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MANAGING YOUR PORTFOLIO - PART 1

SERIES: THERE HAS TO BE A BETTER WAY

By Danny Hall

When we were living in Europe, from time to time we would come back to the States on home assignment. On one of those trips, not long after we had moved to Europe, we went to my parents' home in Atlanta (this was often one of our first stops when we came back), and my mom said, "We weren't sure what you would want for breakfast food, so why don't you run up to the grocery store and buy whatever you need." So I drove to the grocery store, went to the cereal aisle—and just stopped. There were seemingly hundreds of choices. In Vienna, for good or for ill, we didn't have many choices of breakfast cereal in our grocery stores, and American brands of cereal were few and far between. I walked up and down looking at all these boxes for probably five minutes or more, and finally left the store without buying anything. I couldn't make a decision—there were just too many.

In the States we are bombarded with all kinds of choices. This is a market-driven world. Your profile is out there on a million computers, and people know what your tastes are. The more you shop, the more that information is developed. You get niche-marketed in spam email. There is always this drive to figure out how to lure you to buy certain products when you watch TV.

Recently I was talking to one of our PBC missionary couples, Don and Marie Burgess, who serve in Mexico. They were in the States visiting their family in the Washington, D.C. area. They described how much fun they were having with their grandkids and being tourists, but they both almost immediately said they were just overwhelmed by the pace of life, all the choices, and all the materialism. Marie read me an excerpt from an article she had come across. It was contrasting what people thought were essentials and what they thought were luxury items back in the 1800s and in the 1990s. In the 1800s data the items people considered essential numbered less than 15. The items people considered luxuries numbered about 120. The 1990s survey found that the things people considered essential exceeded 120, and the number of luxury items available had multiplied into the thousands. The number of consumer products continues to increase in our culture.

Material things are designed to entice us, but we are seeking to understand what it means to be the people of God in our society, how we can demonstrate God's eternal values in our own values to people around us, how we can demonstrate that there's a better way to live based on things that last.

Jesus' Sermon on the Mount, recorded in Matthew 5-7, is a description of what it means to live in his kingdom. This blueprint for living as kingdom people is challenging because it tends to collide with what is normally valued in our society.

In the passage that we're going to look at in this message, Jesus continues to call us to a higher way of looking at life. Both this message and the next one will deal with the things that we're so easily attached to. Jesus is going to ask us two important questions in his teaching: what are you investing in, and what are you trusting in?

Now, it's always hard to talk about money in church. I grew up in a church where we were bombarded with talk about money. From the time I was a small child, the need to tithe was drilled into us. I sat through many, many church services in which I felt manipulated and pressured to give. Perhaps you've had similar experiences.

Willow Creek Community Church is a large church in the suburbs of Chicago that set the standard for seeker-sensitive churches back in the 1970s and 1980s. Bill Hybels, the founding pastor, took a team out where they were going to plant this church and conducted surveys. The first question they would ask was “Do you go to a church?” If the person said yes, then they thanked them and moved on. But if the person said no, they would ask, “Why not?” The number one reason people gave was this: “People in church are always asking for my money.”

But money is an important subject, because as we’re going to see, Jesus deals with the effect it has on our lives as we examine what we are investing in. Matthew 6:19-24:

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!

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.

In this passage Jesus uses three pairs of metaphors to talk about this issue of what we’re investing in. He talks about two treasures, two visions, and two masters. We’re going to try to gain a healthy, kingdom perspective on our possessions as we look at these three pairs of metaphors.

The apostle John describes three broad areas of temptation: “the lust of the flesh and the lust of the eyes and the boastful pride of life” (1 John 2:16, NASB). Jesus deals with all three of those issues in the Sermon on the Mount. This passage deals with the lust of the eyes, that enticement to believe that the things we see around us will give us a better life. The things of this world have an allure for us, and we fall for it. If we just had this or that commodity or service, or a little bit more money, somehow our life would be better. A little bit better car, a little bit nicer house—we have different areas of vulnerability.

Jesus attacks this allurements. Let’s look at the first pair of metaphors he uses, the two treasures.

Two treasures

He begins with a command. In the New American Standard it reads, “Do not store up [literally,

“Stop storing up”] for yourselves treasures on earth....” Notice, Jesus assumes this is something that is happening. It’s human nature to be drawn to these things as a way of improving our lives. The best of us battle with this.

“But store up for yourselves treasures in heaven....” Jesus’ command is to pursue a different set of values, a different treasure. In order to explain it, he contrasts earthly treasures and heavenly treasures. Notice how he describes earthly treasures: “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.” He gives two characteristics of earthly treasures. First, they are rooted in a selfish desire for a better life for ourselves. Second, these earthly treasures are temporal and elusive. He says that on earth treasures are destroyed and stolen. That is their very nature.

