

Good Stewards:

The Treasure Principle (Matthew 6:19-21)

Preached by Minister Jason Tarn at HCC on November 25, 2012

Introduction

- ❖ ¹⁹“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹For where your treasure is, there your heart will be also.”

- ❖ Today is the first day of Advent. The Christmas season is upon us. For some, that means it’s time to pull out the lights and decorations from the attic. Time to pick out a tree or dust off the artificial one. Time to make that gift list and those travel plans. Time for Christmas songs to play nonstop on the radio and in the mall. And time for the holiday classics to replay on TV: *It’s a Wonderful Life*, *Miracle on 34th Street*, *A Charlie Brown Christmas*, and the classic Charles Dicken’s story *A Christmas Carol*.
 - ▶ That’s the story of **Ebenezer Scrooge**, the wealthy miser who hated Christmas, who called the idea of giving his employees a day off for Christmas, “*a poor excuse for picking a man’s pocket every twenty-fifth of December!*”
 - But then one night Scrooge is visited by the ghosts of Christmas Past, Present, and Future. He’s given a glimpse of his past, his present, and his future – a miserable future but one that can still be changed.

- ❖ And so he awakens on Christmas morning a different man. Joy and compassion fill his heart, and he goes about making things right with those he hurt, generously giving away his wealth to those in need. **Now what was it that changed Scrooge from a miserly, miserable old man to a generous, giddy old man?** It was a vision of his future. It was a peak into what awaits him in the future that transformed his present, that transformed how he lived his life and handled his earthly treasure.
 - ▶ Friends, this morning I have the privilege of introducing a two-part series on financial stewardship. **My goal is to let Jesus speak, and he’ll give us a peak into our future that I pray will change the way we live and handle our earthly treasures.**

- ❖ But before we begin, I want to explain why we planned a series on stewardship. **First of all, this is not a fundraising campaign in disguise.** Regardless of what last week’s financial report said about an operating deficit, this mini-series was planned months in advance. So please know that this sermon is *not* being preached in response to a report.
 - ▶ It’s being preached in response to the gospel and the gospel alone. This message is a call to live in light of gospel realities, especially the future realities secured for us by the good news of what we freely received through the Lord Jesus Christ.

- ❖ I’m not preaching to fill our coffers. I’m preaching to free us from the stranglehold of materialism and worldly riches. I’m preaching to mobilize us, as a congregation, for kingdom work. Just imagine what a blessing we could be if we spent and invested our money – not in light of the newest upgrades or the newest fads – but in light of eternity.

- ▶ Imagine the good that could be done by channeling our worldly wealth towards noble pursuits like world evangelization, global missions, church planting, the relief of poverty, hunger, and disease. It's for this reason we're preaching on stewardship.
- ❖ But there is a second reason. **Our goal is not just to advance the good of others but unashamedly to advance your own good, your own joy.** If we listen to Jesus and heed his commands here, we will actually be the happiest of people on earth sustained by a hope and joy that extends beyond this life into the next.
 - ▶ So there is no intent on my part to guilt-trip you into giving. Is there such thing as joy-tripping? Because that's what I want to do. **I want to put forth the prospect of incorruptible joy as a motivation for pursuing a life of generosity.** I want to motivate you towards charity and good deeds by providing a glimpse of a joyful future.
- ❖ I want to motivate you by what some call **the Treasure Principle**. There is a great little book by the same name written by Randy Alcorn where he looks at our passage. I've divided this message into two parts. First, I'll explain the Treasure Principle as we walk through our passage, and then I'll help you apply the principle in your own life in three ways.

