

Are you Rich?

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[0 : 0 0] Are you rich? There's a good question. Are you rich? I don't mean what is your net worth, or how much do you earn, or how much money you've got tied up in various bank accounts, or what's in your investment portfolio, or your retirement savings, or your pension pot, or what's in your trust fund, or perhaps even maybe your hedge fund. Nor do I mean where do you live, or how big is your house, or how many houses do you own. Nor am I talking about how many cars you've got, how many foreign holidays you enjoy, or how expensive your clothes are. Because all of these things are really visible signs of wealth, aren't they? They are signs and symbols that say, I'm rich because of all that we have got. So I don't mean any of that. What I mean is, are you really rich? Are you really rich? Not rich according to this world's estimation of rich, but according to Jesus. Because Jesus in our Bible reading talks about treasures in heaven, in his Sermon on the Mount. The only kind of riches that are safe and secure. Jesus here is giving the best financial advice that we will ever hear. Advice that we've got to act upon because it will, in fact, pay amazing dividends. Jesus is not forecasting that treasures on earth will plummet, which they will. He reminds us, in case we've missed the obvious, that they are completely worthless.

Jesus acts here like an investment analyst, warning us against being financially stupid and wanting us to be financially savvy. He is the ultimate financial advisor who wants to discuss how we are investing what we have. Because there's a connection you see between our money and our hearts. Now, we probably don't think that there is. We think these are two different compartments to our lives, and we probably tend to keep them separate. But not here. Jesus reminds us that our money and our hearts are not as separate as we might think. Which means how you handle your money is actually a spiritual matter, not just a financial matter. And so the extent of your generosity is tied to your heart. And so in Matthew 6, 19-24, Jesus confronts us, if you notice, with two treasures. Verse 19-21, treasures on earth versus treasures in heaven. He confronts us with two visions. Verse 22-23, healthy eyes versus unhealthy eyes.

And then he confronts us with two masters. In verse 24, God versus money. Therefore, Jesus forces us to answer some very challenging questions. Firstly, where is your treasure? Secondly, what is your vision? And then thirdly, who are you serving? Where is your treasure? What is your vision? Who are you serving? So first of all, where is your treasure? Let's look at this in verse 19-21. Because we need to think about what we treasure in life. Look at verse 19-20. Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal.

So Jesus here reminds us that all treasure on earth is subject to decay or loss. No matter what the treasure is, it will perish or loss, it will be lost in one way or another. And Jesus mentions three sources that eradicate treasures on earth. Moths, rust, and thieves. Now it's been suggested that these are three different types of corrosion. So first, the moth is nature's corrosion, representing the natural decay and deterioration that happens over time, like those moths that eat holes in your nice jumpers. The second is rust. Rust is time's corrosion, so representing the effects of time and weather, just like rust eating away at your once nice shiny car. And then the third is the thief. And the thief is humanity's corrosion, representing the loss of possessions, either because they are stolen or they break because of human greed or misfortune. And so it's true, isn't it? Decay, deterioration, moth, rust, thieves. Everything that you have today, just think of your house back home, everything that you own won't last. Nature, time, or somebody will take away all the treasures of this earth. And so Jesus' point is, well, if you store them up, they just won't last. Not that these things are bad in and of themselves, but a love for them and a desire to hold on to them is bad because they don't last. They're treasures that won't endure and they are never secure. And

so Jesus advises instead that we store up treasures in heaven, because that's the only safe and secure investment. Treasures in heaven as opposed to treasures on earth because treasures in heaven are not affected by decay or by loss. And we all know this is true, don't we? In fact, it came up in a conversation I had last week about a believer who tragically and sadly and suddenly died in her early twenties. And the conversation was about how when something like this happens, all of the stuff that you accumulate in life and store up is actually completely worthless. It does nothing. It achieves nothing. It's pointless in the face of death. And so what really matters ultimately is investing your life in the kingdom of God, of storing up treasures in heaven. And I think we're deceived into believing that we need treasures on earth. We need them for security. We need them for status. And we need them for significance. And so we work hard at trying to get them. And so we store them up. And that's the problem.

[7 : 00] And so we're not talking here about wise stewardship or sensible provision for the future. What Jesus is saying here is there's a problem with being greedy and wanting more. Instead of being generous and wanting to give, of holding on to the stuff that you can get in this life, instead of investing in the kingdom of heaven, the treasures in heaven that last forever. And I don't think we realize that this is a problem.

