

Best Practices for Followers of Jesus – Wealth Management
From the Series, “The King and I – Matthew Tells Us About the King of the Universe”
By Phil Brainerd
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Introduction

We see lots of commercials on TV. These commercials sell us lots of things. One thing I’ve seen a lot lately is called “Wealth Management.” Many folks want to plan for the future. Some people want to plan for their retirement - Or maybe they want to buy a home. So, people have come up with all kinds of ideas on how to handle wealth.



Wealth management may be as simple as putting money in the bank. But some people want more. These people meet up with someone called a “Financial Advisor”. These advisors might come from big companies. Or, they might be independent. But, they all say the same thing:
“Listen to us, and we will help you to make your money grow. Let us help you to manage your wealth.”

A financial advisor can give you all kinds of tools for wealth management. You can invest in stocks and other types of funds. You can track them on your computer. You can track them on your cell phone. Did you know you can even track stocks on your watch?

Wealth management can be very intense. Lots of people think about it. Some might even be obsessed.

For those who read the Bible, let’s ask a question: Does the Bible have anything to say about wealth management?

Well, yes, it does. The Bible has lots to say about wealth. However today, we’re going to focus in on one of the most important statements in the Bible about that topic. It’s given to us directly by our Lord, Jesus Christ. It’s how he wants his followers to view and manage wealth.

Let's read:

19 "Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also. (Matthew 6:19-21)

Today's discussion will have two parts:

- I. What does this text say?
- II. What are the implications for us?

I. The Text

Let's start off by looking at the text. Jesus starts by saying:

"Do not store up for yourselves treasures on earth... (Matthew 6:19)"

If you have some extra money, where do you put it? Most people put it someplace on earth. Usually, they find a bank somewhere to save money. Now, Jesus says not to do that. Wow! Why would he say that?

Before we get too far, let's ask a question: Does this mean you should never have a bank account? I don't think that's what this means, and I'll explain that later on. I think there's a deeper spiritual truth that Jesus is teaching us. For now, let's make sure we understand the core principles that this passage is teaching.

So, let's get back to it. We're not supposed to store our treasures on earth. Let's look at this from a different angle. In order to do that, we'll ask a different question: What is treasure? Let's say that a treasure is anything that we value highly. Certainly, money can be a treasure. Most people work hard for their money. However, treasure can be other things. It can be the things money buys. Treasure can be other possessions. Treasure can be comfort and pleasure. Treasure can be security. How about this? To some people, relationships can be their treasure. At least, those are the kinds of things we tend to think of.

What would people back in the days of Jesus think? They would certainly think of money, too. But in those days, there was no paper money. Everything was coins- maybe bars of precious metal like silver and gold.

It's amazing what the people of those days would consider valuable. For example, today, clothing is relatively inexpensive. In those days, clothing was so expensive that most people only had one outfit.

Food was expensive. The people of that day didn't have factory farms and factory bakeries and factory food production plants. To make things worse, there were no refrigerators. You could dry food. You could smoke food. Without those things, transporting food very far from its source was difficult and expensive. Once you got your food, it had to be carefully stored.

A lot of things that are affordable today were very expensive in ancient times.

What does this have to do with Jesus and what he's teaching? Jesus has something he wants to teach us. It's a spiritual truth. However, he starts on a practical level. He starts with something everyone around him experiences at some point. So, everyone can understand.

But they're likely asking, "Why shouldn't we do something that we do every day?" Having started getting people thinking on a practical level, Jesus continues on the same plane.

Do not store up for yourselves treasures on earth, **where moths and vermin destroy**... (Matthew 6:19)

People in the days of Jesus had things that were valuable to them - Things that they treasured. But there was a problem with storing those things. If clothes were valuable, you had the problem of moths.

Today, we have all kinds of chemicals to keep moths away. I remember as a child that occasionally, we'd pull a garment out of a closet and find holes. Then, we'd see those nasty little creatures fly out - No doubt looking for their next meal. This was a particular problem if you could afford quality clothing made from organic materials like wool. To moths, a closet with wool garments is like a buffet. People in the days of Jesus knew all about moths.

If you were trying to store food, you had another problem: Vermin - Rats and mice and bugs.

A quick note here: Some translations say, "Moths and **Rust**". That goes way back to the days of the Latin Vulgate Bible. The man who translated that version used the word "Rust". The word in the original language that Jesus uses refers to something being eaten up. If you have something made out of metal, rust can eat it up. However, the original Greek language has a specific word for rust. The word used here is more general. It allows for clothing being eaten up, food being eaten up, or other things being eaten up. So, the translation that we see here with the word "vermin" is likely better. If we were being overly literal, we might say something like, "where moths and other 'eater-uppers' destroy". The word "rust" is fine, but there might be a larger collection of items being destroyed than just metal.

So, according to Jesus, what is one reason to avoid storing up treasures on earth? If there is some creature or force that can eat your treasures up, you can expect it to happen.

