

# When it Comes to Money

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[ 0 : 00 ] Well, good morning everyone. Great to see you. Why don't you grab your Bible and turn to Matthew chapter 6. That's where we're going to be this morning. And thank you to everyone who's participated so far in our service.

It's just great to sing God's praises together, isn't it? It's such a wonderful thing. We thought about it at the end of Colossians chapter 3, about how letting the Word of Christ dwell on us richly is a wonderful thing that we do as Christians.

And it's been a joy to do that this morning. So with Matthew chapter 6 open in front of you to get us thinking, let me just ask somebody to put their hands up.

Anyone to put their hands up. Have you ever read the Sunday Times Rich List? Has anyone ever read this? A few of us. Come on, don't be embarrassed. A few of us. Sunday Times Rich List. If you don't know what this is, it's the annual publication at the Sunday Times release that reports on the wealthiest people in Britain.

I don't know if you knew this or not, but I found out this week that this year marks the 30th anniversary of the Sunday Times Rich List. So, 1989, if math isn't your strong point like mine wasn't this week, that's your 30 years.

[ 1 : 08 ] 1989, the wealthiest person in Britain, discounting the royal family, was Lord Sainsbury, who was reportedly worth, 1989 remember, a reported 2 billion pounds.

It's quite good for 1989, isn't it? Compare that to 2018, the wealthiest person in Britain, Jim Radcliffe, was reportedly worth well over 21 billion pounds.

That's the richest person right now in Britain. And even that pales into insignificance when you consider that the Walton family in America, so the guys that founded Walmart, they are reportedly worth 129 billion pounds.

Now, I struggle to get my head around even how many zeros that is. I don't know about you, but that's an awful lot of zeros, isn't it? 129 billion pounds. Now, if you look hard enough out there, you'll see all sorts of rich lists that we have come up with.

You've got the richest female, you've got the richest Asian, you've got the richest sports person, and on and on it goes. And I think it's extremely revealing of what we love as a society, isn't it?

[ 2 : 13 ] I mean, we lap this stuff up. The wealthiest people in our country, in our world. The richest person right now worth 129 billion pounds.

But let me ask you, just as we kind of start today, how you instinctively react to that figure? Does it make you angry? And you think to yourself, that's exactly what's wrong with the world today.

I mean, that just represents greed. That is exactly what's wrong with the world today. It was Nina Simone, the famous jazz singer, who said, Greed has driven the world crazy. Maybe that's you this one, that's what you think when you see that figure.

Or maybe you're sitting here, and that figure actually makes you envious. And you think, life would be so much easier for me, I've only had myself a little bit of this. Even just one billion, that would be me, I'd be fine.

They'd still have 128 left over to spend on themselves. Even one billion would be fine for me. Think of the stuff that I could do. And in your mind right now, you're singing along with Abba. Money, money, money, must be funny in a rich man's world.

[ 3 : 19 ] Money, money, money, always sunny in a rich man's world. Aha, aha, aha. All the things I could do if I had a little money, it's a rich man's world.

Now, I'm sure there's other reactions that would have been in your minds. But where I want us to start today is whether or not you'd call yourself a Christian. However you've instinctively reacted to that figure, it reveals a lot about what's going on deep down in your heart.

And the Bible talks an awful lot about money. And when it does, to be honest, it's not so much about money. It's just a presenting issue. The Bible wants to go, God's word, into our hearts and ask ourselves, what are you worshipping?

What are you worshipping? What are you living for? What are you trusting in? What's the thing if you thought, if only I could get blank, then my life would be complete? What is that thing that you're living for and trusting in?

I'm sure it won't surprise you to hear me say that that's exactly what Jesus is interested in. As we encounter him here in Matthew chapter 6. He's interested in our hearts. Whoever you are here this morning, he's interested in your heart.

[ 4 : 40 ] Now, if you've got your wallet there, I brought mine up here. Or if you've got a coin in your pockets. Just, or even if you haven't got it, just picture it in your head. Just lift it. Or put it in front of you.

Picture it in front of you. Picture it in front of you. This thing that we do, this thing that we have called money. Well, the word in Greek, it's kind of wider than that.

It's kind of possessions. It's our stuff. Picture it in your mind. Because what we're going to do over the next few weeks, before we have a break and build up for Easter, is we're going to think about this thing that we call money.

And we're going to sit at the feet of Jesus Christ. And we're going to allow him to teach us about how we should think and use and spend and relate to our money.

