

The Heart of Investing

Matthew 6:19-24 - NCBC, November
16, 2019

Main Point: **Righteous hearts invest in God's kingdom.**

- Since all earthly investments will perish (19-21)
- Since materialism blinds us to what matters (22-23)
- Since God alone is worthy of worship (24)

Application: **Wisely invest God's money for His kingdom purposes.**

Opening Announcements:

- **Recognition of Veterans** Thankful for those who have sacrificed so much for our national freedoms.
- **This Friday Nov 22**, all are invited to Praise Dinner **6pm**. Come learn how we can partner together to retire our church mortgage by May 2020!

<<Fairest>>



What we just sang together is very true. Jesus Christ is truly the fairest of all delights. He is the most valuable treasure that could ever be personally known by the human soul. It is true whether we recognize it or not. Our God is the most glorious reality that has ever existed ever.

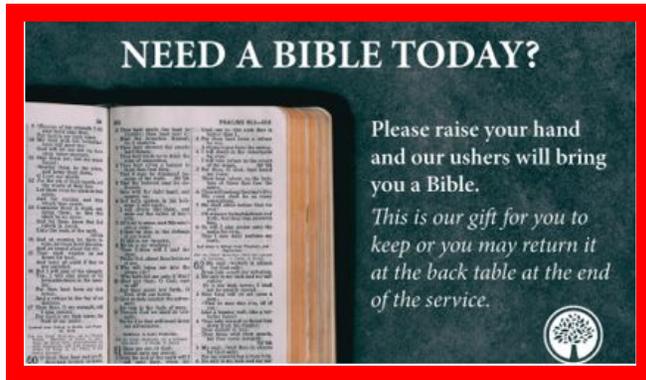
Do we really believe that? If you're like me, so much of my life testifies to the depraved condition of my own soul which actually forgets how glorious God truly is. How is this possible? The cares of this world and the deceitfulness of riches and my desires for other things enter in and choke our view of God.¹ And so we gather together every week to sing Gospel truths, pray together, and open our Bibles... all to stir one another up to greater love for Christ² through our worship together.

This morning God's Word comes to refocus our souls upward. To remind us that God alone is worthy of our love and devotion. So I invite you to open your copy of

¹ Mark 4:19

² Hebrews 10:24-25

God's Word to **Matthew chapter 6**, as we focus on **verses 16-18**, *The Heart of Investing*.



If you do not have a Bible with you, simply raise your hand. It would be our joy to give you a copy of God's life-giving Words this morning.

I really want to encourage everyone to attend our special Praise Dinner this Friday evening, **November 22 at 6pm** here in this room. Make sure to sign up today for our planning purposes. By all of us sacrificing together, we believe we can pay off our church mortgage by next May! This is worth celebrating, since retiring our church debt affords greater future ministry! So come enjoy a special evening celebrating all that God has done and all that we believe He is calling us towards in future years as well.

Now I've entitled today's message *The Heart of Investing* because this is the same Scripture from which Randy Alcorn taught us *The Treasure Principle*. There's much we must still learn from Jesus' teaching here, so I pray you've come today with soft and teachable hearts, eager to be fed from God's living Word.



You could also consider **verses 19-24** as Jesus' treatment of *The Heart of Worldliness*, for in these 6 verses Jesus warns against living for the things of this life. He uses three sets of contrasting pairs to explain why righteous hearts focus more on God's kingdom than this world.

Verses 19-21 compares earthly treasure to heavenly treasure. **Verses 22-23** contrasts good vision with bad vision, or a generous outlook with a stingy outlook, and **Verse 24** contrasts God's mastery with money's mastery of our souls.

All of **chapter 6** emphasizes how it is our personal relationship with God as our Heavenly Father that truly evidences our righteousness. In **verse 1-18**, Jesus' focus was on religious expressions of righteousness – like giving, and praying, and fasting. Now **verses 19-34** address Jesus' disciples' relationship with the material world around them. Our earthly ambitions and anxieties.