What's another reason to avoid storing up treasures on earth? Thieves break in and steal.

Today, we know all about thieves. So, we have banks and other ways to securely store our valuables. In the days of Jesus, there were banks, but they were a young institution. Many people didn't trust them.

So, they might do two things. First, you might go into a field and bury your valuables. This has two problems: This works for gold, which doesn't rust. But it doesn't work for anything else. Metals like silver and iron get tarnished and rusted. And let's not talk about fabric. Bury a fine garment and come back a year later - Nothing will be left. And food? Most food will rot if you leave it buried in the ground. Also, you had better make sure no one saw you bury your treasure. Once you walk away, your valuables are vulnerable to anyone else with a shovel.

Now, you could wall off a room in your house. Or, you could build a vault. But then, the warning of Jesus comes into play. Thieves break in and steal. Thieves can be very sneaky. And sometimes, they can be vicious. When they steal, they don't always care what they have to break or who they have to hurt. And the more valuable the treasure, the less they care.

At this point, Jesus has us listening. Is there a better way to store up our treasures? Is there a better way to manage our wealth?

Yes!

“But store up for yourselves treasures in heaven...”

Ah! Heaven. Jesus has been telling his followers about a kingdom of heaven. What are some features of heaven? Jesus has expertly drawn his listeners in. To do this, he used things that are part of normal earthly life. Now, Jesus uses those things to change the focus.

“...where moths and vermin do not destroy...”

There are no “eater-uppers” in this place called heaven. There are no creatures that eat your food like mice and rats and bugs. Nor are there processes that cause deterioration like mold or rust.

“...and where thieves do not break in and steal.”

In this place called heaven, there are no heartless people who make their living by taking what others have worked hard for. There are no people so callous that they don't care who they hurt or what they destroy. Everyone and everything is safe in this place called heaven.

And then, Jesus guides his listeners to the big point:

“For where your treasure is, there your heart will be also.”

The heart. That’s what really matters to Jesus. Jesus wants us to think about three things.

- Heaven.
- Our Hearts.
- Our Treasures.

Let’s talk about those things. First, Heaven. Heaven has many wonderful qualities. Two of those qualities stand out here.

Heaven is *eternal*. Heaven is forever. That alone makes whatever we find in heaven far greater than anything we find on earth.

Let me illustrate that. Think about a penny. A penny is the smallest unit of American currency. At this time, it doesn’t buy much. It’s worth so little, that the United States government is thinking about getting rid of it. How much room does a penny take up? Not much. If you lost one, it would be hard to find. Because it’s not worth much, you likely wouldn’t miss it.

Now, think about the room you’re in. How many pennies would it take to fill that room? It’s surprising. It might take millions. If you’re in a large room, it might take billions of pennies to fill it. A penny isn’t worth much. But if you have billions of them, you’re fantastically wealthy.

Think of your life as a penny. Think of eternity as a room filled with pennies, floor to ceiling. If you can imagine that you can just begin to imagine your place in eternity.

Eternity is a long time. Jesus says we need to think about eternity.

Next, heaven is pure. There is no sin in heaven. Ultimately, it’s sin that corrupts everything on earth.

Finally, God is in heaven. He’s everywhere of course, but he’s manifested powerfully in heaven.

So, Jesus wants his followers to think about heaven. It’s eternal, it’s pure, and God is there.

Jesus also wants us to think about our hearts. Our hearts are the core of our being. Our hearts are the home of our values. Our hearts decide what’s important to us. That’s why our heart has a unique relationship with our treasures. Our treasures being anything we value highly.

So, Jesus wants his followers to think about: Heaven, Our hearts, and our treasures.

II. The Implications for us.

This brings us to the second part of our discussion. Let's talk about the implications for us. What does this mean for us?

SLIDE

First, let's talk about what this doesn't mean. Earlier, we mentioned that it doesn't mean you can't save any money or make plans for the future. Let me explain why I say that. If Matthew chapter 6 was the only chapter in the bible, then we might get the idea that we should only live day to day. But then, there is the rest of the Bible.

Let's read something from the book of Proverbs, the collection of wisdom largely written by the great King Solomon.

Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. (Proverbs 6:6-8)

Have you ever watched an ant? They're always hard at work. They always have something to do. They never stand still. They don't need a boss to tell them what to do.

In ancient Israel, there were seasons. The seasons weren't quite like ours. There was a time to plant. There was a time to work. Then, there was a time to harvest. After the harvest, there was a period that you had to wait until you could plant again.

If you didn't plant and work, there was no harvest. No harvest meant no food for the rest of the year.

Solomon suggests this as a pattern for the wise.

- Work hard.
- Work steadily (That one gets missed a lot).
- And yes, save up and plan for the future.

Some would say, "Well, that's the Old Testament." After Jesus came the Apostle Paul. Here's what he said.