And what we're going to find is that his words to us are both challenging. I mean, there's a sting to his words. There's a sobering reality to what he says. But actually, Jesus gives us a much better way than the world offers us.

[ 5 : 39 ] A much better way. And to be honest, even as Christians, sometimes we don't really know what to do with money, do we? We don't really know what to do, what to think about it. How much should I use? How much should I give? How much should I keep?

And they are good and they're right questions to be asking. But what we'll see today is that Jesus, first and foremost, when it comes to this area of money, he asks us a devastatingly simple question, and it's this.

Where is your treasure? Where is your treasure? What are you living for? What in your mind have you got it? It would make you.

Where is your treasure? Now, I haven't counted, but somebody was telling me this week that Jesus says more in the Gospels about money than he does about any other subject.

As I say, I haven't counted, but that sounds about right from what I understand of the Gospels. It says more about money than he does about anything else. Now, we do well to wrestle with the why of that. Why does he say that?

[ 6 : 42 ] Well, come with me to Matthew chapter 6, if you've got your Bibles there, and come with me to what the Penguin Book of Historic Speech is. I know you've all got it on your bookshelves. It calls the world's most influential speech.

Matthew chapter 5 to chapter 7. What we understand, what we call the Sermon on the Mount.

That's where we're going to be today. And in the Sermon on the Mount, beginning at Matthew chapter 5, Jesus outlines the kind of lives that are to mark the people that follow him.

So that's all those who have been so radically and holistically transformed by the free and the lavish and the saving grace of God that people have encountered in Jesus Christ.

So this is the Sermon on the Mount. And structurally, right at the heart of the Sermon on the Mount, comes verse 9 of chapter 6. This is how Matthew's put it together. Verse 9 of chapter 6, the heart of the Sermon on the Mount.

And you'll see that Jesus is teaching his followers how to pray. And he urges them, do you see what he does? To pray to God as their Father.

[ 7 : 54 ] Father, Pater, that's the Greek word, or Abba. Okay, if I was being cheesy, I would say this is the Abba that we need to sing along with, but I won't say that. This is what Jesus does. He says, he is your Father.

That is a great privilege that's right at the heart of the Christian life and the faith. We can get to call our Creator God. This holy God who our sin had separated us from, that Jesus died in our place on the cross to redeem us, to bring us in, to be adopted as sons and daughters of the living God.

The privilege is that we get to call him Father. And we get to pray to him as Father, knowing that he knows and he cares and he loves for us. But the thing is that Jesus knows that that privilege, he knows us well enough to know that there's things in our lives that are going to get in the way of us enjoying that privilege.

And are going to potentially suck the life out of the fire that should be in that relationship. Cause it to grow cold. Cause the fire to go out.

Cause us to get distracted. And Jesus loves us enough to tell us that there's things in our lives that are going to do that. Could do that. And you'll see in the Sermon on the Mount, Jesus uses this phrase, do not.

[ 9 : 06 ] We read two of them there just a moment ago. Do not. Don't do this. Don't do this. And you'll see one of them, verse 19, is money. It's possessions.

It's stuff. And so Jesus warns his followers that a wrong attitude to money can be a hindrance, can quench, can crush that authentic relationship that we have with our heavenly father.

And that is the most important thing in our lives. The most important thing in life is where you stand in relation to God, your creator. You see, Jesus isn't getting on our case.

Jesus isn't killing our joy. Jesus isn't trying to take us on a guilt trip. Jesus, remember this is the most loving person that has ever walked this earth, says, I want to love you by telling you about this stuff.

Because I want you to know what you have in me, this relationship that you have with your heavenly father. And so we'll jump in then. Jesus says, where is your treasure?

[ 10 : 06 ] We'll jump in at verse 19 of chapter 6. And Jesus, this Sermon on the Mount, we're reading that this crowd have come to Jesus. Jesus is teaching them from the mountain. And he's essentially asking them three diagnostic questions that get right to the heart of where their hearts are.

And these are the three questions that we're going to ask ourselves this morning as we think about our attitudes in our hearts towards money. Here's the first one. Are you spending rightly? Are you spending rightly?

Verses 19 to 21. Because when you stop and think about what Jesus is saying here, essentially what he's saying, and hear me right, is spend, spend, spend.

Right? Spend, spend, spend. To which the people on Wall Street would give a massive whoop. MasterCard would say, sign him up. Because Jesus says, spend, spend, spend. But here's the truth that Jesus is hitting at.

Whatever we have, whether in our eyes, your eyes, that is a lot or not a lot, Jesus says you're all spending it somewhere. You're spending it somewhere. The only question is, where is that somewhere?

