

The Citizen's Investments

Matthew 6:19-24

Introduction

The Lord Jesus has spoken about giving (vv.1-4); praying (vv.5-15); fasting (vv.16-18) and now treasures (vv.19-24). Treasure falls into two categories; secure (vv.20-21) and insecure (vv.19; 22-24); corruptible and incorruptible (vv.20-21). Jesus links what we value to what we are. Where your treasure lies—so lies your heart. What you value speaks volumes about you. Years ago The Great Tombs of China exhibit came to Denver. The Emperor Chen—first great monarch of China—united a fragmented China after 500 years of bloodletting and division. He assumed total control and ownership of the United Kingdom. The Emperor Chen embarked on a search for eternal life. He believed, as the greatest human being who ever lived (at least in his mind); he deserved eternal life (in this world!). He never found the potion or elixir of life. His physicians gave him mercury pills surrounded with other chemical compounds. As you might guess he died! The brochure at the museum read; “The emperors of China spent their lives preparing for their deaths. And since they had grown accustomed to the good life; they commissioned talented craftsmen to create elaborate and ornate objects to keep them in the lap of luxury even after they passed on.”

The Emperor Chen believed in his heart you can take it with you. He had some 8,000 life sized statues made of his Imperial Guard buried with him. This was a far cry better than some ancient rulers who would order their entire household killed to accompany them to the next world. The old saying is remains true: “I have never seen a Hearse pulling a U-Haul trailer”. Some people still think you can take it with you. A rich man learned he was to die in a few days. He called three friends: a doctor, a lawyer and preacher to his bedside. He said, “The preacher has told me you can’t take it with you, but I believe I have worked out a way to do just that. I have prepared three satchels with \$100,000. When I die, I want you to walk by my casket and drop the satchel in my grave. A short time later all three men attended the man’s funeral. The Preacher said, “I have a confession to make; we needed to pay down the debt in the church and kept \$20,000 dollars. The doctor said, “I took \$50,000 to apply to a new clinic and only dropped in \$50,000. The lawyer said, “I am shocked by what you have done. My conscience is clear. I did exactly what Bill asked. I kept the satchel, picked up both of yours, and dropped in a check for the entire amount of \$300,000.”

Our Heavenly Treasure: The Single Heart (vv.19-21)

Matthew 6:19 (NKJV)19“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal;

Riches really do exist. There are two kinds of riches (vv.19-20); two kinds of hearts (vv.21-23); and a choice between two masters (v.24).

The Jews understood the phrase ‘treasures in heaven’. The Rabbi’s taught; “the deeds of kindness which a man did upon the earth became treasures in heaven” (Barclay p. 241). The Rabbi’s even told the story of a famous king named Monobaz II of Adiabene who became a

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convert to Judaism. During a time of profound famine he took the family treasury and national treasures and gave them to the poor. Monobaz related how his fathers had stored up treasure on the earth, but he desired treasure in heaven. "My father's gathered treasures for below, I have gathered treasures for above. My fathers gathered treasures which bear no interest, I have gathered treasures which bear interest; my father's gathered treasures in this world, I have gathered treasures of the world to come" (Barclay p. 241; his source Josephus).

Jesus is suggesting; what you keep—you lose. What you give away becomes a permanent possession! This was the position adopted by the early church. They cared for the sick, the poor, the helpless, the hopeless. They gave out of their material wealth to minister to needy people.

During the persecutions of the Emperor Trajan Decius (AD 249-251); in which Pope Fabian lost his life—"the Roman authorities broke into the Christian Church. They were there to loot the treasures which they believed the Church to possess. The Roman Official demanded from Laurentius—the deacon; "Show me your treasures at once." Laurentius pointed to the widows and orphans who were being fed, the sick who were being nursed, the poor whose needs were being supplied, "These," he said, "are the treasures of the church" (Barclay p. 242). Those were the days when the church really believed—what you keep you loose—and what you give away—you keep forever.

