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Sermon Notes

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Investing in Eternity

Matthew 6:19-24

I. Investment Advice from the Expert

Some of the wealthiest men in American history were careful investors all their lives

Andrew Carnegie: started saving meticulously when he was a young boy... sharp mind for investments, for business opportunities

John D. Rockefeller: incredibly meticulous with money and bookkeeping; also a bold investor in business ventures that exploded in success... eventually grew Standard Oil to control 90% of the oil industry in the USA

Warren Buffett: the most successful Wall Street investor of our time... also started very young investing the in the future

If you could have these three as your financial advisors, and followed their advice about earning, saving, and investing, it is **HIGHLY LIKELY** you'd end up rich!

All three understood the need for financial discipline... but no one in history taught as carefully about money as did Jesus Christ... he is the **GREATEST INVESTMENT ADVISOR** in history!

It might shock you to learn how much Jesus taught about money... as a matter of fact, Jesus said more about money than He did about heaven and hell combined. Amazingly, **FIFTEEN PERCENT** of Jesus' recorded words are on this one topic of money

This is consistent with God's overall inspiration of the Bible's teachings as a whole: there are **TWICE** as many verses on money in the Bible than there are about faith and prayer **COMBINED!!**

Why did God and His Son, Jesus Christ spend so much time on this one topic, money??

Richard Halverson: “Jesus Christ said more about money than about any other single thing because, when it comes to a man’s nature, money is of first importance. Money is an exact index to 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 his money.”

Money and Salvation: There is a direct link between salvation from sin, and repentance concerning money and possessions:

Zacchaeus:

Luke 19:8-10 Zacchaeus stood up and said to the Lord, "Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount." 9 Jesus said to him, "Today salvation has come to this house, because this man, too, is a son of Abraham. 10 For the Son of Man came to seek and to save what was lost."

Randy Alcorn: “Notice that Jesus did not merely say, ‘Good idea!’ he said, ‘Today, salvation has come to this house.’ This is amazing! Jesus judged the reality of this man’s salvation based on his willingness – no, his cheerful eagerness – to part with his money for the glory of God and the good of others.” [*Money, Possessions, and Eternity*, p. 4]

The Rich Young Ruler:

Alcorn: “This earnest, decent, hardworking young professional asked Jesus what good thing he could do to get eternal life. When Jesus recited God’s commandments, the man said he’d kept them all. Then the Lord delivered his bottom line: ‘Go, sell all your possessions and give to the poor, and you will have treasure in heaven. Then come follow me.’

“We would certainly handle the situation differently! First, we would probably commend the rich young man for his interest in spiritual things. Then we might tell him, ‘Just believe, that’s all; ask God into your life—you don’t really have to do anything!’ When he said, ‘Okay, I believe’ (which no doubt he would, since it cost nothing), we would consider him a follower of Christ. Think how blessed we would feel, knowing that God’s kingdom was greatly enhanced by the conversion of this well-known wealthy man! Soon, there would be articles and books about him. He’d be on TV and radio talk shows. He’d be put on mission and

church boards, speak at rallies, and receive invitations to share his testimony in churches and conferences across the country, likely making him into a RICHER young ruler!”

Why did Jesus give such an astonishing command to SELL EVERYTHING? Alcorn puts it this way:

“None of us can enthrone the true God unless in the process we dethrone our other gods.”

Or as the text we’re about to look at puts it,

“No one can serve two masters.... You cannot serve both God and money.”

The principle: There is a powerful relationship between our true spiritual condition and our attitude and actions concerning money and possessions.

And Zacchaeus and the rich young ruler were not isolated cases in the gospels...

A Poor Widow:

Luke 21:1-4 As he looked up, Jesus saw the rich putting their gifts into the temple treasury. ² He also saw a poor widow put in two very small copper coins. ³ "I tell you the truth," he said, "this poor widow has put in more than all the others. ⁴ All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."

We could easily imagine some worldly-wise financial planner standing by her, knowing what she was about to do and trying to talk some sense into her... “Wait until you have stored up enough to live on... then give your offerings after that.” People like that would have called her a fool... but Jesus implied that she would receive a greater reward on judgment day than all the rich people who gave out of their surplus! She was no fool to give up what she could not keep, to invest in a reward she would never lose!

But Jesus did tell a parable about a fool... a rich fool, who was banking on his riches and unlimited time to enjoy it!