[ 11 : 13 ] And there's only two options, says Jesus. You're either spending it with this earth in mind, or you're spending it with heaven in mind. There's only two places you can be spending the money.

You're spending it on earth, or you're spending it in heaven. And here's the reality trick that Jesus drops in at this point. That if you're spending it, if you're using your stuff, if you're pouring out your energies into accumulating more things down here, then know that moth and rust will ultimately destroy everything that you've invested in.

That's the warning, the loving warning that Jesus makes. Now, I wonder if you've ever had any encounters with moths over the years in your lifetime. You ever experienced moths?

See how he's picked his image as well here? I remember the first day of work as a lawyer that I ever had years ago. And I bought myself a navy suit. I thought it was the bee's knees.

Right? As a student, I'd been wearing hoodies all my life and trackies for the last five years. All of a sudden, I think I'm James Bond. I'm strolling into the office. Love this navy suit that I bought. And one summer, I left it at Alex's parents' house.

[ 12 : 29 ] And we left it for three, four months. We came back and I put the suit on again. And all of a sudden, I noticed it felt quite breezy down below. And I looked down and sure enough, the moths had chewed a massive patch in the one place where you don't want a patch on a suit.

And the suit was completely ruined. I couldn't wear it again. I had to bin it. The whole thing just ruined. And that's exactly what Jesus is saying, isn't he? If you're spending yourself on things down here, moth and rust will take it.

They will take it. And thieves will break in and steal. This is the other thing that he says. And I presume this is him talking about the suddenness of things being taken from you. Now, I remember that genuinely, the first day that I walked into my job as a lawyer, I remember it well. The date was the 14th of, sorry, Monday the 15th of September 2008. And do you know why I remember that date? Some of you might remember that date. Because that was the day that Lehman Brothers went under. It was my first day of work. I walked in and this has happened. I thought, this is the working world.

[13:36] This is what happened. The first day, arguably, you could say, of the credit crunch that happened in 2008. And so I'm watching this. And I'm watching, literally, stock markets collapse in front of me.

And I'm watching people lose their jobs round about me. And I'm watching lives, things that have been built, mortgages that have been taken out, bills that need to be... And people's lives are collapsing all around.

And I think that's what Jesus is talking about here, isn't it? That how fragile is our economy? How fragile are the things of earth to build your lives upon?

And how suddenly things can change in an instant. And if you've invested yourself in things on earth... Friends, Jesus says that's a very dangerous place to be. To paraphrase Shakespeare, What will I win if I sell eternity to get a toy?

Jesus says you'll win nothing. When it comes to your money, and this is true, isn't it? Either it's leaving you or you're leaving it. So only two possible outcomes.

[14:43] But Jesus says, listen to me, to this crowd. Lovingly, he says, listen to me. I want you to spend with heaven in mind. I want you to spend and invest in eternity.

I want you to make deposits in my kingdom. And so the question then becomes, what does it mean to spend with heaven in mind? Well, we're going to come back to this in a couple of weeks' time and think about a parable that Jesus told in Matthew 25 that talks about this exact thing.

But in the meantime, to see how he's urging his followers to use their money and to think kingdom. Right? Think kingdom. Think about how you can use your stuff to love people.

How you can invest it in caring for God's people. How you can love your neighbor. How you can use it for the furtherance of the gospel all around the world and in our city as well.

So that many more people will come to know Jesus for themselves. He's saying here, isn't he? Use it. Store it in heaven. Use it for my kingdom. Randy Alcorn in his great little book, *The Treasure Principle*.

[15:50] And if you want to borrow it, I've got it in my office afterwards. He puts it like this. When it comes to our money, we can't take it with us. But we can send it on ahead. And Jesus invites us, as we think about this whole area of money, of stepping out in faith and building our life, surrendering them to his will and surrendering them to his kingdom.

He invites us, do you see, to believe the promise of verse 33. That we can seek first the kingdom of God. That we can seek first his righteousness.

All the while knowing that our heavenly father will provide for all of our needs. All of our needs. In a world of worry. Friends, those should be such refreshing words to hear.

That our father has got this one. And that we can step out in faith and surrender our lives to his will and live for his kingdom. Because that investment, says Jesus, what a wonderful promise.

Unlike an earthly one, that promise is totally secure. That investment is in the best place possible. And it's in the place that's beyond our wildest dreams.

[17:02] And so Jesus says, while you're here, as my people, and how different we should be to the world on this one. As my people invest there. And I'm assuming to eliminate any tokenistic gestures that people in the crowd might be thinking.

