

Foundations: OUR TREASURE
Matthew 6:19-24 (AFBC 3/19/17)

Let's begin with a topic that most of us care about—our investments. I want to ask you a question about your investments. If I had asked a similar question eight years ago (Great Recession), you might have thrown something at me, but I'm willing to risk it now. Here's the question:

How are your investments doing? Have you checked them lately--your 401K or 403b, your portfolio of stocks and bonds? We won't mention the rate of return on our CDs—that's still a sore subject. But most things have done much better over the past few years!

We do look at these things, don't we? We care about this stuff. We want to know how our investments are doing. We wonder if there will be enough in our children's college fund or their dad and mom's retirement fund or whatever. And is it even possible to have enough in both?!?

I feel like I have our attention—because... again, we care about this stuff. Let's turn our attention now to the Sermon on the Mount and see what Jesus has to say about our investments **(Matthew 6:19-24):**

¹⁹"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. ²¹For where your treasure is, there your heart will be also.

²²"The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. ²³But 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!"

²⁴"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."

Again, if this were eight years ago, we might be tempted to think that Jesus was trying to “rub it in,”—to say, “I told you so. I warned you not to put so much trust in those “earthly treasures.”

But maybe it’s more important that we hear Jesus’ question at a time like this—when the market is up; and we’re far more tempted to suffer from a misplaced trust.

I ask you again, only because it seems that this is what Jesus wants us to think about: have you checked your investments? How are they doing? More to the point, how are we doing in relation to our investments—or, to use Jesus’ words--the things we treasure?

It always amazes me, whenever the topic of money comes up, to realize how much Jesus has to say about it. I challenge you to find any subject Jesus addresses more often than money and possessions. Jesus knows how important money is in our lives. He understands how it serves as a barometer for our souls.

Jesus points to many different challenges we face in the Sermon on the Mount. Only when it comes to money, however, does Jesus warn us that this is something that can take the place of God in our lives.

“You cannot serve both God and Money,” He says. We’ve talked about this before—that’s Money with a capital “M.” It’s not just the stuff we carry in our wallets. It’s the pagan money god whose name is Mammon.

In a former life, I was an Economics major at Furman University, with a concentration in Banking and Finance. But I’ve always tried to keep money in proper perspective, as something that’s neither good nor evil.

Money is simply a tool that God places in our hands. It becomes one or the other—good or bad—depending on what it means to us and how we use it.

The Bible teaches that we all have things in our lives that need to be well-managed: time, talent, and treasure are the big three. God’s expects us to be good stewards—good managers—of everything He places in our hands and under our control.

He gives clear instructions in His word so we will know how to manage our money in a way that honors Him. What we do with our money is a strong indicator of our faith and our allegiance to God. Or it can indicate a lack of faith, and a loyalty to something other than God. Money is so powerful in this way!

What I want to do this morning is to let Jesus' teachings in the Sermon on the Mount speak to some of the investment advice we often hear. I'm doing this in the hope that our hearts will be a bit more attuned to Jesus' eternal perspective on our treasure.

I. Let's begin with this: **KNOW YOUR TIME HORIZON WHEN YOU INVEST!** I'm sure you've heard this advice. And it's usually followed up with a warning that if you're going to need your money anytime in the next five years, the stock market is not the best place to put it.

Some of you, though, have likely learned this lesson the hard way! Sorry. If that's you, I would urge you to not worry about things you can't change. You'll actually hear Jesus saying something like that in next week's text—so we won't go there.

But what does Jesus say about our "time horizons?" Basically, He tells us not to store up *all* our treasures in places where goodness knows anything can happen to them!

Those aren't His exact words--but you get the point. He tells us to store up treasures in heaven where they'll be safe forever! By the way, that's a pretty good time horizon—forever!

Truth be told, though, that's a longer time horizon than some of us are willing to consider. It seems so far off, we feel like "storing up treasure in heaven" can wait for now. We may get around to it someday—just not now.

First things first. Right now, we're here—on earth—and we have lots of things we want and think we need, so we're taking care of us and ours first.

I don't talk about money very often. I realize it's important. I know this from how much Jesus talked about it; but some people get tired of hearing preachers talk about it—except, of course, those who are already good stewards. They don't seem to mind.

But others do. I heard about a little boy who swallowed a quarter. His mom was frantic and asked her husband what they should do.

"Call the preacher," the father said. "Don't you think we should call the doctor?" Mom asked. "No," said Dad, "the preacher can get money out of anyone."

Just keep in mind that when we preachers bring the subject of money up, it's because Jesus did, and the rest of the Bible does too. So, as your Pastor, I would be doing you a disservice not to talk about money and other issues related to stewardship.

Jesus told us to store up treasures in heaven. It's my responsibility as Pastor to try to help us understand this basic and important spiritual instruction. We all then have to decide what to do with it—and that's between each of us and God.

A rich man dies and goes to heaven. He'd trusted in Jesus as his Savior, but like so many, unfortunately, he never really did much about it. As he makes his way through the Pearly Gates, St. Peter greets him and says, "Welcome to heaven. Let me show you where you'll be staying."

