

Living Life as an Eternal Investment

Matthew 6:19-24

I want to tell you about one of the real lightbulb moments in my life. Alyssa was just a toddler, and we were in the process of moving halfway across the country from Iowa to Virginia. Teresa and baby Alyssa had gone to her mom and dad's house. They would fly out later, after her dad and I completed the physical move.

We had rented a big U-Haul, and were towing our car behind it. It was the middle of the night as I was driving across Indiana in this behemoth of a truck. Every gust of wind wanted to blow me clean off the road. The DOT for every state between Iowa and Virginia had conspired to do road construction, for it seemed that mile after life-threatening mile was spent between orange barrels and concrete barricades barely wide enough for a bicycle, let alone a U-Haul. Of course in all of these narrow strips you are driving on rough shoulders, uneven surfaces, and torn up roads. We would hit bumps and the trailer would start wobbling back and forth, and I could feel the truck wanting to fish tail. I just knew I was going to crash.

I had a death grip on the steering wheel; beads of sweat were rolling down my forehead. I was truly frightened, but I didn't want to admit it to my Father-in-law. The best I could manage was to say, "Boy it sure is humbling to think that everything I own, everything I have in life is right here in my hands." What I didn't add was, "and I'm about to lose it all in a fiery crash."

But then Teresa's dad said something that put it all in perspective. "Yeah," he said, "but the valuables are back at my house." And I realized, he was right. What I had in my hands was just stuff. There is more to life than stuff. There is stuff, and then there is the treasure.

Sometimes in life it is so easy to get caught up in stuff. We get our lives so focused on the stuff that we forget where the true treasure is. We work so hard to grab or cling to what we can never keep, that we neglect to invest in what we can never lose.

In our 21st Core passage, Jesus has a very important reminder for those of us that tend to go through life with a white knuckle grip on the steering wheel trying to manage all the stuff. Matthew 6:19-24 is the essential Scripture for keeping a healthy view of money and possessions.

Matt 6:19-21

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

Let me summarize it this way: Life isn't about all the stuff. The valuables are somewhere else.

Jesus talks more about money and possessions than he does any other subject. More than salvation, more than prayer, more than love, Jesus talks about how we handle our stuff. Why would he do this? Because so much of our life is spent in exchange for it. One study found that we spend about 80% of our waking hours either making, spending, or worrying about money.

How we spend 80% of our lives says a lot about us. How we handle our money and possessions is the greatest indicator of our ambitions, desires, and goals. How we handle stuff tells you where your heart is. It's a thermometer for our spiritual health.

There are three things you can do with your life. You can waste it, spend it, or invest it. What we do with our money and possessions, more than anything else, shows where we waste, spend, or invest our lives. In verse 19, Jesus says, "*Do not lay up for yourselves treasures on earth.*" Now what does Jesus mean by "*laying up treasure?*" This is a very interesting verse in the original Greek, because the same word is used twice in row. You could literally translate it this way. "*Do not treasure treasures on earth.*" It means do not keep hoarding earthly things. Don't just pile up stuff for yourself. The object of life isn't to have a bigger, nicer pile of stuff than everyone else. The one who dies with the most stuff, still dies. Jesus is warning here against the selfish pursuit of money and possessions.

Now we should be very clear what "not laying up treasures on earth" does not mean.

1. First of all, Jesus is not against possessions. This is not some sort of communist manifesto against private property. After all, one of the 10 commandments was not to steal. Intrinsic to the biblical teaching against stealing is that it is wrong to take other people's stuff. If that is wrong, then it must be their stuff, and it's okay for them to have it. Jesus isn't against having things but he is against being selfish with our things and against the selfish accumulation of more.
2. Secondly, Jesus isn't against saving or be prepared. Don't most of us wish we'd had some extra toilet paper about 2 months ago, or maybe of side of beef in the freezer right now. Some have sincerely, but mistakenly misunderstood "laying up treasures" to mean "saving." In Proverbs 6:6-8 we are encouraged to consider the ways of the ant that gathers food at harvest and wisely stores up provisions during the summer.
3. Jesus isn't even against wealth in and of itself. Some of the great heroes of faith in Scripture were people of great wealth. Abraham, David, Solomon, Joseph of Arimathea, Lydia, Dorcas, Barnabas, and Philemon were all rich. I think God has equipped and blessed some people to be quite wealthy, so that they can do great things with that wealth. Paul does not say in Timothy that money is the root of all evil, he says that, "*The **love of money is the root of all kinds of evil.***" While there is great temptation in wealth and it can be easy for earthly things to ensnare your

heart, it doesn't make you good if you're poor, nor does it make you bad if you're wealthy.