The Treasure Principle explained

- ❖ So in his book, Alcorn states the Treasure Principle this way: **You can't take treasure with you but you *can* send it on ahead.** He says if you grasp this principle Jesus is teaching, it will radically transform your attitude and use of money and earthly possessions.
 - ▶ This principle is drawn from two commands in our passage. Our Lord begins in v19 with a prohibition against hoarding on earth. *"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal."*
 - **Now it's important we don't limit the idea of 'treasures on earth' to only money.** Yes, money was directly in view for Jesus. The passage goes on to speak of serving God and not money (Mt. 6:24). But these earthly treasures can be broader. They could include anything that money can buy.
- ❖ But we could go further. **Jesus was not just concerned with the accumulation of possessions but with the attitude we have towards our possessions.** Otherwise, those who have little money and few possessions could ignore this command as irrelevant. But v19 applies to everyone because Jesus' warning is not just for the rich but for anyone who puts their hope and satisfaction in things that belong to this world only.
 - ▶ That something could have little monetary value, but if it means the world to you, it's your treasure. It could be the praise of man, a position of power, or even a person. As Dr. Martyn Lloyd-Jones put it, *"No matter what it is, or how small it is, if it is everything to you, that is your treasure, that is the thing for which you are living."*
 - Ask yourself: *What are the earthly treasures that vie for my heart? Who or what is everything to me – that if I lost it, it would destroy me?* However you would answer, those are the treasures we're warned not to lay up on earth.

- ❖ *But what does that mean – to lay up treasures on earth?* Let's first consider what Jesus does *not* mean. **He's not saying that, as a Christian, you should never spend money on yourself or your family.** That all your money should be given away to the poor. In fact, the New Testament makes it clear that Christians are responsible to provide for family members. Not doing so would be to deny the faith and to act worse than an unbeliever (1 Tim. 4:8).
 - ▶ **As well, Jesus is not against putting aside some savings or taking out a life insurance policy** – so long as these things are done with the intention to make basic provision for the future. **Proverbs 6:6** praises the ant for storing food in times of plenty to prepare for times of lack, and we're exhorted to be just as sensible. Jesus is not against saving.

- ❖ **Jesus is also not suggesting we have a negative, gloomy attitude towards material goods.** Don't despise them. Rather enjoy them as good gifts from your Creator (1 Tim. 4:4; 6:17). So don't feel guilty every time you spend money on yourself or your family. I realize what weekend this is. Black Friday just passed. Cyber Monday awaits us. You're likely going to do some Christmas shopping today or tomorrow.
 - ▶ Jesus is not condemning you for doing that, but he does intend to challenge your spending habits, to have you stop and reflect. My wife showed me a funny card the other day that said: "***Black Friday – only in America do people trample others for sales exactly one day after being thankful for what they already have.***" How ironic.
 - Spending to provide basic essentials or simple pleasures for yourself or your family is right and responsible for Christians. But it's that kind of worldly, materialistic, self-serving attitude towards the accumulation of goods (embodied in Black Friday) that Jesus is condemning.

- ❖ **He's *not* against you spending or saving. But he is against a heart of covetousness, a hard heart numb to the immense needs of our world, a foolish heart convinced that one's life consists in the abundance of possessions** (Lk. 12:15). Jesus is against that kind of heart and its inclination to stockpile to excess (cf. Lk 12:19-21).

- ❖ Now what sticks out to me in v19 is the way Jesus doesn't just give a command and leave it at that (which he has every right to do), but in kindness he supplies reasons to help us keep his word. **He knows how emotional and sensitive we can get when challenged about money, so he appeals to our reason knowing our hearts can be conflicted.**
 - ▶ *And what's his reason? Why should we not lay up for ourselves treasures on earth?* He points to the fact that earthly treasures never last. Eventually moth and rust destroy or thieves break in and steal. **He issues this warning not because you *might* lose your treasures but because you will *always* lose them.**
 - The moth is nature's way of corroding treasure. Rust is time's way of doing the same. And the thief is humanity's way of corrosion. All three together represent the uncertainty and fleeting nature of worldly wealth.

- ❖ **Proverbs 23:4-5** paints a good picture of this. It says, “*4Do not toil to acquire wealth; be discerning enough to desist. 5When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.*”
 - ▶ So next time you’re about to buy something to just imagine that purchase sprouting wings. Imagine that iPhone 5 sprouting wings and just flying away because, in a sense, that’s what it’s going to do one day.
 - Whatever earthly treasure you have in mind, you can be sure it’s going to break or wear down. It’ll soon be obsolete or fall out of fashion or you’ll just tire of it.

