

Good Investment. Matthew 6:19-34

Money Matters

When you are looking at the groceries in the trolley or opening that electricity bill, when you are trying to get a scan for your knee or your back, or book a place for a holiday – you know money matters, that it is important to have money and to have enough of it.

Money matters, and it really matters in our society.

Turn on the news and you will get a stock market update, a discussion of the market outlook, commodity prices and where the dollar stands against other currencies.

We are exhorted to save for a housing deposit, to save for our retirement.

The recent debate about how much super is enough and whether people should be able to take money out early for a housing deposit is a debate about the better way to use our money to secure our future.

Good as it is to have a house and a super balance, the underlying message is clear: that the accumulation of money is what we need to be settled and safe. Money, wealth, will secure our future.

And money is not just needed for security.

We are also encouraged through every medium to spend and buy, whether on experiences or possessions – because using our money on ourselves is the path to happiness

All around you people are thinking and talking about money – how much you should have, how you can get it, how you should spend it, what return you should get on it, what it can do for you. Maybe it is not just around you – those discussions are in your own head as well.

Jesus, as you heard, also talks about money and possessions – and how His followers should use them. But He has quite a different take on what you should do with your money and on where your security lies.

Jesus' investment advice [1 Timothy 6:17-19]

Matthew 6: 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.

Jesus' investment advice is clear.

Investment, laying up wealth for yourselves in this life, is always going to be insecure and uncertain.

In his world their wealth was either in good clothes which were an expensive luxury or in coin, hard currency, which people would store in strong boxes in their homes or bury under the floor of their homes. So moths and rust were real dangers, could really leave a hole in your wealth strategy. And so could thieves – walls made of mud could be easily dug through and your wealth taken.

We have banks, but material wealth is still insecure. A couple of months ago I looked at my credit card statement to find I had spent over a thousand dollars on truck parts in Queensland. The bank, surprised by changed spending patterns, alerted my sister to the fact her identity had been stolen.

There are people out there still who are trying to relieve us of our wealth, and they stick at it because often they succeed, leaving their victims poorer. Stock markets can fall, companies including building societies can go bust – remember 1990 and the collapse of the Pyramid building society? Houses, in which Australians invest so much, can be destroyed by fire and flood – and whiteants. At other times inflation can eat away at your savings, or as a retiree you can be confronted with zero interest rates and lose your income.

Wealth in this life is so uncertain.

And in the end you will lose it all anyway – you brought nothing into the world and you will take nothing of this world with you when you leave.

Jesus says there is a better place to invest, to store up treasure – and that is heaven. No stock market crashes there, no whiteants, no thieves and scammers

What you store up there will be secure – for ever

And storing up treasure there has the added benefit – where your treasure is there your heart will be also.

If you invest in heaven your heart, that is your mind and will, the core of your being, will be directed to heaven, will be given to eternal things, to the things that please God who rules in heaven. That is good for our following of Jesus. And your heart will find its security in the security of God's reign, in His unchanging faithfulness to His word. So when your treasure is in heaven your heart also will be secure – not driven to dismay by every mothhole in your clothes, every percentage point that goes from the deposit interest rate, made anxious or elated by the movement in house prices.

Investment in heaven is secure and health giving, freeing you up from the changes and chances of life to dwell securely as you give yourself to the rule of heaven's King Jesus and to look to the future with confidence.

Disciples of Jesus can and should, says Jesus, store up treasure in heaven, make their investment in God's reign.

But how do we store up treasure in heaven?

Verses 22-24 tell us – we store up treasure in heaven by generosity to the needy and using our money as God directs, and then verses 25-34 will tell us how to resist the anxiety that would prevent us from following Jesus' investment strategy.

The first bit of direction about how to store up treasure in heaven, vv. 22-23, is a bit enigmatic and needs some unpacking

Generosity to the poor and needy [Luke 12:33, James 2:14-17, Matt. 5:42, OT provision for the poor Deut. 14:28-29, 15, 23:19, 24:19-22; Prov. 11:24, 19:17, 28:22, 25]

Matthew 6: ²² "The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, ²³ but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!

