10:34

A better possession and an abiding one. Church our great treasure is not stuff—it is Christ. He is the ultimate and true treasure. We can't be gospel stewards until we get Christ. If we would take heaven without Christ, if that were possible, than we are still chasing stuff. There is forgiveness.

We have to understand that we have failed to appropriate invest in heavenly treasures, and we are going to fail, but that Christ is the perfect One. Jesus did not accept wealth when offered by Satan, He withstood temptation. He lived homeless and without an abundance of possessions. He died on a cross naked, humbled Himself to nothing, a slave, fixed eye on God, service to God in obedience.

Christ is the true Servant of God (did not serve money). But paid the penalty of an idolater (money worshiper-- us) to give us righteousness (God worshiper). Christ didn't just give up the pursuit of wealth for us, He gave His very blood for us, to purchase us. His blood is the most precious commodity in the universe.

We can live without concern for this world, and live with generosity because Christ has already given us everything.