I. The Failure of Earthly Treasures.

There are two main reasons why Jesus tells us not to store up our treasures on earth; two reasons why earthly treasures will always fail us.

1. Temporary

The first reason is that earthly treasures are temporary. Stuff will not last. Jesus reminds us that moths and rust will destroy our stuff. I would hate to know how much we've spent over the years on bug spray, termite inspections, exterminators, and bug bombs. Whatever it is, it's a lot, but we still can't keep bugs out.

The word that Jesus uses for rust is literally the word for eating. It could refer to all sorts of things that eat away at our stuff. Rust, wear and tear, deterioration, mileage, weather, sun, heat, cold. No matter how much we spend on quality, no matter how well we build it, no matter how much we protect it, it will not last. Last week our neighbors put on a new roof, and I was thinking, "Wait, their house isn't as old as our house. It's only 15 years old. There's no way it can need a new roof already." Even if you build a massive pyramid that lasts thousands of years, you still die and still can't take it with you. It's temporary.

2. Insecure.

Jesus says there's a second problem with storing up earthly treasures. They are insecure. Thieves break in and steal. We have gated communities, security systems, flood lights, deadbolt locks, antivirus and encryption, motion sensors, monitored alarms, doorbell cameras and the list goes on and on. But guess what? You're stuff still isn't secure. There is nothing that you have, that you couldn't lose tomorrow. Any of it, or all of it could be gone in a moment. Shoot, now we even live in a day where someone can steal your identity.

That's the failure of earthly treasures. Do we really want to spend our whole lives acquiring things that could be gone in seconds. Prov 23:4-5 warns us,

*4 Do not wear yourself out to get rich;
have the wisdom to show restraint.
5 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.*

Notice though, that Jesus doesn't tell us not to have treasure. Jesus isn't against treasure. He wants us to invest in the right treasure; treasure that lasts; treasure that is secure. In verse 20 Jesus goes on to tell us where we should treasure our treasures, "*lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.*"

Jesus says we can store up as much treasure in heaven as we want. Hoard it. Pile it up. Heavenly treasure is an eternal investment. Nothing can eat away at it. It doesn't break down, wear out, or fall apart. Nothing on earth can take it away. It can't be stolen or destroyed.

II. Making Deposits in Your Heavenly Account

But how do we store up this treasure? How do we put our treasure in heaven? I would like to give you several ways you can make deposits in your heavenly account. This list comes from the bible study *Sermon on the Mount: Connect with God* by Bill Hybels and Kevin Harney.

1. Worship

The first deposit we can make is worship. From an earthly perspective worship may seem to be completely unproductive, even a waste of time. However, from a heavenly perspective there is no higher pursuit. To worship is to do what the angels do. To worship is to fulfill one of the primary purposes of our creation. All people worship what they love. They may not call it that, but that's what it is.

One of my favorite worshippers in all of Scripture is Mary, the sister of Martha and Lazarus. Every time we see her in the Scriptures she is at the feet of Jesus. On one occasion in John 12:3-7 she pours a very expensive bottle of perfume on Jesus' feet and then washes them with her hair. Washing feet was considered an important act of service and hospitality in that day when transportation meant walking in sandals on dusty roads. Some of the disciples were critical of the wasteful extravagance, but instead Jesus welcomed it and praised Mary for it.

In Luke 10:38-42 Mary sits at Jesus' feet and learns from him while her sister Martha was busy making dinner. Martha got quite upset with her sister and asked Jesus to tell her to help, but listen to what Jesus says, "*Martha, Martha,*" *the Lord answered, "you are worried and upset about many things, but only one thing is needed. Mary has chosen what is better, and it will not be taken away from her."*

2. Christ-like Character

A second deposit we can make is to grow a more Christ-like character. "The Bible clearly teaches us that if we want to lay up treasure in heaven, one of the best investment strategies is spiritual maturity. We should grow in Christ-like character. Your spiritual growth is a deposit in our heavenly bank account. This is expressed with crystal clarity in 1 Peter 3:8-9 with the words,

*Finally, all of you, live in harmony with one another; be sympathetic, love as brothers, be compassionate and humble. Do not repay evil with evil or insult with insult, but with blessing, because to this you were called so that you may **inherit a blessing.***

Every time we choose love over hate, kindness over harshness, empathy over insensitivity, truth-telling over lying, forgiveness over grudge-bearing, a polite spirit over rudeness, silence

over slander, wisdom over foolishness, purity over immorality, faith, or generosity over stinginess, we delight the heart of God and add to our heavenly portfolio.”

