



THE LIFE GOD WANTS FOR YOU

Money Worries and True Treasures

Matthew 6:19-24

Introduction:

Welcome to our seminar this morning!

In case you forgot, this workshop is titled, *Wealth Acquisition and Estate Planning 101*.

[#1: *Wealth Acquisition and Estate Planning 101*]

“wealth acquisition” is the accumulation of as much wealth as possible

“estate planning” is the process of disposing of that stockpiled treasure

My name is Bob Rapp. And I want to help you with both.

Of course this topic is especially timely and important during these difficult economic times - in some ways a recession tipping precariously on the brink of depression.

Most of you want to know how to serve God with a generous heavenly heart - while at the same time accumulating as much treasure as possible with a rock-solid estate plan.

Sound too good to be true? It's not.

It's The Jesus Way. And while I have a degree in Economics and Business, everything worthwhile I ever learned about financial matters I learned from Jesus (no offense to my alma mater Westmont College). :)

Jesus Christ. His Sermon on the Mount in the Gospel of Matthew chapters 5 through 7. Jesus preached this sermon to *disciples*. Matthew chapter 5 verses 1 and 2 read, “Now when he saw the crowds, he went up on a mountainside and sat down. His *disciples* came to him, and he began to teach them...” Many of you in this crowd are disciples. This sermon is for you.

Listen carefully. If you are a disciple (a follower of Jesus), a wrong and near-sighted view of treasure will reduce your wealth accumulation and keep you from many of the blessings of the Kingdom of Heaven.

If you are not a disciple (if you are not a follower of Jesus), a wrong view of treasure will keep you from the Kingdom of Heaven itself.

Let's pray.

Dear Heavenly Father, Thank you for your Word. Please give me great clarity of thought and expression. May your Holy Spirit encourage and convict this morning. And may He lead each person here to a significant step of faith in response to the words of your son Jesus Christ. Amen.

Transition: This morning you need to choose:

- #1) your financial strategy
- #2) your financial perspective
- and #3) your financial advisor

You will be successful if you choose the right strategy, built on the right perspective, gained from the wisest advisor you can find. I guarantee it - or your money back. :)

But making the right choices is difficult. The right choices run completely counter to culture, quote-unquote common sense, and greedy desires. Satan beguiles us with materialism, especially here in the West. We are drawn to material things. They are tangible. And once we hold material possessions in our hands it is easy to make foolish choices in line with culture, quote-unquote common sense, and greedy desires.

Let me illustrate how we value treasure on earth. These five \$100 bills [#2: picture of five \$100 bills] represent treasure on earth. Let's say that \$500 cash is available to you every day waiting on this stool. You simply have to arrive by 8:00 o'clock every morning and pick it up your \$500 cash. \$500. Each and every day. How many days would you miss this next week?

Most of us would go 7 for 7. Who here wouldn't go 7 for 7?

We are drawn to material things. Once we have them it is easy to make the poor choice to store them up. Are we as easily drawn to storing up heavenly treasure each and every day? Do we even know what heavenly treasure is? Or how to store it up? I wonder..

You will be successful if you choose the right strategy, built on the right perspective, gained from the wisest financial advisor you can find.

Transition: Turn to Matthew chapter 6 verses 19-24.

1) The Right Strategy

First, let's pick the right strategy from the two choices in verses 19 through 21.

[#3: text of Matthew 6:19-21]

[Read Matthew 6:19-21]

To summarize:

Storing up treasures on earth is dumb.

Storing up treasures in Heaven is smart. And you want to be smart. That's why you came to this workshop today. :)

These two strategy options are the same in a couple of respects.

Both strategies stores up *treasures*. The word translated "treasures" is *thesaurus* which is a

storehouse, a repository, a treasury. You may be familiar with a thesaurus, a book which lists synonyms and antonyms. A thesaurus is a treasury of words. Here in our text each strategy stores up what is treasured, collected, valued.

There is another similarity. Each strategy *stores up* treasures. Storing up means stacking or stockpiling. 10 years ago, in 1999, during the Y2K hysteria leading up to the year 2000, many people were storing up, stacking, and stockpiling supplies in expectation of impending catastrophe (and some of you may have liquidated your Y2K bunkers long about 2001 or 2002). :)

Here in our text each alternative strategy encourages the storing up or treasuring up of treasures in some kind of storehouse, repository, or treasury - whether on earth or in Heaven.

But at this point the similarities end.

The differences? Fundamental.

Trans: Let's look more closely at the dumb strategy for stupid investors in verse 19. :)

a) the dumb strategy

Jesus commands, "Don't store up - or treasure up - treasures on earth!" He says, "Don't do it!"

What are treasures on earth?

Treasures on earth are things that you have for awhile and then they're gone. We know what they are. Possessions of all kinds - and money. They are in our houses, garages, driveways, and storage units. Basically, a treasure on earth is anything that can be devoured, can deteriorate, or be stolen. Anything material. Things that don't last. Including bank accounts, mutual funds, and retirement accounts. As they say, "Here today and gone tomorrow." Certainly when we die. And many times long before that.

