

On Mission with My Money

Matthew 6:19-21

October 12 & 13, 2013
Steve DeWitt

Over these seven weeks, we are going to talk about *Mission Them* and key issues for moving forward. These include Ray's message last week on ethnic diversity in the church, personal evangelism, prayer, and this week, biblical stewardship with our resources.

Mission Them is about reaching the unreached AND making quality disciples right here. What does it mean that Jesus is your Savior and Lord? Are those just words we say for the new people reached here in Crown Point or in Cedar Lake, Gary, or Portage while our lives and lifestyle choices track toward the same priorities as the unsaved world? What's the point if the people already at Bethel Church are largely living by the same values as people who don't yet know Jesus as Lord? We want Northwest Indiana to know there is a Savior, his name is Jesus, and he will save you from yourself, your sin, your pride, and the emptiness of life apart from God. He will save you to freedom, forgiveness, and eternal life.

It would be a shame if our church was *Mission Them* but not first *Mission Us*. So these seven weeks of *Mission Them* are a great opportunity not merely to multiply disciples but also to make truer ones.

Today we bring God's Word to bear on one very clear indication of where we are spiritually. Wouldn't it be great if there was some test or indicator of how we are doing spiritually? Did you know there is? It's not what you might think.

"Do not lay up for yourselves treasures on 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 and steal. For where your treasure is, there your heart will be also." (Matthew 6:19-21 ESV)

This is part of Jesus' famous *Sermon on the Mount*. His sermon begins in chapter 5 and goes through chapter 7 and addresses so many of the misperceptions of genuine faith at that time. The people were probably bewildered because it's almost like Jesus is playing "the opposite game" with them. He is teaching the opposite of most of what they were taught at the time: they believed the act of adultery was wrong, but not the thoughts. They thought you must love your neighbor, but not your enemy. And here was a big one: material wealth and accumulation was a sign of God's blessing. You may recall Jesus befuddling the disciples when he said it was hard for a rich man to be saved. They had been taught the rich were "in" as their riches were a sign of God's acceptance. So the culture was materialistically oriented as a sign of God's blessing. It's kind of a first century version of the present health and wealth heresy taught on TV today. The more they had, the more they accumulated, the more they thought they had divine blessing.

Jesus here says the opposite. *Do not lay up for yourselves treasures on earth*. This may seem kind of harsh or monkish to us Americans where keeping up with the Joneses is a national obsession. *Jesus, why are you raining on our party? We live in the richest country in the history of the world! Why can't we have heaven and earth too?* Jesus says, because having earth is a mirage.

Every Material/Financial Resource I Have/Keep is Fleeting/Passing Away

"...where moth and rust destroy and where thieves break in and steal." (Matthew 6:19)

Jesus' financial advice here is as relevant as ever. Money and investments and capital assets are all subject to risk. He says moth and rust destroy. We call this depreciation. The house breaks down. The valued car gets old. Everything new and shiny eventually gets old and rusty. If it doesn't change, our perspective about it does.

I remember when the first iPhones came out. There was so much buzz about them and those who had one thought it was the coolest thing ever. People would ask to see it and hold it. To have a smartphone meant you were a smart person and really hip...until the iPhone 5 came out. The same person who just a day before the iPhone 5 release said, "This iPhone 4 is so cool!" the day the iPhone 5 came out, looked at his iPhone 4 and thought, *This is a piece of junk!* Did the iPhone 4 change in 24 hours? No. What changed? I did.

The cars, the house, the clothes, the status symbols we value are constantly changing. The moth of decay and the rust of time show that what I have and value is in a perpetual state of depreciation.

On top of that, thieves break in and steal. My possessions are constantly at risk. The government is constantly taxing it. The unscrupulous investment manager mismanages it. Other forms of loss can take it at any time. Houses flood and stocks tumble.

So in just a few words, Jesus describes the futility of hoarding and accumulating money and the things money can buy. All of it is constantly at risk. Proverbs says it can sprout wings and suddenly fly away (Proverbs 23:5). Laying up treasures on earth and living for them is incredibly short-sighted. The Parable of the Foolish Rich Man gives the ultimate reason—death comes to all of us and then what comes of all our earthly treasures?

We could spend some time on what a "laying up treasures on *earth*" lifestyle would look like. What do you think? Let me take a stab at it. Meaning and happiness would be generally derived from how things are going financially. Everything would be monetized and prioritized based on whether or not it increases my financial status. People who help me get there, I love. People or activities or ministries that don't, I avoid. Since self-worth is financial, I resent or envy those with more money, bigger houses, or nicer cars than me and especially so if I think *they think* they are worth more than me. Family is inconvenient and children are liabilities. And don't even talk to me about a building program at the church.... Am I close? That sounds like a real quality disciple of Jesus, doesn't it?

