

## “AN INVESTMENT GUIDE”

Matthew 6:19-24

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When I was 6 years old family friends in America sent me a little Hop-a-long Cassidy cowboy suit. I was convinced I had the only one in all of South Africa. Probably did. I wanted to wear it all the time. My buddies and I spent hours paying “Cowboys and Crooks.” We were fascinated by Cowboy stories, but we knew little about Indians. So our version had crooks instead. The good guys were the cowboys and the bad guys were the crooks. The crooks tried to ambush and rob the stagecoach, demanding “your money or your life!” The cowboys would come charging in to fight the crooks. It was a wild shootout—with cap guns, of course.

- I think that little challenge, “your money or your life,” should be put to most people today.

The importance you attach to possessions and money will shape your life.

Money is the engine that drives our society. Whether you crave money and possessions or not, your lifestyle is largely shaped by financial considerations.

Money has tremendous power. It can be a blessing and it can be a curse.

Love of money can rule and ruin your life.

- Bible-believing Christians maintain that God owns everything we possess. Even our lives are not our own. The Apostle Paul explained, “You are not your own; you were bought at a price. Therefore honor God with your body.” (1 Corinthians 6:19-20)

Jesus gave many warnings about the power of money.

You can use it to bless others, or it can suffocate your soul.

- On one occasion Jesus led his disciples up on a mountainside, and there he gave them instructions on about eighteen important practical issues. One of those issues was money.

Let’s look at what Jesus had to say about this.

<sup>19</sup> *“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.*

<sup>20</sup> *But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.*

<sup>21</sup> *For where your treasure is, there your heart will be also.*

<sup>22</sup> *“The eye is the lamp of the body. If your eyes are good, your whole body will be full of light.*

<sup>23</sup> *But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!*

<sup>24</sup> *“No one can serve two masters. 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 both God and Money.*

In a culture dominated by money and possessions you can maintain the right focus by learning the lessons Jesus taught in Matthew 6:19-21.

### **I. THE TRUTH ABOUT TREASURES. Matthew 6:19-21**

This is the truth about treasures: if the stuff you treasure most is tied to this world, you’ve made a bad investment.

<sup>19</sup> *“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.*

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<sup>21</sup> *For where your treasure is, there your heart will be also.*

Your treasure in life is anything that has won your heart.

Tony Bennett is famous for crooning, ‘*I Left my heart in San Francisco. High on a hill it calls to me. To be where little cable cars climb halfway to the stars, the morning fog may chill the air; I don’t care.*’

I used to live in the San Francisco Bay area, and I can still hear it calling to me.

- Where your heart is—that’s where your life is focused.

When Jesus spoke of the heart, he meant the center of your personality—your mind, your emotions, your will.

So your treasure controls your whole life!

To store up your treasure in heaven means to give your attention and your affection to whatever God says has eternal value.

- Notice that Jesus doesn't say if you don't have treasure in heaven then you won't go to heaven. But the point is that if you don't have treasure in heaven you won't want to go to heaven. Your heart won't be there.

Your treasure is that to which you give the greatest attention and for which you have the strongest affection. If you have some very costly possessions, that doesn't necessarily mean they're your treasure. But if they have won your heart, then they are your treasure.

- There's something else we must understand as well: it's not a question of whether you have a treasure, but rather where you have your treasure.

There's a Spanish proverb that says, "There are no pockets in a shroud." You can't take it with you.

So Jesus was emphatic: Don't store up treasures on earth! Don't let the values of this world control the focus of your life!

- The expression 'worldliness' or 'being worldly' is Christian jargon for what Christ's followers are not supposed to be.

If you want to know what worldliness really is, Jesus tells us here in Matthew 6.

A worldly person is anyone whose treasure is in this world.

The things of this world have won this person's heart.

- You cannot isolate yourself from the world around you.

If I were to claim that the things of this world hold no attraction for me, it would be downright, bold-faced lie!

It can be very easy for your heart's desire to become worldly.

It can displace your love for Jesus Christ and your devotion to him.

