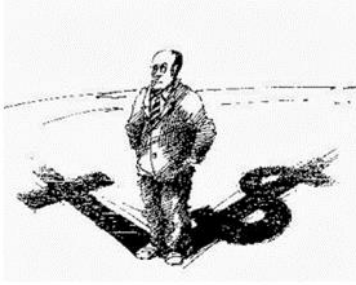




# Real Treasure

Vienna Presbyterian Church  
The Rev. Dr. Peter G. James  
Matthew 6:19-24

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I've had a lifelong struggle with money—how to save it, spend it and give it away. I identify with something Paul writes in his letter to the

Philippians: “I know what it is like to be in need and I know what it is like to have plenty” (4:12).

For most of my life, I knew what it was like to “be in need.” Money was tight back in the day. When Chris and I came here after seminary, we had no assets. I was paid the minimum of what a Presbyterian minister could be compensated. Even with Chris working, we lived paycheck to paycheck. When we went to our bank and discovered Automatic Overdraft Protection, we were overjoyed. Balancing the checkbook was a feat of considerable skill. We owned a secondhand car and barely qualified for the cheapest home in town. Our two kids came along in quick succession.

We established a goal early in our marriage to tithe ten percent of our income to the Lord's work. Sometimes we hit the mark; sometimes not. There were college tuitions to fund and weddings to pay for. It has only been in recent years that we identify with Paul's words about having plenty, relatively speaking. Finally, at long last, we have some discretionary income.

But you know something? We still struggle with money—how to save it, spend it and give it away. When we had modest amounts of money, we battled envy. Now that we have ample resources, our challenge is one of generosity. How can we exercise generosity with the resources God has entrusted to us?

I have no ulterior motive in talking about money today. We're not conducting a capital campaign or engaged at the moment in an annual stewardship drive. I'm talking about money today for one simple reason: Jesus unavoidably talks about it in his Sermon on the Mount.

It turns out Jesus talks about money often in his ministry. Sixteen of his parables deal somehow with money. Jesus talks more about money than he does heaven or hell put together. Since Jesus can hardly be considered materialistic, why does he talk about money so much? For the answer to this question we turn to today's lesson.

Jesus says, "Do not store up for yourselves treasures on earth where moth and rust destroy and thieves break in and steal, but store up for yourselves treasures in heaven, where moths and rust cannot destroy and thieves cannot break in and steal" (6:19-20). Jesus utilizes the verbal form of the word *treasure* so, literally, these verses read, "Do not treasure for yourselves treasures on earth...but treasure for yourselves treasures in heaven."

Don't let the phrase "treasures in heaven" confuse you. Jesus is not referencing eternal rewards after we die. Instead, treasures in heaven correspond to present realities like Jesus' salvation and God's peace.

Earthly treasures do not ultimately satisfy. Isaiah asks, "Why do we spend our money on what does not satisfy?" (55:2). I'm reminded of the old proverb, "Wealth is like sea water. The more we drink, the thirstier we become."

Jesus summarizes his teaching on treasure with the words, "Where your treasure is, there will be your heart also" (6:21). Our hearts

For where your  
*Treasure* is,  
there will your  
*Heart*  
be also.  
-Matthew 6:21

resemble the needle of a compass. They point in the direction of whatever we treasure.

Next, Jesus speaks, in verse 22, about the eye as “the lamp of the body.” It may seem as though Jesus is introducing a new topic. Given that he has been talking about money in the previous section and will return to it later in verse 24, suggests that Jesus still has money in his sights. “If your eyes are healthy, (meaning generous), your whole body will be full of light. But if your eyes are unhealthy, (meaning stingy), your whole body will be full of darkness” (6:23).



The central question in the previous section was one of treasure. What do we treasure? Here, the question is one of focus. Where is our focus? If we are focused on earthly treasures, our hearts will be encased in darkness. If our focus is on heavenly treasures, our hearts will be bathed in God’s light.

Jesus brings this portion of his teaching to a fitting conclusion: “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and mammon” (6:24). A slave indebted to two masters will invariably struggle with divided loyalties. The question of this last section has to do with serving. Who are we serving?

Matthew retains the Aramaic word mammon for money in this verse. Jesus spoke in Aramaic, a cousin language to Hebrew. While the New Testament is written in Greek, Matthew has deliberately left this word untranslated to underscore Jesus’ point. Mammon had become a proper name for a first century Syrian deity. Mammon was the god of prosperity and wealth. Money is, in truth, a god.

Jesus is asking essential questions in our lesson—What do we treasure? Where is our focus? Who do we serve? The reason Jesus talks about money so much in his ministry is because it has a tendency to become a substitute for God. Jesus not only cares about what we do with our money. He is also concerned about what our money does to us.

