

Martin White. 20th January 2008. Matthew 6:19-21.

Treasure in Heaven.

We are beginning a short series looking at the subject of money today, and as I am standing here, I am aware that this is a subject that can raise strong emotions in people - especially when it is talked about in church.

I have heard people would accuse the Church of being too interested in money and have seen people close to me find this subject very difficult.

We have the "God Channel" as part of our TV package, and sometimes I have seen great things on it (the Newfrontiers Leader's Conference!!!) But to be honest I really struggle to watch it, because 7 times out of 10, when I turn it on, there is a person asking for money.

And in Birmingham - especially in Handsworth, when we moved here, it seems that churches had gained a bad name for themselves through some financial scandals.

Because of this, from day one of the Crown's existence, we decided that we wanted to gain a name for being a generous church that cares for people who have needs, rather than a church that's just after your money...which is why we rarely take offerings and have the box at the back instead.

What we don't want though (and I have got this wrong from time to time) is to give the impression that money doesn't matter.

In fact, if you look through the Bible, you find that money is a very important topic - there are 2350 verses in the Bible about money and Jesus spent more time teaching about money and possessions than on any other subject - even prayer and Heaven.

It seems that this is a subject that greatly matters to God - not because God needs our money, so He keeps on talking about it like a bad TV evangelist, but because He is very aware of the effect that money, or the love of money can have on us.

There's a fundamental connection between our spiritual lives and how we think about and handle money. We may try to divorce our faith and our finances, but God sees them as inseparable. (Alcorn)

Bill Hybels said once "Which pastor wouldn't want to talk about a subject that can:

- Be a root of all kinds of evil,
- Steal our heart away from God,
- Choke the seed of God's Word in our lives and
- Become our master?"

Clearly, money can have a huge effect on us, and so as we grow as followers of Jesus, this is a subject we can't ignore - whether we've got lots of it, or nothing at all.

Two other reasons I believe that this is an important subject to teach on are, firstly that money is one of the main gods of this age.

Some people may find it offensive because it challenges something we think of as private and personal. And some people will react and find a strong voice inside them asking the question "what right does he have to tell me how to use my money?"

The reason that people get 'twitchy' when people teach on money is that it is almost the same as challenging someone's religion.

We are not into golden calves any more, and none of us have statues of Baal in our gardens that we bow down to; we don't have little shrines to the god Mammon, like some Romans did, but for some of us, confronting the issue of money, will be confronting and tearing down idols in our lives.

The second reason that this is a very timely subject to speak on is that I sincerely believe that financially speaking, things are about to get much worse for many of us.

In Genesis 41 there is an account of Pharaoh - the ruler of Egypt, having a dream:

When two full years had passed, Pharaoh had a dream: He was standing by the Nile, when out of the river there came up seven cows, sleek and fat, and they

grazed among the reeds. After them, seven other cows, ugly and gaunt, came up out of the Nile and stood beside those on the riverbank. And the cows that were ugly and gaunt ate up the seven sleek, fat cows. Then Pharaoh woke up. (Genesis 41:1-4 NIV)

I believe that right now in our country, having had lots of years of prosperity, we are facing some lean years to come. If you have seen the news over the last few months, or seen any newspaper headlines, you will have seen:

- Northern Rock
- Sub-prime borrowing
- Decline in retail profits
- Pensions crisis
- Rising fuel charges
- Recession
- Credit crisis
- Wage-freezes
- Increase in personal debt
- Difficulties finding mortgages
- Slow-down in the housing market

...And lots more worrying looking headlines. And we may not understand how it might all affect us, but I think most of us will have picked up that people are generally gloomy.

My concern is that we are facing some "lean years" ahead where we might find that people in church - our brothers and sisters, may be out of work, or homeless, or struggling with out-of-control debt.

And actually, if I asked people to put their hands up to this now, we would probably find it's already the case for many of us.

And as well as caring for one another - as the Early Church did to the point that it says:

There were no needy persons among them. (Acts 4:34)

We also have a call to care for those outside the church - remember that because of Joseph's leadership and God's revelation, Egypt ended up feeding the world.

And all of this doesn't even touch on international poverty and our apostolic call to remember the Poor.

So I believe that this is a very timely subject, and through it, I believe that God wants to bring hope to people who are struggling, He wants to grow us in our discipleship, He wants to tear down some idols that have been quietly build among us, and He wants to bring something of a "wake up" call.

And while we mentioned a few months ago that as a church, we do have financial needs, I sincerely hope that you will recognise that I am not standing here preaching for your money; I am preaching for your hearts.

Let's look at one of the things Jesus said about money.

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."
(Matthew 6:19-21 NIV)

What Jesus says here makes very sound financial sense:

He is not rattling a tin at us and asking for donations; rather, He is acting as a very wise impartial financial advisor - but on an eternal scale, and He is offering us some financial choices about where to invest our money for the best financial returns.

He is telling us about the risks and returns of two investment portfolios.

What financial advice usually consists of is looking at what you *really* need to live (rather than what you think you need) and then advice on what to do with the rest of your money.

I think that this is what Jesus would advise us too.