Jesus doesn't want us to live for the wrong kingdom. We must overcome divided loyalties by valuing those riches

which are truly most glorious and eternal – the joy of personally knowing our Heavenly Father Himself!

Please stand in honor of the reading of God’s Word. From the English Standard Translation, I’ll reading from **Matthew 6:19**:

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.

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!

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.

This is God’s Word. Please be seated.

Let’s Pray.

What is the greatest spiritual danger to us?

What do you believe is the greatest spiritual danger to Christ’s followers at New Castle Bible Church? What is possibly the single greatest threat to our ability to glorify God together?

I don’t know the answer. With more time, it would be insightful to brainstorm and put all our answers on a whiteboard!

Certainly we’d agree that Satan is actively hunting us like a roaring lion.³ We’d also agree that our own sinfulness is a huge threat to our ability to glorify God together, as our hearts still carry the lust of the flesh, the lust of the eye, and the pride of life.⁴ Perhaps we’d see our polarized political climate as a threat, or we’d identify the influence of some charismatic doctrine or humanistic philosophy. Some may suggest our society’s sexual revolution is our greatest spiritual danger as it mainstreams pornography and undermines God’s design for the family.

³ 1 Peter 5:8

⁴ 1 John 2:15-17

Again, I'm not certain which threat poses the greatest spiritual danger to us at this time, but I do believe that a strong possibility is,

What is the greatest spiritual danger to us?

Worldliness

Worldliness. The functional belief system that this world here and now has the ability to satisfy, and make us happy. Worldliness causes Christ's disciples to share the same self-centered and earth-bound values of non-believers.

When you really examine the rhythm of our daily lives – what's truly different between us and all of our non-Christian neighbors who are chasing after the American dream? Do we also live as if more stuff is the secret to happiness?

I believe this contagious disease of *Affluenza* is a huge spiritual threat to us.

What is the greatest spiritual danger to us?

Worldliness → Materialism

Especially **the specific brand of Worldliness called Materialism.** Living as if all that really matters is what we can see, and touch, and consume here and now.

Now please understand – materialism equally contaminates the heart of the rich and the poor alike. Every one of us here this morning is threatened by life-robbing, divided allegiance of worldly materialism.

Here's how this plays out: By God's amazing grace, He causes us to be born again through the work of His Spirit. Our souls are rescued from God's judgment, our sins are forgiven, and we have the confident assurance that we're going to heaven when we die! Hallelujah!

But then we wake up, and it's Monday morning, and it's time to go to work! It's time to fulfill our daily responsibilities. And when we're not careful, we conform into the same materialistic lifestyle of our godless society Monday through Saturday. We believe what really matters is what is material – what we can see and touch and consume here and now!

But God did not save us only to have us join our non-Christian friends on the consume-earn, consume-earn, consume-earn treadmill of life. He died to set us free from slavery to coveting and greed!

So consider how we work, rest, and recreate. How do you and I interact with our money and our stuff? What's distinctively righteous about our approach to earning and spending and investing compared to our non-Christian neighbors and friends?

Jesus here teaches that true righteousness lives for God's kingdom, not the world's kingdom. The main point of today's Scripture is that,



Righteous hearts invest in God's kingdom.

Righteous hearts love their Heavenly Father and live for what is not seen. Righteous hearts seek to first build God's kingdom, not their own.⁵ Righteous hearts are purified from corruptible lusts.⁶ Righteousness rejects