Yet greed, materialism, consumerism, we recognize as a problem in society. But nobody thinks it's a problem for me. I'm not greedy. Other people are. Those rich people, of course. Me? No. And as I was thinking about this, preparing for the sermon this Sunday, I thought about the length of time that I'd been a minister. And I've been a minister for 18 years. I know I don't look that old. But after 18 years in ministry, I thought about all the people that came, have come to me with different pastoral problems. All sorts of different kinds of problems where people have confided in me, saying that they're struggling with something or other and have wanted some counsel and some help. And the issues have been lots of different things. Anger, lying, pornography, same-sex attraction, adultery, and I could go on and on and on. But one area that nobody has ever admitted to struggle with is their handling of money. No one has ever wanted help or counsel in order to be more generous. No one's ever said, I think I'm actually really quite greedy and I should be giving more.

That's never been anyone's pastoral problem. Why? Well, because nobody thinks that how they deal with their personal income or money is really that significant. But just think for a moment how careful and meticulous we are when it comes to managing our treasures on earth. You know, the ones that don't last, according to Jesus. Think of the time that we devote to the best savings accounts, to researching the best deals in order so that we can make the most of our money. We're on it. We're careful, we're meticulous. But just think how careful and meticulous are we when it comes to treasures in heaven. The treasures that do last. Is it as carefully calculated as the treasures on earth? Or does it happen more by chance? Where our investment in heavenly treasures is far more sporadic, far more random than our investment in earthly treasures. So we think, well, I've heard a sermon on giving. I kind of feel guilty. Maybe I should reflect on my treasures in heaven and how I give to God. You see, the time we spend and the time we devote to our treasures on earth versus our treasures in heaven is significant, isn't it? It tells us what is important to us. And so Jesus here wants us to see just how much of a blind spot this is for us. Look at verse 21. For where your treasure is, there your heart will be also.

So the location of your treasure is where your heart will be. Now notice what Jesus doesn't say here. He doesn't say, for where your heart is, there your treasure will be also. Which is probably what we'd expect.

[10 : 44] Our treasure follows our heart. But actually, what Jesus says is the other way around. It's your heart that follows your treasure. Your heart follows your credit card. Your heart follows your investments.

In other words, wherever your money goes, whether good or bad, that's where your heart will be. That's what Jesus is saying, isn't it? The true desires of your heart will be seen in what you invest your money in. It's a bit like the tail wagging the dog, where your treasure becomes the predominant influence controlling your heart. And this is true in every sphere of life. Let me just give you a couple of examples. One secular example and one spiritual example. Just imagine you invest in a company through buying a lot of their shares and you invest a significant amount. Just say the company is Tesla, for example, the American electric car company. And so you invest your money, you get your shares and you become interested in Tesla in a way that you were never interested in

them before. You start to track Tesla sales to see how they're doing. You buy into the philosophy of the company and clean energy. And then you start talking to people about Tesla. You bore them, but you keep going and you talk to them anyway. And then somebody's after a new car, one of your friends, and you think, hey, I know the car for you. It's a Tesla. Why don't you buy one?

You buy one? So your investment in the company means that you are invested in that company. And the more that you invest in a company like Tesla, then the more you're invested in them. What's happened? Your heart has followed your treasure. Now, a spiritual example. Just imagine you go to a talk by a missionary organization like Comfort International. That's been the organization that CCG has supported recently.

And Comfort's job is to bring hope and transformation to those whose lives have been devastated in Central Africa. And so you go along and you hear about Comfort International and you're moved when you hear about the great work they do to serve the Lord and the many people that they help. And so you start supporting them by giving them your money. You take an interest in the projects they're involved in and you pray for them. You're concerned when you hear about the countries where they work in the news and what's happening there and you want to do something about it. And so you find ways of raising money to encourage others to give. You may even take a trip to Africa to see firsthand the projects they're involved in so that you can better support their work. That's how it works, right? Isn't it?

We've seen it. We've experienced it. You invest your money. What happens then? Your heart follows on along after the investment of your money. And it's exactly as Jesus says here, for where your treasure is, there your heart will be also. Which means that a major way that we take care of our hearts is to take care of our finances. So generous investment of our money has an impact on our hearts.

[14:20] But so does greedy withholding of our money have an impact on our hearts. So whichever it is, we're basically letting God know what we really love. We're telling him what matters most to us, what we are most interested in in this world. John D. Rockefeller was once the world's richest man, apparently.