3. Expressions of Generosity

A third eternal investment is to be generous with the earthly treasures we do have. Prov. 22:9 says, “*A generous man will himself be blessed*” Expressions of generosity may be a debit in our stores of earthly treasure, but our heavenly credits are multiplied.

Bill Hybels writes, “Every time we show an act of compassion, we build up our treasure in heaven. It might seem like a small act of kindness, but it counts! Others might look on and chuckle at our efforts. They might even say that we can’t make a difference. But Jesus calls us to express His love, kindness, and compassion to those in need. When we do, we are storing up treasures in heaven where rust can’t corrupt, moths can’t eat, and thieves can’t steal.”

4. Lead Others to Jesus

There is one other very important deposit we all need to be making into our heavenly accounts, and that is leading others to Jesus. What greater treasure can there be than souls that are saved for eternity. When you get to heaven, what a joy it will be to see all of those with whom you shared the gospel. To see all those seeds you planted and hearts you watered.

It might be your children, your friends, your neighbors, other relatives, even the lady who waited on your table at your favorite restaurant or the fellow behind the counter at the convenience store. Won’t it be a grand time to hear: “I’m here because you told me about Jesus. I’m here because you loved me like Jesus. I’m here because you placed value on what is truly treasure.”

If your life is an investment, what are you investing in? Are you just wasting it? Are you spending it all on the here and now, or are you investing in things that will matter ultimately? Are you investing in things that will last eternally?

Jesus calls us to live our lives as an eternal investment. When you give your life to Jesus and He changes your heart, your new heart completely changes your view of stuff. What matters most to you, what is truly valuable to you begins to change. The things that used to capture your imagination loosen their grip. Your heart begins to beat with the passion for a new treasure.

You begin to invest your life in things to earn a treasure that you can take with you. What the apostle Peter calls “an inheritance that can never perish, spoil or fade—kept in heaven for you... (1 Peter 1:4)”

The wealthy usually have investment managers who handle their investments for them, who make sure they hold a proper balance of stocks and bonds and cash and real estate. They invest in some strategic hedge funds. They make sure they are properly sheltered in tax advantaged accounts.

Jesus wants to be your eternal investment manager. He has no minimum investment, it only costs everything you have. He wants all of you, no matter how little or how much that is. He wants you to trust your entire life time. In exchange he promises what the apostle Paul calls “unsearchable riches.” These assets include every spiritual blessing in the heavenly realms, including an eternal home in heaven, forgiveness of all your sins, discovering your hearts true home, a rediscovery of your original purpose and a rekindling of the passion for which you were created.

If you go to Queensland, Australia, you can visit the Mount Morgan Mine. It was once the largest gold mine in the world. From 1882 until 1981 Mount Morgan yielded 262 metric tons of gold, 37 metric tons of silver and 387,000 metric tons of copper.

Before these incredible treasures were discovered beneath the ground, the land of Mount Morgan was considered barren and unprofitable. For generations the people lived on and owned the land lived in deep poverty. They had no idea of the tremendous wealth that lay beneath their feet. If only they had discovered the wealth they already owned.

This same scenario repeats itself for so many Christians. Vast wealth is already ours in Jesus. If only we would discover the wealth we already have.

I’d like to leave you this morning with these lines from Martha S. Nicholson:

Let me hold lightly the things of this earth.
Transient treasures, what are they worth?
Moths can corrupt them, rust can decay,
All their bright beauty fades in a day.
Let me hold lightly temporal things,
I who am deathless, I who wear wings.
Let me hold fast, Lord, things of the skies,
Quicken my vision, open my eyes.
Show me Thy riches, glory and grace,
Boundless as time is, endless as space.
Let me hold lightly things that are mine
Lord, Thou dost give me all that is Thine’.