



SECURE INVESTMENTS

SERIES: THE SERMON ON THE MOUNT

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Matthew 6:19-24

18th Message

Gary Vanderet

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Last evening we heard the tragic news that Princess Diana had been killed in an automobile accident. Our prayers go out to her children and family as they deal with this terrible tragedy.

I could not help but wonder if she was ready to die. Incidents like this make us ask the questions that we all must be able to answer, things like: Who am? How did I get here? What matters to me? Is someone keeping score? What does He expect from me? Is there life after death? How do I achieve eternal life, if there is such a thing? What is the meaning of death? Everyone, whether they be atheist, Muslim, Buddhist, Jew, New Ager, agnostic, or Christian must confront these questions.

The death of loved ones or people we admire has a sobering effect on us. It makes us think of our own mortality. The Old Testament book of Ecclesiastes says that there is more reality at a funeral than there is at a party. At funerals, people have to face facts; they have to look at things the way they really are. Though I cannot say that I enjoy funerals (no one does), I must admit that the overall effect of a funeral is positive, because people have to face reality. It is one of the brutal facts of life that you spend your life building something—your portfolio, your firm, your body, your reputation—and then you die.

In light of our own mortality, there is another question we need to ask ourselves: What goals are worthy of the investment of our life? That is the very question that Jesus will answer in our passage from the Sermon on the Mount this morning. How do we make that choice?

When it comes to purpose and goals, most people are motivated primarily by the pursuit of money and the things that money can buy. Worldly ambition has a strong fascination for us. The spell of materialism is hard to break. In this section from the gospel of Matthew, Jesus is trying to help us choose well. Let me set your minds at ease here. This is a sensitive issue. I want to say that I do not desire your money. We are all fascinated by materialism. But here, Jesus points out the folly of the wrong way of living and the wisdom of the right way. Just as he did when he talked about piety and prayer, here he does so with regard to ambition. He sets the false and the true over against each other in such a way as to invite us to compare them and see for ourselves.

We pick up Jesus' words in Matthew 6:19:

“Do not lay up for yourselves treasures upon 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 or steal; for where your treasure is, there will your heart be also. (Matt 6:19-21, NASB)

It is important to understand what Jesus is prohibiting when he says “Do not lay up for yourselves treasures upon earth.” Perhaps it would be helpful to begin by talking about what he is not saying. Jesus is not banning possessions or condemning wealth; nor is he saying we should not save for a rainy day. Storing up and stewardship are commended in the Bible. In fact, the Scripture praises the ant for storing in summer the food it will need when winter comes. The New Testament says that the believer who makes no provision for his family is worse than an unbeliever. Let me also say that we are not to despise the good things that our Creator has given us richly to enjoy. Let us enjoy them!

The warning here is not against being provident but against being covetous. It is against the selfish accumulation of things, the foolish fantasy that says a person's life consists in the abundance of his possessions, the materialism that seems to glue our hearts to the earth, the philosophy that says “he who dies with the most toys wins!”

Jesus directs our attention to the comparative durability of two different kinds of treasures. He tells us, first, that earthly possessions are temporal, and therefore not a good investment. The earthly possessions we covet, Jesus reminds us, grow rusty and moth-eaten, and thieves break in and steal them. The word for rust actually means “eating.” It could refer to the corrosion caused by rust, but equally it could refer to any devouring pest or bug. In those days, moths would get into people's clothes; rats and mice would eat stored grain; worms would take whatever they put underground, and thieves would break into their homes and steal their belongings. Not much has changed! Have moths ever eaten holes in your clothes? Has anything of yours ever rusted? Have you ever had anything stolen?

What Jesus is saying is that everyone, men and women, young and old, is in the junk business! Every single thing you own—your car, your home, your computer, your boat, your video games—is in the process of passing away. Give it enough time and it will be junk.

Jesus is not imposing a prohibition on things, he is warning against the love of things. It is not money, but,

as Paul says, the love of money that is a “root of all kinds of evil.” Jesus forbids us from making mere things our treasure, storing them up as if they had ultimate importance. The Book of Ecclesiastes calls all possessions “vanity.” That is not to mean that everything is equally useless or silly; it means that possessions are transient; they are vanity in that they don’t endure; they are cursed with temporality.

So these “treasures on earth” to which Jesus is referring include any valuable which is perishable or which can be lost in one way or another. Money and the things that money buys don’t last. Paul says we should not put our hope in “uncertain riches.” In fact, we spend so much time trying to shelter our money, we can’t enjoy it for fear we are going to lose it. And even if our money doesn’t go, sooner or later we do, and we can’t take it with us.

