

## Your Treasure and Your Heart

Matt. 6:19-24

Let's think for a moment about your treasure and your heart. What is important to you? What goals do you have for your life and for your future? Is there a financial component to these goals? In other words, will you need to have a certain amount of savings and or income in order to be able to accomplish your goals? If we were to suppose that there is, does this mean that you are laying up treasure for yourself on earth rather than in heaven?

Let's talk about money for a moment, suppose that Sam started out at 20 years old with a job that paid \$2000 a month. Sam decided to save and invest 15% of his income which would be \$300 a month. Typically, investments in money market funds will double every 10 years. Even if Sam never got a raise but continued to invest 15% until he was 70, Sam would accumulate approximately \$640,000. If Sam also purchased a home and paid for it and if that home were to be worth \$500,000 by the time that Sam reached 70 years old then Sam would have a net worth, at 70 years of age, somewhere north of \$1,140,000.

If Susy also got a job paying \$2000 at 20 years old and if she got regular raises that averaged 2% a year but always lived from month to month and never saved anything. And if her house was worth \$800,000 by the time she was 70 but she still owed \$500,000 on it and if she had debts on cars and credit cards of around \$50,000 then at 70 years old she might have a net worth of around \$250,000. Would Susy's financial position represent a spiritual advantage over that of Sam? I am asking the question from the perspective of Jesus' words, "Do not lay up for yourselves treasure on earth" and "Where your treasure is, there will your heart be also." Please also consider what we know about basic spiritual values.

Let's take a third example, suppose that Ron became an alcoholic in his teens and so when he was 20, and he got a job that paid \$2000 a month, he was fired after just 3 months. He only had one job in his life that lasted as long as 5 years, he never saved money, and by the time he was 45 he was disabled and was no

longer able to work. He did live to be 70 years old but at 70, he had nothing beyond the furnishings in his subsidized senior apartment. Based on Jesus' teaching and on what we know about spiritual values, does Ron have a spiritual advantage over Sam or Susy?

With no other information than what I have shared (of course there is much more information needed) it would seem fair to say that Sam, who has the largest treasure

(in terms of money) has been very disciplined, he has saved in a responsible way, he is best prepared to take care of himself and his family given the uncertainties of life and these are significant spiritual values.

Susy has worked hard and accomplished a lot but she has been short-sighted. She is in a bit of trouble at 70 because she can't sustain her lifestyle without working and she has very little to fall back on. She has practiced the spiritual value of industry and hard work but she has also been prone to an excess of immediate gratification in the way she has spent her money.

Ron has in many ways just thrown his life away. He has missed much of his potential both vocationally and relationally. There is not much that is positive that can be drawn from his lifestyle in terms of spiritual values.

In conclusion, Sam, who has the greatest earthly treasure in terms of dollars also would seem to have a spiritual advantage over both Susy and Ron in terms of practicing Biblical values in the way that he has conducted his life.

In our scenario, the wealthiest man seemed to also have the spiritual advantage. He is not the man who earned the most money but he has accumulated the most. In contrast, Jesus' word, "Do not lay up for yourselves treasure on earth... But lay up for yourself treasure in heaven... for where your treasure is, there will your heart be also" would seem to favor poverty over wealth. What then is Jesus teaching and how could we best follow His teaching?

Let's think first about the moth rust and thief factor. Earthly treasure is vulnerable to these threats. Wealthy Sam could be wiped out by hyper-inflation, by a bad investment, an economic crash or war. His responsible choices could be nullified by things beyond his control and he could conceivably end up no better

off than Ron. Even if the worst did not happen, less catastrophic moth, rust and thief factors could be very frustrating for a man like Ron and be a source of bitterness and discontent. Jesus' teaching, if followed is intended to protect you from the moth, rust and thief factors that can otherwise be so devastating in their effect upon our sense of well being.

The second issue is that of our treasure. Your treasure is what you value the most. If your treasure is money then it is certainly vulnerable to the moth rust and thief factors but the amount of money you have is not what determines whether money is your treasure. Jesus called the younger brother who did not have much, greedy, rather than the older brother who had much and whom the younger brother was complaining about. Paul said that it was the love of money that was the root of all evil rather than

the possession of it. So if, for example, a woman were to go to work everyday with a desire to please Christ by serving her company well, her positive spirit would probably be noticed, she might be valued above other employees who like to complain and who feel they are not being treated fairly. She might get raises sooner and more often. She would earn more money than many of her co-workers but her treasure is not making or possessing a lot of money. Her treasure is pleasing Christ and serving Him well - no matter where she is or what she is doing.

The third issue is what Jesus called "the lamp of the body," or "the eye." He said, "If your eye is good, your whole body will be full of light, but if your eye is bad, then your whole body will be full of darkness..." It is what draws your attention that has your eye. If the possession of money is what draws your eye then that would be earthly treasure and an evil eye. If providing a needed service that improves the lives of others is what draws your eye then your eye is good and your earthly profits will not be a hindrance to your accumulation of heavenly treasure. The eye is all about your motives. None of us have pure motives all the time. There is a necessity for the examination of our motives in every new circumstance and the frequent re-examination of our motives in each of our old circumstances. Keeping a good eye is a worthy and challenging goal. It is the good eye that builds heavenly treasure.

The last issue is that of the two masters. Jesus names them as God and Mammon. The idea of Mammon is money that has adopted godlike character. There is in money a great potential for the doing of good. There is also in money the potential for the creation of an insatiable desire for more that destroys contentment and that wants to take over your life and become your god. God wants to be the chief love of your life, the one through whom you learn to love and enjoy all other good things. You cannot share your heart with God and money. Your love of the one will necessarily exclude the other.