

# Stewarding Our Money

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[ 0 : 00 ] Money, possessions is a hot and dangerous subject in the church sometimes.! It ought not to be though, but just a disclaimer, I'm just going to be faithful to read the Word and try to expound on what it says.

If something is my opinion, I'll make it clear that it's my opinion. And if you have a problem, I guess, with what the Word says, like if you're going to throw something at me, you're going to hit Jesus. I'm just going to try to do my best just to say what the Word says.

And let it fall. Because it's really tempting on this particular topic just to give you a bunch of rules and laws. Like, give this much, go and do this. And I don't think that that's the goal of what Jesus is aiming at.

But I'm still learning, I'm still wrestling with this topic. Feel free to continue to do that. So I have three points for you as we walk through Matthew 6.

Let's read the text together. Matthew 6, verse 19. Jesus says, If your eye is healthy, your whole body will be full of light.

[ 1 : 36 ] But if your eye is bad, your whole body will be full of darkness. If then the light that is in you is darkness, how great is that darkness? No one can serve two masters.

For either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and money.

Just join me in a quick word of prayer. Father, we just offer up this time to you again. Just work in through me, Lord, if you would be pleased. Help us to see the meaning of what you have inspired here in your holy word.

And help us by your spirit, Lord, to apply this to our hearts. Give us eyes to see and ears to hear. In Christ's name, amen. Amen. So point number one.

Point number one. Walking through this text. And it just comes right out of the text. But very clearly, point number one. There are two kinds of treasures. There are two kinds of treasures.

[ 2 : 45 ] He said, Do not lay for yourselves treasures on the earth where moth and rust destroy, and where thieves break in and steal. But lay up for yourselves treasures in heaven. So really quickly, without like over-defining this word, the word treasure just simply means what you love, what you treasure, what you value, what you cherish.

Right? That's what you treasure. It's what your heart takes delight in. It's what gets you out of bed every morning and keeps you going throughout the day. Our English word, worship, is connected to this idea of what we hold to be the most worthy thing.

We worship what we have the greatest focus on as our worth. The worth or value of something. And everyone has a treasure.

Now notice that Jesus says, We shouldn't have a treasure. He doesn't say that. He just says, Be careful to choose wisely what that treasure is. Okay? So he doesn't forbid treasure.

He just wants us to be careful at what we choose to make our treasure. And so the first kind of treasure that he mentions here is earthly.

[ 4 : 03 ] Right there in verse 24, he refers to treasures in verse 24 as mammon. Okay? That's just a Semitic word for money or material possessions. It's what's in your bank and your wallet and your purse and what's all the stuff that you've accumulated.

But today in America, I think I can say this with a great deal of confidence. I'm not, you know, I don't know everything. But as a history guy, I can tell you that we live in one of the wealthiest, affluent, prosperous countries in the history of the world.

It's just true. Even if you're a college student, you have more money than most of the rest of the world does. I think you're in the top 1 or 2% of the wealthiest people, which is shocking to us, right?

But in America, money, possessions, wealth, comforts, luxuries are what we have in our civilization all around us.

In short, though, earthly treasures are what are seen and what are temporal. Okay? An earthly treasure is what we can see and what is temporal, something that's actually not going to last forever.

[ 5 : 17 ] The second treasure, very clearly, just right out of the text, is a heavenly treasure, right? So, heavenly treasure is not just a heavenly version of mammon.

It's not big houses or riches or toys or stuff to play around with when we get to heaven. No. The Scripture reveals that heaven will have something far greater than all these things.

Scripture clearly teaches us that the treasure of heaven is the king of heaven. It's not the stuff that we get to do in heaven, the toys that we get to play with.

It is, heaven is synonymous with the presence of God. All right? So, when we talk about the gospel, we're not talking about just getting people to not go to hell and go to heaven.

We're talking about saving people unto God, unto His presence. He is the king of heaven. Psalm 16. Many of you know this.

[ 6 : 22 ] You make known to me the path of life and in your presence there is fullness of joy. And at your right hand there are pleasures forevermore. This is why Paul could say, after considering everything he's done, everything he's had, he says, I can count all things lost in comparison to knowing Christ Jesus my Lord.

Right out of Revelation 21, verse 3, towards the end, when the new heaven and the new earth have come, you want to get a glimpse of heaven, this is it.

John says, I heard a loud voice from the throne saying, Behold, the dwelling place of God is with man. Right?

Remember this? He will dwell with them and they will be His people and God Himself will be with them as their God. This is a picture of it.

It's a picture of presence and fellowship with God forever. And remember, Jesus prayed in John 17, praying to the Father.

