

Cha-Ching 7-9-23

Matthew 6:19-24.

Eternal verses Temporal. The things that matter the most to Jesus are not temporary, but eternal.

We will be spending 4 weeks looking at generosity, not only financially, but also generosity in service as well. There are some that have little problem being financially generous, as well to some that are generous with their service to God. But there are fewer that are generous in both areas, which is where God desires us to be.

According to a recently released survey of over 4,000 people, Americans are more cynical today than ever before. We don't trust politicians or the economy and many are suspicious of the church. I realize that our topic this morning may create additional cynicism for some of you. One of the raps that churches have today is that they're always asking for money. (How many trust politicians?)

I want to put you at ease. My goal is not to try to pry money out of you this morning. You can breathe a sigh of relief because we've already taken the offering!

According to Jesus, money is a spiritual issue, it is a barometer. And, since it's a spiritual issue, we need to address it for at least three reasons.

1. The Bible has more to say about money than almost any other subject.
2. Giving will help us get to where we're going as a church.
3. There are incredible benefits to giving. (I am more blessed giving than I ever have been taking)

The topic of money is both personal and theological. I've come across three different theological perspectives in my conversations with people.

1. **Poverty Theology.** This imbalanced view teaches that we should have a disdain for possessions. Some who hold this position would say that it's wrong to have excess money and things.
2. **Prosperity Theology.** This teaching wrongly assumes that prosperity is the reward of the righteous. This cause-and-effect relationship implies that if God is happy with you, He will bless you financially. If He's not pleased with you, you won't be blessed with possessions. (Could someone give me \$50? Thanks a lot. I appreciate it.)
3. **Proper Theology.** The proper way to view our possessions is that they are a trust given by God that we are responsible to manage. Everything belongs to Him, and we are to serve as stewards whether we are blessed with a lot or with a little.

Now, I can tell that many of you are wondering why someone would just pop out of their seats and hand me \$50. Do you know why they did it? It's because it wasn't their money. It was mine. I gave it to them before the service. They were simply returning it to me.

That's exactly what we do when we practice the joy of biblical stewardship, we give back to God that which is His in the first place. Friends, we've never given God one thing. When we make an offering or a tithe, we're giving what He already owns.

We all struggle with materialism. Money magazine has declared that money is the #1 obsession of Americans. We're not comfortable with the struggle. Jesus knows that most people struggle with

managing money -- that's why He devoted much of His teaching to this critical area of life. He dealt with money matters because money matters.

While Jesus taught on many different topics, his most famous message is called the Sermon on the Mount, found in **Matthew 5-7**. I'm sure there were some cynics who were listening to Jesus that day. They probably wondered who this new teacher was. They may have been turned off by religion. But, as they listened, their cynicism turned to interest.

Eventually he came to the subject of money. That really shouldn't surprise us because money is a big part of what life is all about. We work for money, we live for money, we think about money, we wish we had more, and worry that we don't have enough. Please turn in your Bibles to **Matthew 6:19-24**. In this passage, Jesus challenges us with the question, "Where is your treasure?" He helps us find the answer by giving four tests.

I. The Durability Test.

• Read verses 19-20.

- The first test is found in **verses 19-20** and asks the question, "How long will it last?" **Verse 19** is a negative command: **"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal."**
- **Verse 20** is a positive command: **"but lay up for yourselves treasure in heaven..."**
- The first word that leaps out at us in these verses is the word **"treasures."** Jesus did not say, "money" because while everyone does not have a lot of cash, we all have things that we treasure. Our treasure may be a home, a car, our clothes, or even a position that we hold or seek after. While Jesus is not saying that it is wrong to have treasures, He is telling us that our focus should be on laying up treasures in heaven, not on earth.
- The first life-skill that Jesus wants us to develop is to stop living just for today. This command is in the present tense. It literally means to "stop storing up." We're to stop doing something that by nature we've been doing for most of our lives. Jesus knows that our natural, inborn desire is to accumulate things.
- That doesn't mean that we can't have material possessions, or own property, or save for the future. The key lies in the little phrase, **"for yourselves."** Jesus is forbidding the selfish, self-centered accumulating of goods as the major end of life.
- Two things happen to the things we own. First, they decay.
- Second, our possessions can disappear. Valuables were often buried out in the field or hidden in a brick wall. Back then, thieves would literally break into the walls and dig up the yard as they searched for valuables.
- Earthly treasures are fleeting, and futile but heavenly treasures are secure. **1 Peter 1:4: "And into an inheritance that can never perish, spoil or fade -- kept in heaven for you."**
- The issue is not whether we will store up wealth. That's a given. The only question is where we will do our banking. Since earthly treasures are unstable and insecure, Jesus challenges us to make long-term investments that are permanent and guaranteed. Deposits made in the First National Bank of Heaven will not decay or disappear. They are protected and insured by God Himself.