I have been following with great interest the news stories related to the impending IPO for Google, the big search-engine company. That news broke a couple of months back, and there was immediate euphoria. The

stories told about how the founders of Google were going to be instant billionaires, and it was projected that more than 270 of the employees would become millionaires. There was a feeling that things were now turning around in Silicon Valley. More money would be invested, and people would become wealthier. But as time has gone on, there has been less and less excitement about it. Now there is worry that it will not be such a big deal after all. Certainly some people will make money, but it's not going to be the salvation of Silicon Valley. This morning there was a story in *The Mercury News* that said the impact of the IPO is now being thoroughly downplayed. And this is still before the event has even happened!

In contrast to the elusiveness of earthly treasures, Jesus talks about heavenly treasures. Treasures in heaven are rooted in kingdom values. They are about investing in things that honor God, things that are about his eternal kingdom. Therefore these treasures are not temporal and elusive, but eternal: "Where moth and rust do not destroy, and where thieves do not break in and steal." When we invest in the things that will last, there will be rewards. The idea of rewards appears throughout the Sermon on the Mount. In the beginning of chapter 5, the Beatitudes, there is a list of wonderful things that are given to those who follow Christ. Earlier in chapter 6 we heard Jesus challenge us not to live out our faith simply for other people to praise us, but for the greater good of intimacy with God himself (Discovery Paper 4909). This is a deeper, greater reward than the simple satisfaction of our earthly cravings and needs.

Finally, Jesus goes on to explain that there are consequences to how we view these treasures. In verse 21 he says, "For where your treasure is, there your heart will be also." What is at stake here is our very soul. The heart here is a picture of the totality of our inner being, all that we are as a person. Whatever we value controls who we are and the course of our life. The consequences are enormous.

In verses 22-23 Jesus goes on to talk about two visions.

Two ways of seeing

Jesus talks about the eye as the lamp of the body, the conduit through which information flows into our being. It's what gives us direction. He uses a physical truth to teach a spiritual lesson: what we take in is what helps us set our direction and make choices; it is what we will base our values on. If what we value is what controls our life, then we need to have clear vision.

What are the two visions? First, Jesus talks about having good eyes, or clear vision, which fills your whole body with light. The word "good" here literally means "single" or "without wrinkle." It has been much debated what that might imply, but I think the issue here is singleness of focus, or directing our attention to the one thing that really matters. Those who have a singleness of focus toward God have clear vision, allowing the important things to permeate their being and form who they are. This singleness of focus brings light into them.

Second, Jesus talks about bad eyes. The word "bad" here can mean evil, focused on things that are not honoring to God, things that are not kingdom values. "But if your eyes are bad, then your whole body will be full of darkness." He gives this an ironic twist: "If then the light within you is darkness, how great is that darkness!" Not only does he contrast good eyes and bad eyes, but he again describes a consequence: moral darkness. If what you let into your being is darkness, that is, not of the character, purposes, and kingdom of God, but of the kingdom of this world, the result is the death of your soul.

Do you remember the old bumper sticker "He who dies with the most toys wins"? It was saying that the measure of who you are depends on your possessions. But the idea that some products can actually make your life better is of darkness—it's just a lie. One of the consequences of being lost in the pursuit of things is deadness of soul. We need to think about that.

Then finally, Jesus talks about two masters.

The choice of whom to serve

Rather than contrast two masters, Jesus explains a contradiction here. Verse 24: “No one can serve two masters.” The word “master” implies singleness of ownership or loyalty. The very definition of the master/slave relationship is that there is one master to whom a slave is loyal. So it’s a contradiction to say that you can serve two masters. It’s just not possible. It’s illogical. In real life it just doesn’t work. You will end up serving wealth, Jesus says, if you try to balance the pursuit of wealth with the pursuit of God.

One of the lies we always like to believe is that we can handle things. We say to ourselves, “I’m sure that if God were to bless me with a lot of money, I would handle it well. It ruins some people, and it is easy to get distracted by the things money can buy, but surely I can handle it. I would use my money for good!” But you can’t serve two masters. If your heart is pursuing the things of this world, they will control you.

In the movie *The Fellowship of the Ring*, Part One of J.R.R. Tolkien’s trilogy *The Lord of the Rings* (1), the focal point is the ring of power, which was lost for ages and has been recovered. Everyone is trying to get hold of it, most importantly the one who forged it, who represents ultimate evil. If he recovers the ring, his final and complete domination of Middle Earth will be in place. But the ring ends up with the humble hobbit Frodo, who comes to understand that the only way to save Middle Earth is to destroy the ring. He and several companions embark on a dangerous journey to achieve that.