As if they can fob God off by giving him a few quid. Jesus says, remember, this isn't a wallet thing. Simply a heart thing. Because this is God we're talking about, right? He's not short on stuff.

He says, this is a heart thing. Where is your heart? Have I got your heart? Do I own you? Do I have you? Are you sitting at my feet? Are you right here? Where is your treasure?

Where is your treasure? Because where your treasure is, that's where your heart will be. It reminded me of the famous quote by John Rockefeller, America's first billionaire, who was asked once by a reporter how much money is enough.

And he famously said, just a little bit more. Just a little bit more. And so into our money obsessed world, Jesus asks his followers, where is your treasure?

[18:07] Where is your treasure? Are you spending it rightly? And secondly, are you seeing clearly? So Jesus gets this and follow with the imagery here. There's a master of telling stories and using imagery, isn't he, Jesus?

He gets the people in this crowd to picture their lives as a room and to picture their eye as the lamp that gives light to that room. And when you consider that light throughout scripture, throughout God's word, it kind of represents the knowledge of God.

You can see that he's urging them to let this word be the thing that floods and lights up their lives.

This is what he's calling them to do. He says, are you listening to me?

Are you seeing the world like I'm telling you to see it? Do you get it? Do you get it? For if you do get it, then your whole life will be full of light.

In fact, the word for healthy there or good, it carries the word, it carries, sorry, connotations of the idea of single-mindedness. And again, you see the call of Jesus, not to go half in with him, but to follow him with the entirety of our lives.

[19:15] Jesus is asking the people in this crowd who are claiming to follow him, do you see the world like I'm telling you to see the world? Do you understand it like that? Do you trust my words? And it was Archbishop William Temple who once described the British society like a shop window where the price tags had been switched around.

So the things of no worth were considered expensive and the things of great worth were considered cheap. And I think there's a lot of truth in that.

Truth in that, isn't there? Think about your eyes. Think about your eyes, the gateway to your heart. Let me ask you this morning, what are you letting in? What are you letting in? And I was reading this week that experts reckon that 20 billion pounds this year will be spent in the UK on advertising alone.

20 billion pounds on advertising. Television, billboards, social media, Facebook, sports events, you name it. Advertisers, companies, spending money with the express aim of convincing us that their product is a must-have for our lives.

And so we're inundated, are we not, as we live our lives in this world? We're inundated with images and offers as we go about our daily lives. I don't know if you found this. I haven't got it on me. My iPhone now tells me how much time I've spent on my iPhone every day.

[20:36] And it always happens on a Sunday morning when I'm having my quiet time preparing for church. And it's like, oh, whoops. This morning, two hours, 11 minutes on average I spend on my phone every day.

Now that's not just making calls. That's not just text. That's on a variety of things, Twitter, all these things. Just images pouring into my mind. Pouring into my mind.

Emails, checking them. Things, images always going in. I was so impacted by this thought this week that I hit the unsubscribe button to all of my unnecessary emails.

I didn't even know this button existed. Did you know it? Unsubscribe. I didn't even know you could do that. So, Topman, Thomas Cook, Manchester City, Groupon. I do not need to know about another DFS.

Say ho. But honestly, I could see it in my heart. All that was happening was that it was breeding in me an unhealthy discontentment.

[21:34] And it was breeding in me almost a sense of entitlement. That as I was looking at this stuff, I was thinking, do you know what? Maybe I do need that. Do you know, I've had a hard week at work.

Maybe that would be a great way to treat myself. I deserve that. And Jesus would say, you fool. So, friends, let me ask you, what are you letting in?

What are you letting in? And positively, let me ask you, is the light that Jesus is talking about here, is the knowledge of God, is God's words, the thing that we're allowing to light up our lives?

Are we letting it be the thing that shapes our view of understanding the world in which we live? We can call that worldview. Is the word of God shaping our minds? And are we allowing God's spirit, as he works in our lives, as he brings this word to bear in our lives, are we allowing Jesus to be the true treasure of our lives?

Because that's the ultimate treasure of the Christian life, isn't it? It's not stuff. It's not a place. It's him. And so are you growing in your affections for the Lord Jesus? Are you growing in your love for him?

[ 22 : 46 ] I was so impacted by our series recently in Colossians that we finished last week. What did Paul write? In Jesus are hidden all the treasures of wisdom and knowledge.

It's him. Is he the treasure of our lives? This is what he's asking. And so into our advert saturated world, Jesus asks, where is your treasure?