[ 7 : 29 ] He mentions this. This is eternal life. Okay, so what is eternal life? Right? It's not just living forever and not dying. It's more than that.

Jesus says, eternal life is that they know you, the only true God and Jesus Christ whom you have sent. Shortly after that, in verse 24, He prays, Father, I desire that they whom you've given me may be with me where I am so that they may see my glory that you have given me because you love me before the foundation of the world.

So all these images of heaven that we have throughout Scripture are more about the fall being restored and regaining what was lost because of sin and being in God's presence forever.

A period of many years ago, it might be attributed to Richard Baxter possibly, but I've always really loved this quote. He says, a believer's life is very different from an unbeliever's life.

So also, a believer's death is also very different from an unbeliever's death. The believer prefers heaven to hell.

[ 8 : 47 ] Excuse me. The unbeliever prefers heaven to hell. The believer prefers heaven over earth. See that? The believer desires heaven above earth.

The unbeliever prefers heaven only over hell because he cannot imagine anything more blessed than this life.

But, the believer prefers heaven over earth because the believer cannot imagine anything more blessed than life with God. And that's it.

Though heaven there has many blessings to be in God's presence forever is the greatest thing possible. So, Jesus means to devote your life to accumulating treasures that are in heaven and not on the earth.

Alright? So, Scripture gives much attention to the teachings on money and possessions. Much. just looking at the Gospels alone, it's said that nearly 15% of everything that Jesus said connected to this topic.

[ 9 : 58 ] He used money in some way more than even teaching on heaven and hell combined. So, interesting enough though, tithing, which is the Old Testament maximum, or should I say minimum, of your income, Jesus only refers to it one time and that's it.

And this is what he says, you tithe even your spices, he said to the Pharisees, that's right, you should, but you have neglected the weightier matters of the law, justice and mercy and faithfulness. So, in other words, you're just doing what's required of you and nothing more. You're not really getting at the heart of the law. And so, I have another thought or opinion on the tithe, but I always, just really quickly, I say, it's a good starting point for giving, but not a law that translates into the new covenant, I would say.

Come talk to me later. So, our hearts and our treasures. Why does the Bible talk so much about money and possessions? Like, why?

Jesus gives us an answer. He just says, from where your treasure is, there your heart will be also. It talks about it a lot because there's a real fundamental connection between our spiritual lives and what we think and how we use our money.

[ 11 : 21 ] It's just there. It just reveals where we are. Jesus says, your desires show you what you love and you treasure and you worship. Your desires reveal that.

So, what you treasure will show you who your God is. who you ultimately treasure will show you who your God is. Many years ago, many years ago, when I was in college, myself, Nathan, and Wes Shelnut would drive down and we would hear Louis Giglio preach.

Not a perfect guy, but I appreciate what I've learned from him over the years. But, he says, how do you find out what you worship? How can you know what you worship?

He says, you simply follow the trail of your time, your affection, your money, and your loyalty. At the end of that trail, you will find a throne.

And whatever or whomever is on that throne is what is the highest value to you. Okay? So, you follow that trail wherever it is. That's where it leads, right?

[ 12 : 32 ] So, what does the issue of money and possessions, why does it make us so uncomfortable, right? Well, evidently, it just reveals how we live. What's on that throne of our lives?

Do we live with a view of the goal of life as just to accumulate things? Or, do we accumulate things that will have an eternal value one day? Jesus says, right, that a mark of a true believer means that his eyes are on heaven.

they're on the eternal, in the unseen, not the temporal. He also says here clearly in our text in verse 24 that there's no middle ground.

Because some people want to be able to say, can't we store up treasures in both places? Is that an option? Can we like have a lot here and then a lot there? And, I hate to disappoint myself and you, but Jesus says no.

I mean, you can have some treasures here on the earth and store up some treasures in heaven, right? But, clearly, he says, no one can serve two masters. For one will either hate the one and love the other, or, he will be devoted to one and despise the other.

[ 13 : 52 ] Then, he gives us the answer. You cannot serve God and money, right? And, he uses the word, the servant here idea is this word of a slave.

Not an employee, right? But a slave. A slave's soul is the sole property of one master, okay? And his service is exclusively for that one master.

So, either you will be mastered by money, ignore God, and seek to make him a servant of your earthly kingdom, or, you'll be mastered by the living God and make money a servant of his kingdom.

It's not, you can't have it both ways. This is why Jesus said it's hard for a rich man to enter the kingdom of heaven. It's very hard. Okay?