Jesus is taking the commonly held belief that the eye like a lamp illuminates our lives, and then uses that and a play on words to contrast two ways of seeing the world and engaging with the needs of others.

The word translated healthy, haplous, is a word that can have the sense both of focus – singlemindedness, and also generosity [the cognates are translated generously Rom. 12:8, 2 Cor. 8:2, 9:11; James 1:5]. A sound, healthy eye, is a generous eye. The phrase translated ‘eye is bad’ is literally an evil eye, an idiom for greed or covetousness, for stingy meanness.

Jesus is contrasting to ways of looking on the world, of illuminating your path in life. You can conduct yourself generously towards others, responding to the needs of the poor and sharing what you have, or you can conduct yourself meanly, keeping what you have to and for yourself alone, withholding help that should be given.

One way, the way of generosity is, fills your life with light – it is life giving and security bringing.

The other, the way of greedy selfishness, is a path of impenetrable darkness, anxiety bringing and life denying, for what should illuminate is already dark – ‘how great is that darkness’

We store up treasure in heaven by having a sound eye, an eye that deals generously with the needy as God expects us to .

And we store up treasure in heaven by serving God with your money – single-mindedly

Serving God, not money

Matthew 6: 24 “No one can serve two masters, for 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 God and money.

What Jesus says is true. The word Jesus uses for ‘serve’ is the word for the service of a slave. Exclusive ownership and exclusive loyalty are of the nature of being a slave. You cannot take direction from and give your loyalty to two different people at the one time.

You cannot let money compete with God for your loyalty. Money is mammon – a word that was used for money and property, all material wealth. To serve mammon is to be directed in life by a desire to gain more, to accumulate wealth. It is to make your choices on the basis of what will enrich you, because you see money as a source of security, power and happiness. Such a service will always compete with doing what God says.

If you are to store up treasure in heaven, then the God of heaven must be your Master. He must direct your life, and especially how you use mammon, the money and property He entrusts to you. Then money will not be your master, but your servant in your service of the One from whom all good things come.

Where you serve God the way you use your money in obedience to God becomes a means of storing up treasure in heaven

How will God being the master you love and are devoted to show in your use of money? By following His instructions on what you do with your money. What does He say you should spend your money on? The references are in the handout.

[1 Thess. 4:11-12, 1 Timothy 5:8, Romans 13:7, 2 Corinthians 9:6-11, Galatians 6:6, 1 Corinthians 9:14; Matthew 5:5, 7, 10—12, 42, 6:12, Heb. 10:32-34]

Supporting yourself and Being dependent on no one - 1 Thess. 4:11-12

Caring for family - 1 Timothy 5:8

Paying tax - Romans 13:7

Being honest in business dealings – paying the wages of those you employ, the bills of the providers of goods and services [James 5, Deut. 24:14-15]

Generosity to the poor - 2 Corinthians 9:6-11

Supporting gospel ministry - Galatians 6:6, 1 Corinthians 9:14

These are all things God says you should use your money on.

But living His way will have more consequences for our wealth.

Think of the life Jesus has been calling His people to

To be meek, merciful and forgiving, generous to those who ask [Matthew 5:5, 7, 10—12, 42, 6:12,]

That will cost – the debt you forgive is money you forego.

What you give may not come back

Not insisting on your rights to promote the interests of others might mean you lose now

And He has called us to be willing to suffer, including suffering economic loss as you are persecuted for His sake – like the widows in Acts 6 who were excluded from the synagogue distribution for loyalty to Jesus, or the believers the letter of Hebrews was written to [Heb. 10:32-34].

Storing up treasure in heaven by being exclusively loyal to God has real world economic consequences.

So think – are you using what you have to make eternal investments?

Is loyalty to God our Father directing your decisions about money?

Are you glad to be able to make an eternal investment now, even if it may mean you grow poorer, less rich than those around you who serve mammon, and with whom we are always tempted to compare ourselves?