⁵ Matthew 6:33

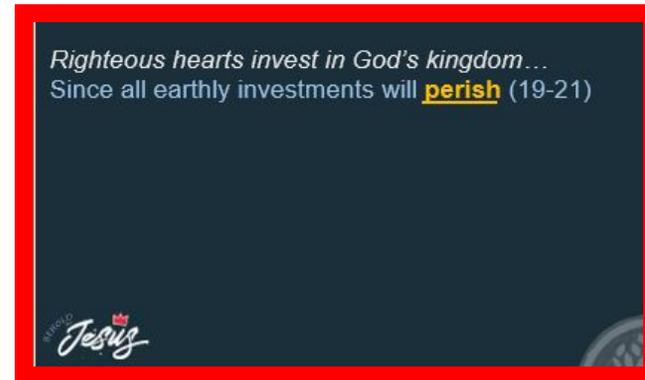
⁶ 2 Peter 1:4 and Matthew 5:8

the false security of perishable treasure, and labors for the imperishable and invisible kingdom still future.⁷

In **verses 1-18**, Jesus taught that the righteous heart lives for the right audience. Now, in **verses 19-24**, we see the righteous heart lives for the right ambition. True righteousness is exclusively devoted to God in all things. And love for God's kingdom is clearly demonstrated by its interaction with money and material things.

Jesus provides 3 reasons here why righteous hearts live to invest in God's kingdom.

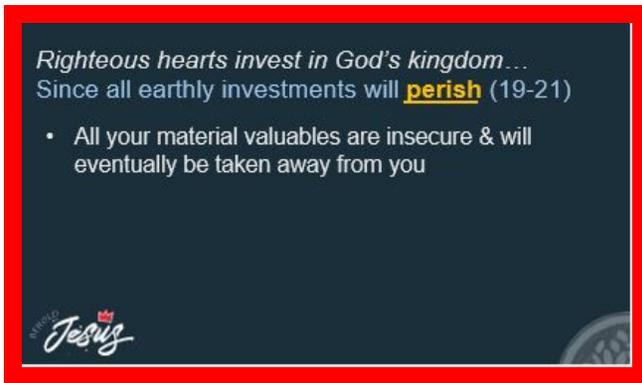
First, in **verses 19-21**, righteous hearts invest in God's kingdom,



Since all earthly investments will perish (19-21)

This is common sense. Why would you invest in something that you know will end in a total loss?

⁷ 1 Peter 1:4



Here's what Jesus is teaching in **verse 19**, **All your material valuables are insecure and will eventually be taken away from you.**

Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal,

To “lay up” means to prize or to accumulate. It's actually the same root word as “treasures.” So literally Jesus says, *Do not treasure to yourself treasures.*

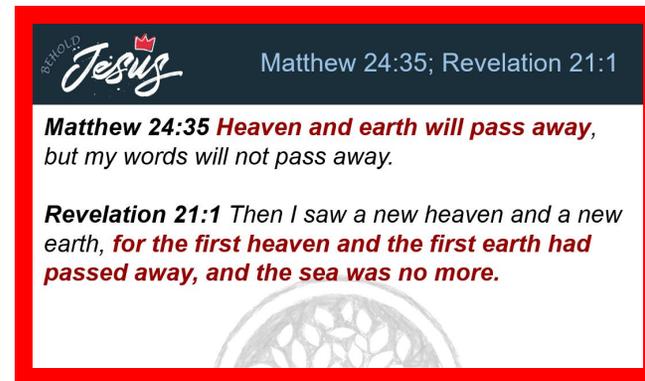
Do not store up your prized valuables on this earth. Whatever is most valuable to you – whatever you want to keep safe no matter what – it must not be anything on this earth!

Because whatever is material and earthly is temporary. If it's clothing, moths will eat it. If it's grain, rodents or worms will eat it. If it's metal, rust will eat it. In other words, whatever is earthly will eventually be consumed, or it will be forcibly taken from you by theft or death.

All that this world values will eventually depreciate to nothing. How many people have had their life-savings wiped out suddenly by a stock-market crash, or an unexpected legal or medical event?

Jesus is being crystal clear – only a fool would treasure most what is guaranteed to be taken away from you.

But you say – well I'm investing in land. Or I'm investing in my own legacy that will far outlive me on this earth. Or I'm investing in education. Certainly that will last!



Please remember Jesus' words, the first **Heaven and [the first] earth will pass away.**⁸

All earthly treasures are insecure and will eventually be taken away from you. No exceptions.

