

SERIES: The Good News, as reported by Matthew
 SERMON: **A Sermon for the Ages: The Treasure Principle**
 SCRIPTURE: Matthew 6:19-24
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Introduction: In the Wichita Eagle ten days ago there was an article about the 946 billionaires in the world today, including 6 Kansans, several of whom are from Wichita. Do you have any idea how much money a billion dollars is? If you laid dollar bills end to end it would take nearly a million of them to reach from here to Emporia. But a billion of them would go around the world 4 times! That is serious money, except when the Federal government spends it, in which case it is treated as chicken feed.

Today we're going to talk about treasure—not just the billionaire variety, but the treasure each of us possesses, and we all have some. I'm kind of glad there's no ulterior motive driving this message. We're not raising funds for any specific project, the general fund is in good shape, and we're out of debt. We're talking about money today because Jesus talked about it. As we work our way through the Sermon on the Mount, (somewhat wounded, I suspect, due to the convicting themes we have encountered), we come this morning to Matthew 6:19-24.

Jesus shatters several common misconceptions Christians have about treasure. (Matthew 6:19, 20)

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.

The first misconception has to do with . . .

1. What we should do with treasure: store it up. Hoard it! Surprised at that? Laying up treasure is God's plan for His children; it is actually a command we are to obey. Please note that Jesus is talking about actual treasure—money and valuable possessions. He's not just speaking figuratively to communicate that spiritual pursuits are more important than earthly. After all, He uses the same term to describe real treasure on earth and real treasure in heaven.¹ Furthermore, the term “store it up” conveys the notion of stockpiling or hoarding. The original Greek carries the connotation of stacking or laying out horizontally, as one stacks coins. Jesus urges us to stockpile treasure.

The second misconception Jesus shatters has to do with . . .

2. Whom we should store it up for: for ourselves. He's saying we should act in our own self-interest. Now He doesn't say we should act out of “selfishness.” There's a big difference between the two. Selfishness is when we pursue gain at the expense of others. But when we stockpile treasure the right way, it doesn't reduce the treasure available to others,

because God doesn't have a limited supply of treasure to distribute. So we can act in our own enlightened self-interest and at the same time pursue the glory of God, because what is to His glory is always for our good.

So we should be in the business of stockpiling treasure, and we should be doing it for ourselves. Third, Jesus tells us . . .

3. Where we should store it up: in heaven. Whenever you talk to a real estate agent, he will almost always tell you there are only three things that matter when you buy a house: location, location, and location. Well, location also matters when it comes to stockpiling treasure. Storing up treasures on earth is stupid. Storing up treasures in heaven is wise.

First, storing up treasures on earth is stupid. Why? Because of what tends to happen to it. If the treasure is cloth, such as rich clothing or oriental rugs, then it is susceptible to moths and other insects, mold and mildew. If the treasure is metal, it is subject to rust and corrosion. As a matter of fact, deterioration, decay and destruction is what happens to most earthly treasures. It is true that a few treasures, such as those found in King Tut's tomb, survive for thousands of years, but what is that in relationship to eternity? Most earthly treasures do not survive even a century.

Our text goes on to indicate that even valuables which are not susceptible to being eaten by insects or corroded by rust can be stolen by thieves. Even Tut's tomb was not found intact. Experts believe it was robbed twice in ancient times, with perhaps 60% of the metalwork being removed during those robberies.ⁱⁱ By the way, Tut was a very minor Pharaoh whose tomb had just four rooms at the end of a long passageway. I've been in that tomb and am amazed that all those treasures in the Cairo Museum came out of those few rooms. On the other hand, the tomb of the great Ramses II had something like 130 rooms, originally crammed just as full with phenomenal treasures—but every single item was stolen by thieves.

There are other ways, of course, that earthly treasure can be lost. Bad investments have cost many their life's savings. Galloping inflation destroyed the nest egg of many older people in the late 70's and early 80's. The fact is earthly treasure is always temporary. Proverbs 23:5 says, "Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle." The next time you buy a new car, imagine it sprouting wings and flying off, never to be seen again. The Psalmist's advice makes a lot of sense: "Do not be overawed when a man grows rich, when the splendor of his house increases; for he will take nothing with him when he dies, his splendor will not descend with him" (Psalm 49:16-17).

Friends, when Jesus warns us not to store up treasures on earth, it's not just because wealth *might* be lost; it's because wealth will *always* be lost. Either it leaves us while we live, or we leave it when we die. There are no exceptions.ⁱⁱⁱ

Now please understand that Jesus is not condemning wealth, but the hoarding of wealth here on earth. He is not prohibiting things, but rather the love of things here on earth. He is cautioning us against making stuff our treasure and storing it up here on earth as if it had ultimate

importance.^{iv} It's just plain stupid!