Are you seeing clearly? And thirdly and finally, are you serving fully? And what he says at verse 24, I mean, really, this is the bit of no nonsense teaching that he's been building up to.

He says categorically to this crowd, to the people who would follow after him, you can only serve two masters. And feel the weight of what he's saying here.

You cannot serve God and money. Now, when Jesus talks about masters, we've got to remember that he's speaking into a first century context. Many people in this day are slaves.

[ 23 : 50 ] We thought about that a few weeks ago. So this isn't like our modern day kind of employment where it is possible to kind of have two part time jobs and have two masters. He's speaking to people who know what it is to have one master and to have one person calling the shots in your life.

Only one person can tell you what to do. And so they get the logic of what Jesus is saying here. Of course, you can only serve one master.

Jesus says, you're serving me or you're serving money. Which one is it? You know, it's often said that the easiest way to catch a monkey is to, just picture it in your mind, is to put a bit of banana in a jar and to put a very small hole in the top of the jar.

And what will happen after a while is that the monkey will come along and put their hand into the jar and pick up the piece of banana. But because its hand is grass around the bit of banana, it can't get its hand back out.

And if the jar is heavy enough, that monkey is absolutely trapped because it views a bit of banana as a possession. And it cannot fathom that it cannot get its hand out and have the banana.

[ 25 : 03 ] And this is, apparently they invented this hundreds of years ago. This is the easiest way to catch a monkey. But it's exactly what Jesus is saying, isn't it? That we cannot serve God and money.

You just cannot work. That they cannot share the steering wheel of your life. They cannot room together in the human heart. You can have two friends. You can have two hobbies.

But Jesus is saying you cannot have two masters. Again, it's another call from Jesus. Do you see to his followers to die to self, to put agendas aside, to take up our cross and to follow him.

For that absolute devotion, for that total allegiance, for that complete surrender to his will. And of course we've just been singing that he surrendered himself completely to the Father's will. And he caused all those who would follow in his footsteps to do exactly the same.

And so he asks us this morning, as those who would follow him, where is your treasure? Where is your treasure? I was telling you at the start, just as we close, that the 30th birthday of the Sunday Times Rich List.

[ 26 : 10 ] I don't know if you can call it a birthday, but 30th anniversary. And to mark this occasion, the paper ran an article with Robert Watts, who's the kind of compiler of this list.

He's been doing it for 30 years. And they asked him to go and interview somebody about how the Rich List has impacted them over the years. And so they interviewed one person about how it's impacted them over the years.

And they said this, you see, I'm in my 50s now. And at my age, you tend to accept what you are in life and what you aren't. And I've now accepted that I will never be rich. Now, it might greatly surprise you to learn that those words are from the lips of a property tycoon down in London, whose identity was kept hidden in the article, but who did say that he was estimated to be worth in the region of 200 million pounds.

Do you see the deceitfulness of riches? This is what Jesus is lovingly warning his followers to be on the lookout for. This stuff that could get in the way of choking that relationship with our heavenly Father.

And Jesus would say to this individual, you invest in earth, moth and rust will destroy it. And thieves will break in and steal it.

[ 27 : 30 ] And so he asked all of us this morning, when it comes to money, where is your treasure? Are you spending rightly? Are you seeing clearly? And are you serving fully?

You know, we're going to, after we've had communion together and celebrated what Jesus has done on the cross for us, and look forward to his return, we're going to finish our service by singing one of my favorite hymns, this old Irish hymn called Be Thou My Vision.

And it's a wonderful prayer for that single-mindedness. And I don't know if you've ever thought about the last verse, but it goes like this. Riches I heed not, nor man's empty praise.

Thou, so you, are my inheritance now and always. Thou and thou only, first in my heart. High King of heaven, my treasure thou art.

Let's make that our prayer as we head into this week, that Jesus would be the treasure of our heart.

So let's, just before I pray, why don't we just take about 30 seconds of quiet, and let's maybe just respond to the Lord as we've heard him speak in his word this morning.

[ 28 : 31 ] And so Father, I ask that you would help us this week to base our lives not on the fleeting values of this world, but on the eternal riches of your kingdom.

And I pray that your spirit would be at work in our lives this week, and he would help us understand and grasp and savor the all-surpassing beauty of the Lord Jesus Christ.

And may everything that we have, Lord, everything that you've given us to steward for your glory, may it be of worship to you. So Father, thank you for your great love for us.

And I ask, Lord, that you would help us now as we turn to focus our minds in living for you, that you would help us. In Jesus' name we pray. Amen.