When I was younger I used to watch the Jack Benny show. I remember a dialogue that used to take place between Jack and his servant Rochester. Jack had a vault where he kept all his money. He would open the vault (you couldn’t see it, but you could hear dozens of locks being opened and chains rattling), and Rochester would yell: “But Mr. Benny, you can’t take it with you!” Jack would yell back: “Then I’m not going!” But he was wrong, of course. We are all going. And the hearse will not be pulling any U-Haul trailers. We leave it all behind for someone else.

That is why we should not be so concerned with earthly treasures—because they are all passing away. They are not a good investment. Lay up for yourselves treasures in heaven, because everything you invest there is permanent. That is the second point Jesus makes. And that is why he says that where your treasure is, there will your heart be also. Jesus is saying that unless we can distinguish between the permanent and the perishable, we are in deep trouble.

But, he says, treasure in heaven is incorruptible. What is this treasure? Jesus does not say. Yet surely we may surmise that to lay up treasure in heaven is to do anything on earth, the effects of which last for eternity. One practical way that we lay up treasure in heaven is to invest in the lives of people. We need to stop loving things and using people and begin using our things to love people. In a society that is shot through with materialism, the ultimate question we must ask is: What are we doing with what God gave us? In terms of our eternal portfolio, what are we doing?

There are so many ways we can love people. It’s not a matter of being rich or poor. Many poor people are very materialistic; many rich people have great concern for the poor. We can use the things that we have to love people. We can send a card of appreciation to someone who is down and needs a lift, visit a lonely shut-in, baby-sit for a hassled mother who needs a few hours off, or call someone on the phone to show that we care. We may not remember doing these things, but the peo-

ple we do them for often remember—and Jesus never forgets.

For a number of years, my son Joel has gone to Mexico one week each spring as part of our high school ministry. A few days ago he received a letter from a friend he made there. I would like to read a portion of the letter, because it really touched me. Here is what this young man wrote:

I want to let you know how much I miss you. I still have your picture and I look at it once in a while. I bet you look very different now. If you still have mine, you can bet I look different, because I am a totally new person. I’ll never forget the days when you were here and we were talking in the back of the church. I can remember many things, but I remember one especially. Some people accept Jesus after they listen to a verse from the Bible and it gets into their hearts and they remember it forever. But in my case it was different. In my case, I remember a phrase that you mentioned. You said to me: “If one day I go to heaven and I don’t see you there, I’m going to feel really bad.” And I believed you. That day, before going to bed, I prayed like I never did before. I asked Jesus to come into my heart, and he did. I’m very thankful to God for putting you in my way. I know that maybe the others have already told you this, because they heard my testimony, but I just had to let you know myself, and tell you this again from the bottom of my heart. Thank you, my friend, for what you did. I will never forget it.

All these things are temporal activities that have eternal consequences. When you go to work tomorrow, it’s not just to earn money to pay for your living expenses, it’s because God has put you there to love people. That is why you live in your neighborhood, so you can use your things to love people, because people, not things, are what will last forever.

This then is “treasure in heaven.” No burglar can steal this and no bug can destroy it for there are neither moths nor mice nor marauders in heaven. That is why treasure in heaven is secure. Precautionary measures to protect it are unnecessary. It needs no insurance cover. It is indestructible. What Jesus seems to be saying is: “If it’s a safe investment you’re after, nothing could be safer than this.”

But Jesus’ concern for our money runs far deeper than the danger of losing it all in the end. He is more interested in what money does to our hearts right now, because materialism affects our hearts by impairing our ability to “see.” Verses 22-23:

“The lamp of the body is the eye; if therefore your eye is clear, your whole body will be full of light. 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 the darkness!” (6:22-23)

The eye is the lamp of the body. Almost everything the body does, our ability to run, jump, drive a car,

cross a road, cook, embroider, paint, depends on our ability to see. The eye illumines, as it were, what the body does through its hands and feet. It is true that blind people often can cope wonderfully by developing their other faculties to compensate for their lack of sight, yet the principle holds true: a sighted person walks in the light, while a blind person is in darkness. The great difference between the light and the darkness of the body is due to this small but intricate organ, the eye. "If therefore your eye is clear, your whole body will be full of light."

"But if your eye is bad, your whole body will be full of darkness." Here Jesus is speaking metaphorically. Often in Scripture the eye is equivalent to the heart, i.e., to "set the heart" and to "fix the eye" on something are synonyms. Jesus does the same thing here, going from the importance of having our heart in the right place (21) to the importance of having our eyes healthy.

The point Jesus is making is that just as our eye affects our whole body, so our ambition (where we fix our eyes and heart) affects our whole life. Just as a seeing eye gives light to the body, so a single-minded ambition to serve God and love others adds meaning to our life and throws light on everything we do. Likewise, a life of selfish ambition (laying up treasures on earth) plunges us into moral darkness. It makes us intolerant, inhuman and ruthless, depriving life of all ultimate significance.