Becoming poorer, even if only relatively, in an age of comparison and competition, in a world where so much is uncertain – that possibility can make us hesitate to embrace Jesus' lifegiving investment strategy, can provoke anxiety in us about our material welfare, about whether we will have enough if we serve God, not mammon

Facing the anxiety that frustrates investing

So Jesus names this impediment to eternal investing, and addresses it

Therefore I tell you, do not be anxious about your life

It's easy to be anxious about material things, whether like most of us you have a lot, or like most of Jesus' first hearers, have very little.

They were poor day labourers, being paid each day for the work they did, paid only enough for that day, or the next day's food. If they off work for a day or two with sickness, there would be no wage and they would have to rely on the generosity of family and neighbours. If the season was bad, there might be no work. IF a famine, the price of food would increase beyond their means and they would know hunger.

They had rational grounds for anxiety about having enough.

And us? We have rational grounds for concern about our material security.

Like taxi drivers, our industry could be disrupted by the gig economy.

Our work could be dependent on or we could have invested heavily in students from or trade with China, and had the market closed because of political disagreements outside our control.

We may have our crops washed away by floods, our stock decimated by drought.

Our wealth depends on so much outside our control, and our resources are limited

In response to this rational anxiety about our material welfare Jesus says to His followers 'Do not be anxious' – do not give way to an anxiety that would stop you from storing up treasure in heaven by using your money as God directs – and gives them four reasons not to be anxious, and exposes four attitudes that can lie behind our anxiety.

Why Jesus' followers don't need to be anxious

Four arguments against anxiety

²⁵ *"Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing?"*

God has already given you the big thing – life itself, this wonderful body we inhabit. In all their complexity and wonder our lives, our bodies, are so much more than the things we are concerned about. If He can give us life why should we doubt that He can give the lesser thing – food to sustain our lives, clothes for our body. And as it is His gift, why should you think HE is ignorant of its needs, or unable to sustain His gift. Look around you, says Jesus

²⁶ *Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they?*

God is always sustaining the teeming life of the created natural world. In the city we are sometimes less aware of this, but go for a walk in Banyule flats or in the plenty gorge park and there is an abundance of life that often we take for granted – yet we don't organise their meals. God does, all around the world. And He does it again and again, His provision never exhausted. And people, made in God's image, are more valuable than they. He won't show less care, make less provision

²⁷ *And which of you by being anxious can add a single hour to his span of life?*

And why be anxious when anxiety is useless. You don't determine when you are born, and you don't determine when you die. All your worrying is not going to mean you live longer, beyond the days written for you in God's book.

²⁸ *And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin,* ²⁹ *yet I tell you, even Solomon in all his glory was not arrayed like one of these.*

³⁰ *But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith?*

God is not challenged by providing for you, and is no miser. Look at the wild flowers, here today and gone tomorrow – but a riot of colours and hues not even Solomon, that proverbially rich king, could rival. See around you the richness and overflowing generosity of His provision. He can provide for you.

God is providing for all life all the time, and His is a constant, rich, generous provision.

He provides through work – the birds flit about looking for insects and seeds – this is an argument against anxiety, not for laziness. But He has no lack of resources or care.

If we are His why should we be anxious about what we need?

And in His reasons Jesus exposes four attitudes that feed our anxiety, despite the obvious ability of God to provide and His commitment to His people

Four attitudes revealed that feed anxiety

²⁵ *“Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing?”*

²⁶ *Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they?*

Firstly, we underestimate His power

We might think God is uninvolved, or only involves Himself intermittently. That comes easily to us who are trained to think the world all goes on without God. But it is He who sustains all life all the time. He feeds, He gives breathe, to all creatures. [Psalm 104]

And we underestimate His love and care for His people.

Are you not of more value than they?

Taught we ought not to think so. Just animals like the rest.

Not true.

People are made in God’s image, God holds creation responsible for its treatment of human life, and Jesus is talking to His disciples, those whom He has loved enough to send His son into the world to save them

HE has all power, and He cares for us

But for many Jesus’ illustrations are robbed of power today by our fearfulness about the world.

Our anxiety is heightened by thinking the world is on the brink of catastrophe because of our selfish and thoughtless greed.