- ❖ Even if you manage to preserve that treasure through this life, you can’t take it with you into the next. **Death is the ultimate thief. It steals away all earthly goods.** John D. Rockefeller was one of the wealthiest men who ever lived, but after he died someone asked his accountant, “*How much money did John D. leave?*” The reply was classic: “*He left...all of it.*”
 - ▶ **Psalm 49:17**, “*When [the rich man] dies he will carry nothing away; his glory will not go down after him.*” This is the bottom line: **Treasures laid up on earth will either perish or be left behind.** You can’t take it with you. So *not* investing your treasures on earth is not just the right thing to do – it’s the smart thing to do. It not only makes God happy, it just makes sense.

- ❖ Now there’s another aspect to the Treasure Principle. You can’t take it with you but you *can* send it on ahead. Look at **v20**. “*But lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.*” **In other words, lay up treasures in heaven because unlike those on earth, these never perish, and they’ll be waiting for us when we arrive.**
 - ▶ You’re probably wondering: *what are these treasures in heaven?* Jesus doesn’t spell it out for us, and the rest of Scripture is just as vague. **But we can say with certainty these treasures are not a reference to salvation itself.** Remember this command was given to those of whom the Beatitudes were true – the poor in spirit, the meek and mourning. They did not earn their salvation. It was freely received.

- ❖ **Now elsewhere Jesus tells a couple of parables that allude to a distribution of heavenly authority and responsibility based on one’s earthly faithfulness** (Lk. 19:15-19; Mt. 45-47). But it’s still not exactly clear what that will look like.
 - ▶ Regardless, it’s certain these treasures in heaven will be substantial. They’ll be eternal and soul-satisfying because they stand in contrast to earthly treasures, which are corruptible and fleeting.
 - Piper describes these heavenly treasures as “*the pleasures of the age to come when we enjoy unbroken fellowship with Jesus.*” These treasures will somehow increase our joy and experience of communion with Jesus in heaven in proportion to our faithfulness in storing them there.

- ❖ **But by implication that means there will be differing measures of treasure (reward) for believers in heaven.** Some will be more faithful in laying up treasures in heaven while others will foolishly lay up more on earth.
 - ▶ *But is that not promoting selfishness and self-interest? Is that not appealing to our base instincts? How is that right?* There are two things we can briefly say.
- ❖ **First, laying up treasures in heaven is not selfishness.** Selfishness is pursuing gain at the expense of others. But since there is no limitation to treasures in heaven, to store up more for yourself doesn't come at the expense of others. In fact, the way you do it is by serving others while on earth.
 - ▶ So even if there are differing measures of reward in heaven, apparently when I get there I will be so conformed to the likeness of Christ (especially his humility) that I'm not going to care if someone has more. There'll be no boasting or jealousy in heaven.
- ❖ **Jesus never says we are not to treasure treasures.** The problem is not that we are being selfish. He says the problem is we're being foolish. We're not looking out for ourselves well enough. We're investing in corruptible treasures on earth while overlooking (or disbelieving) the prospect of never-ending, incorruptible joy in heaven. We are far too easily pleased.
- ❖ **Second, the kind of heavenly treasure-storing that Jesus is endorsing is very different from the "health, wealth, and prosperity" teaching so popular today.** You only have to look to Jesus' words a chapter earlier in **Matthew 5:11-12**. Here he makes reference to reward in heaven for the faithful. *"¹¹Blessed are you when others revile you and persecute you and utter all kinds of evil against you falsely on my account. ¹²Rejoice and be glad, for your reward is great in heaven, for so they persecuted the prophets who were before you."*
 - ▶ **So there is nothing wrong with wanting to lay up heavenly rewards as long you realize they sometimes come by persecution and martyrdom for Jesus' sake.** This isn't a health-wealth-prosperity gospel, which focuses on immediate, short-term gain. In fact, it sometimes may seem like a sickness-poverty-persecution gospel – yet in the end God always rewards those who honor him with their life and their death.
 - **Hebrews 11:6** says, *"And without faith it is impossible to please him, for whoever would draw near to God must believe that he exists and that he rewards those who seek him."* God-pleasing faith requires that we believe he rewards those who seek him. Granted, you might be killed in the process of seeking, but know that you will be rewarded.
- ❖ Bottom line, Jesus is *not* against spending and saving your money provided that you are ultimately spending it and saving it in the right place and not the wrong place – in heaven and not on earth.
 - ▶ Like in the Parable of the Shrewd Steward (Lk. 16:1-9), Jesus advises his followers to use mammon (earthly treasures) in such a way that when you arrive in glory, the people who benefited by it will be there to welcome you.