This is why we have to see that Jesus loves us enough to point us from a life lived for the superficial to a life of eternal meaning and impact.

Every Material/Financial Resource I Give is Mine Forever

This sounds a little like an oxymoron. What I keep I lose but what I give I keep? Exactly. That's the way it works. "*Lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.*" (Matthew 6:20)

In verses 25-34, he goes on to address the central issue that keeps us from living and giving for eternity—trust. "*Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing?*" (Matthew 6:25) He points out the birds and

the flowers which don't sow or harvest yet have all they need because God provides it. When our trust is in God, it frees us from fear and frees us to "seek first the kingdom of God." (verse 33) Jesus says, *Lay up treasures in heaven*. What are these?

Eternal Treasure = God's rewards to us individually for our faithful service and sacrificial giving to Him.

This is why Jesus adds this, "where your treasure is, there your heart will be also." (verse 21) Money is spiritual. What we do with it is a greater spiritual indicator than anything else—more than preaching, evangelism, Bible study, etc. Money and what we do with our money is so spiritual that Jesus indexes our hearts and spiritual condition to how we handle it. That's strong and it may be uncomfortable for us, but realize that it was uncomfortable in that culture too. Our issue is that we *try to separate what we do with our money from our spirituality*. So I can think I am doing really well spiritually, sing the songs about Jesus as Lord, be in my small group, regularly attend church, be viewed as a devout Christian and quietly NOT invest in any substantive way in God's work. How we handle our money smokes out the spiritual pretenders and posers. When God has our hearts, he has our pocketbooks as well.

This is why it's so helpful. I can't see my heart but I can see my checking account; it provides me with one objective, measurable indicator of what I really love. That's why Jesus talked about money more than heaven and hell combined. Think through your balance statement, what does it indicate?

Was this not the point of the widow and her two mites (Luke 21)? Jesus was at the temple and watching the rich drop their heavy bags of gold into the giving boxes. Boom. BOOM. Wow! Big gift! Then he sees a widow and, as God, he knows her total net worth is two mites—less than a cent. And she drops those two small coins in. *Plink. Plink*. He calls the disciples over and says, "Did you see that? She gave more than anyone else."

"Jesus, your math is off..."

"No, your math is off. I know what she has and she gave more than anyone else." Her heart and her faith showed in her generosity.

Over the years, as I have spoken on money, it seems to me that there are generally two kinds of responses. People are either upset about it or are humbled by it. I can talk about almost anything else and it is warmly received. But people weird out about money and I have to think that the reason is that we love it so much. We don't want it connected to our faith. Take a look at your emotions even as I talk about it. What do your feelings possibly reveal about how important money and the keeping of it are to you?

"Jesus Christ said more about money than about any other single thing because, when it comes to a man's real nature, money is of first importance. Money is an exact index of a man's true character. All through Scripture there is an intimate correlation between the development of a man's character and how he handles money." (Richard Halverson)

Three Essentials to Laying up Treasure in Heaven

Scripture tells us how we can be rich toward God. However, there is one assumption here and that is that you will be in heaven and that only comes by faith in Jesus. You can do all these things but if your sin is not forgiven, none of this matters. The first step is saving faith. There is no price tag on salvation. It is a free gift.

Regeneration changes us and shapes us right down to our pocketbooks. Quality disciples of Jesus will live by principles that help them lay up treasure in heaven.

Stewardship Living

- "The earth is the Lord's and everything in it." (Psalm 24:1 NIV)
- "Who has first given to me, that I should repay him? Whatever is under the whole heaven is mine." (Job 41:11 ESV)

These and other verses make it clear who owns this whole place. *The earth is the Lord's and everything in it.* Does that include me? Does that include my stuff? My money? My assets? We talk about things being ours. In reality, we are temporary managers, or stewards, of God's stuff. **A steward = A follower of Jesus who manages whatever God gives to him in the way God would want it used.** Does that mean we can't spend money? Have things? Own homes? Invest for retirement? No. It does mean that I don't view them as ultimately mine or derive my identity or worth from them. I am merely a temporary steward of them; I don't own them and they don't own me.

Ever notice how easy it is to view things as our things? I remember taking my nephew Zac to the Albanese candy factory. I told him, "I'll buy you a bag full of candy." So he picked out various things and put them into the bag. I paid for them. We were only steps out of the store when I reached in and took a gummy bear and ate it. Zac was upset. He said, "*Don't eat MY candy!*"

"After I give all this to you, you can't quite bring yourself to sacrifice even one gummy bear out of the hundred I bought you?"