And he was famously asked the question, how much money is enough? And Rockefeller replied, just a little bit more. And that is when you know that you're storing up treasures on earth. It's when you feel that you never have enough and you always want more. And your pursuit for those things, those treasures on earth becomes more important to you than the storing up of treasures in heaven. So that's the first question we need to consider as we see what Jesus is saying to us. Where is your treasures? The second is where the second is, what is your vision? Verse 22 to 23. We need to consider our vision. Let's look at those verses again. The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness? Now, Jesus uses a vivid metaphor here, and it would have made more sense to his original listeners. But it's not hard really to grasp what Jesus is saying. Jesus is still talking about our devotion to money, given the verses before 19 to 21, and then the verse after verse 24. So here in the middle sandwiched between devotion to money. What Jesus does is he shows us how money gives us this unhealthy vision for life. So he says the eye is the lamp of the body. So the eye or the eyes reveal what is happening in your heart. They're like a window onto your soul. Our eyes reveal our desires, our motivations, our vision for what matters most in life. For example, what do you see when you look at your children? What's your vision for their life? Is it that they get the best grades, that they be successful in sport, that they be famous, that they make lots of money, or that they grow up to love God and follow Jesus Christ wherever he will lead them? Because you see, our vision will reveal our desires, not just for them, but for what we think really matters most in life. Because our hearts are profoundly shaped by the things that we regard as important. And that's what I think Jesus is getting at when he says, the eye is the lamp of the body. Our eyes expose what is happening inside our hearts. So whatever our vision is fixed on in life will be what our heart is attached to.

It'll be the focus of our attention. It will be what we spend our energy pursuing because that's what's important to us. And so Jesus is saying, when your eyes are healthy, then your whole body will be full of light when your vision is right. But he says, if your eyes are unhealthy, then your whole body will be full of darkness when our vision is wrong. And so what's this got to do with money? Well, it's no coincidence that the word for healthy here in verse 22 can also mean generous. And the word

for unhealthy can also mean stingy. And when this expression about a bad eye is actually used in Deuteronomy chapter 15, it refers there to greed. And so it helps us understand Jesus' meaning here because our vision for life will determine whether we are generous or stingy with our money. Healthy eyes give a good vision that is full of light and makes us generous. Whereas unhealthy eyes give us bad vision that fills us with darkness and makes us greedy. And so if Jesus wants us to consider our vision or to take an eye test, if you like, how can we practically do this? How do we know if our vision is good or if our vision is bad? Well, I think one obvious way to discover whether our vision is clear, our eyes are healthy, and we're generous in our investing in God's kingdom, an obvious way is to review our bank statements, isn't it? Because they tell us in black and white what is going on in our hearts. Have you ever thought of it that way? Just look at your bank statement, go through it item by item, because what's on there shows us what we desire in life, right down to the very last penny. Now, I don't know what you spend your money on, mortgage, car finance, gym membership, entertainment, meals out, clothes, possessions, church, Christian charities.

[19:49] I don't know. You know what you spend your money on, and more importantly, God knows what you spend your money on. And of course, we're not saying all expenditure is wrong, but all that is on our bank statements does reflect what we value as important in life, doesn't it? As it's always helpful to evaluate our expenditure and what we give to the Lord. How much does God get in comparison to everything else?

And does God get it first? Or does he just get what is left over, the spare money that we can give? Because what we give and how we give and when we give to God and his work essentially tells God how important we think he is and how important we think his work is. So Jesus' words are challenging here, aren't they? And there's no dodging them. But the issue is, will the words of Jesus here actually make a difference to how we handle our money? Now, just say, for example, you sought some financial advice.

What would the finance financial advisor do? Well, he or she would come right to your house, possibly they would look at all of your figures, they would get a big perspective picture on what comes in, what goes out and so on and so on. And if the financial advisor said to you, don't invest there anymore, or see the money you've got there, you really need to move that into this other thing, put it there instead. What would you do? You'd do what they say, wouldn't you? And you'd pay them for the privilege. Well, you see, Jesus here is giving us free financial advice where the stakes are far higher, not just for our money, but for our very lives. And so we've got to heed Jesus' warning here and act, which takes us to our final question. Firstly, where is your treasure? Second, what is your vision?

And then third, who are you serving? Verse 24. Let's read it. No one can serve two masters. Either you will hate the one and love the other, or you'll be devoted to one and despise the other. You cannot serve both God and money. So two masters, very clear, straightforward, God and money. Jesus says you can't serve both. So the challenge is, well, who are you serving? Because behind the issue of two treasures, treasures on earth versus treasures in heaven, and the issue of two visions, the healthy eyes versus the unhealthy eyes, lies this foundational issue of two masters, God versus money. Now in Jesus' day, a slave was owned by one master, so he couldn't serve two masters. Not like today, perhaps, where you can work for two employers. That wasn't possible back then. And so God and money are set out here by Jesus as two rival masters. The word translated money here in the original is the Greek word mammon, which is from the Aramaic word for wealth. And originally it meant something that you put your confidence in, almost like an idol, something that you trusted that would make you safe and secure. And that's why money here is basically personified as a master, a master, a person who opposes God. And so Jesus is forcing us to choose, well, which master are you serving? Who is it? And he puts it in such a binary way, which we don't really like these days in society, do we? But Jesus is saying, do you serve God or do you serve money? It is one or the other. And we're not stupid. So we hear what Jesus is saying here, don't we? And yet I think we still try to live our lives without having to choose, without having to serve one master. I think we quite like believing that we can actually have both masters and we can exist by serving both. We like to think we can serve both God and money simultaneously in what we attempt to do. And no doubt, no doubt we'd all say, well, God is my master.