A Rich Fool:

Luke 12:16-21 "The ground of a certain rich man produced a good crop. ¹⁷ He thought to himself, 'What shall I do? I have no place to store my crops.' ¹⁸ "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. ¹⁹ And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.'" ²⁰ "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' ²¹ "This is how it will be with anyone who stores up things for himself but is not rich toward God."

How many people are living just like this rich fool? Woe to us if that happens to us!! What does it mean to build BIGGER BARNS? It means to STORE UP FOR YOURSELVES on earth, forgetting to be RICH TOWARD GOD... and what does it mean to be RICH TOWARD GOD? Financially, it means to invest in eternity, to give away money for the sake of the Kingdom, for the sake of lost people and needy people and suffering people

My message today: a deep yearning for your spiritual health as proven by faith-filled handling of money... I want you to INVEST IN ETERNITY... I want you to STORE UP TREASURE IN HEAVEN

I want us all to sit at the feet of the wisest investment counsellor in history, Jesus Christ, and learn from him wise principles about planning for your REAL RETIREMENT... not the one you'll have for, at most two or three decades, which will pass like the morning mist... but the one you'll have FOR ETERNITY...

That brings us to Matthew 6:19-24

Matthew 6:19-24 "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰ But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also. ²² ¶ "The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. ²³ But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness! ²⁴ ¶ "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

II. Overview of Chapter 6

A. Unifying theme for entire chapter: Motivation

1. vs. 1-21 What motivates your religious life?? Praise from men, or praise from God
2. vs. 19-34 What motivates your physical life?? Desire for wealth and anxiety over basic needs? Or a desire for eternal heavenly rewards and confident faith in God's provision

B. Christ's constant concern: help individual Christian understand his/her heavenly Father

III. The General Principle: Be wise in how you store up treasure (vs. 19-21)

- A. Negatively stated: Do not store up treasures on earth
- B. Positively stated: BUT store up treasures in heaven
- C. Underlying assumption: You're going to be storing up treasure somewhere

Matthew 7:24-27 "Everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock.... But everyone who hears these words of mine and does not put them into practice is like a foolish man who built his house on the sand..."

D. Supporting reasons

(NOTE Jesus' condescension here... he could just command us like a parent, and say "Because I said so!" But He is reasoning with us!)

1. The impermanence of earthly treasure

vs. 19 "Do not store up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal."

- a. moth and rust = inherent weakness of earthly treasures... susceptible to decay
- b. thieves = inherent vulnerability of earthly treasures... an enemy can grab them from you (greatest enemy is death)

2. The permanence of heavenly treasure

- a. moth and rust = treasure is impervious to decay... incorruptible, imperishable
- b. thieves = invulnerable to enemies, for there are no enemies in heaven

E. The Great Issue: The State of Your Heart

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

1. What you value the most is what you will **think about**, what will **console** you when you are discouraged, ultimately what you will **worship**
2. The heart was meant for GOD... the heart is what God wants
3. Materialism and anxiety about basic needs robs the heart of joy and God of worship
4. Ultimately mammon comes to conquer and to rule... you cannot serve both God and money

IV. The Biblical Doctrine of Rewards, Both Earthly and Heavenly

A. Variety of Material Rewards

1. Luxury cars... luxury watches (\$2.5 million mechanical watch made in Germany)
2. Spacious home
3. Prestigious career... power over subordinates; company-owned jet, business trips to exotic places for high-level corporate meetings... notice that they always seem to go to resort areas to meet... never in places like Scranton, PA
4. Little (or big) perks in life...

Illus. Preference, by L'Oreal "I'm worth it!!"

B. Immediate Conclusion for Christian: Living for Rewards is Selfish

Jonathan Edwards resolution #22: "Resolved: To endeavor to obtain for myself as much happiness in the other world as I possibly can, with all the power, might,

vigour, and vehemence, yea, violence I am capable of..." [Made when he was 20 years old]

1. BUT if living for rewards was intrinsically selfish, why would he command it of us?

Matthew 5:12 "Rejoice and be glad, because great is your reward in heaven..."

Matthew 5:46 "If you love those who love you, what reward will you get?"

Matthew 6:1 "If you do, you will have no reward from your Father in heaven."

Matthew 6:2, 5, 16 "Truly I say to you, they have received their reward in full."

Matthew 6:20 "Store up for yourselves treasure in heaven..."