⁸ Matthew 24:35; c.f. Revelation 21:1; Psalm 102:26; Isaiah 40:8, 51:6; Hebrews 1:11; 2 Peter 3:10

Righteous hearts invest in God's kingdom...
Since all earthly investments will **perish** (19-21)

- All your material valuables are insecure & will eventually be taken away from you
- Only using your material valuables for Kingdom purposes accumulates lasting treasure

BEHOLD
Jesus

Only using your material valuables for Kingdom purposes accumulates lasting treasure. That's what Jesus means in **verse 20** – look at it now,

But lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

Everyone has some treasure, some prized ambition or desire which rules their life. And since money is just a medium of exchange, we will put our money towards whatever is most valuable to us.

Materialism believes whoever has the most toys is most happy. This world believes that whoever dies with the most toys wins.

Luke 12:15-21

BEHOLD
Jesus

¹⁵ And he said to them, "Take care, and be on your guard against all covetousness, for **one's life does not consist in the abundance of his possessions.**" ¹⁶ And he told them a parable, saying, "The land of a rich man produced plentifully, ... ¹⁸ And he said, '...I will tear down my barns and build larger ones...' ¹⁹ And I will say to my soul, "Soul, you have ample goods laid up for many years; *relax, eat, drink, be merry.*" ²⁰ But **God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?'** ²¹ **So is the one who lays up treasure for himself and is not rich toward God."**

But Jesus says, *One's life does not consist in the abundance of his possessions.*⁹ And *Whoever lays up treasure for himself and is not rich toward God* is a fool.¹⁰

So how can we invest in God's kingdom? What does it look like to lay up treasures for yourself in heaven? How do you contribute towards your heavenly portfolio?

Simply by using your all of your life and your resources for the glory of God and the building of His kingdom! Because here's the reality: When God saved you, He changed your identity! Salvation transfers you from the kingdom of darkness to the kingdom of light!¹¹ You are no longer a child of this world¹² – you are a child of God,¹³ and you are now a royal priest of God Himself¹⁴ living as His ambassador on this earth for His purposes.¹⁵

⁹ Luke 12:15

¹⁰ Luke 12:20-21

¹¹ Colossians 1:13

¹² John 8:44

¹³ Romans 8:15-17

¹⁴ 1 Peter 2:9-10

¹⁵ Matthew 5:16

Therefore God doesn't just offer fire insurance to sinners so they can keep living their own life for themselves.¹⁶ No! God miraculously rescues you from sin's power by His grace through the substitutionary death and resurrection of Jesus Christ so *that* all things would be made new, and now as a royal priest of heaven you will use your life and your resources to advance His kingdom.

Any sacrificial generosity that shows off the goodness and worthiness of God stores up your heavenly treasure. After all, the Bible teaches us that all of our stuff is God's, and it's just given to us on loan so that we will use it to expand His kingdom purposes here on the earth.¹⁷

Now we can't neglect **verse 21** in Jesus' argument here... for Jesus reasons that *where your treasure is, there your heart will be also*. Randy Alcorn rightly taught us that **verse 21** means, "My heart always goes where I put God's money."¹⁸ And that is certainly true.

But let's press it deeper. **Verse 21** teaches,



Your heart always worships whatever you value most.

Remember the biblical heart is the real you. It's your internal "command control center." Your heart is the sum of your thoughts, your affections, and your will. Your heart is where you make value judgments, and therefore is the fountain of all your worship.¹⁹

Think with me for a moment... God created your heart to worship and enjoy Him above all else. Sin distorted the worship of our hearts, and redirected our worship towards the creation that God has created.²⁰ But a righteous heart – a heart that has been made new through the powerful work of God's Spirit – will again find its greatest satisfaction in knowing the Creator – God Himself, as Father and Friend.