Jon Courson writes; "Giving is not God's way to raise cash. It's God's way to raise kids. Overtime I give, I am giving away part of my stinginess and selfishness. God doesn't need my money, but I need to give it. The Lord wants my heart, not my money, and he knows that wherever my treasure is, that's where my heart will be."

20but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

Where are you invested? Are you heavily invested in gold or silver? Are you trying to corner the Uranium market? Is it the Stock Market? Do your hopes and fears rise and fall with the Market? What about Real Estate? The only place you will occupy forever is a cemetery plot. Even it will be vacated in the Resurrection! How heavily leveraged are you in Heaven? Have you been making deposits in your heavenly account?

Jesus invites us to lay up our treasure in an unbreakable bank. Earthly riches are subject to decay and corruption. Everything material, tangible, fungible, has within it the seed of corruption. Earthly riches are insecure—they can be stolen, eaten, destroyed. Heavenly riches include a blameless life; and enduring relationship of love, forgiveness of sin, wisdom, knowing and doing the will of God (that is the meaning, purpose and significance of life); comfort, an abundant life.

Heavenly riches are secure. Earthly riches are insecure.

21For where your treasure is, there your heart will be also.

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Look carefully at that verse. Jesus does not say—where your heart is—there your treasure will be—but rather where your treasure is—there your heart will be also. **Put your treasure in heaven—and your heart will follow and find itself in heaven. Put your treasure in Heaven and your heart will follow.** How do you make deposits? Giving has a way of transforming the character. Your character will follow you into heaven. If you value only the things of this world, you will have little interest in the next world.

In 1 Corinthians 16:2 the Apostle Paul invites his reader “Let every one lay by in store” (literally “treasure up”)

In 2 Corinthians (12:14) Paul says “Children ought not to lay up for the parents”

The Bible speaks of the rich man's mistake and the fools blunder; “you have laid up your treasure in the last days” (James 5:3); “so is he that lays up treasures for himself (Luke 12:21). The Bible speaks of the kind of hoarding that results in God's punishment and judgment; “Treasurer up unto thyself wrath” (Romans 2:5).

What does the future hold?

2 Peter 3:7; “Have been stored up (treasured up) for fire”.

The more wealth you acquire, the more treasures you store up, the larger your house and the bigger your bank account, all these things make it difficult to die. Jesus never suggested or implied that this world or our lives in this world are unimportant. But rather the real importance of our existence here and now—is where it leads to—our existence in eternity. **Our motives and our most cherished possessions cannot be separated. Jesus is not condemning saving money or a sensible retirement or provision for the future. Jesus is condemning covetousness, materialism, hoarding and trusting in riches rather than trusting in God.**

Only a foolish person longs for what cannot last.

Our Healing Vision: The Single Eye (vv.22-23)

22 “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 passage sounds complicated but is rather simple when understood both in culture and context. The ancients believed the eye was the window for the soul. Jesus is basically saying; the eye is the window where light enters the body. In a house, if the windows are dirty, smeared,

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stained, light has problems getting in. If you have drapes, blinds, or curtains you can effectively block out light. Jesus is using the human eye to draw attention to the subject of spiritual vision.

The amount of light—available to your soul—depends on the health of your eye or vision. What is the condition of your spiritual eyesight? How do you see money? How do you see wealth? How do you see people? How you see both people and things depend on your vision! How you see things depends on what kind of eyes you have. Here eyes are a metaphor for the mind (thinking or the thought process).

If you have an evil eye (your eye is bad) your whole body will be full of darkness. Who is the person with the evil eye? The one who pursues wealth and riches (Proverbs 28:22). “A man with an evil eye hastens after riches, and does not consider that poverty will come upon him.”

Jesus is in effect saying; there is nothing like generosity to give you a clear vision, a healing vision of people. There is nothing like selfishness, or greed, or excessive personal consumption or self-absorption for distorting your view of people and things. The classic example is the famous character Ebenezer Scrooge in Charles Dickens' classic “A Christmas Carol”.