Hebrews 11:6 "Without faith it is impossible to please God, because anyone who comes to Him must believe that He exists and that He rewards those who earnestly seek Him."

2. Contrast is not between living a SELFISH life and an UNSELFISH life
3. NO contrast is between living a FOOLISH life and living a WISE life

C. Standard ways of looking at heavenly rewards

Illus. "I heard about a mansion he has built for me in glory; and I heard about the streets of gold beyond the crystal sea..."

Illus. My own calculations: Rev. 21:16, angel measured the New Jerusalem, 1400 miles wide by 1400 miles long by 1400 miles high... if there are 1 billion people saved, then each of us will get 2.7 cubic miles of room in the city... about 1.4 miles on a side... FOOLISH THOUGHTS...IDOLS!!!!

D. Biblical truth about Judgment Day

1. God WILL REPAY!!!! He is absolutely accurate and forgets nothing

Hebrews 6:10 "God is not unjust; He will not forget your work and the love you have shown him as you have helped His people and continue to help them."

- a. strong language... implies it would be unrighteous for God not to reward our loving service to Him

- b. actually a matter of covenant faithfulness... God promised rewards, and He will prove true to His word
- c. BUT all acts of righteousness actually God's own work in us

John 3:21 "Whoever lives by the truth comes into the light so that it may be seen plainly that what he has done has been done through God."

- 2. What does the Judgment Day reward look like? The opening of books and receiving of crowns!
 - a. books record everything we have ever said or done

Revelation 20:12 "And I saw the dead, great and small, standing before the great white throne, and the books were opened... The dead were judged by what they had done as recorded in the books."

- b. secret motives judged at that time

1 Corinthians 4:5 "The Lord will bring to light what is hidden in darkness and will expose the motives of men's hearts. At that time each will receive his praise from God."

- c. quality of our work for Christ tested... if done for His glory to build His church, we will receive our reward

1 Corinthians 3:11-16 For no one can lay any foundation other than the one already laid, which is Jesus Christ. ¹² If any man builds on this foundation using gold, silver, costly stones, wood, hay or straw, ¹³ his work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each man's work. ¹⁴ If what he has built survives, he will receive his reward. ¹⁵ If it is burned up, he will suffer loss; he himself will be saved, but only as one escaping through the flames.

- d. righteous acts woven together into a crown

1 Peter 5:4 "When the Chief Shepherd appears, you will receive a crown of glory that will never fade away."

- e. crowns cast down before the Throne

Revelation 4:10 The twenty-four elders fall down before him who sits on the throne, and worship him who lives forever and ever. They lay their crowns before the throne and say, 'You are worthy, our Lord and God, to receive glory and honor and power...'

3. Greatest reward: our pleasure in Him, His pleasure in us!!
 - a. what would you call an item that you place ultimate value on that has nothing to do with God? AN IDOL!!
 - b. God would not make idolators out of us! Every reward actually tied to our love for and pleasure in HIM

Genesis 15:1 "Do not be afraid, Abram, I am your shield, your very great reward."

- c. context... Abram refused to take part in division of material spoils after winning a victory with the King of Sodom
- d. central issue... every reward merely a channel of God's pleasure with us
- e. every act of service to God, he remembers and rewards with his smile, his words of approval, expressions of His love... all of those we gladly give back to Him as well

THE PLEASURE OF GOD IN US IS OUR ULTIMATE REWARD... our pleasure in God is His greatest glory

PRAISE FROM GOD!!!

1 Corinthians 4:5 wait till the Lord comes. He will bring to light what is hidden in darkness and will expose the motives of men's hearts. At that time each will receive his praise from God.

Matthew 25:21 "Well done, you good and faithful servant... Come and share your master's happiness!!"

E. Summary: Essence of faith is reward, essence of reward is God's pleasure

Hebrews 11:6 "Without faith it is impossible to please God, because anyone who comes to Him must believe that He exists and that He rewards those who earnestly seek HIM."