[24:29] I don't serve money. And yet what about our life choices? Because our life choices can be more influenced by money than they can be by God, can't they? For example, if we go for that job that is going to earn us the most money rather than go for the one that gives us the best

opportunities to serve God.

It's clear who our master is. Or if we move to a bigger house because it gives us more comfort rather than moving because it gives us an opportunity to better serve Christ and his people, then we know who our master is. Or if we befriend the people who benefit us rather than serve those who can't be of any benefit to us whatsoever, then we know who our master is. You see, money can so easily become a master without us even realizing it. It can be a blind spot for us. Our money can be our focus. Our money can be what we look to for our identity and our status and our security. Our money can influence our decision-making in life. Our money can be what we actually sacrifice for. We sacrifice to the God of money in order to make more money. And so it's personified here because money can be a God, a false God, a counterfeit God, but a God nonetheless. And so Jesus calls for complete devotion to the one true God. Because if he is our master, then we belong to him, then we belong to him, which means, well, he has got a right to demand everything that we have. Because when you think about it, God is the owner of everything that we have anyway, which makes us not owners of our money. It makes us stewards or managers of our money instead. Because it's impossible to serve both God and money. You know, in his day, Andrew Carnegie was one of the wealthiest men in the world. And it was down to the success of his steel company. And at age 33, when he was already rich and successful, what he decided to do was to write a note to himself, reflecting on his heart and reflecting on his wealth. And this was his note. He said, man must have an idol. The amassing of wealth is one of the worst species of idolatry. No idol more debasing than the worship of money.

Whatever I engage in, I must push inordinately. Therefore, should I be careful to choose the life which will be the most elevating in character, to continue much longer overwhelmed by business cares, and with most of my thoughts wholly upon the way to make more money in the shortest time, must degrade me beyond hope of permanent recovery. I will resign business at 35. But during the ensuing two years, I wish to spend the afternoons in securing instruction and to read systematically. Now, despite Andrew Carnegie's self-awareness and his honesty, Carnegie didn't take his own advice. He didn't retire at age 35 as he had planned. He was actually 66 when he sold his company in 1901, some 31 years later than he intended. So it turns out that for Andrew Carnegie, his money had mastered him more than he had mastered his money. And he could see it happening, but he could do nothing to prevent it.

[28 : 20] And so Jesus here warns us against falling into the same trap. Because the reality is that treasures on earth don't last. And yet they can take over our hearts. They can distort our vision and they can become our master. And so Jesus urges us to pursue true riches. Because the treasures of heaven do last.

They drive our hearts. They clarify our vision because we know God as our master. And so because the words of Jesus are so challenging, then well, what will motivate us to live the way that Jesus demands of us? What will make us more generous and less greedy people? Well, it's not going to be a sermon from a minister telling you to give more. That might work for a week, two weeks, a month, but it won't change our hearts, will it? The answer is the gospel of grace. So the more that we grasp what the Lord Jesus Christ has done for us, the more generous we will be. Not out of guilt, but out of gratitude. So when Paul asked the Corinthians to give an offering to the poor, he reminded them of what Jesus had done. In 2 Corinthians 8 verse 9, he says, For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich. What's he saying? He's saying Jesus gave up his infinite riches when he died on the cross. He became poor. He left the riches of heaven to come down to earth in poverty in order to die on a cross. Why? To give us true riches by taking away our sin so that we can be accepted by God and God can be the master we serve. And so when we have true riches in Jesus Christ, Christ, then we have got the ultimate security in this life and the next. Which means we don't need to seek security in money. We don't need to seek status in money. We don't need to seek significance in money.

Because in Christ we get the status, the significance, and the security when our trust is in him. Jesus has already given us what we truly long for. And so our hands don't need to tightly grasp hold of our money. But can be open and generously give it away. Giving it for the work of God's kingdom, where it can make a difference. Not just for this life, but make a difference for all eternity, which is far better. And so it's to the degree that we grasp this, that our money will cease to master us.

And we will have a master. And because we serve that master, it's his money anyway. And so we can give it away because it's all his. Everything is his. And he owns it to us. And tells us to use it for him.

[31 : 46] And not just for this world, which comes and goes. Our lives which come and go. But for eternity, which lasts. And that's why investing your life in Jesus and storing up treasures in heaven is the only way to get really rich. Want to get really rich? Go to Jesus and it will happen. Let's pray.