You may have heard of Bernie Madoff. Many people entrusted earthly treasure (in some cases their life savings) to Mr. Madoff and his investment funds. But Bernie - and others - made off with their money. They stole it. Bernie burned them. And Bernie, the now-disgraced investment guru, was recently sentenced to 150 years in prison and restitution of \$170 billion (an amount I suspect he will have difficulty paying back).

"But Bob, I have money in the bank. The government of the United States of America will protect me and keep me whole." Well, I don't know about that. The United States government has reduced itself to paying money for rusting and deteriorating cars. A program called "Cash for Clunkers." I have another bright idea. Some of you like to fish. I'm thinking of Doug Wheaton and Don Harper. How about a program called "Cash for Lunkers." :) It pays Forty-five hundred dollars per big fat fish. I like to fish. :) The government does get it right when it prints, "In God We Trust" on our currency and coins.

OK, we know what earthly treasure is. What is the *storing up* of treasures on earth?

The storing up of treasures goes beyond mere possession for need and wise use for kingdom purposes. Storing up treasures on earth means you put your trust in them. “In Things We Trust.” You have too much of something. You have something that you don’t use. Those things that have been in your storage unit for 3 years. It’s somehow giving you comfort. It’s a “comfort thing.” A “comfort thing” is like “comfort food.” You use it to medicate anxiety and you feel good for awhile. But later you are a lot worse off.

And we store up treasures on earth both intentionally and unintentionally.

When I think of intentionally storing up earthly treasure, I think immediately of the Rich Fool in Luke chapter 12 verse 16 through 21. Jesus warns against the intentional storing up of treasure on earth.

Turn to Luke chapter 12.
[Read Luke 12:16-21]

We sometimes intentionally store things up.

But we also *unintentionally* store things up. Either way it’s still storing up.

“But Bob, I didn’t intend to store up all of that electronic equipment in my garage. It just kind of happened over the years.” Well, that is like saying, ‘I didn’t mean to get angry and yell at the other guy. It just kind of happened.’ You are responsible for what you say. You are responsible for what you do. You are responsible for what you have. You are responsible for what you store up whether intentionally or unintentionally. Maybe it’s a comfort thing. You have stored it up.

Illustration: golf clubs

“But Bob, are you saying that possessions themselves are evil?” Well, no I haven’t said that. And I don’t plan on saying that. The text doesn’t say that. It’s the storing up of material possessions that is sin.

Trans: We’ve looked at the dumb strategy for stupid investors. Let’s look at the smart strategy for wise investors. The Jesus Way (The Life God Wants For You).

b) the smart strategy

In verse 20 Jesus says, “Store up treasures in Heaven!” Again, it’s a command.

Treasure in Heaven is something you have forever. It can’t be eaten. It can’t fall apart. It doesn’t need to be fixed. And it can’t be stolen (and since disciples are headed to Heaven, it makes sense to store up treasures there rather than here).

But what exactly are treasures in Heaven?

Jesus doesn't say. It is undefined. A bit mysterious. Perhaps this is why we are so often drawn more toward treasures on earth rather than to what has real value.

It is a reward in Heaven (as we learned in our recent series in the Book of Hebrews). In Matthew chapter 6 our context tells us that we are rewarded for secret giving to the poor, secret prayer, and secret fasting. Rewards are good. And rewards in the form of treasure in Heaven is wonderful and a bit beyond our finite comprehension!

"But Bob, I don't do it for the reward." Well, you should. Because that is exactly what Jesus is talking about.

"But Bob, if Jesus had just described treasures in heaven in more detail then I would value it and store it up more often." Well, you just need to believe Jesus, live by faith, and act on his promises (and we do often later get a glimpse of what God does with our faithful good works from a generous heart!)

How do you store up treasure in Heaven?

This is a part of the following category: things we do on earth that matter in Heaven.

More specifically, in our passage, you store up treasures in Heaven by giving things on earth away. Things you don't need or use. Smart investors travel light. You deaccumulate. You sell possessions and give to the poor. You turn your possessions into money and you put that money to work for the God's purposes. It's what you do on earth that matters in Heaven.

Turn to Matthew chapter 19 where we have the exact same construction "treasure in Heaven." Jesus invites a man to give away treasures on earth in order to gain eternal life and treasure in Heaven.

[Read Matthew 19:16-21]

The man did not respond to Jesus.

"But Bob, this man was an unbeliever. He was not a disciple like me. So this passage is not applicable to me." Well, you are right that he was not a disciple. But this passage is applicable to you. He served wealth. It possessed him and it kept him from the Kingdom of Heaven. But the storing up of wealth and possessions will keep you from accumulating treasure in Heaven and experience blessing on earth.

How does someone enter God's family and become a disciple? He or she repents and believes. The man could have done this. He didn't. How do we live in God's family as a disciple? The same thing we did at the beginning. We continue to repent and believe - every day as we recommit to serve God our Master that day.

Smart investors accumulate wealth by giving away earthly treasures.

And verse 21 reminds us that storing up treasures in Heaven will reveal your heavenly heart. And the regular and consistent and ongoing stockpiling of treasure in Heaven will continue to strengthen your healthy heavenly heart.