God in His justice may give us up to the folly of our sinful greed – but His care for His people and His ability to provide for them are not in any way limited by human sin. And our anxiety can distort our perception so that we lose sight of the fact that so many are fed, so many are provided for – every day.

We should be wise stewards of our world, but not be anxious.

²⁷ *And which of you by being anxious can add a single hour to his span of life?*

And just as we underestimate God we overestimate our own powers.

We think we can add a single hour to our lives

We pursue those extra minutes – or years – through diet and exercise, through mindfulness and retreat, but to no avail.

Diet and exercise are good – but we will die when God says

Yet because we overestimate ourselves, when we can't see how we could do something we think God will be challenged in doing it

Thinking God is like us because we want to think we are like God – that is is always a recipe for fear and anxiety

²⁸ *And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin,* ²⁹ *yet I tell you, even Solomon in all his glory was not arrayed like one of these.*

³⁰ *But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith?*

Here the fundamental problem is exposed – little faith.

Not many of us, especially when we have been Christians for a while, like to own up to little faith. But that is the issue for most of us

When we take our eyes off God's might and faithfulness and generous love, when we cease to meditate on His marvellous deeds, to focus on the affairs of our lives our faith becomes stunted and weak.

Compared to God's trustworthiness our faith is totally inadequate

But God is faithful

He is almighty

He is committed to Jesus' people

And Jesus' disciples, those who trusting Jesus embrace His investment strategy, serve God with their money and not make money their god, can rely on the love and care of this almighty God

The conclusion:

Matthew 6: ³¹ *Therefore, says our Lord, do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?'* ³² *For the Gentiles seek after all these things, and your heavenly Father knows that you need them all.* ³³ *But seek first the kingdom of God and his righteousness, and all these things will be added to you.*

It is the Gentiles, the pagans, those who do not know God, who are constantly pre-occupied with pursuing these things - the material necessities and wants of life

And they feed that by constantly comparing themselves with each other, measuring their possessions and wealth against what they see of the lives of others, often on social media

The result? They are either fearful they are missing out or being left behind, or putting their confidence in possessions which are so uncertain, and both make them prey to anxiety

But Jesus' followers are different for they have been brought by Jesus to know the living and true God as their Father

Believer, the almighty God is our heavenly Father, and just as an earthly father provides for His children, He knows our needs and is committed to our care. He can be trusted to provide for us and keep us.

And that means Jesus' followers are freed to live different lives, marked by a different pursuit

³³ *But seek first the kingdom of God and his righteousness, and all these things will be added to you.*

The alternate life of disciples v. 33

God's Kingdom and righteousness are God's reign and what He says is consistent with living under His reign. Jesus has just been teaching His disciples that righteousness. To seek God's kingdom and righteousness then is to seek always to live in accord with God's will revealed in and by Jesus, to live under the authority of God's King Jesus and to promote His reign and reputation.

So when faced with a choice the disciples first question is not 'what will this give me' or 'will this enrich me', but what does God want me to do, what course of action is consistent with being Jesus' followers.

Not WWJD – what would Jesus do, but what does Jesus command me to do, call me to do.

Seeking first God's Kingdom and righteousness is the believer's guide to life and, returning to the beginning of this section, it is how we store up treasure in heaven

Seeking first God's Kingdom and righteousness definitely includes how we are to use our material wealth and property – that is the focus of the whole section

But it is wider than that

And it is not just one choice but seek and keep on seeking, an attitude to life.

It determines the way we engage with all our decisions – what to spend our money on or what we save for, when to leave our job or stay at it, where we should live, when we should move, whether we should leave work to give all our time to the work of the gospel or continue in the course we are on.