- ❖ And again it's not just the right thing to do. It's the wise thing to do. **Unlike treasures on earth, the heavenly kind are incorruptible, and the reason is because God is personally guarding them.** Our treasures are safe and secure in the sovereign hands of our Lord. No one can snatch them away.
 - ▶ Therefore, the wise and sensible choice is to lay up your treasures in his hands. You can't take it with you but you *can* send it on ahead. That's the Treasure Principle.

The Treasure Principle applied

- ❖ *So how can we practically abide by this principle?* There are three things to say. The first two applications still have to do with motivation. I want to confront whatever fear might be keeping you from laying up heavenly treasures and whatever stranglehold money might have on you. And in the third application I want to talk about how we actually lay them up – how we send them on ahead.
- ❖ **First, confront the fears you have about laying up treasures in heaven by filling your heart with good news.** Acknowledging Jesus' command is necessary. Seeing the reason behind it is helpful. But you won't have a heart that desires to lay up heavenly treasure unless it's been filled with the good news of what Jesus has done for you.
 - ▶ *And what exactly is this good news?* It's the good news of the grace of our Lord Jesus Christ, who though being rich yet became poor for our sake, so that by his poverty we might become rich (2 Cor. 8:9). It's the good news that those who are poor in spirit – who humble themselves and confess they have nothing to offer God to earn his favor – they are the ones who will receive the kingdom (Mt. 5:3). They will be called sons and daughters of God (Mt. 5:9), and he'll be our Father.
- ❖ In fact, the theme of this section in Matthew is the Christian's relationship to God as Father. In chapter 6 alone there are ten references to God as your Father. Just look right before our passage in v18, *“And your Father who sees in secret will reward you.”*
 - ▶ **It would be a terrible mistake to read the commands in vv19-20 apart from this Father-child relationship with God that is made possible by Jesus.** If God – the Creator and Sustainer of the Universe – is your Father, then why do you fear? Why are you anxious about what you will eat or drink or about your body, what you will put on? (Mt. 6:25)
- ❖ If this gospel reality really sinks in, then you're truly free. Free to seek first your Father's kingdom and his righteousness. Free to spend your money laying up treasures in heaven and not on earth because you trust your Father will provide whatever you need in accordance to his good will. **So Christian, fill your heart with the good news that God is your Father.**
- ❖ **A second application to help you cheerfully lay up treasures in heaven is to change how you view money.** Altering your perception of money has the potential to alter how you invest it. Jesus goes on in v24 to warn against letting money become a master over you.

- ▶ Money should not be a master that makes demands of you, that controls you. **Money is to be your servant. It is intended to serve *you* and *your* heavenly joy.**
 - Jesus' point is that we only have one Master, God. And all money ultimately belongs to him, the one Master of all.

- ❖ **It's a terrible mistake when you start to make a distinction in your pocketbook between your money and God's money.** "*God's money goes to my tithe. My money goes to me.*" That kind of thinking (that kind of dichotomy) makes you predisposed to earthly-treasure storing.