God is a generous Father who loves to provide for His Children. I don't think we need to fear that He is going to tell us off for having nice things and enjoying the good gifts He gives us.

According to Jesus, there are Dangers of treasure on earth:

1. **Trap for our heart** - Jesus said where your treasure is, that's where your heart is.

Jesus' first concern is for our hearts. And He knew when he talked to the Rich Young Ruler just what a trap money could be; and He knows that it is still a trap today - possibly even more so.

If that's true, then it makes good sense to consider where the traps and pitfalls may be.

I wonder what Jesus would say about all the advertising that we hardly even notice any more.

Martin Lewis - someone who gives advice about money on TV, said that shops and businesses spend billions of pounds a year on advertising - not because they are being kind or generous, but because they want your money. Every year thousands of people attend training events on how to sell stuff effectively, but there are no courses for customers. In short, he says, shops are not your friends.

Their main aim is to get you to buy their stuff, to increase their profits - and advertising is a tool which tries to convince us that we need to. And this can be a trap for our hearts.



Jonathan Bell said this:

There was a recent poll where a cross section of people asked the simple question: "What one factor would most improve your quality of life?" The number one answer by a mile was "More money... If I just had more money, that would do it for me." The very consistent findings in polls like these is that people think, no matter what their income is, "If I just had 10 or 20% more money than I have right now, that would be enough. If I just had that little bit more, then I wouldn't feel this pressure." It's like we're conditioned to think this way. You know, all day long, most of us are bombarded with messages that seek to persuade us of two things: One, that we are, or should be, discontent. And two, that contentment is just one purchase away. These messages cry out at us constantly wherever we go: Use me! Buy me! Eat me! Wear me! Try me! Drive me! ... Put me in your hair! "If I just had a little more", we say to ourselves. But a little more is never enough.

Quite simply, it's a trap; it is a lie; it will never satisfy you.

Whoever loves money never has money enough;
Whoever loves wealth is never satisfied with his income.
(Ecclesiastes 5:10)

- Debt - Total UK personal debt (including mortgages) is currently £1.2 trillion (1.2 million, million pounds). On average here in the UK we borrow twice as much as citizens in the rest of Western Europe. £511 billion was spent on credit cards in the UK in 2006; £56 Billion was spent last month. The average - that means that every adult in the UK now has £3,175. Outstanding on their credit card. Just over the last twelve months the Citizens Advice Bureau dealt with 1.7 million debt problems, And with the whole credit crunch thing going on at the moment, all the forecasts are that 2008 is going to be much, much worse.

In 1 Timothy, there is a warning:

People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. (1 Timothy 6:9 NIV)

"Plunge" = Greek word for "Drown" → Your credit card is not your life-raft; it can easily turn into your millstone, dragging you under.



2. **Temporary** - As well as never truly satisfying us or delivering what it has promised, the other problem with treasure on earth is that it is temporary.

Jesus warns us that rust and moths and thieves and out of date technology... and finally death ensures that for everyone, it is temporary.

- Dan's new laptop - out of date!
- Our TV - tempted to get HD/Flat-screen/LCD/51 inch! - in the end, bought an old one from someone who had just bought one!!!
- Clothes I'm too fat for

- Holidays I can only remember
- Car that someone bumped
- Jesus' point is that there is no security in money - even in the bank!

Northern Rock



Then (Jesus) said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

And he told them this parable: "The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.'

"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. 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.'"

"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?' (Luke 12:15-20 NIV)

There is a saying: "You can't take it with you; you never see a removal lorry following a hearse!"

So Jesus' advice not to store up treasure here seems to be very logical. It's not that He is against us having treasure; it's just that He wants us to put it where it will last;

"...store up for yourself treasures in heaven"

The joy of treasure in Heaven

The amazing deal that Jesus is offering us is a place we can invest our money where it will keep its value forever. No rust, no thieves, no moths, no change in interest rates, no bank closures, no recession.

Jesus takes that profound truth; "You can't take it with you" And adds a stunning qualification "...But you can send it on ahead."

"Financial planners tell us that with our money, we shouldn't think 3 days ahead, or 3 months ahead; we should think 30 years ahead. Christ, the

ultimate financial counsellor, takes it further, He says: "Don't just ask how your money will be doing in 30 years; think about 30 million years!" (Alcorn)

So how do we put our treasure in Heaven?

"All we have is either a tool or an idol." (Randy Alcorn)

If it is an idol to us - "Money" with a capital "M", then it is a trap; if we remember that it is "money" simply a tool, and not even our tool, but one that belongs to God, then we can use it for His Kingdom.

And as we use it for what God wants us to - for generosity and hospitality, and remembering the poor, we are "sending it ahead."

**He who is kind to the poor lends to the LORD,
and he will reward him for what he has done. (Proverbs 19:17)**

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you. (Luke 6:38)

And every single pound, penny or glass of water is noticed:

And if anyone gives even a cup of cold water to one of these little ones because he is my disciple, I tell you the truth, he will certainly not lose his reward. (Matthew 10:42)

Finally, as we put our treasure in Heaven, most importantly, just as Money can be a magnet for our heart on Earth; so our Treasure in Heaven acts as a magnet for our hearts too.