How do you see others? Can fear or prejudice blind our eyes or distort our vision? Prejudice prevents clear thinking, and logical judgments; it blinds us to facts and the significance of facts. Jealousy perverts and clouds our vision and judgments; self-conceit blinds us—not simply towards others but ourselves as well. Conceit robs us of our ability to see our faults and sins; conceit blinds us to all things except to our own imagined and exaggerated virtue.

What are the dangers of dark vision? Like Scrooge you eventually cannot live with others and you become uncomfortable even with your self. If you are a person who envies another's success, begrudges another person's happiness, if you are a person who can gaze on another person's need and shut out your heart—you become the most miserable person. Some carry a grudge. Have you noticed something about people who carry grudges? The grudge grows within them—like a cancer—the bitterness and resentment—grows and consumes their joy, steals their peace, robs them of happiness and contentment.

It also makes it impossible to live with that person. Do you want to live with a person who lives under a constant cloud of darkness? Nobody likes mean people and everybody despises the miser. Love covers a multitude of sins, but greed and selfishness makes what ever noble virtues a person possesses evaporate right before your eyes. People love the generous. Robin Hood may have been a felon but he had a loyal following. The Sheriff of Nottingham may have been on the right side of the law but everyone hated him; because he was just plain mean.

People with dark vision, people who do not have a healthy eye, cannot live with God. Who is more generous than God? Who is more bountiful than Jesus; open handed with grace and lavish in love? No one can out give God. How difficult for the generous to find fellowship with the stingy! Barclay: “There can be no fellowship between God whose heart is afire with love, and the man whose heart is frozen with meanness” (p.247).

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The dark eye sees the darkness. The clear eye—the generous eye—sees what God sees. When we see people the way Jesus sees people our vision is full and focused.

The good eye belongs to the person whose motives are pure; who have a singular desire to represent God's interests; willing to accept Christ's teachings.

And who has the bad eye or the blind eye? The one who wants to hold on to the treasure in this world and longs for treasure in the next world. William MacDonald: "He doesn't want to let go of his earthly treasures, yet he wants treasures in heaven too. The teachings of Jesus seem impractical and impossible to him. He lacks clear guidance since he is full of darkness" (p. 1226).

The two eyes are two hearts.

Our Holy Master: The Single Master (v.24)

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.

Mammon is the Hebrew word for "material possessions". It did not start off as a bad word—it comes from the root word which means to entrust—it came to mean the place of trust. Mammon took on the characteristics and attributes of a deity—an idol. An idol is anything that replaces your loyalties, affections and obligations owed to God. Nancy Percy speaks of idols as God substitutes. Material things are given by God to people in trust or stewardship. The wealth that you have has been given to you by God in trust. Some people define God as that power in which a person trusts. The person who counts on money or material goods and services for the power that it supplies—or the provision that it provides runs the risk of embracing a God substitute.

Jesus speaks of Mammon as if it were a false god or idol. There are two masters under discussion. You will have love and loyalty to one or the other. The love of money can be like a god—you live for it, you work for it, and you depend on it—the power that it provides—the security that it provides and you eventually become enslaved to it. The world's money system is a house of cards—based on trust—and faith.

"Jesus now explains the choice between two treasures (where we lay them up) and two visions (where we fix our eyes) there lies the still more basic choice between two masters (whom we are going to serve)" (Stott; p. 158).

Jesus invites us to make a choice—between two treasures and two visions and two masters.

Two treasures—one on earth—one in heaven—two visions—one clouded; one clear; two masters one loyal and loving; the other despised and hated.

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“No one can be a slave to two owners” (Barclay). A slave in the ancient world had no civil rights, personal rights, a slave was a “tool” a “thing” to be used by the Master. In the ancient world a slave could be beaten or killed (but not often you don't destroy valuable things). A slave had no time of his own. His master possessed him as completely as anything else the master possessed. In the book (movie) *Bob Cratchit* was for all practical purposes a slave—but he could quit his job—a slave could not quit the master's service.