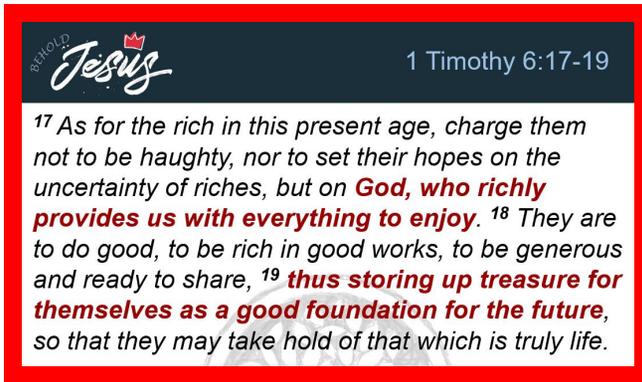
¹⁶ Romans 6:1; 2 Corinthians 5:15

¹⁷ 1 Chronicles 29:14-16; Job 41:11; Psalm 24:1; 50:12; Haggai 2:8

¹⁸ The Treasure Principle, Randy Alcorn

¹⁹ Proverbs 4:23

²⁰ Romans 1:25



1 Timothy 6:17 tells us that God has richly provided us with all kinds of materials and earthly resources to enjoy. But what greater enjoyment do the righteous have than expanding God's kingdom through sacrificial generosity?

This is why righteous hearts generously invest in building God's kingdom...because righteous hearts value God the Creator more than anything He has created. Pure hearts are devoted to God, and reject the double-minded worldliness of claiming to love God while investing God's money in perishable earthly investments.



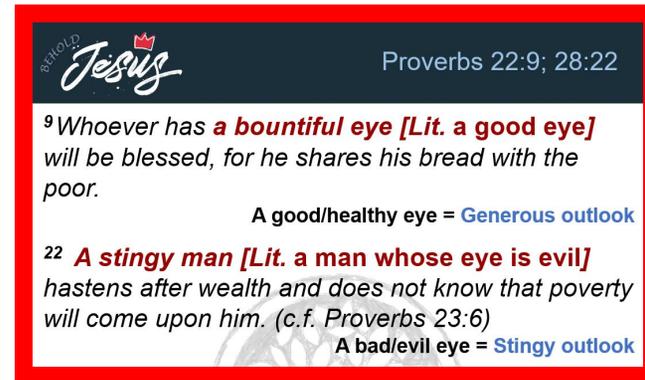
Next according to **verses 22-23**, righteous hearts invest in God's kingdom **Since materialism blinds us to what matters (22-23)**

Now these two verses can seem a bit abstract if you remove them from their context. Jesus clearly contrasts good vision with poor vision. A healthy eye with a bad eye. Look at **verse 22**,

The eye is the lamp of the body. In other words, the eye determines your vision or your outlook.

So if your eye is healthy, your whole body will be full of light, but if your eye is bad, your whole body will be full of darkness.

Hebrew wisdom literature offers helpful insight to our interpretation of Jesus' teaching here.



In **Proverbs 22:9**, Solomon writes *Whoever has a good eye, that's the literal Hebrew word – Whoever has a good eye will be blessed, for he shares his bread with the poor.*

In other words a healthy eye refers to a generous outlook towards the poor.

Then in **Proverbs 28:22**, the Hebrew text literally reads,

A man whose eye is evil hastens after wealth and does not know that poverty will come upon him.

In other words, when Jesus refers to a bad eye, or an evil eye in the context of laying up treasures in heaven, he's referring to a stingy or materialistic outlook on earthly treasures.²¹

Jesus is simply restating the point He already made in **verses 19-21**. Just as our hearts are continually being transformed into what we worship,²² so likewise our outlook towards the things of this world determines where our treasure will go.