And so, in this culture, though, it was wrongly taught that if you were poor, or you didn't have a lot, then somehow you weren't really as pleasing to God. But if you had a lot of wealth and a lot of affluence, that's why the religious leaders just thought that they were A-OK with God, it meant, like, God's blessing you.

[ 15 : 05 ] Look at your life. Like, how could he not be happy with how you live? Spurgeon once wisely said, if earthly goods were of much value, the Lord would not give so large a measure of it to those who have the least of his love.

Very heavy. If earthly goods were of much value, the Lord would not give such a large measure of it to those who have the least of his love. So it's not a good indication of whether or not you're living a life pleasing to God or not.

Right? Then he goes down and he mentions the eye being the lamp of the body. The eye is similar to the heart.

It reveals the qualities of someone's inner life. Right? A healthy eye or a clear vision suggests loyalty and devotion to God. While a bad eye or like an impaired vision means sinful corruption. So which treasure are you seeking? Which one am I seeking? Which will master you? It will be evident in your life. Our lives show these things. In Matthew 5, 22 there, he says, the eye is the lamp of the body.

[16:22] If it's healthy, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If then the light is in you as darkness, how great is that darkness?

So, this gets on to point number two. So there's the admonition. There's two treasures. An earthly one and a heavenly one. Point number two.

Don't set your heart on things that won't last. Don't set your heart on things that won't last. Right out of verse 19.

Do not lay up for yourselves treasures on this earth where moth and rust destroy and where thieves break in and steal. So, Jesus is warning us against making these things that are temporal and seen to be the ultimate things.

To be our ultimate treasure. Don't spend your life, your life, your goal, the focus of your life just set on storing up money and material possessions because they will rot.

[17:31] They won't last. You can't take it with you. Nothing will be taken with you. Nothing goes on to this next life that is from this world.

It will all stay here. You'll find no U-Hauls behind somebody may know that. No U-Hauls behind the hearse. Right?

Proverbs 23 verse 4. Do not toil to acquire wealth. When your eyes light on it, it is gone for it has suddenly sprout wings, flying like an eagle toward heaven.

So, in this life, money will just disappear. Scripture never says, again, that money in and of itself is evil. So, don't hear that. Scripture very clearly says the love of money is the root of all evil.

Money is just a tool. But sadly, our sinful hearts use it to attain our idols, use it to obtain things that we pursue inordinately.

[18:37] So, Paul says, money isn't evil, but we have to be very, very careful and cautious dealing with it. Because it's a powerful thing that can master us.

I'm trying to limit the number of times you have to turn for sake of time, but turn, hold your hand there, but turn to 1 Timothy chapter 6 really quickly. 1 Timothy chapter 6 and go to verse 6.

1 Timothy chapter 6 verse 6. Paul writing to his apprentice Timothy. He says, but godliness with contentment is great gain. Here it is.

For we brought nothing into the world and we cannot take anything out of the world. but if we have food and clothing, with these we will be content.

But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.

[19:44] For the love of money is the root of all kinds of evil. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

So in short, if you are pursuing an earthly treasure, it will be a diminishing return. So stop thinking that mere accumulation of money and material junk is going to satisfy.

It won't. And most of us who have lived longer, we know that. We're like, it never ever delivers on what it promises. Ever. No matter what it is.

Whether it's money or any kind of possession, I once dug up a list of things that I wanted to obtain when I was in high school. I was working a job and getting paid \$8.50 an hour, which was huge back then.

And I thought, man, I want this, I want that, I want that. And I'm pretty sure I attained all those things, and man, it did not bring me the satisfaction I thought it would.

[20:44] And so, we need to beware of making all the junk and toys of this temporal life our treasure. They are not. Scripture, and I'm pretty sure history just teaches, there is no positive correlation at all whatsoever between joy and material things.

None, right? It's foolish and it's damning. That's what Jesus says here. He says, in another part, it's easier for a camel to go through the eye of a needle than it is for a rich man to enter the kingdom of heaven.

Why does he say that? Because a rich man is tempted to focus on the gift and forget the giver. The rich man is tempted to find some security or some kind of fickle happiness in his riches.

There is nothing there, no positive correlation at all. I think if one text lands on us, lands on me, I'm including myself, I think it would be Luke chapter 12 where Jesus very clearly teaches on this.

I think this is just such a picture of the way we are in the West. And it's been this way for a long time. Luke 12 verse 13, if you want to turn there.

[ 22 : 06 ] Someone in the crowd said to him, Teacher, tell my brother to divide the inheritance with me. But he says, man, who made me a judge arduer over you?

He said to them, take care and guard yourself against all forms of covetousness. And here's this phrase, listen, for one's life does not consist in the abundance of his possessions.

