

Introduction

Have you heard about the strange habit that my wife has developed? Over the last few years some of you will be aware that Ruth has become involved in the rather strange act of Geocaching! If you're perplexed let me explain! Geocaching is a high-tech treasure hunting game played throughout the world by adventure seekers equipped with GPS devices. The basic idea is to locate hidden containers of treasure, called geocaches located outdoors and then to share your experiences online. Basically Ruth enjoys going on walks (all over the place) and finding treasure that has been hidden by fellow geocachers. If you want to know more be very careful because you too could get hooked.

To be fair I'm mentioning geocaching not so much to embarrass Ruth (and I'll find out later if I have) but to highlight the fascination we have with treasure in this world. For example, the Indiana Jones films sees Indy going off to find some treasure, some really valuable ancient item. Then there's the Pirates of the Caribbean where Captain Jack Sparrow is seen pacing out a path to buried treasure. A huge amount in this world is about finding, possessing and protecting our 'treasure'. In the same way that we can be fascinated by treasure we can also be drawn to the lure of money.

Who's ever watched 'Who wants to be a millionaire'? The drama and tension the programme develops is very clever as the contestant gambles thousands of pounds based on a response from the audience, 50-50, or phone a friend! So often we hear the expression 'this is a life changing sum of money'. You see society drives us to think that if we have enough 'treasure' enough 'money' we will be happy, we will be safe, we will be secure, it will change our lives. Yes – it may bring a higher degree of luxury but I think deep down we all recognise that Money can't buy you love, or happiness. Indeed sometimes we witness the very opposite where it brings just loneliness and unhappiness!

So what can we hope to discover from the treasure that we find embedded within our reading this morning? Well, hopefully it will answer this...

1. Where's your treasure?
2. Who owns you? (your treasure or God)
3. How do we store up treasure in heaven?

Now before we get into all of this lets recognise that what we are talking about this morning is something that is between you and God. Let me also say up front that whenever I find myself thinking about my own faith in connection with how I handle my money, wealth or possessions I struggle – I know that very often I don't get it right. I feel challenged by it and I know that it is something I have to constantly work at. So I suspect what we talk about this morning will be something that not only challenges me it will probably challenge most of us and in a sense I hope that will be helpful for all of us.

1. Where's your treasure?

It is important to face squarely and honestly the question: what was Jesus prohibiting when he told us not to lay up treasure for **ourselves** here on earth? As we do this lets first be careful in understanding what he is NOT forbidding - what he was not saying. Firstly, be assured there is no ban on possessions in themselves; Scripture nowhere forbids private property. Secondly, 'saving for a rainy day' is not forbidden to Christians, or for that matter a life insurance policy which is only a kind of saving by self-imposed compulsion. On the contrary, Scripture praises the ant for storing in the summer food it will need in the winter, and declares that the believer who makes no provision for his family is worse than an unbeliever. Thirdly, we are not to despise, but rather to enjoy, the good things which our Creator has given us richly to enjoy. So neither having possessions, nor making provision for the future, nor enjoying the gifts of a good Creator are included in the ban on earthly treasure-storage.

So what is Jesus saying? What Jesus forbids his followers is the selfish accumulation of things. Take a very close look at verse 19 where Jesus says "do not store up **for yourselves** treasures on earth". What Jesus is warning about is....

- extravagant and luxurious living;
- the hardheartedness which does not feel the colossal need of the world's under-privileged people;
- the foolish fantasy that a person's life consists in the abundances of his possessions;

Imagine today you received £2 million what would you do with it? Just for a minute turn to the people around you and as honestly as you can discuss what you'd do with £2 million.