- How about a little self-appraisal? Answer this question for yourself:

Can the things that are most important to me—the things that have won my heart—be stolen or be destroyed?

Jesus explained what happens to treasures on earth. They can be stolen. They can be destroyed by pests, by the elements, and by time—that's the moth and rust.

If that could happen to you, then your treasures are on earth.

- So what should we do about this?

Jesus said to: '*Store up for yourselves treasures in heaven . . . where your treasure is, there your heart will be also.*' (20-21)

- Does this mean that to store up treasures in heaven you have to get rid of all your worldly possessions and take a vow of poverty?

Remember, your treasures are the things that have won your hearts.

God has blessed some Christians with great material wealth, but it hasn't won their heart. They hold their possessions lightly; they use them wisely and they give them generously.

We read in the Book of Proverbs. '*A generous man will prosper; he who refreshes others will himself be refreshed.*' (Proverbs 11:25)

There are also some Christians who have relatively little of this world's goods. But they crave earthly possessions.

Earthly treasure has a stranglehold on their hearts and has squeezed all spiritual vitality out of their souls. They are anxious and miserable.

- This idea of storing up treasure in heaven sounds a bit like earning your way into heaven, doesn't it?

If you've built up a handsome deposit in the Bank of Heaven, then God has to let you in to cash it in, don't he? That is, of course, utter tommyrot!

The truth is, eternal life and an inheritance in heaven are a free gift of God's grace to all who place their trust in Jesus Christ for salvation.

But we will all give account to God for what we have done with what we have.

The Apostle Paul explained '*. . . we must all appear before the judgment seat of Christ, that each one may receive what is due him for the things done while in the body, whether good or bad/worthless.*' (2 Corinthians 5:10).

What we do while in this earthly body matters a lot to God. He will deal with it in the judgment.

- That is the truth about treasures.

## **II. THE DANGER IN DESIRES. Matthew 6:22-23**

This is the danger in desires: if all your ambitions are tied to earthly things, you won't be able to see clearly.

Your perspective on life will be terribly wonky.

<sup>22</sup> *"The eye is the lamp of the body. If your eyes are good, your whole body will be full of light.*

<sup>23</sup> *But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!*

This is about what you set your eyes on.

You don't realize how much your whole body depends on good eyesight, until it begins to fail.

Your eye makes light useful to your body. Your whole body benefits from the healthy function of your eyes.

The best and sharpest lighting available isn't much good to a person who can't see.

If the eye is bad—unresponsive to light—then the whole body suffers. Sometimes in Scripture 'eye' and 'heart' are used in the same sense.

To fix your eye on something and to set your heart on something mean the same thing—your ambition/treasure. An ambition to honor and obey God shines light on everything you do. You see life clearly in the light that God gives us.

- But if you fix your vision on worldly things the darkness of the world clouds your vision. You don't see clearly. You don't see what really matters.

How sad it is when Christians have lost sight of what is truly valuable!

They've become blind to things that really matter.

Jesus exclaimed, 'How great is that darkness!' (v.23) How sad it is when people become obsessed with material wealth. Their lives become filled with darkness.

Oliver Goldsmith wrote: *'Ill fares the land; to hastening ills a prey, where wealth accumulates and men decay.'*

They become more interested in financial security than in moral purity and eternal security.

There's an obscure Christian song that grabbed my attention the first time I heard it. It's called "The Vision."

The words of the chorus go like this, *'Take me, Master, break me, use me, I am leaning on Thy breast, All ambitions fast are dying, From their pain now give me rest; On the altar I have lain them, Now to Thee I give my heart, fill me with the fire of vision, Let my passion ne'er depart.'* (H.C. McKinney)

It's a prayer that blinding worldly ambitions will fade and be replaced by a fire of vision that lets us see clearly.

- Jesus emphasized the danger in desires. The wrong passions can plunge you into spiritual darkness.

### **III. THE MYTH ABOUT MASTERS. Matthew 6:24**

A myth is something widely believed, but fictitious.

The myth about masters is that you can be devoted to God and just as devoted to financial success.