And he told them a parable saying, the land of a rich man produced plentifully. And he thought to himself, what shall I do for I have nowhere to store up my crops?

And he says, I'll do this. I will tear down my barns, build larger ones, and there I will store all my grain and my goods. And I will say to my soul, soul, you have ample goods laid up for many years. Relax, eat, drink, be merry. This kind of sounds like what we do in the West, isn't it? But God said to him, fool, this night your soul is required of you and the things you have prepared, whose will they be?

[ 23 : 22 ] And then he wraps it up. Jesus says, so it is the one who lays up treasures for himself and is not rich toward God. Very hard.

Very convicting. I'll skip this part for the sake of time, I think, but in Ecclesiastes chapter 5 verses 10 through 15, this is where we believe that Solomon more than likely was Solomon, is reflecting on money because he had a ton of it and he basically says it's vanity.

It doesn't satisfy. It never is enough. It only seems to take life more than anything. So, this just jumps to point number 3.

Point number 3 is set your heart on things that will last forever. Set your heart on things that will last forever.

That's in verse 20. Jesus says, lay up for yourselves treasures in heaven where neither moth nor rust destroys and where thieves do not break in and steal.

[ 24 : 36 ] So, the treasure in heaven will not rot and will not rust and no one can steal it. So, we, as believers, those who have been reconciled to Christ, reconciled to God through Christ who belonged to Him, we can make spiritual deposits for life in eternity.

in Colossians chapter 3, Paul says, if you have been raised with Christ, seek the things that are above where Christ is, seated at the right hand of God.

Set your minds on things that are above, not on things on the earth. For you have died and your life is hidden in Christ Jesus. Right?

So, that's a command, right? It's not like, maybe, I'm going to encourage you to. It's a command. Seek the things that are above.

Set your minds on the things that are above and not on the earth. So, what is the remedy, then, for what we would say is greed or hoarding?

[ 25 : 42 ] The remedy is giving. That's God's remedy to keep that idol in check, to keep our money from overcoming us. We're to distribute and not accumulate.

Jesus says, possessions on earth are not for accumulating but for distributing in ways that honor Christ. Right? And that increase our joy that are in heaven.

So, the remedy for hoarding is giving. Proverbs 22, verse 9, He who is generous will be blessed. Acts 20, 35, it is more blessed to give than to receive.

So, God, I'm trying to remember who I once heard this from but it doesn't matter. God blesses us with money and possessions so that we might use them in a way that shows they are not our treasure but God is.

Okay? to make intentional decisions that show that Christ is our treasure. Jesus says in Luke 12, 33, Sell your possessions, give to the needy, provide for yourselves with money bags that do not grow old with a treasure that is in heaven that does not fail where no thief approaches and no moth destroys for where your treasure is that your heart will be also.

[ 27 : 09 ] So, I want you to think about where your true home is. Okay? My wife and I just moved into a new house. Where is your true home?

Often, our single greatest deterrent to giving and living more simply is this illusion that this world is our home. You're full, you're fickle. That's what causes us to think that.

Where we choose to store up our treasures depend largely on where we see our home. The believer, the child of God, heaven is our home. Scripture says that we are pilgrims, strangers, aliens.

We're not settlers. Alright? That's Hebrews 11, 13. We're ambassadors representing our true country and our true king. 2 Corinthians 5.

Philippians 3. Our citizenship is in heaven. We are citizens of a better country, a heavenly one. Hebrews 11, 16. So I'll try to give you this analogy without taking up too much time.

[ 28 : 23 ] Let's say that someone from England moved over here for a job. And in that job description they said you can make a ton of money in this job.

Alright? But you're only going to be here for an indefinite amount of time. We don't know how long this job is going to take so there's uncertainty. And you're going to make a ton of money here but just keep this in mind. Whatever you spend here stays here.

You can't take any material stuff back to England with you at all. So, but you can wire your money back to England. Right?

You see the difference there? So if that was true you probably would just like live in somewhere that didn't cost too much money. You would just keep you would just spend your money on the bare necessity and you would send a ton of money back.

Right? Because you can't take anything with you. You can't take anything back overseas when you leave. And very similar we do not know how long we are going to be on this earth.

[ 29 : 20 ] We don't know. But we can store up treasures that are in heaven. We can push that forward. Right? It would be foolish to spend so much of it here.

It would be foolish. So don't spend too much time and money and energy on all the things of this world. Hebrews 13 keep your life free from the love of money and be content with what you have.

For he has said to us I will never leave you or forsake you. That is Jesus speaking to us. So the best thing I can do I think is to give you some examples of what this looks like.