But fortunately, earth is not the only location where treasure can be stockpiled. Storing up treasures in heaven is wise. Why? Well, for one thing, there are no moths or rust in heaven; there are no thieves to break in and steal; nor is there inflation. Treasures stored in heaven are secure and safe.

But if you're thinking with me at all at this point, I suspect the question uppermost in your mind is this: "OK, storing up treasure on earth is stupid; storing up treasure in heaven is wise; so how do I get it from here to there?" I'm glad you asked. Randy Alcorn has written a wonderful little book called "The Treasure Principle," which is dedicated to answering that very question. I have borrowed his title this morning, as well as some of his biblical insights.

The Treasure Principle: You can't take it with you, but you can send it on ahead. (Luke 16:1-9)

The truth of this principle is taught in several NT passages, but before we look at them, I want us to briefly examine some important corollaries to the principle. These are what we might call presuppositions, pre-understandings, truths we must grasp before we can internalize the Treasure Principle.

Corollary 1: God owns everything; we're just His money managers. (Psalm 50:10-12) This is basic, friends. If we accept the popular dichotomy between the sacred and the secular, believing that God is only concerned about our spiritual lives, not our business lives, our leisure, our politics, or our finances, we will never discover what the treasure principle is all about. God is sovereign over all of life and He is the rightful owner of all we call our own, including our money. The Psalmist says that God owns the cattle on a thousand hills and every animal of the forest belongs to Him (Psalm 50:10, 11). That's just one of many verses of Scripture that indicate to us that it's all His!

This truth can have some powerful implications for our daily lives. The story is told that a distraught man rode his horse up to John Wesley, shouting, "Mr. Wesley, something terrible happened! Your house burned to the ground!" Wesley weighed the news, then calmly replied, "No. The Lord's house burned to the ground. That means one less responsibility for me."

Corollary 2: God has the right to determine how His possessions are used. (Matt. 25:14-30) The logic is airtight. If our money ultimately belongs to God, then only He has the authority to decide what we should do with it. True, He has given us delegated authority as His managers, and He actually allows us a fair degree of self-determination, as the well-known Parable of the Talents in Matt. 25 reveals. The owner in that story gave a certain amount of money to each servant and let them decide how to invest it. But the owner had definite expectations about the end results, and He applied rewards and sanctions to each servant, depending upon the level of faithfulness each exhibited. While God actually lays down very few rules about our use of money, He does give us a lot of principles which, when applied with

wisdom, enable us to discover His will in regard to our finances.

Corollary 3: Our hearts always go where we put God's money. (Matt. 5:21) This comes directly out of our text for today—Matthew 6:21: “For where your treasure is, there your heart will be also.” The truth of this should be obvious. Have you ever made a large stock purchase and then just forgot about it? Probably not. If you buy a thousand shares or more you're inevitably going to be checking the stock market returns regularly to see how your investment is doing. If you purchase a luxury car, you're going to keep it clean, make sure it's serviced regularly, and park it where no one's going to ding it. As surely as the compass needle follows north, your heart will follow your treasure.

I've heard people say, “I wish I had more of a heart for missions.” Well, Jesus tells you exactly how to get it—right in this verse. Put your money in missions and your heart will surely follow. Do you wish you cared more about eternal things? Then allocate more of your money from the temporal to the eternal, and watch what happens. Money leads; hearts follow. God wants your heart.

Corollary 4: Materialism is self-destructive. (Ecclesiastes 5:10-15). There's a fascinating passage in the book of Ecclesiastes that focuses primarily on the spirit of materialism that results from the love of money. Listen to these words:

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.

As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them?

The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep.

*I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner,
or wealth lost through some misfortune, so that when he has a son there is nothing left for him.*

Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand.

Randy Alcorn finds eight results of materialism that come right out of this short passage:

1. *The more you have, the more you want. (10).*
2. *The more you have, the less you're satisfied. (10)*
3. *The more you have, the more people (including the government) will come after it. (11)*
4. *The more you have, the more you realize it's of little benefit except to look at. (11)*
5. *The more you have, the more you have to worry about. (12)*
6. *The more you have, the more you can hurt yourself by holding on to it. (13)*
7. *The more you have, the more you have to lose. (14)*
8. *The more you have, the more you'll leave behind. (15)^v*

Isn't it amazing, in view of these results, that so many people are obsessed with materialism? Isn't it even more amazing how much of a grip materialism tends to have on many Christians' lives. The Evil One has sold us a bill of goods!