Transition: The Right Strategy is to give things away. Second, we need the Right Perspective.

2) The Right Perspective

Let's pick the right perspective from the two choices in verses 22 and 23.

[#4: text of Matthew 6:22-23]
[Read vss.22-23]

To summarize:
It's smart to be generous.
It's dumb to be greedy. :) Be generous.

Jesus uses something we know - sight - in order to give spiritual insight.

Basically, if you have good eyes you can see.
If your eyes don't work you can't see and you live in physical darkness.

This is true physically. It is also true spiritually

In our context, the good eye is the generous eye. If you see clearly what has real value you will not store up earthly treasure. Instead you will give away what you don't need or use in order to accumulate real treasure in Heaven.

On the other hand, the bad eye is the greedy eye. If you don't see clearly what has real value you will store up worthless possessions. And you won't generously make decisions on earth that matter in Heaven. Like giving to the poor.

Don't be near-sighted. God's Word here is our corrective lense that corrects our blurred spiritual vision.

Illustration: Tightwad, MO
"Earlier this year...."

[Note: display #5 when I first mention the word "Tightwad"; then I'll give you verbal cues to display #6, #7, and #8 in relatively quick succession

#5: picture - City Limit TIGHTWAD

#6: picture - Tightwad Bank

#7: picture - Tightwad Store

#8: picture - Tightwad Inn

#5: picture again - City Limit TIGHTWAD]

Disciples are generous. That's smart. They are not dumb, greedy, stingy tightwads.

Transition: First, the Right Strategy is deaccumulation. The Right Perspective is generosity. Third, you need to choose your financial advisor.

3) The Right Advisor (Master)

Let's pick the Right Advisor from the 2 choices in verse 24.

[#9: text of Matthew 6:24]

[Read Matthew 6:24]

To summarize:

Bob Dylan, the singer, was right when he sang, "It may be the devil or it may be the Lord but you've got to serve somebody."

Serving God is smart.

Serving money is dumb (and serving money or possessions is essentially serving my own desires inspired by Satan and promoted by culture, common sense, and greedy desires)

If you serve God you will be generous and will store up treasure in Heaven by giving up treasure on earth. Gaining treasure in Heaven is built on a perspective of generosity which comes from accepting the wise counsel of God our Master. That is wise. That is freedom.

On the other hand, if you serve money you will be greedy and will forfeit treasure in Heaven by storing up treasure on earth. Lack of treasure in Heaven is built on a perspective of greed which comes from accepting my own counsel that I know what is best. That is foolish. That is bondage. You have to buy mothballs, protective coatings, security contracts, storage fees and much more in order to protect what was stored up and will be gone before you know it.

You either serve God or you serve wealth. Period.

Transition: We are just about done with our workshop this morning.

[#10 (same as #1): *Wealth Acquisition and Estate Planning 101*]

Wealth Acquisition and Estate Planning 101:

“wealth acquisition” is the accumulation of as much wealth as possible - in Heaven

“estate planning” is the process of disposing of earthly treasure in order to stockpile treasure in Heaven

That's how you serve God with a generous heavenly heart while at the same time accumulating as much treasure as possible with a rock-solid estate plan.

Conclusion:

Are you somewhat anxious about all - or some - of this? That's ok. God knows. In the next verse, verse 25 Jesus says, "Do not worry about your life...." Reilly Gibby will preach on that next week. But even before that you can cast your anxiety on him because He cares for you.

Today, are you serving God? or money? It's your choice. And you must choose.

You may be a disciple. You may not be a disciple. Regardless, today are you serving God or money?

Most of us know the correct answer in our heads: Serve God. But asking about what is in your heart. It is very possible to be a disciple and today - or any day - choose to serve the cruel idol of possessions and money.

"But Bob, I'm mostly serving God. Maybe kind of serving both. After all, nobody is perfect so I'm ok with where I'm at.

Well, that's not an option. You need to choose. Choose this day who you will serve. Then the Holy Spirit will give you your next step of faith. If you want to stay in the middle and not respond to Jesus you are choosing to serve money. And you will miss the whole thing.

It's more than ok to acknowledge and confess sin. Repent and be forgiven! That's a normal part of the Christian life. We enter God's family when we repent and believe. We continue in God's family by regular repentance and belief. Addiction to possessions in any way is self-gratification. Recovery is learning to trust again - or maybe for the very first time. The right thing is often the hard thing. Do the right thing and God will bless it.

Respond to Jesus. Don't go away sad. And you will go away sad if you don't respond to Jesus (whether you know it or not).

The young man in Matthew 19 went away sad because he didn't do anything in response to Jesus.

[Read Matthew 19:22]

"But Bob, I don't have great wealth." Well, I hear that. But if you have 2 of something when you only need 1, give it away. Sell it. Do something on earth that matters in Heaven. A small thing - if you actually do it - becomes a really big thing.

Don't go away sad.

If you don't have relationship with God, don't let worldly treasure keep you from the Kingdom of Heaven.

If you do have a relationship with God, don't let worldly treasure keep you from storing up treasures in Heaven and experiencing God's blessing on earth.

[Prayer]