It is better to give you pictures of it than to give you a bunch of rules and regulations. And these have challenged me over the years. I will give you one from history and then a present day a couple present day examples.

Okay? In Cairo, Egypt there is an exhibit of King Tut in the Egyptian National Museum.

[ 30 : 27 ] He was known as the Boy King. He died when he was 17. He was buried with a solid gold chariots, thousands of golden artifacts, tons of gold, and a coffin that was made with gold.

And so it was uncovered nearly 3,000 years or from 3,000 years ago in 1922. He had all that gold but he was just lying there a corpse.

Right? Untouched for 3,000 years. All this treasure just sitting there in his tomb that he clearly took none of it with him wherever he went.

But if you walk down a dusty back street of Cairo, same city, there's a tiny insignificant cemetery of American missionaries that were there.

one tombstone reads William Borden, 1887 to 1913. Borden was heir to great wealth and privilege here in America.

[ 31 : 35 ] But he gave it all up. He gave tons of his money to reaching Muslims abroad. And then finally he himself went. Borden gave so much of his wealth and prosperity.

But only after coming into Egypt for four months he died. He contracted spinal meningitis and died at the age of 25. But listen to this.

On his epitaph, right, on his tombstone, describes his love for God and the Muslim people. It says on this, apart from faith in Christ, there is no explanation for such a life.

Apart from faith in Christ, Christ, there is no explanation for such a life. So you have this Egyptian king who took none of his goal with him and you have this American missionary who died very young and they just said, like, this doesn't make sense.

Apart from, like, the work of God, this doesn't make sense why he would do what he did. One other example, I think I have time for maybe two and I'll quit.

[ 32 : 44 ] I have a really good friend, friends, I should say, that live up in Hiwassee, Jason and Lorenda. They went to North Georgia back in the 90s. He was in the Corps.

I think she was in KD. Funny enough, those existed in the 90s. And he is a dentist up in Hiawasse. I've known him for probably about 20 years.

And this guy, like, loves the Lord. Really loves the Lord. Lord, he's, but when I first met him, he definitely was all about accumulating money for the here and now.

He had, I think, three different homes, a lake house, a family farm, and some other stuff, and a bunch of other toys and gadgets, boats, cars. And I really believe that it was just more of a result of just not having good teaching on money.

Nothing to do with, like, his lover of God. So, I actually will recommend a book to you. A small book, for those who don't want to read a lot, but it's called The Treasure Principle by Randy Alcorn.

[ 33 : 53 ] The Treasure Principle. So, I actually just kind of slipped Jason a copy of that book and just let him read it, and he came back and he was like, dude, that book just rocked my world.

And the result was he sold two of the places that he owned. He sold a lot, I think he had four vehicles, he ended up selling like most of them.

And he basically folded it all back into living on the family farm. And today he gives tons of money to missions, tons of money to people that are just advancing the cause and unreached peoples.

And he and his wife both have gone on medical missions to do things. And he doesn't want any kind of glory or attention for it, but he's just one of those guys who, when he knows what the command of God is, he prays for the grace to do it, and then he does it.

And again, apart from faith in Christ, there's no explanation for such a life. He's like, I just want to store up treasures in heaven. I do not want people to look at my life and be like, wow, he is all about the here and now.

[ 35 : 05 ] And finally, I have another friend, one of my mom's really good friends. Her name is Mary. She grew up watching me and my brother grew up, my parents are really good friends of her and her husband.

But sadly, her husband was not a believer and ended up passing away and leaving a great deal of money to Mary. And now she has all these resources at her hand.

And every day she just prays like, God, how would you have me use this money? How? And I'm one of the beneficiaries. I raise support in addition to receiving some income here.

And I asked her to write something in relationship to this. And this is what she said. She said, I know that my financial resources are a gift from God.

God, when our finances exceed our normal living needs, then God allows us to help others as he brings their needs to our attention. I am privileged to experience someone giving me a gift, and if it made such a huge difference.

[ 36 : 21 ] It was the difference in my going forward or my not knowing if forward was possible. through another person, I saw God's provision. When we are able to give to others, it is a privilege.

We are then connected to God's miracle in someone else's life. We give, we receive much more than we ever could imagine. And this is how God works.

It is one of his fundamental principles. Believe it. Giving is a privilege. church. And so, I'm really hoping that you're catching on to some of these very clear principles that are in Scripture.

That you will run your decision making with your money and your finances and your stuff through these principles. And there are many great things to give to.

The church is one. We could definitely use more here. I would say start here and then move outwards. right? Let's just join together in prayer and just ask God to do a work in our hearts.