"The one who is unwilling to work shall not eat. (II Thessalonians 3:10)"

So, the message for followers of Jesus is clear: No lazy people!

As always, we give the caveat: This doesn't mean you can't sleep. It doesn't mean you can't take a break. We're just trying to say that Jesus is not telling us to sit around and do nothing.

So, what is Jesus trying to say? This all has to do with our focus in life. How do we live? Where are we heading? What is our emphasis? Are we living for heaven? Are we living for eternity? Or are we solely concentrating on the here and now?

The way you manage your treasures, your wealth, shows all this.

What is it that produces wealth, really? Our time. Our efforts. Our energy. Our resources. Ultimately, this all boils down to our choices. And our choices come from our heart.

What do we do with the things that produce wealth? And what do we do with wealth once we produce it?

What do we do with the things that produce wealth? Do we use them to prepare ourselves for eternity, or do we use our time exclusively for earthly gain?

Do we pray? Every time we pray, we build treasure in heaven.

Do we read God's word, the Bible? Every time we read, we build treasure in heaven.

Do we make time to fellowship with other believers? Do we attend church? Do we listen to the messages our Christian leaders prepare for us? Every time we do these things, we build treasure in heaven.

If we use our time, effort, and energy to gain wealth, what do we do with it? In the passage we're reading, Matthew five through seven, the section of Scripture we're calling "The Christian Manifesto" Jesus mentions giving. He talks about giving to the poor. He even talks about giving to our enemies. In other places in the Scripture, we're encouraged to give to our church. Whenever we do these things, we build treasure in heaven.

Conversely, we can use our time, our effort, and our energy for other things. And when we do, we are, so to speak, storing up treasure on earth.

Let's give another caveat: Of course, Jesus understands that our lives are full of things that we need to do to survive. We need to work to obtain food and clothing. We need to live somewhere. If we can, it's fine to have money for those times when we won't be able to earn it like retirement. But, once we have what we need, do we stop and move on to spiritual activities, or do we work to gain more and more and more things that are only useful in this life?

One more thought: I mentioned earlier that to some people, relationships are their treasure. That's very popular in modern culture. And on one level, it's wise - People are more important than things, of course.

But, how do we use our relationships? Let me challenge you here. Do we view people around us as a source of earthly things like comfort, pleasure, fun, or security? Or, do we view them as eternal beings who could live with us in heaven someday? If we view them only on an earthly level, then we will never share the Gospel with them. We will never warn them that they're in danger. For our friends who are saved. What if we see them falling into sin? Do we warn them? Or, do we take the easy way out? If we do these things, that's a shame, because people are eternal.

Yes, of course, people are worth more than things. That's all the more reason to help them to have the gift of eternity that we enjoy.

Let's close with a thought. We said earlier that our life on earth can be compared to a penny. It feels like a lot more at any given moment. But compared to eternity, our life is short, and dare I say, cheap.

Imagine that you came into a home and saw someone crawling around on their hands and knees. You ask what they're doing. The reply, "I lost a penny. I've spent the whole day looking for it." You glance at the next room, and it's like the room we used in our illustration: It's filled overflowing with pennies. This poor person is spending the whole day looking for a penny when great wealth is only a few feet away! As you get closer to the person, you see the problem. They're blind. They don't see the room full of wealth so close by.

Friends, that's what our lives are like. It's entirely possible to work and work and work for things that have no eternal value. Jesus doesn't want that for his followers. So he tells us, work for heaven. Work for eternity.

To further make the point, Jesus adds a sentence to the statement we read.

22 "The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. 23 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!
(Matthew 6:22-23)

This passage could take a whole message by itself. For now, realize that we need light and good eyes to navigate around in our world. Jesus uses this to warn us: We have in a sense spiritual eyes as well as earthly. We need those spiritual eyes to help us navigate our spiritual life. Sadly, the things of this earth can blind us. We can be blinded by the pursuit of earthly wealth when something greater close by.

Jesus told his followers, “Repent, for the kingdom of heaven has come near! (Matthew 3:2)” Friends, those who think of themselves as followers of Jesus, do we believe that?

Let’s pull this all together.

Conclusion

Today, we’ve learned about “Best Practices for Followers of Jesus” concerning wealth management. We’ve learned to be careful about concentrating all our efforts on things that have no eternal value. Instead, we need to give our focus and our emphasis on heaven, on eternity.

Of course, we need to spend a certain amount of effort on getting by in life. But, once we have what we need, we need to dedicate our time, our energy, and our efforts to obtaining wealth in the next life.

Above all, let’s remember our hearts. Our hearts decide what’s valuable to us.

Does this all sound hard? Give your heart to Jesus! Let him help you to live your life focused on eternity.

May the Lord bless us as we seek to follow him, not only for now, but forever. Amen.

Thanks for reading! Here are some helpful links:

Trinity Church
www.TrinityTeaneck.org
Phil’s Site
PhilBrainerd.com