And the promise of God's provision is true

I have seen that in my own life and the life of my parents

I have seen it proved true in many who have interrupted careers, or made choices that seemed to go against their material interests for the sake of doing what Jesus said

Being faithful to their word in business

Knocking back a promotion so that they could stay and care for their parents, or give more needed support to their families

Not taking opportunities in sport because it conflicted with their following Jesus

Not pursuing a relationship with someone they were attracted to because it would lead them away from devotion to Jesus

And it is seek and keep on seeking – there is never a time in life when this is not the guide for the decisions of Jesus' people, especially about how they use their money

Starting out in work and deciding how to use your money – ask how does Jesus want you to use your money

Must include supporting the work of the gospel and providing for the poor

Good time to get into the habit of that with the little you have because you trust the Lord Jesus

In the middle and life when you have many responsibilities and costs – and you face real choices

Get this now – or put it off

Extend ourselves to the max with our loan, or leave some to give away

This is still your guide

Older – wondering whether to max up the super in pursuit of the best possible retirement life, or keep giving and giving generously because now our costs are less. All individual choices but Think hard. I would be embarrassed to die rich in the things of this life but to have missed the opportunity to store up treasure in heaven, especially when the return on our investment is so much closer

Storing up treasure in heaven is a life time investment strategy

And Seeking first His kingdom and His righteousness is the lifetime pursuit of Jesus' followers

Because we trust our Saviour, and He has brought us to know the living almighty God as our heavenly Father

But Jesus has one final word on anxiety, and I think it is an important final word for us

A final word for us

Matthew 6:³⁴ "Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble.

I have often viewed this verse as something just tacked on after the real climax of the section at v. 33

But then came the lockdown, and I was forced to realise that anxiety about tomorrow was a reality in my life

I mean – I had food, shelter, pleasant company, useful things to do – but I sensed a real anxiety in my heart.

Anxiety about the future – about the future of the church, the economy, the nation, about what would happen when job-keeper stopped – an anxiety fed by constant media commentary

Did you experience that?

And anxiety about tomorrow is something our society cultivates even in normal times. Anxiety about

Our children's future – so invest in extra tuition,

Our retirement income

Our job security –

About the state of our nation with what the media assures me is always incompetent and deeply flawed leadership

And it is something many are trapped in by our individualism, our trust in and reliance on ourselves – for when you only have yourself in this world you have every reason to be anxious

I realised we spend a lot of time, not being anxious about being able to get food and clothing like first century labourers, but being anxious about losing in the future what we have now

But Jesus tells us not to be anxious about tomorrow

Like the length of our lives it is outside our control – we can't control the future

And He says 'Therefore' – Because of our Father's commitment to provide all we need, we should not be anxious.

What our Father gives us we will possess securely until He takes it away, for our own good

If we can trust Him for the present, we can trust Him for the future – and His provision is our only hope for the present and the future.

HE will be faithful to His promises.

We must not let anxiety about the future distract us from present obedience, from responding as believers, those who seek first His kingdom and His righteousness, to present trials and present challenges

Make the lasting investment

Not a believer, Jesus says there is a better life, one where, trusting Him, you know the eternal almighty God as your heavenly Father, a life freed in this uncertain world from anxiety about your daily needs, one where you can do now what will matter for eternity, where you can invest now with what you cannot keep to gain what you cannot lose

You should find out if this could be your life, by finding out if Jesus knows what He is talking about, is trustworthy

And if you are a believer recognise what is obvious – that we are under constant pressure to store up treasure on earth, to find our security and significance in our material wealth and possessions. That message is persistent and pervasive in our society, but conforming your life to it will leave you eternally poorer.

Each one of us need to be continually asking

Where am I investing? Heaven or earth? If someone looked at the way you use your money – account, ran through the credits and debits – would it look different to your non-believing neighbour?

Not just more prudent or more self-controlled, but heaven focused

What am I seeking? What is guiding my life choices – where I live, the work I accept, the money I spend - The reign and righteousness of King Jesus, or my own wants and desires?

What am I worrying about, and why? What does it say of my trust in my Father's goodness, power, care and trustworthiness?

And if we find ourselves being conformed to the world in our use of our money and the decisions we make

Then turn to Jesus and ask His forgiveness for not being directed by His word and grace to trust Him as He deserves, so that we do seek first His kingdom and righteousness

He speaks for our good, to give us a life free from anxiety about material things, a life focused on our Father and doing His good will, a life we can live to store up a secure and eternal treasure.