

Money and our Heart

1. The Love and Power of Money

- Last week we set out to lay down some foundations for thinking about our wealth and money
- Three key foundations
- First is ... our money and wealth are all God's > he made the world, therefore he owns it > including our money
- Second is, our money and wealth are a gracious and generous gift from God
 - He gives it to us to use and steward and when we die we hand it back
- Third is, our money and wealth are not the ultimate goal life
 - It's not who has the most toys wins ...
 - No! The ultimate goal in life is sharing in every spiritual blessing as we participate in heavenly banquet with God

- The question is ... why is it that most people don't live in light of these truths?
- Why is it that
 - We Aussies spend over \$22bn a year on gambling?
 - People in Africa are starving while the people in the West live in nice houses, drive nice cars and eat three meals a day?
 - Why is it most Christian's lifestyle is indistinguishable from their neighbours?
- Because we love money and we love the things money gives us the power to buy

- A love of wealth and money is a powerful and seductive thing
 - It chokes and destroys the faith of a believer
 - It destroys communities

- And Jesus knew the destructive power of the love for money ... and so it's no surprise that he spoke on the topic of wealth and money more than any other subject
 - Because the love of money is what will cause a believer to stumble and fall more than anything else in this world

- But the love of money is not just an issue for a Christian either
 - It's an issue for our whole society

- Paul says in 1 Timothy 6:10 - *For the love of money is a root of all kinds of evil*
- It's true
- What is the root of
 - gangland crime
 - gambling addiction
 - careerism
 - corruption in politics
 - starving populations in Africa
 - drug trade
 - It's a love of money
- Of course, wealth and money are morally neutral > they're not inherently bad
 - But it's the **'love'** of money, that's the issue
 - It's the fact that our hearts are ensnared by the seductive power of what money can give us
- And so money has the power to
 - Corrupt, destroy, deceive, lure, tempt
 - And it's true for all of us
- If we want to be free from the power of money, we need to
 - understand how and why this is the case
 - but also work out how we can overcome it
- And so this morning I want us to look at
 - How money has power over our heart
 - Why money has power over our heart
 - How we can break the power of money over our heart

2. How money has power over our heart

- When it comes to money ... Jesus knows our attitude to money is driven by the heart
 - He knows that generosity, greed and materialism are all a matter of the heart
 - And therefore, the way you think about it and the way you use it depends on what your heart loves the most
- If you treasure earthly things ... you will build treasures on earth
- If you treasure heavenly things ... you will build treasures in heaven
 - For where your treasure is, there your heart is also
 - Because it's what you love in your heart ... will be evidenced by how you use your money and what treasures you seek to build

- **Illustration - Eye**

- Jesus elaborates on this point with his illustration of the eye in v22-23
 - ²² *"The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. ²³ 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!"*
- Eye is the organ of perspective
 - It's through the eye we so often determine our worldview
 - It's the eye that is the lamp of the body
 - What we allow to be seen and observed affects the way we live and think
 - If the eye is bad ... it will be filled with earthly riches and desires which only serves to feed our hearts desire for treasures on earth
 - If the eye is good ... it will be filled with heavenly desires which feeds our hearts desire for treasures in heaven¹
- Why's this illustration here, sandwiched in between two sets of verses that are talking about money
- What I think Jesus is trying to tell us is
 - A love for money ... a desire for earthly treasure ... has the effect of blinding us to the truth of reality and causes us to live in darkness ... even though we might be surrounded by light
- In other words, greed, money, materialism blind the way you see things
- In the 1980's movie Wall Street Gordon Gecko said 'Greed is good'
 - Most people would want to distance themselves from that and say that's crass
 - Because nobody thinks they're greedy
- Have you noticed that ... no one thinks of themselves as a greedy person
 - People are often aware of their sins and will confess their sins ...
 - But nobody confesses greed or admits they're materialistic
 - We don't have AA style meetings for materialistic people
 - You never hear anyone visit a self help group and say ... "Hello, I'm Stuart and I'm a materialist"
- We don't consider the prospect that we're greedy > we just don't think we are
 - We look at other people and think **they're** greedy ... but not us

¹ **Psalm 119:36-37** ³⁶ Turn my heart toward your statutes and not toward selfish gain. ³⁷ Turn my eyes away from worthless things; preserve my life according to your word.