The notion that you can be the master of your own life is also a myth.

We're not constituted to master our own lives. God created each of us to have a Lord and Master—Himself.

- God and worldly treasures actually have something in common: both can be masters.

But you cannot serve them both. That is a myth.

<sup>24</sup> *"No one can serve two masters. 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 both God and Money.*

Jesus used the familiar imagery of a slave and his lord. The original text reads literally, *'No one can serve two Lords.'*

A slave's master had total claim on the slave's services.

- The lesson here is that anyone who divides allegiance between God and money has in fact chosen to serve money.

How so? Because there is only one way to serve God. That's with entire and exclusive devotion.

You cannot share God with something else. God won't share you with anything or anyone!

C.S. Lewis said, "When we love something other than God, we are left with nothing." (C.S. Lewis)

- So how does money fit into your life as a servant of God?

When God is the master of your life, money becomes a useful servant.

If Money rules you, it becomes a tyrant and leaves no room for God in your life.

Some Christians behave as if they are children of a divorced couple: God and the world. They are born into this world, and by faith in Jesus Christ they are born into God's family. They seem to behave the way children of divorce behave: one parent has custody; the other has visitation rights and pays child support. God is the nonresident Father. He pays child support and cares for his child who prays to him. But his child is with him only on Sunday. That's visitation day. The rest of the time the world has custody. As is usually the case, the one who has custody also has control.

This analogy applies to lots of people. The world has control of them; and God, who is not near to them, is expected to give support when they need him.

- Money is not the treasure of a true follower of Jesus Christ. It is a resource provided by God to be used in ways that are pleasing to him.

God's Word is clear; it's our responsibility to give generously to help those in need and to promote the good news of God's love for sinners through the work of his Church.

Hoarding possessions for personal pleasure and security is a worldly attitude.

Jesus talked about money a whole lot. In the Gospels one of every ten verses deals directly with the subject of money. 16 of Jesus' 38 parables are about how to handle money and possessions.

Jesus knew that people's lives are shaped by their attitude toward money and possessions.

If money and ambition are first in your life then Jesus Christ cannot be your Lord. Money is your Lord.

- Understand that God doesn't begrudge you enjoying good things. He gives them to us to enjoy. I like nice things—nice cars, nice vacations, oh! I could give you quite a list. But if that's what I have my eyes on, if that's what my heart is set on, then I'm groping in great darkness.

It's a devilish myth that Jesus Christ can be your master while your whole life is focused on material things.

- The Apostle Paul challenged the people in the church at Corinth, '*Examine yourselves to see whether you are in the faith; test yourselves. Do you not realize that Christ Jesus is in you—unless, of course, you fail the test.*' (2 Corinthians 13:5)

Many religious people think they are in the faith—that Christ is in them. But if they examined themselves, they would fail the test. Jesus Christ is not their Master, their Lord.

The things they value most are tied to this earth, not to God.

- If you think you can be passionately devoted to money and material success as well as passionately devoted to God, you have embraced a dangerous myth.

This is not a harmless myth.

Do you need to renew your commitment to God as your only Master?

Maybe you made a genuine commitment to Christ many years ago but it has become stale and buried under the things you have allowed to become more important to your life—like money and ambition.

Where is your treasure? What has won your heart? What do you long for? When you give joyfully and generously to things that will count for eternity, you are showing where your heart is.

Do you need to get right with God today? Your priority has been the things and delights of the world, and Christ has been a distant second—and yet you have been calling him your Lord!

Does this have anything to do with Crossroads Church? Yes, a lot.

God has endowed Crossroads with everything needed to carry out the mission he has given us. He has given us his word, the gospel with its power to save; he has given us his Holy Spirit who takes his truth and it blazes into the spiritual darkness in which people have been trapped; he has given us the complete spectrum of spiritual gifts so that each one of us fits and functions exactly where God has shaped us to fit in; and God has given his church all the financial resources needed for his work.

Where are these resources? He has entrusted them to us.

As God has enabled us, we are to use what he has entrusted to us to serve his purposes.