Jesus' chief nemeses, the Pharisees, wanted Jesus to lay down an easy 1-2-3 metric for handling money. The Pharisees want a mathematical solution to the problems posed by money. Just tell us how much you want us to give. Be specific. Precisely how much is enough? For Jesus, money is a heart issue. "Where your treasure is, there will be your heart also."

My central calling as a Christian minister is to faithfully communicate what Jesus teaches on any number of issues, money included. I struggle with how much money to keep and give away just as I ask you to wrestle with these same questions. It's also my job as pastor of this church to raise the necessary money to support our mission. I've made innumerable appeals for money through the years: 36 annual stewardship drives and five capital campaigns. I've arrived at four core convictions about money.



My first conviction: **We do not own anything.** The Psalmist is emphatic at this point: "The earth is the Lord's and everything in it" (24:1). "Every animal in the forest is mine. I own the cattle on a thousand hills...The world is mine and all that is in it" (50:12).

A fly lands on flypaper and announces, "My flypaper." But the flypaper exclaims, "My fly." We are flies; God is the flypaper. We own nothing. God owns everything!



My second core conviction follows naturally from the first: **Everything we own is on loan from God.** Paul writes, “We bring nothing into this world and we take nothing out of it”

(1 Timothy 6:7). The Biblical word used to describe our role is one of steward. We are stewards or trustees of the resources God entrusts to us.

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FROM GOD.**

I hear people talk about “taking ownership” for some ministry task or assignment in the church. While I appreciate the sentiment, the language of ownership grates on me. We don’t own anything. Everything we own is on loan from God.



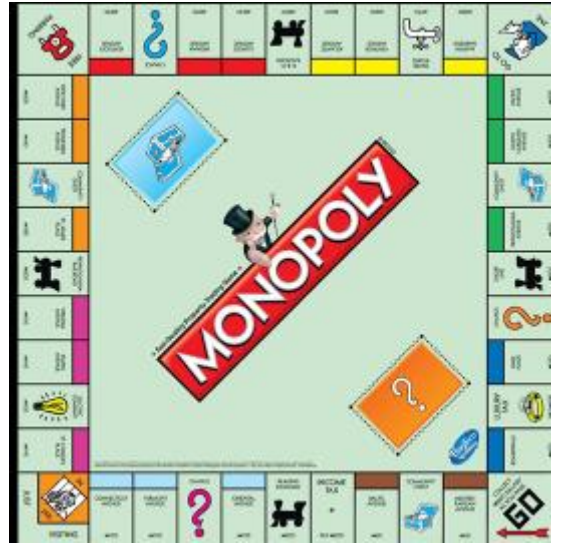
My third conviction: **Money does not determine our net worth.** Net worth can refer either to our fixed assets or our value as human beings. If our personal worth is tied to money and

possessions, we might always be looking for a better-paying job to feed our self-worth. But if our personal worth is tied to our relationship with God, then we are free to live based on our sense of God’s call rather than compensation.

My fourth conviction: **One way we dethrone the power of money is by giving it away.** I’m regularly asked in fundraising appeals to give money to people in need. Poor people need our help, to be sure. But you know something? My need to give is every bit as critical. Giving reminds me of my place on earth. I am God’s steward. I am a trustee of the resources God has loaned me. Money can easily deceive me into thinking that what I have earned is *my* money and I can do with it what I want.

The 16<sup>th</sup> century Protestant reformer Martin Luther spoke of three conversions necessary in the Christian life: the conversion of the head, the heart and the purse. Luther said of these three conversions the purse is more often the most difficult.

John Ortberg tells a story in his book, *It All Goes Back in the Box*, about his grandmother, a sweet woman who, in John's words, was a merciless Monopoly player. John remembers how, as a ten-year-old, he tried to hang on to his Monopoly money. He didn't want to take risks. His grandmother tried to buy everything she landed on even if it meant mortgaging her assets. Eventually, she became master of the board. It was only a matter of time before John turned over his last dollar and the game was over. His grandmother told him not to worry. One day he would learn to play the game.



That summer, John learned to play the game with his friends until he became a ruthless Monopoly player. One day, John was playing his grandmother when it happened. “I can still remember it,” John writes. “It happened on Marvin Gardens. I took everything she had. I watched my grandmother turn over her last dollar.” The game was over. John prevailed over his grandmother for the first time.

But John's grandmother had one more lesson to teach him. “Now it all goes back in the box—all the houses and hotels, the railroads and utility companies. All that property and money, John, it all goes back in the box.”

John didn't want the game to end. He didn't want to put it back in the box. He wanted to keep the board intact. "No," she insisted, "it all goes back in the box."

Yes, it all goes back in the box. You will never see a hearse with a U-Haul attached. We do not own anything. Everything we own is on loan from God.