- That friend, work colleague, relative, those big investment banks and millionaire executives ... they're greedy
- But not me

- Let me give you an example of how bad eyes blind us the reality of our greed and materialism
- One way is that bad eyes blind us to our lifestyle
- We see people living lifestyles beyond ours and we look at their ...
 - House, car, holidays, schooling, clothes, gadgets etc
 - We think, I'm not rich, but they are
 - My lifestyle's okay
- But those who think they're rich are looking at other people who have better houses, cars, clothes holidays ... and they're thinking
 - I'm not rich ... they're rich!
- As a result, no one thinks they're rich!
 - 1-2 people might think they're rich > Bill Gates probably say he's rich
 - But the majority of us don't think we are rich

- **We are rich**
- But we are rich
- We live in the wealthiest eras of human history and in one of the richest countries in the world
- Gallup survey in 2012 showed
 - Average household income globally = \$9,733
 - Average household income Australia = \$46,555
 - 5 times more than the average
- But that average covers over the reality of that many in places like Africa, Asia, Latin American and Pacific continue to live on \$2 a day
 - You and I spend double that to buy a coffee!

- Research by Inequality organisation shows²
 - 29% of world holds 97% of global wealth
 - The world's wealthiest individuals total only 8.1% of the global population but own 84.6% of global wealth
 - You know what it takes to qualify as one of the world's wealthiest individuals? Owning over \$100,000 in assets
- If you have
 - any equity in your home

² <https://inequality.org/facts/global-inequality/>

- superannuation
- you're in the top 8.1% wealthiest individuals in the world

- We **are** rich > that's a fact
 - But we are blind to it

- And as a result, we don't tend to ask questions like
 - Do I really need to spend this much money?
 - Do I need to spend this much on
 - a house
 - this renovation
 - the car
 - a holiday
 - this party
 - my wardrobe
 - my kids schooling
 - my hobby
 - Because we know others who spend more than us on these things so we don't think we need to ask the question > we don't think it's an issue
- Because our eyes are bad ... we don't say to ourselves
- What a minute ...
 - How can I be using the money God is giving me
 - Aren't there ways I could be using this money for
 - the church > the poor > my neighbour > mission
 - Can I be radically generous with this money?
- And we tend not to ask those questions
- Because money has the power to blind our eyes to our greed and materialism
- And money has the power to stop you asking the hard questions ... about how you spend it and how you make it
- The power money has over our heart is
 - to not ask
 - to not think
 - to say it's not true of me

- **Illustration – Masters & Servants**
- In v24 Jesus uses another illustration to show how our money has power of over our heart

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- *"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."*
 - To understand this we need to understand the idea of being a servant or slave in Jesus time
 - In today's world you may be able to work for two employers ...
 - But when it comes to be a slave or servant ... you could only ever be owned by and serve one master
 - It's impossible to serve two masters
 - Same is true for us ... we cannot serve two masters
 - Either God is served with genuine heart and devotion, or he's not served at all
 - When we attempt to divide our loyalty ... then what we're doing is
 - not displaying a partial commitment to being a follower of Jesus...
 - but actually serving a different master
 - **Application**
 - If you're a Christian, the obvious implication is ...
 - It's impossible to live seeking after earthly treasure
 - If you're a follower of Jesus that's an impossible lifestyle for you to simply live to accumulate worldly treasures
 - See how emphatic Jesus is on this ...
 - NO ONE can serve two masters
 - YOU CANNOT serve both God and money
 - No room for ambiguity here is there?
 - Yet many will still try
 - Many of us will try and assure ourselves that it **is** possible to serve two masters simultaneously ... because we think we manage it quite well
 - But what ends up happening in reality is we serve...
 - God on Sundays and Money on weekdays; or
 - God with our lips and money with our hearts; or
 - God in appearance and money in reality
 - Jesus says you cannot > it's impossible ... and yet many will still try
 - And if you say
 - "I'm only doing it for my family"
 - You're fooling yourself and justifying your hearts desires under the cloak of serving money and wealth
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- **Illustration - Monkey**

- We can be like the monkey who puts his hand in the jar to get a peanut
- But it can't get his hand out of the jar while he holds the peanut
- It wants it's freedom ... but it also wants the peanut ...
- But the reality is ... it can't have both
- We do the same
 - We want the riches of this earth as well as the riches of heaven
 - But Jesus says
 - It's impossible > you cannot serve both God and money

3. Why money has power over our heart

- Why is it that money has this power over our hearts?
- Jesus says in v21 = *where you treasure is, there your heart will also be*

- Money serves as a window to your heart
 - Your money is the perfect way for you to find out what your treasure is
 - Money will show you what are the idols of your heart
 - You will always find it easy to spend money on the things you really desire and love and crave for
 - The things where you find your
 - significance > security > value > comfort > worth > peace > power

- So say the idol of your heart is significance
 - You feel fulfilled and happy and complete when
 - you feel important
 - people recognise you and your achievements

- An idol like significance is
 - One of the reasons we spend so much money on ourselves
 - One of the reasons why we don't like to give it away