If our gaze is fixed on material things, then our hearts will go bad. The love of money draws our hearts away from good. We become confused and uncertain. Our judgment becomes clouded and we begin to make bad decisions that defy our own values. The apostle Paul warns in 1 Timothy that people who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money, he says, is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

Ultimately, money draws our hearts away not only from good, but from God, Jesus says. Verse 24:

"No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon. (6:24)

Jesus now explains that behind the choice between two treasures (where we lay them up) and two visions (where we fix our eyes) lies the still more basic choice, the choice between two masters (whom we are going to serve). It is a choice between God and mammon ("mammon" is a transliteration of an Aramaic word for wealth), a choice between the living Creator himself and any object of our own creation, for we cannot serve both.

Most would say that statement sounds a bit extreme. Many Christians, though we wouldn't admit it,

disagree with it. We think it's perfectly possible to love both God and money. But we need to remember that when Jesus refers to "masters," he doesn't mean a 20th century employer; he is talking about a slave owner. It may be possible to work for two employers, but a slave cannot be the property of two owners. Full-time service is the essence of slavery.

Jesus is reminding us that we all must serve somebody—and there can be only one master. The one whom we want to serve most will be revealed. So people who divide their allegiance between God and mammon have already given their allegiance to money, since God can be served only with an entire and exclusive devotion. This is simply because he is God:

John Stott writes: "Seen for what it is, this is a choice between Creator and creature, between the glorious personal God and money, between worship and idolatry. It seems inconceivable that anybody could make the wrong choice. For now it is a question not just of comparative durability and comparative benefit, but of comparative worth: the intrinsic worth of the One and the intrinsic worthlessness of the other." But we all make the wrong choice at times. We are preoccupied with things, and it is very difficult if not impossible to change. The only way to rid ourselves of those things is to see the incomprehensible worth of the other: to let God love you, to focus your gaze on him, to devote your time to knowing him, serving him and loving him. That is the only investment that is secure, and the only way to loosen your grip on unimportant things.

We cannot serve two masters. We can have only center at a time. If money and things fascinate us, then we will lose our fascination with God.

How can we rid ourselves of our affection for and preoccupation with things other than God? The answer is, in devotion to him, worship of him and service for him. Change the focus from treasures on earth to treasures in heaven. As you do it will loosen your grip on lesser things and begin to set your affection on things above. Worshipping money limits our love for God. Worshipping God loosens money's grip on us. Everything we own is either a tool or an idol. It is either something we worship or something we use for the greater glory of our God.

The bottom line of all investment is return. If we invest solely in things on the earth, we will lose them all. But if we invest ourselves in knowing God, in loving him and serving others on his behalf, that is an investment that is truly secure.

In the gospel of John, Jesus says there are only two kinds of bread: that which lasts and that which doesn't. He concludes that it is far better to work for the bread that endures. The problem with most of us, however, is that we are working for the kind of bread that doesn't last, mere bread that temporarily fills us but eventually leaves us unsatisfied again. The problem, Jesus says, is not that we work for bread (we all have to earn a living

in order to eat). The problem is that bread doesn't last very long, and in the end it doesn't satisfy, so it is a bad investment.

Jesus' words reveal a major flaw in our lifestyles. Many of us spend all our energies working for mere bread only to find that it doesn't satisfy. When we are young, all we can think about is getting a hot car or building a strong and healthy body. As we get older we strive to become economically sufficient, to live in that perfect house or acquire some other commodity that will make life more satisfying.

Jesus challenges that philosophy. His word makes us ask ourselves: What are we working for? Is everything we do merely preparation for the weekend? But it is a very unwise investment to put all our energies into what will not pay off. Why are you going back to work tomorrow? Is it merely to earn a living, pay the mortgage, or buy a new car? If that is our ambition, we will miss out on the richness that God intends for us. There are people at your workplace who need you. Let us begin to use our things to love people instead of using people to love things.

Jim Elliot, the missionary who died at the hands of the Auca Indians, penned these words which echo the point that Jesus is making: "He is no fool who gives what he cannot keep to gain what he cannot lose."

One by one God took them from me,
All the things I valued most,
Till I was empty handed;
Every glittering toy was lost.

And I walked earth's highway, grieving,
In my rags and poverty,
Till I heard His voice inviting,
"Lift your empty hands to Me!"

So I turned my hands toward heaven,
And he filled them with a store
Of His own transcendent riches,
Till they could contain no more.

And at last I comprehended
With my stupid mind and dull,
That God could not pour His riches
Into hands already full!

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