The power of the ring is such that it controls whoever has it. Throughout the story, as goodhearted individuals come in contact with the ring, they all begin to think, “I can use the ring for good.” Frodo himself is tempted. A man named Boromir believes if he could just have the ring, he would use it for good and win the war. The ring has such a powerful allure for him that he compromises all of his values and even tries to assassinate Frodo in order to steal the ring.

In the same way, Jesus says you’re kidding yourself if you think you can serve two masters. It just doesn’t work that way, because if you are devoted to one, you’ll despise the other. If your focus is on the things of this world, and that’s what you really value in your heart, then that’s what controls you; and you can’t be controlled by that and be loyal to God at the same time.

In summary, each of these three metaphors suggests an important concept. The metaphor of the two treasures reminds us of what controls us. The metaphor of the good and bad eyes reminds us of our character, the effect on our soul of the things that control us. The metaphor of the two masters reminds us that we are presented with a choice of whom to serve.

I want us to think about how we might apply this teaching of Jesus (we’ll get the full picture in the next message when we look at the other half of Jesus’ teaching in Matthew 6:25-34).

Investing in kingdom values

First, Jesus does not teach that money is inherently evil. Many other scriptures also give us guidelines on money. For instance, the apostle Paul writes: “For we have brought nothing into the world, so we cannot take anything out of it either. If we have food and covering, with these we shall be content. But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.” (1 Timothy 6:7-10, NASB.) Notice that one powerful statement: “The *love* of money is a root of all sorts of evil.” It’s not money inherently, but the love and pursuit of money, that is corrupting.

Second, Jesus does not glorify poverty. There have been some traditions in Christian history that taught that it is

more spiritual to be poor. Jesus never teaches that. It is certainly true that God has always been on the side of the disadvantaged, and has called his people to care for and love the disadvantaged, to be their helpers. But the Scriptures don't glorify poverty as some sort of spiritual virtue in and of itself. The Scriptures warn us that riches can blind us and sometimes poverty will drive us to God, but it's also true that some of the people who are most focused on material things are people who have none.

Third, our undivided loyalty must be to Christ our King. There are all kinds of ways to think about this, but one way God has challenged me is to consider the way our system of giving in the United States works. I have often wondered what would happen if the U.S. government removed our tax-exempt status, so that no more of our giving to the kingdom of God was tax-deductible. I wonder if that would change the way we give. I've often prayed, "Lord please don't ever let that tax exemption go, because my livelihood depends on people's giving." If that incentive to give were removed and it were just one hundred percent about investing in the kingdom of God, to whom would we be loyal? Ultimately, our loyalty has to be to Christ our King.

Fourth, because our loyalty is to Christ our King, our primary calling is to build his kingdom, to invest in it from the resources that God has entrusted to us, including but not limited to our money. Farther on in 1 Timothy Paul writes: "Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed." (6:17-19, NASB.) At whatever level God blesses us, all the way up to being very rich, the call is to not trust in that but to generously invest in kingdom values: to do good with it, to invest in those who need it, to care for others, to be generous in our giving.

There are many ways to invest in the kingdom of God. We invest in the kingdom of God by sharing together as a family to make the ministries of our church possible. Then we have missionaries with whom our church is connected all across this country and around the world, who are out there building the kingdom of God. They are our representatives to the ends of the earth. We invest in them and help them through our generous and sacrificial giving as they go into many places to plant God's church and spread the message of his love and grace. There is also the calling of the church to care for the poor and disadvantaged, to be willing to share generously with those in need. The list could go on and on, and I encourage you to let the Holy Spirit direct you personally in particular applications.

Finally, we give according to our means. It's not an issue of how much we have, but of our attitude about what we have. In 2 Corinthians there is a wonderful section where Paul talks about the issue of giving: "Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed...." (2 Corinthians 9:6-8, NASB). What Paul is saying here is, whatever God blesses you with (Paul thanked the Corinthians for giving out of their poverty), cheerfully give to invest in kingdom values, and trust that God will give you an abundance of everything you need to enjoy this life.

Rather than being enticed by the lure of advertising, God says, "Let me show you what *real* life is, and give you a *real* sense of fulfillment. Trust me for your needs and give generously from what I have blessed you with, whether large or small. Invest in my kingdom!"

Notes

(1) J.R.R. Tolkien; *The Lord of the Rings, Part One: The Fellowship of the Ring*; © 1954, 1965, 1966, 1993, 1994; Ballantine Books; New York.

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