1. Moment by moment, faith results in good works done for the glory of God

2. God treasures each one of these and holds onto them for us in heaven
3. He gives us the reward of His pleasure BECAUSE we seek HIM

V. The Danger of a Lost Reward: Materialism (vs. 22-24)

vs. 22-24 *“The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. If your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness! No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money.”*

A. Is this warning for Christians?

1. Jesus was indeed speaking to His disciples... to those who are “spiritual beggars”
2. Terrible danger of materialism... living for the physical world, living for riches, comfortable houses, beautiful possessions
3. No reward from your Father in heaven... you will have wasted your time, your energies, your talents to gain possessions which you did not use for the Kingdom of God

B. Warning: Wasted Resources, Lost Reward

Illus. Rumpelstiltskin able to spin straw into gold...faith turns ordinary encounters into glorious riches for the Kingdom of Heaven

1. Everyone has gifts from God: physical strength, clear minds, time, energy... we use these to build, to store up, to make something of value
2. Materialism: cancer which sucks off resources meant for the Kingdom of Heaven

Matthew 13:22-23 *“The one who received the seed that fell among the thorns is the man who hears the word, but the worries of this life and the deceitfulness of wealth choke it, making it unfruitful. ²³ But the one who received the seed that fell on good soil is the man who hears the word and understands it. He produces a crop, yielding a hundred, sixty or thirty times what was sown.”*

- a. the worries of this life and the deceitfulness of wealth... Matthew 6:19-34
- b. choke it out, making it UNFRUITFUL... plant can't get water... the thorns sucked that up... plant can't get sunshine, the thorns blocked it out; plants can't get nutrients from the soil, because the thorns used them
- c. this is what selfishness and materialism does to the church... every day, God gives us **time**... do we use it to build His church, or for our own selfish ends? God gives us **talents**... what are we using them for? God gives us **money**... do we hoard it selfishly or give it away??

C. Christ's Answer: The Single Eye (vs. 22-23)

1. The image is of a concentrated focus... staring at one thing to accomplish it

Illus. Olympic archer... totally focuses his eye on the center of the target; if he allows himself to be distracted, he will fail to win the gold medal

2. Single eye here is like a single-minded man of James 1... thinking about only what will build the Kingdom
3. BUT if your eyes are bad, you are looking around at other things... anything that's beside the point of what God is doing in this world
4. The "eye is the lamp of the body" means the eye is what fills the entire body with understanding, purpose, determination... we get 70% of our information about the world through our eyes... if your eye is single, your whole body will be filled with light... totally motivated by God's will and God's wisdom
5. BUT if your eye is bad, you have nothing but darkness in you... and HOW GREAT IS THAT DARKNESS!!... Their minds are on earthly things and they are of no use to God

D. Christ's Answer: The Single Master (vs. 24)

1. Basic assumption: Human beings were meant to serve some master
2. We are so prideful, we think we can be our own master

3. BUT Romans 6 says we will either serve righteousness or sin; here, Jesus says we cannot serve both God and money... either way, you're going to serve some master
4. Core issue: HEART

Either he will hate the one and love the other, or he will be devoted to the one and despise the other

- a. if you allow materialism to creep into your heart, you will someday abandon your first love
- b. you can only love one master... God was meant to fill our entire hearts

Matthew 22:37 "The first and greatest command is this; you shall love the Lord your God with all your heart, and with all your soul, and with all your mind."

- c. God then makes a claim on your entire life... all your resources, all your time...etc.
- d. because we LOVE the master, the service is not burdensome
- e. ultimately both God and money forces a choice

"You cannot serve both God and money."

Jesus says its impossible... you only have one life, and if your heart gets polluted with worldly things you will have very little to show for God on Judgment Day

VI. Application: **Stewardship of the Heart**

"Only one life, 'twill soon be past... only what's done for Christ will last."

A. Christ's Protection of Your Reward

1. **Judgment Day is coming very soon...** Jesus is laboring that none of His children will be **poor** of rewards on that Day
2. At the beginning of Chapter 6, **he protects us from hypocrisy...** good deeds done for earthly reasons

3. At the end of Chapter 6, **he protects us from materialism...** the squandering of your life's resources for earthly, foolish things that you can't take with you

B. Be Warned!!

Elders did a great deal of discipleship on the issue of internet pornography... that is a great danger

But I believe that the dangers of MATERIALISM for FBC are every bit as great, if not greater

Many of us have been richly blessed with money... nice houses, nice cars, nice clothes, a steady salary

We do not consider ourselves wealthy, but compared to the overwhelming majority of Christians in church history and around the world, we are probably in the top 1-2 % who have ever lived

Just because you have a nice home, it doesn't mean you are materialistic... BUT IT MIGHT BE!!!