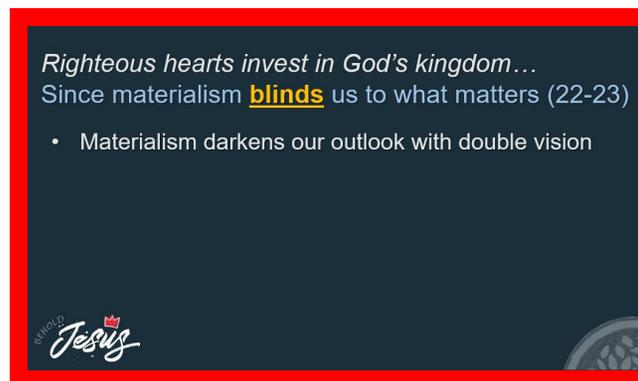
My Heart or My Soul		My Kingdom Loyalties	
		Divided	Devoted
Affections (6:19-21)	Treasure	Storing up on earth	Storing up in heaven
Mind (6:22-23)	Outlook	Bad Eye "Stingy"	Healthy Eye "Generous"
Will (6:24)	Service	Worship Money	Worship God

²¹ C.f. Matthew 20:15 where the expression "evil eye" clearly means greedy or "one who begrudges generosity."

²² 2 Corinthians 3:18

Verses 19-24 are **all arguing the same point**: righteous hearts are not divided or double-minded in their loyalties. Righteousness is exclusively devoted to God's kingdom.

Since our soul or our biblical heart, consists of our affections, mind, and will, these three contrasting pairs all highlight the foolishness of materialism and the wisdom of generosity. To view the material things on earth as merely for our own selfish and greedy pleasures...



is to allow materialism to darken our outlook with double vision.

You know what double vision is, right? Your eyes don't work because they are trying to focus at two places at the exact same time. You are effectively blinded by your inability to focus.

And Jesus is teaching – that's the blinding effect of materialism. You claim to be a Christian, but you're living for the American dream. You claim to love God, but your love for money blinds your spiritual vision of heavenly realities.²³ Your greed is a darkening idolatry²⁴ and

²³ 1 Timothy 6:9-10

suffocating doublemindedness.²⁵ You can't see the glorious treasures of Christ because of your nearsighted obsession with consuming more stuff here and now.²⁶

So let me ask, how do you view the material resources – the stuff, the money, the possessions in your life?



Because our view of money affects every part of our life.

Look back at **verses 22 and 23**. Count how many times Jesus uses the word “body.” The eye is the lamp of the *body*. Healthy eye means your *whole body* will be full of light. Bad eye means your *whole body* will be full of darkness. In other words, if you buy into materialism, your entire life – your *whole body* – will be compromised by greed. And if then *the light that is in you is darkness* – once the light-giving love of generosity²⁷ has been covered by the bushel basket of materialism, then *how great is the darkness!*

²⁴ Ephesians 5:5 and Colossians 3:5-6

²⁵ Mark 4:19; c.f. James 1:8; 4:2-4, 8

²⁶ 2 Peter 1:9

²⁷ Matthew 5:15-16; Romans 13:8-12

Once materialism – the belief that happiness comes from owning and consuming physical things – once materialism contaminates your outlook in life, you'll never again be truly generous.

Church – please pray that God's Spirit would give us a clear vision to see the heavenly realities of His kingdom. He has blessed us here with so many material things – not for our own selfish consumption – not just so we can raise our standard of living – but so that we can invest in His kingdom and showcase His glory through sacrificial generosity!²⁸

May God's Spirit remove the scales of materialism from the eyes of our hearts...for we will never joyfully invest in God's kingdom as long as we functionally believe that the kingdom of this earth is what truly satisfies.

Finally, the third reason Jesus gives for righteous investing in God's kingdom is,

²⁸ As we were taught so well from Randy Alcorn's sixth key of *The Treasure Principle*: “God prospers me not to raise my standard of living but to raise my standard of giving.”



Since God alone is worthy of worship.

Look again at **verse 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.

It's almost as if Jesus anticipates an objector, someone who would stand up in the crowd and cry out, "But can't I follow Christ and possess a great ambition to build my business here on earth at the same time?" "Can't I spend my life storing up treasures both in heaven and on earth?"