Corollary 5: When God prospers me it is not only to raise my standard of living but also my standard of giving. (2 Cor. 9:10-11) I don't have a problem with Christians improving their standard of living. Moving to a larger house or making an upgrade in cars isn't automatically sinful (it can be, depending upon a number of factors, including whether we are robbing God (Mal. 3:8) in order to purchase it). But friends, we must not lose sight of the fact that God's rich blessings also lay a responsibility on us. God comes right out and tells us *why* He gives us more money than we need. It's not so we can find more ways to spend it. It's not so we can indulge ourselves and spoil our children. It's not so we can become financially independent, even from God! He tells us why in 2 Cor. 9:10-11:

Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.

I wonder how many Christians have ever stopped to think that one reason they aren't rich may be that God knows their hearts and knows that if they were rich they wouldn't be generous with it but selfish. I'm sure that's not always the case, for the widow who gave her mite in the Gospels was both poor and generous. But I think God withholds wealth from some because He can't trust them with it.

Of course, God grants us resources not *only* so we can be generous, but also because He loves us. He knows that we money managers have legitimate needs. He doesn't demand that we live in poverty. He doesn't resent our making reasonable expenditures on ourselves. I happen to believe He delights in giving good things to His children and watching us enjoy them.

But let's use our imaginations for a moment. Suppose you were the chief executive of a privately held company. The owner paid you very well and provided plenty of fringe benefits. But then he discovered that you were using company funds to buy a mansion and several very expensive sports cars. He also discovered when your expense reimbursements came through that you were flying first class on all company trips, staying in \$1000/night hotel suites, and eating regularly at Ruth's Kris Steak House. Don't you think the owner might call you to account for *squandering* His money? Especially would that be the case if His own Son, the Heir Apparent, didn't live high on the hog when He was working at the Company!

Having examined these important corollaries to The Treasure Principle, I want us to return to the principle itself:

The Treasure Principle: *You can't take it with you, but you can send it on ahead.* (Luke 16:1-9)

Jesus teaches this clearly in a parallel passage to Matthew 6, namely Luke 12:33. He says, “Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys.” Apparently one way we can store up treasure for ourselves in heaven is to give to the poor. Jesus taught the same thing when he said to the rich young ruler, “If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me” (Matthew 19:21). Money given to the poor by a true disciple of Jesus becomes treasure in heaven. In fact, it appreciates by 10,000 percent, Jesus says a few verse later (verse 29)!

Paul says something similar in 1 Tim. 6:18-19 when he urges Timothy to command his parishioners to “do good, to be rich in good deeds, and to be generous and willing to share. In this way they will *lay up treasure for themselves* (there’s the same phrase Jesus used in the Sermon on the Mount) as a firm foundation for the coming age, so that they may take hold of the life that is truly life.” It appears from this that we can stockpile heavenly treasure not only by giving to the poor, but also by doing good deeds and being willing to share.

But the passage that teaches the Treasure Principle most clearly is Luke 16:1-9. Two and a half years ago I preached on this passage, but I think it would be wise to briefly review it this morning. It is the ultimate explanation of how we are to fulfill the teaching of Jesus in Matthew 6 about storing up for ourselves treasures in heaven. In other words, He tells us to do it in Matthew 6; then He tells us *how* to do it in Luke 16:1-9:

Jesus told his disciples: "There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer.' The manager said to himself, 'What shall I do now? My master is taking away my job. I'm not strong enough to dig, and I'm ashamed to beg-- I know what I'll do so that, when I lose my job here, people will welcome me into their houses.' So he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?' 'Eight hundred gallons of olive oil,' he replied. The manager told him, 'Take your bill, sit down quickly, and make it four hundred.' Then he asked the second, 'And how much do you owe?' 'A thousand bushels of wheat,' he replied. He told him, 'Take your bill and make it eight hundred.' The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

This parable, known as the Parable of the Dishonest Steward or the Parable of the Shrewd Manager, depicts a first-century commodities manager accused of fraud and terminated by his boss. He hates to even think of taking a lower-paying job than he had, so he devises a plan. He goes to his employer's debtors and reduces their debts, some 50% and some 20%—so that when his termination takes effect he will have friends to take him in.

When asked why he was doing this, the steward replied, I suppose, "Who knows? I may need a

friend some day. Don't forget me." It was a very clever thing to do. True, it was thoroughly dishonest, but it was also unquestionably shrewd. He uses his head to make a couple of warm friends, before he has to walk out into the cold, hard world of employment.

The parable ends in the middle of verse 8, and it is at this point that Jesus begins to apply its moral lessons to the lives of His disciples. I'm sure glad He does, because we might not know what to do with this story if He didn't help us out. The first lesson is a general one:

1. Christians should be shrewd as well as good. (8b) Jesus states this principle negatively in verse 8 as he laments the fact that "The people of this world are more shrewd in dealing with their own kind than are the people of the light." There is no hint that Jesus is commending the manager's dishonesty. It is taken for granted that Christians will be honest. But that is not enough—a Christian should also be smart. This manager was shrewd, clever, and prudent in the way he used money to prepare for the future, and we should be the same. It's as though Jesus was placing a want-ad in the paper: "Wanted: Good people with this bad man's business sense."