Ask yourself what you set your heart on, what gives you HOPE for the future... do you look forward to earthly things... the next purchase from Best Buy or an upgraded home or better car? What consumes your thoughts?

Let's start here: Do give anything at all to FBC? It may be that I am speaking to a percentage of you who NEVER GIVE ANYTHING AT ALL!! I have never known what any individual member of FBC has given to anything, and I hope I never will... that gives me FREEDOM to speak... but surveys done by reputable people reveal that a surprising number of Christians never give anything at all to their local church or to any Christian cause! Unless there are extreme circumstances, I think such a pattern shows at best gross immaturity, and at worst clear IDOLATRY... I am warning you to search your own hearts

Next... do you tithe? That is, do you give at least 10% of your income to the Lord? I am well aware that tithing is never taught in the New Testament, but it is mentioned regularly in the Old Covenant... and as Randy Alcorn shows, every single aspect of the spiritual life of the OT is greatly ENHANCED and INCREASED in the New...

can you imagine saying, “I know that the Jews in the Old Covenant had to give 10% to the Lord, but thank God we’re free from the Law and now we can give LESS!!!”

Randy Alcorn calls the tithe the “Training wheels of Christian giving!” Do you still want to be using training wheels on your bike as an adult? Alcorn asks a simple question about tithing: “If you gave a tithe, would you DIE?” Also, sometimes people ask, “Should I tithe on the gross or the net?” Alcorn answers, “On Judgment Day, do you want to be rewarded on the gross or on the net?”

Is there a principle of SACRIFICE for the Kingdom of God based on your faith in Christ?

Do you DEFER pleasures, deny yourselves pleasures?

C. Live For Eternal Reward: Build Christ’s Church

D. Practical Guidelines from the Corinthians

1) Give consistently

1 Corinthians 16:2 On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.

2) Give by faith, as unto the Lord

2 Corinthians 8:5 And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will.

3) Give generously/sacrificially

2 Corinthians 8:1-3 And now, brothers, we want you to know about the grace that God has given the Macedonian churches. ² Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. ³ For I testify that they gave as much as they were able, and even beyond their ability.

4) Give CHEERFULLY

2 Corinthians 9:7 Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

- 5) Give to the Lord's work
 - a. Start with FBC's budget...
 - i. Our budget is our comprehensive plan of ministry
 - ii. Our budget has been more or less FLATLINED over the last five plus years
 - iii. But the triangle region is growing and our church is growing numerically... if we are healthy, our budget should be growing too
 - iv. The more money we take in, the more fruitful ministry we can do
 - b. Move to the Deacon benevolence fund
 - i. We have a number of needy persons in this church
 - ii. We have widows whose needs are well met by their wise husbands, but we have others who will have ongoing needs
 - iii. We also use the Benevolence Fund to give to the poor and needy in the community
 - iv. TODAY is the Lord's Supper... we always collect for the Deacon Benevolence Fund
 - v. Give as you leave... people will be standing at the door
 - c. Move to giving for MISSIONS
 - i. Every Christmas, we make our Lottie Moon missions offering budget; 100% of that money goes to support the IMB
 - ii. BUT throughout the year, we have another fund called the Great Commission Fund (GCF)... we use that to support mission trips made by FBC members...
 - iii. That fund is getting seriously depleted
 - iv. Walter Lee has done an excellent job of challenging us at Member's Meetings to give YEAR-ROUND to that fund... I want to extend that challenge to you
 - v. I want to ask you to give MONTHLY to the GCF... \$20/month 100 of you would be ample to meet the needs of various teams that go out
 - vi. I want to be faithful to keep this fund in front of you
- 6) Beyond FBC... you can give to any Christian work you want to give to
 - a. "Where your TREASURE IS, there your HEART will be also"
 - b. When you give, you care and PRAY
 - c. Some of you are interested in parachurch missions... like Wycliffe or Cru or Campus Outreach or YWAM... so many EXCELLENT works

- d. Others of you are interested in alleviating the needs of poor people both in the US and around the world
- e. Others have a heart for the Persecuted Church
- f. Or for Sex Trafficking
- g. Or for disaster relief
- h. Or for orphan care
- i. GIVE... GIVE....

I yearn for you to INVEST IN ETERNITY... to STORE UP TREASURE for yourselves for the Day of the Lord

Philippians 4:17 Not that I am looking for a gift, but I am looking for what may be credited to your account.

Now... LORD'S SUPPER