No one can serve two masters.



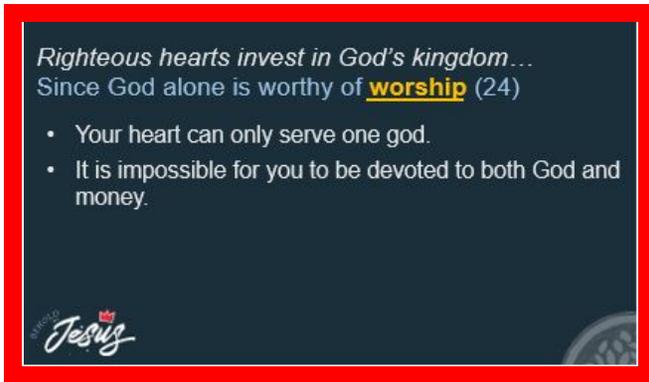
Translation: **Your heart can only serve one god.**

The word "master" here speaks of a slave-owner. In other words, your heart can only have one true owner. You can live for God, or you can live for money. But you can't live for both. Your worship of God must be wholehearted, for God has given you all your material money and possessions for His kingdom purposes.²⁹

Perhaps another way to say the same thing is to say that your money and possessions are useful servants, but horrific gods.

Jesus is clear,

²⁹ 1 Chronicles 29:11-12; Psalm 50:10-12; Deuteronomy 10:14; 1 Samuel 2:7-8



It is impossible for you to be devoted to both God and money.

You might underline 4 words in **verse 24**: *hate*, *love*, *devoted*, and *despise*. Jesus is using these two pairs of contrasting words in a comparative sense. In a time of crisis, a person will always choose whatever matters most to them for their source of security. So these terms are not speaking of one's feelings or emotions, as much as they are speaking of the necessity to choose and not choose whom you will ultimately serve.

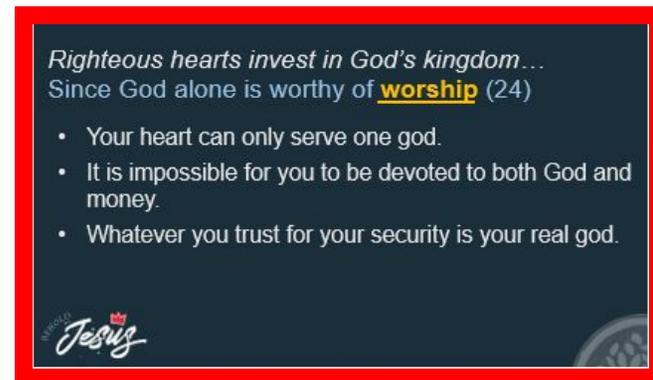
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Again, **verse 24** is making the same point as the previous two illustrations about the location of our treasure and the focus of our eyes. And when Jesus says,

You cannot serve God and money that's a strong statement. It is a sheer impossibility for you to live with divided allegiance to both God's kingdom and your own kingdom.

We like to think we can compromise and serve both God and money. We think – "I can serve God by making money." But if our hearts are set on accumulating earthly treasure, we are merely deceiving ourselves while our whole life is consumed by greed's darkness.

The word **serve** in **verse 24** means to be a slave of. It points to complete devotion. The worship of God is not a part-time vocation.



Here's the point: **Whatever you trust for your security is your real god.** You see, the word for money is the ancient Aramaic word, *mammon*. It includes money,

possessions, or riches. Really material possession in which one trusts for security. You cannot live pursuing your future security in God's kingdom and your future security in your retirement account at the same time. Only God or your money will be your true god.

So what is your life devoted to here on this earth? If we examined your interaction with your material stuff and money...what god would they reveal you believe is able to keep you secure for all of eternity?



Righteous hearts invest in God's kingdom, because they have come to love God and trust God as their fairest treasure above all!

So then how will you respond to Jesus' teaching this morning? How will your worshipping heart invest all of the material goods that God has entrusted to your care in this life?