Every Christian is ultimately going to be in the same boat as this manager. We, too, are facing the certain end of our material resources. Within a few years at best, each one of us will stand before God with no wealth, no money, no titles, no influence. All that will be left behind. We brought nothing into this world and there is nothing we can take out of it. Or can we? As a matter of fact, there is something you can take with you to the other side—and that is friends! And that brings us to a second moral principle Jesus draws from the parable:

2. Christians should use their possessions to make friends. (9) Jesus goes on, "I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings." The term "worldly wealth" is translated "mammon" in the KJV. It is the same word Jesus uses in our principal text, Matthew 6:24, when he says "You cannot serve God and mammon, or Money, or worldly wealth."

Why is it called *worldly* wealth or the mammon of *unrighteousness*? Because there is often a good deal of worldliness or unrighteousness in the earning and use of money—tax manipulations, gambling, greed, cheating—as well as in the spending of it. The next time you hold a \$20 bill in your hand, think about all the evil things that may have been done with that very bill in the past year. But there is a way to redeem that \$20 bill—use it to make a friend. And Jesus clearly defines the friends He's talking about as those who may welcome us into eternal dwellings.

I suggest to you that this concept could be a major paradigm shift for many of us, a whole new motive for generous giving: godly giving is all about making friends for God. In order to accomplish that, it is not enough to pray for the lost; we must also be willing to pay for them, too. Now when I say "pay for them," I'm not talking about the practice of some religious faiths whereby one is encouraged to give a certain amount to the church so special services and prayers will be said for your departed loved one. No, Jesus is talking about investing in them while they are still living, with the goal of reaching them with the Gospel! Heaven should be populated with people who will welcome us when we arrive because we invested in their salvation. Or, if

we get there first, *we* can welcome *them*.

Now this investing can be done either indirectly or directly. Whenever you give money to a Bible-believing local church where the Gospel is preached, you are indirectly using your money to make eternal friends, even if you never get to know them personally. Some of your investments may be in a mutual fund, called the First Free Missions budget. It allows you to have a small investment everywhere our church has missionaries and outreach. Another mutual fund is Trinity Evangelical Divinity School. As you give to that great seminary, you are investing in every local church, every Bible School, and every mission where its graduates eventually end up serving!

But there are also *direct* ways in which we can use our material possessions to make friends. Today we have a group of people in southern Mexico ministering with Ed Aulie to a number of Indian nationals. Thirteen of our people left at 4:00 am this morning to spend their Spring Break doing demolition work for victims of Katrina, all the while making friends for God.

Think for a moment about how a salesman makes friends. He studies his product, studies his client, takes prospective buyers to nice restaurants, entertains in his home, etc. He realizes that you can't make money without spending money. Why shouldn't we use these same methods in personal evangelism? Businessmen, have you ever taken an associate to a fancy restaurant with the specific purpose of sharing your faith? When you have an extra ticket to a WSU basketball game, do you always take a friend from church or do you sometimes take someone who has yet to become a friend of God?

The Treasure Principle tells us that we can't take it with us, but if we invest it shrewdly, we can send it on ahead.

Conclusion: Let me close with a couple of simple questions:

1. What treasure has God given you?
2. What is God asking you to do with it?

Bruce Wilkinson writes, "The people I've met who are most faithful with their money are also the most free of its entanglements. They are the ones I admire most, because they understand that if you don't serve God with your money, you will serve your money."^{vi} That's how Jesus ends this part of the Sermon on the Mount. He says in verse 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."

When we serve God, we are using God's money to accomplish His wishes. But when we serve money, we are using God's money to accomplish *our* wishes. And when we do the latter, we inevitably follow our human instincts and keep our money here. But that is simply not a wise investment strategy. The fact is we have inside knowledge of an eventual worldwide upheaval caused by the return of Christ to earth. At that point U.S. currency and every other currency will become worthless (even earlier, if you die first!). Friends, Jesus is the foremost market timer. His financial forecast for earth is bleak, but He's unreservedly bullish about investing in heaven.

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- i. The Greek word is *thesaurus*, which we use to refer to a treasury of words.
 - ii. See <http://www.touregypt.net/featurestories/tutrobbery.htm>.
 - iii. Randy Alcorn, *The Treasure Principle*, 12-13.
 - iv. D. A. Carson, *Jesus' Sermon on the Mount and His Confrontation with the World*, 82.
 - v. Alcorn, 53-54.
 - vi. Bruce Wilkinson, *A Life God Rewards*, 87-88.