If there is a first step that really decides the others it's the biblical realization that everything I have is God's. *My stuff is not my stuff.*

This also calls for wise money management. Christians should be the best money managers around. Why? We are taking care of the King's money. This doesn't mean we are cheap or can't enjoy nice things. It does mean that we are watchful and careful and prudent in our decisions to make sure that we are able to give to others in need and to the Lord's work.

Many Christians will be poor in eternity because after their cable bill, their internet bill, their new car payments, their more- than-they-can-afford house payment, their time share, their credit card interest payments, their fitness center dues, and their daily Starbucks latte, they say, "*We would be generous, but God didn't give us enough.*" You have more than enough money; you lack wisdom. You are living incredibly short-sighted. Your problem isn't income; it is negligent spending that puts you in a position where all you can be is poor in eternity. Our Financial Peace University classes would be a help in the right direction.

On the other hand, is the stewarding Christian who watches over his flocks. (Proverbs 27:23-24). He has learned self-control and delayed gratification. He doesn't have to have the latest and greatest. He can, but he doesn't have to. She clips her coupons. He may bring his lunch to work. They are neither monks nor opulent. They are stewards. They create margin financially and they never make a decision that keeps them from their primary goal of honoring God with his stuff and laying up treasure in heaven. Which of these two do we most resemble?

Generous Giving

Kingdom Investing

The Bible has so much to say about this, I cannot do it justice. But here is one example from Scripture:

"We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, as I can testify, and beyond their means, of their own accord...But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you—see that you excel in this act of grace also...The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver...You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God." (2 Corinthians 8:1-3, 7; 9:6-7, 11)

These are familiar verses and the idea of being a cheerful giver is well-known in the church. But the question is, what is generous? How about we identify what it doesn't look like.

Let me give you some statistics. **The average American Evangelical gives 2.5% of their income away.** That includes all giving of any kind. Here is a staggering statistic, **40% of Evangelical Christians give absolutely nothing at all.** These aren't the crazy doctrine Christians or the liberal doctrine Christians. These are people who say they have taken up their cross and are following Jesus. Evangelical Christians. Yet, in the richest country in the history of the world and the richest Christians in the history of the church, 40% of people in the church give almost nothing to the support of gospel ministry or to meet anyone's needs but their own.

Based on the numbers and charts I see from our own church, we are pretty much the same. Am I a good pastor if I let you continue on your way without reminding you that eternity is a long time and if you do not steward what God gives you and give generously to kingdom work, you will **not** have treasure in heaven?

I think all of us should regularly ask ourselves, **am I giving at a level that when I am dead, I will be glad I did?** You may not know where the stock market is going, but I guarantee, you will be dead someday and then it won't be what you have at Fidelity or T. Rowe Price that will matter; it's what you have invested with God and his work.

Christians who are on mission are on mission with (their) money. They steward it, multiply it, and save it so they can give it.

Randy Alcorn has helped so many of us with his little book, *The Treasure Principle*. In it, he has what he calls The Giving Covenant. See if these resonate with your heart.

1. *"I affirm God's full ownership of me and everything entrusted to me*
2. *I set aside the firstfruits—at least 10 percent—of every wage and gift I receive as holy and belonging exclusively to the Lord.*
3. *Out of the remaining treasures God entrusts to me, I seek to make generous freewill gifts.*
4. *I ask God to teach me to give sacrificially to his purposes, including helping the poor and reaching the lost.*

5. *Recognizing that I cannot take earthly treasures from this world, I determine to lay them up as heavenly treasures—for Christ’s glory and the eternal good of others and myself.”* (Randy Alcorn, *The Treasure Principle*, p. 96)

I think this is a good summary of how to live as Jesus implored. Do not lay up treasures on earth, but lay up treasures in heaven.

Scripture quotations are taken from *The Holy Bible, English Standard Version* Copyright © 2001 by Crossway Bibles, a division of Good News Publishers.

Additional Scripture quotations taken from *Holy Bible, New International Version*®, *NIV*® Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc.® Used by permission. All rights reserved worldwide.

© 2013 by Steve DeWitt. You are permitted and encouraged to reproduce and distribute this material in any format provided that: (1) you credit the author, (2) any modifications are clearly marked, (3) you do not charge a fee beyond the cost of reproduction, (4) you include Bethel’s website address (www.bethelweb.org) on the copied resource.