Matthew 6 is urging all of us to **Wisely invest God's money for His kingdom purposes.**

God alone is worthy of worship. To use your resources for your own selfish consumption and comfort is only to blind yourself to spiritual realities. Remember all earthly investments will perish and be taken away from you in the end.

Therefore all of us must repent of worldliness. We must come awake to blinding lies of materialism in our hearts! True righteousness uses our material resources here to invest in God's kingdom purposes. We must not allow our stuff to possess us!

Remember what Randy Alcorn taught as the 5th key to *The Treasure Principle*? *Giving is the only antidote to materialism.* God didn't save us to pursue the American dream of materialism. God saved us to know Him – to truly know Him as our good Heavenly Father. And to find our security in our personal relationship with Him... so much so, that we would then use all that God has given us to showcase His goodness to others through our

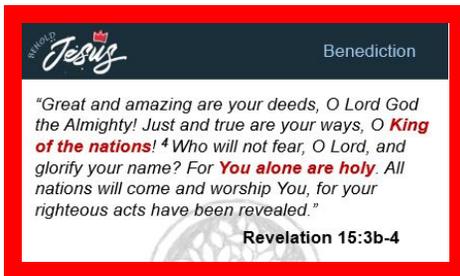
growing pursuit of sacrificial generosity to the glory of God.



Will you pray with me now?

<<How Rich a Treasure We Possess>>

Let's pray our benediction together as we dismiss.



Great and amazing are your deeds, O Lord God the Almighty! Just and true are your ways, O King of the nations! 4 Who will not fear, O Lord, and glorify your name? For you alone are holy. All nations will come and worship you, for your righteous acts have been revealed.
Revelation 15:3b-4



End of 2nd Service Only

Recommended Resources on The Heart of Investing:

- Psalm 39:6; 49:6; 112:9
- Proverbs 3:9; 11:24; 19:17; 22:9; 23:4-6; 28:22
- Ecclesiastes 2:18-26
- 1 Chronicles 29:11-12
- Haggai 1:6
- Malachi 3:10-11
- Luke 11:34-36; 12:16-21, 33-34; 16:13; 18:22
- Romans 12:8
- 1 Corinthians 16:1-4
- 2 Corinthians 8-9
- Galatians 6:6-10
- Philippians 4:17-18
- Colossians 3:1-4
- 1 Timothy 6:9-10, 17-19
- Hebrews 13:5, 16
- James 5:1-6

- “*Are You Rich Toward God?*” sermon preached on 1/27/19 at NCBC
- “*Giving God’s Way*” sermon preached on 1/17/16 at NCBC

- <https://www.rightnowmedia.org/Content/Series/198062>
- <http://compass1.org/>
- <http://www.crown.org>

- The Treasure Principle, Randy Alcorn
- Money, Possessions, & Eternity, Randy Alcorn
- A Biblical Theology of Material Possessions, Gene Getz
- Becoming Whole, Brian Fikkert & Kelly Kapic

Growing Deeper: Life Group Questions

1. Review Matthew 6:20-21. What does it mean to “lay up for yourselves treasures in heaven”? Explain how your heart will always follow where you put God’s money.
2. Compare Matthew 6:22-23 with Luke 11:34-36. Note how Matthew emphasizes the negative while Luke emphasizes the positive. How is materialism like having “double vision”? Explain the contrasting effects of generosity and stinginess on one’s outlook in life.
3. Read 2 Corinthians 8:1-5. What can we learn from the attitudes of the Macedonian believers? Is it possible to excel in the worship of giving without these attitudes (c.f. 2 Cor 8:7 & 1 Cor 13:3)?
4. Which truth in 2 Corinthians 9:6-15 is most difficult for you to believe? Discuss together, and pray that God would increase your gratitude (v.15) by His all sufficient grace in this matter of your generosity.
5. What specific steps are you willing to take to implement any needed changes in your financial management?