I have no idea what you discussed but when we witness our world we don't have to look too hard to witness the way greed and materialism can consume us. In America they did a survey. They wanted to find out what people would do for money. For at least \$2million, people responded they would do these things for money:

- (25%) Would abandon their entire family
- (23%) Would become prostitutes for a week or more
- (16%) Would give up their American citizenship
- (16%) Would leave their spouses
- (10%) Would withhold testimony and let a murderer go free
- (7%) Would kill a stranger
- (3%) Would put their children up for adoption

Recently there has been a lot of ho-har about swine flu and the dangers of a worldwide pandemic. But you know the western world is already infected with a cultural disease. It's not called influenza - it's called "affluenza". Here are the symptoms of affluenza: Before we go through this list let me first hold my hands up and admit that I am infected with this – I know I'm guilty of a lot of what I'm about to mention.

Desire for more and more, despite what we already have
Insatiable drive to be successful without ever experiencing contentment
Practice of consistently choosing career over family
Unchecked yearning for more possessions and wealth
Unwillingness to settle for less than the best of everything
Believing bigger, newer, faster is always better.

"Our Attitude toward money, wealth and possessions is often the pulse of the heart of our discipleship". v. 21 where your treasure is, there your heart will be also.

In Jesus' day, wealth was found and measured in 3 areas:

- Amount of clothing you possessed
- Amount of food stored up
- Amount of gold accumulated

Jesus knew exactly how to make sure His hearers would instantly know what He was talking about.

Look at verses 19-21: ¹⁹"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. ²¹For where your treasure is, there your heart will be also.

In Jesus' day, wealthy people considered their clothing as part of their treasure. Fine clothing was made out of wool and sewn together with golden thread. We all know how much moths like wool. Another marker of wealth in Jesus' day was storehouses full of grain - Mice, rats, worms, and insects can destroy stored up grain. A third marker of wealth in Jesus' day was material possessions. Since most homes were made out of mud and clay, it was easy for a thief to dig or break through the walls and steal anything valuable. Most people kept their valuables in the centre of the house and sometimes buried them under the floor.

Rust can destroy it. The word translated here as "rust" literally means "an eating away". So today how do we measure wealth? Where do we see our 'treasure'? Is it in our bank account or our stocks and shares or our houses? Today there is no more certainty than in Jesus day.

If our treasure is in the property we own, we know only too well that the property market can fall as well as rise. People end up with negative equity – their mortgage is more than their property is worth. If we invest in stock and shares the stock market can crash. The recent economic downturn has seen the collapse of some of the biggest banking institutions in the world. You know we can lose our treasure just as easily as those in Jesus' day. In fact – to try and avoid losing their money some people attach their wallet to a belt loop with a chain. God on the other hand helps us to connect our wallets to our heart.

It's interesting when we look at the way we live our lives – often its easy to find ourselves dividing life into 2 broad categories: the spiritual, and the material.

But Jesus never made that distinction. Actually, He often taught that our attitude toward the material is a mark of our true spirituality. For example in verse 22 and 23 we see mention of good eyes and bad eyes. What Jesus is saying is that if we have spiritual vision, if our spiritual perspective is correctly adjusted then our life is filled with purpose and drive. But if our vision becomes clouded by the false gods of materialism, and we lose our sense of values, then our whole life is in darkness and we cannot see where we are going. Indeed consider that according to biblical thought an 'evil eye' is a miserly spirit, and a 'sound eye' is one that is generous. You see this passage isn't so much about money – it's really about the state of our hearts and our relationship with Jesus. And that takes us to our second point

2. Who owns you?

The important question is, do I own my money, wealth and possessions, or do they own me? It is a sad but true fact that more people have been ruined by prosperity than ruined by poverty. The church has always had more success with the 'poor' than the rich who feel they don't need God. The more we have, the more reliant we become on ourselves, the more 'security' we feel we have, the more God can be pushed out.

Mt. 6:24 – 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."

Once upon a time a little boy was walking to Sunday School. His mother had given him 2 50p pieces – one for sweets and the other for the collection. As he dawdled on his way, he tripped and fell. One of the 50p pieces in his chubby little hand slipped out, rolled down the pavement, fell over the curb and disappeared into the drain. The boy got up, looked up into heaven, and said, "Well, God, there goes your 50 pence!" If it's always God's 50 pence that gets lost, then the fact is we're serving money, which is idolatry.