- ❖ Lloyd-Jones tells a story about a farmer who one day went with great joy to report to his wife and family that their best cow had given birth to twin calves, one red and one white. And he said to his family, "*I feel the Spirit want us to dedicate one of these calves to the Lord. So let's bring up both, and when the time comes we'll sell one and keep the money, and we'll sell the other and give the money to the Lord and his work.*"
 - ▶ His wife then asked him which one he'll dedicate to the Lord. He replied, "*There's no need to bother about that now. We'll raise them equally, and when the time comes we'll decide.*"
 - A few months later, the man entered his kitchen looking miserable. His wife asked what happened. "*I have bad news,*" he said, "*The Lord's calf is dead.*" "*But*", she said, "*I thought you hadn't decided which was to be the Lord's.*" "*Oh yes,*" he replied, "*I had always decided it was to be the white one, and it's the white one that died. Sorry but the Lord's calf is dead.*"

- ❖ Are we any bit surprised? It's always the Lord's calf that dies. **When money is tight, when the market is down, when the economy is bad, the first thing that dies is God's portion.** The first thing we cut back is our contribution to God's work, to the kind of work that lays up treasures in heaven.
 - ▶ **This is a given so long as we keep thinking of money as *our* money (even if just a portion).** But it's not *your* money. It's not *my* money. It's God's money, and once that sinks in, it will radically alter how you go about investing it.

- ❖ **Lastly, this third application shows you how to actually go about laying up for yourself treasures in heaven. Do it by giving to the needy.** Turn with me to **Luke 12:32-33**. This is a parallel version of our passage.
 - ▶ "³²*Fear not, little flock, for it is your Father's good pleasure to give you the kingdom.* ³³*Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys.*"
 - Again Jesus calls us to a life that is future-oriented, that looks to provide for ourselves "*moneybags that do not grow old*" and "*treasure in the heavens that does not fail*". These are metaphors for the heavenly reward – the pleasures of the age to come.

- ❖ **So how do we provide ourselves with *ageless moneybags* and *infallible treasure*?** Look at v33 again. “*Sell your possessions, and give to the needy.*” Notice the direct connection. We provide for ourselves heavenly treasure by not hoarding earthly wealth, but instead by handling our possessions sacrificially to meet the needs of those God puts into our lives, especially the poor.
- ❖ I hear people talk about wanting a bigger heart for the poor or a more of a heart for missions. Well Jesus tells us back in our passage in v21 (or Lk. 12:34) exactly how to get it. “*For where your treasure is, there your heart will be also.*”
 - ▶ **Want more of a heart for missions? Put your money in missions.** Want a bigger heart for the poor? Put your money in outreach and ministry to the poor. And your heart will inevitably follow and expand towards that cause.
- ❖ **And the more you give, the more you are storing up treasure for yourself as a good foundation for the future.** This is what Paul commanded Timothy to preach. In 1 Timothy 6:17-19 he wrote, “¹⁷*As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. ¹⁸They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.*”
- ❖ Friends, when this vision of the future captures your heart, when the prospect of incorruptible, never-ending joy becomes your passion – then your heart will be free, in the here and now, to pursue a life of radical generosity, a life lived to bless others through sacrificial living and sacrificial giving.
- ❖ ***What will you do today in response to Jesus’ teaching?*** Will you take his words and use them to reevaluate your present lifestyle and spending habits? Couples, will you go home and discuss the necessary changes in your family's lifestyle to free you to give more to the Lord's work and to lay up more treasures for yourselves in heaven?
 - ▶ Students and young professionals, will you set your priorities in line with the Treasure Principle? Will you do this while you're young so you form right habits and patterns now, so you don't have to backtrack later?
 - And for those of you near retirement or already there, will you go home and evaluate how and where you're storing your treasure? Where is your nest egg?
- ❖ ***What will you do to respond to Jesus' teaching?*** Whatever you do, make it your aim to advance the joy of others through generosity, and in so doing, to advance your own joy – your eternal, heavenly joy.