You can have two jobs—even two employers; but you can't have two masters. Singular ownership and full time service is the essence of slavery.

We will put God first or we won't. You will accept the rule of Christ or you will accept the rule of your passions and pleasures. You will live for the temporary or the eternal. You will live for the material or the spiritual. You will accept God's claims on your lives or you will reject God's claims for your lives.

Paul the Apostle wrote; “For the things which are seen are temporal; but the things which are not seen are eternal” (2 Cor.4:18).

There are blessings and benefits for those who choose to seek first the Kingdom of God and His righteousness (Matt.6:33). Provision of necessities; freedom from anxiety; joy and commitment.

Our Healthy Attitude Toward Wealth

“The real measure of our wealth is how much we'd be worth if we lost all our money” (J.H. Jowett).

1. The Lord God Possesses All things. “The earth is the Lord's and the fullness thereof; the world and all who dwell therein” (Psalm 24:1). “For every beast of the forest is Mine, and the cattle on a thousand hills. I know all the birds of the mountains, and the wild beasts of the field are Mine. If I were hungry, I would not tell you; for the world is Mine, and all its fullness” (Psalm 50:10-12). In the NT Jesus says it is the Master who gives talents to His servants (Matt.25:15). We can buy and sell things. We can make things, we can alter or rearrange metal; we can fabricate and create; we can coin metals; and exchange those coins for goods and services. But we cannot really create—in the ultimate sense of the word—something from nothing. We always use pre-existing materials. Someone might argue that an idea is something created from nothing—if they are willing to concede that their brain and mind and ability to think—is nothing! We can build houses or create works of art or music. But God supplies the raw materials and the talent. God owns everything. You can say; “This is mine—and it is my decision to do with it as I please” or you can say “this is God's and I will invest it or give it or save it according to my understanding of what would please God”. The story is told of a little girl from the big city. She visits the country side and sees some flowers and asks the

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question; “Do you think God would mind if I picked some of His flowers?” Now that’s the right attitude.

2. We love people and use things (not the other way around). People are always more important than things. If we must make money (and we must); and acquire fortunes; it is to take care of our family and advance the kingdom of God. When we forget this principle, it always brings disaster. In 1833 there were 84,000 children working in the mills from 5:00 AM to 8:00 PM. In England, the cotton mill industry was driven by child labor. Today their are children in South America and Indonesia, Vietnam and other parts of the world who are exploited. But we love cheap clothes, cheap toys, cheap electronic devices. Whenever people are treated like machines, and their value is linked to what they produce, we cheapen our souls, and we invite judgment from God.

3. Doing what is right (the good) is more important than the accumulation, preservation, or distribution of wealth. We cannot steal other people’s property. Luke 16:14; “Now the Pharisees, who were lovers of money, also heard all these things and they derided Him”. 1 Timothy 6:10; “For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.” 2 Timothy 3:2; “For men will be lovers of themselves, lovers of money, boasters, proud, blasphemers, disobedient to parents, unthankful, unholy”. We live in a culture that elevates possessions and materialism to the point where it is a god. With this god comes a rival salvation and damnation. People who are rich believe they can buy their way out of any problem. Wealth becomes the yard stick of value—the meaning of life—and the weapon to defend that life.

For the Christian wealth is never a weapon—for the Christian wealth is a tool—not a sin—wealth is a sacred trust—a stewardship assigned by God—and is to be led by God’s character and Word.

Conclusion

Dennis Hack writes; “I think all Christians should regularly visit the city dump. Have a quiet time there. Spend some time in the Scriptures and in prayer, preferably with your car window down. As you do so, remind yourself of what is around you. In huge rotting piles is the accumulated stuff which some have lived for, and perhaps even died for. By God’s grace may we be saved from ash-heap lives” (*The Rest of Success* p. 59).