What Jesus says here is not a matter of advice, as in "You should not serve both God and money." That would be a priority choice.

It isn't a question of accountability, as in "You must not serve both God and money." That would be a moral choice.

No, instead it is a question of impossibility, "You **cannot** serve both God and money.

In other words, we each serve one, and only one, master. We are either a slave to God, or a slave to our possessions."

One commands us to walk by faith and the other demands we walk by sight. One commands us to be humble and the other to be proud, One commands us to set our minds on things above and the other to set them on things below. One tells us to look toward things unseen and eternal and the other to look at things seen and temporary.

Things can easily have an impact on our heart...our affections. Things don't last...and things don't satisfy. Think about it...if money satisfies, how much does it take? "Just a little more!" No one preoccupied with money ever feels they have enough...it's a treadmill, an endless cycle. v. 21 Jesus said our treasure affects our heart. So where is our heart? Someone once said "money is a wonderful servant, but a lousy master." Jesus said, "What good will it be for a man if he gains the whole world, yet forfeits his soul?" The important thing to remember is the principle of stewardship God owns; we manage. We are to be a steward of what He entrusts to our care. That includes our money, our time, our gifts, our planet. John Wesley earned a lot of money from his published sermons and other works. Yet he only left 28 pounds when he died, because he continually gave what he had to the Lord's work.

3. How do we store up treasure in heaven?

We need to be very careful about this. This is really important – when discussing storing up treasure in heaven Jesus is NOT saying we can accumulate credits here on earth that we can then draw upon in heaven. Additionally storing up Treasure in Heaven doesn't help us get to heaven. Such thoughts completely contradict the gospel of grace which Jesus and his apostles consistently taught. Also remember that as Jesus was speaking he was addressing disciples who have already received the salvation of God.

So what are we talking about here – well think of it like this....

Jesus said "For where you treasure is, there your heart will be also." (Mt 6:21) Whilst it may be difficult to tell where our treasure is, it isn't quite so hard to identify where our hearts are! Billy Graham once said ***"Give me five minutes with a person's checkbook, and I will tell you where their heart is."***

When Jesus was talking about storing up treasure in heaven he meant doing anything on earth whose effects last for eternity. So lets explore some examples taken from the pastor of Willow Creek, Bill Hybel's:

Deposit 1: Worship

"One joy-filled investment plan is the commitment to be a regular and passionate worshiper. Worship is never wasteful in the eyes of God. Every act of private and corporate worship is a deposit in your heavenly bank account." "Not only does worship move and delight the heart of God, it helps restore our perspective on what is truly valuable in this life."

Deposit 2: 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 personal character development. We should make every attempt to strengthen our character in a way that honors God. Each time we do this, it 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."

Deposit 3: Expressions of Generosity

Being generous is a wonderful way to build treasure in heaven. "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. It's a great investment plan!"

1 Pet. 1:4 calls our deposits "an inheritance that can never perish, spoil or fade—kept in heaven for you..."

Summary

What we are talking about here are activities with eternal consequences that no burglar can steal and no vermin destroy. Treasure in heaven is secure. Precautionary measures to protect it are unnecessary. It needs no insurance cover. It is indestructible. Therefore, Jesus seems to be saying to us, 'If it's a safe investment you're after, nothing could be safer than this; it's the only gilt-edged security whose gilt will never tarnish.' If we are serious about laying up treasures in heaven then it starts here on earth. Heavenly living begins here and is completed in heaven

So to finish lets briefly return to the treasure hunts from Indiana Jones, Pirates of the Caribbean and geocaching because Treasure maps usually have a cross that 'marks the spot'. And for us too, we have a cross that marks the spot where our treasure is found. Our treasure is found in the cross. The cross marks the spot where the treasure is given to us. Only it isn't a hidden treasure. It isn't hard to find. It isn't buried. We don't have to risk life and limb to find it, claim it and keep it. But we do have to give our lives for it.