- That leads to a question: How do we make deposits on earth that yield dividends in heaven? Let me answer that in just one sentence: You store up treasures in heaven by investing your money in that which lasts for eternity. I know of two things that will last forever:

1. The Word of God

2. People

- Everything else will decay or disappear. Cars, boats, homes, clothes, jobs, salaries, vacations, books, and buildings will all pass away. They wear out, rust out, blow up, or fall apart. Nothing that is material lasts forever. That's the way God set it up.

1 John 2:17: "The world and its desires pass away, but the man who does the will of God lives forever."

- Since only the Word of God and people last forever, we need to develop a long-term view. When we give of our financial resources to people in need, we are making a difference. The ultimate investment you can make is to give financially to help communicate the Word of God to people.

"How long will it last?"

II. The Heart Test.

- The second test asks the question, "Where are you investing your time and money?" and is found in **verse 21: "For where your treasure is, there your heart will be also."**
- To put it plainly, Jesus is saying that your heart follows your money. That's not the way most of us think. We tend to think our money follows our heart -- if our heart is right, we will spend our money wisely. That's not the way it works because your heart always follows your treasure.
- Whatever you invest your time and money in will become very important to you. Too many of us spend all that we have on the things of this world and then we wonder why we have trouble concentrating on the things of God. Our problem is that we've invested everything down here and hardly anything up there! Our money has kept our heart tied to the earth. You'll never be able to get your heart focused on heaven if your attention is on material things.
- Now, I'm not suggesting that you must sell a motorcycle or a car to be a fully committed follower of Christ. What I am saying is this. If we are not careful, our heart will always follow our money. Our heart will be wrapped up in what we treasure. Possessions can very easily become the center of our life.
- Our hobbies can be added to this. We can spend so much time and resources in hobbies that we have nothing left to send up ahead.

"How long will it last?"

"Where are you investing your time and money?"

III. The Mind Test.

- The third test asks the question, "Where is your focus?" and is found in **verses 22-23: "The lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light. 23 But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is that darkness!"**

- The eye is a symbol for the mind. Jesus is saying that there are only two possible ways to look at things. If our minds focus only on things down here, we'll be full of darkness. The natural eye focuses on our physical existence but the spiritual eye locks into what really matters.
- When money/possessions become our #1 obsession, it can become blinders on our eyes and ruin our spiritual life. If our thoughts are filled with how we can deposit treasures in heaven, our bodies will be full of light.

“How long will it last?”

“Where are you investing your time and money?”

“Where is your focus?”

IV. The Master Test.

- The fourth and final test focuses on our will and asks the question: “Whom do you serve?” Let's look at **verse 24: “No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.”**
- To **“serve”** means that we've made a choice and engaged our wills. If we're not careful, we can be deluded by thinking material things will last forever. Our emotions can then affect our minds, which in turn can cause our wills to be in the grip of money with a capital “M.”
- The word Jesus uses here for money is the word, **“Mammon,”** which is a proper noun, or a name. Jesus viewed Money as a rival for preeminence. Attachment to money leads to a detachment from God.
- The Bible is clear about the venomous nature of money. It fights for supremacy in our lives, and it has many of the characteristics of a deity. It PROMISES security, freedom, and power.
- To be a committed Christ-follower is not merely a matter of the emotions but also of our minds and wills. To love God requires service and even sacrifice. This type of allegiance cannot be rendered to two parties. Whatever we devote ourselves to becomes our God.
- The tension that many of us experience when we try to love both God and mammon will sooner or later begin to show where our real loyalty lies. Only one master will win out.
- If you're serving the Money Master, Jesus says you will be unable to fully serve God. He doesn't say, “you better not” or “it would be unwise to serve both,” He says, **“you cannot serve both God and mammon.”** As such, how we handle money and things has a lot to do with how serious we are about obeying God.
- Jesus' words are unsettling. If you love money, you will end up hating God. If you are devoted to the pursuit of possessions and the making of money, you will find yourself despising the things of God.
- I suspect that most of you do not want to hate God. In fact, you're here because you want to learn how you can get to know Him better. Let me put it right on the table. You will never be able to fully love God if you are in love with money and all that money can buy. Loving God and loving money are mutually exclusive.
- As someone has said, “Money is a wonderful servant, but a lousy master.”

Conclusion

“How long will it last?”

“Where are you investing your time and money?”

“Where is your focus?”

“Whom do you serve?”

Luke 12:15-21.

Are you storing up things only for yourself? Are you just focused on this world? If so, you're in trouble. If I'm not rich toward God, God says that I'm a fool.

Have you trusted Jesus with your soul? Life?