The rich man is excited because, as he looks around, he sees mansions stretching out in every direction. They're beautiful! They're constructed of the very finest materials.

As Peter and the rich man continue their walk, they come to a very ornate home. They pause to admire it, and the rich man asks, "Who gets to live here?"

Saint Peter replies, "That's for your groundskeeper. He was a godly man who loved Jesus and served Him all his life. This is his reward."

They continue to stroll past other mansions, until they stop in front of another one that was quite large and beautiful. The rich man asks Peter, "Is this mine?"

"No," Peter says, "I stopped here because this one belongs to your maid. You didn't pay her much, but she managed to raise five children and still gave a tithe to the Lord each week."

"I had no idea," he says. They continue walking until they come to a different section of houses. These aren't as nice as the others. They stop in front of a very modest little shack.

The rich man is hesitant to ask, but finally says, "And whose is that?" Peter responds, "It's yours!" The rich man protests. "There must be some mistake. I had a much finer house than that on earth."

But Peter says, "No, and believe me, it's not the first time I've heard that. It's just that we did the best we could with what little you sent us!"

When we consider what we've done so far in life with the money and possessions God has entrusted to us, what does it say about our "time horizons." Are they only short term—strictly here and now--or do they take eternity into account? Are we storing up any treasure in heaven—any eternal treasure? Jesus clearly says that our time horizons matter.

II. Well, let's move to a second investment principal: **KNOW WHAT YOU'RE INVESTING IN.** Warren Buffet, the famous billionaire investor, says he never puts money into a business he doesn't understand. He avoided the "dot.com bubble" because technology is beyond his realm of understanding.

There's a lot that you and I don't understand, but Jesus does. According to Jesus, some of us may have lots of money, but we're in a financial crisis anyway. We may well need His help far more than we realize.

Jesus is really just pointing out the obvious when He says, **"...where your treasure is, there your heart will be also."** (v. 21) After this, He talks about our eyes—remember?—the way we see things. Jesus tells us our eyes can fill the rest of our bodies with either light or darkness--and He says this while talking about our possessions.

I wonder if we still have the ability to understand what Jesus is getting at? Could it be that in our affluence, we're nearly blind to deeper spiritual realities? Have we have bought into the world's dark lie that the hunger in our souls can be adequately filled with all the stuff we buy?

Materialism will never satisfy our deepest hungers, friends. All that does is create addictions. Materialism *is* an addiction! The more we consume, the more we want. Jesus warns us if we live like this for long, we'll no longer be able to see straight!

A man was concerned about his friend who kept buying up land. Finally he said to him, "You've got so much land already—far more than you'll ever use. How much more land do you intend to buy?"

"Oh, not too much more," he said. "I just want to make sure I own all the land that happens to be adjacent to mine." Well, you can see where that leads.

Jesus points out the obvious when he warns that our eyes are not capable of focusing in two opposite directions. We have to choose—light or darkness. We see life God's way or the world's way. We focus on eternal treasures or just all this earthly stuff. Do we follow what Jesus is saying—do we have ears to hear and eyes to see?

When we look at our bottom line, is there any indication that we have a heart for God? Do we see the importance of eternal things, or is all our attention and money devoted to the temporary trinkets of this world?

This is what Jesus is trying to get us to see. He wants us to know what we're investing in—for this reason: "Look where your treasure is," He tells us, "there's your heart!"

III. So, let's finish now with just one last bit of investment advice: **KNOW WHAT YOUR GOALS ARE.** In other words, what are you seeking to accomplish through your investing? What do you want your treasure to achieve? What will success look like for you?

Please don't misunderstand what I'm saying. I hope you're saving and investing a portion of your income each month; and I would encourage you to have worthy goals, like buying a house, sending kids to college, and funding your retirement.

But here's what we need to take away from this portion of Jesus' sermon. Because He loves us so, Jesus doesn't want us to overlook the most important goal of all: eternity.

Sure, like all the experts say, we could spend twenty or thirty years in retirement, and we don't want to outlive our money! Of course, some folks manage to do that at forty or fifty! So, saving for retirement is certainly a worthy goal.

Jesus just wants us to understand that there's a higher goal, a worthier goal than anything having to do with life on Planet Earth. Store up treasure in heaven, He tells us, treasure that can never be affected by moths, rust, or thieves.

Nor will it be diminished by economic downturns, stock market crashes, or geo-political events! What we invest in God's Kingdom is safe. The dividends are secure—for all eternity!

Why is there so much about money and how we manage it in the Bible? Because our Maker knows there is no truer indicator of what matters to us than what we do with our money, our treasure. 'No one,' Jesus said, "can serve two Masters...You cannot serve both God and Money."

So, by all means, know your goals. Know what success looks like in your life. When you check your check book or view your accounts on-line, ask yourself who's getting served, who's being honored by what you do with your money.

Are you including God in your goals--is eternity part of your investment plan? Friends, it's not just the preacher saying this—it's Jesus. It's the Lord.

But is He our Lord? Does He have our hearts? Does He???

Jesus says it's not hard to tell. We need to check our investments.

Just look and see where our treasure is. And what do you know? There's our Master! There's our God! There's our heart!