- And because we crave significance ... we want to
 - Live in certain suburbs
 - Eat at certain restaurants
 - Drive a certain car ...
 - Because those things make us feel significant > like we've made it > like we're somebody

- Money enables us to feed that heart desire

- What if you treasure security or control?
 - You reason, if I've got money, I've got control in an uncontrollable world

- Jesus says
 - Running after these things is not going to add a minute to your life
 - It's God who is in control of your life
- **Illustration**
- TK tells a story of a pastor who has two young women in his church who are converted and they want to take the gospel to the world and go on mission
 - Go home and tell their parents
 - Parents say – *that's nice you've had your little religious experience, and if you want to go on mission, that's fine but before you do*
 - *Get your masters degree*
 - *Work for a while and establish your career*
 - *Save some money ... so you have some security behind you*
 - They go back to their pastor and tell him the dilemma and ask what should they say to their parents
 - He said
 - *"Go back and tell them, we are on a little ball of rock called earth, spinning through space and who knows if we're going to run into something, but even if we don't one day, under each one of us is going to open a trap door and everyone's going to fall off*
 - *At the end of our life a trap door opens up and we fall off the little ball of rock into the everlasting arms of God or nothing at all*
 - *And you think a masters degree is going to give me some security?"*
- That's what Jesus is saying
 - The power of money looks like it can give you security ... but it can't
 - It can't stop tragedy, broken relationships, death ... it can't stop anything
- If you're not being radically generous with your money
 - If you find it difficult to give your money away
 - If you're not being radically different to the use of your money than your neighbour ...
- Then ... it's because there's some treasure of the heart that is holding you back
- What's the treasure in your heart that's holding you back from being generous with the treasure God is giving you?
- Because the thing you treasure most ... that's the thing that will get your money

4. How to break the power money has over our heart

- How can we break the power of money in our lives?
- How can we get to the place we're radically generous?
- How can we become people whose hearts are not bound up with our earthly treasure?
- Answer is this
 - **Matthew 6:19-20** *"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰ But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.*
 - Don't treasure earthly treasure ... treasure heavenly treasure

- We all treasure something
- To treasure something means
 - To fill your heart with the beauty and value of it
 - To say if I have this ...
 - I'll feel happy > my life will be good > I'll be content > I'll be satisfied
- We've all got something we treasure
 - We've all got something that's precious to us and we want

- Whatever that is
 - You've got to have it
 - Your mind is constantly thinking about it
 - You spend your money on it
 - Once your heart treasures something ... you'll pay anything to get it and you'll give anything to have it
 - Because it's the thing you treasure

- How do you break the power of your treasure over your heart?
- Firstly, recognise that any satisfaction, joy or value it gives you is only temporary
- If we store up our treasures on earth ... they will rust, break, get stolen, shrink, wear out, become obsolete
 - Samsung S4 ... obsolete
 - VHS player > superceded > council clean up
 - Ford Fairlane > scrap heap
 - Suit > don't fit into anymore
- Even if you get to end of our life with your possessions and wealth in-tact ... then what? Useless!

- **Illustration – Monopoly Money**
- Here in my pocket I have a fist full of money > Monopoly money
- If I go down the street > it's worthless > won't even buy me a cup of coffee
- Yet at one stage > when I was playing Monopoly ... it was worth so much to me
 - It enabled me to buy Mayfair and Park Lane!
 - I was able to buy houses and hotels and wipe everyone else out ... because I was rich!
 - Then we closed the Monopoly box and the game was over and I went back to living the way I always live
- One day ... God will close the box on this life and finish things in this world and it will all be over
 - And whatever you have > whatever you've earned > prospered with > invested > accumulated etc ... will be worthless
 - You could stand before him with property, money, shares, super and God will say ... "Empty your pockets"
 - And none of those things falling out of your pockets will have any eternal worth
 - They'll all be as useful as Monopoly money
 - You could have my pockets stuffed with \$AUD and when you get to heaven God would say ... 'It's irrelevant ... it can't even get you a cup of coffee here'
- So the first way to break the power of your treasure over your heart is to recognise its all temporary

- Second way is to realise you can have greater treasure in Christ
- You see, every treasure apart from Jesus will cause you to empty yourself to get it
 - But Jesus is the one treasure who emptied himself to get you
 - Anything else you treasure will say "empty yourself for me"
 - But if you make Jesus Christ your treasure he will say "I emptied myself for you"
- Only if you make Jesus Christ your treasure
 - Only if you make him the most important thing in your life will you actually be freed from the power money has over you

- How can you treasure Jesus?
 - Think about what he did with his treasure
 - He had the ultimate treasure – he was the Lord of heaven

- He had the ultimate status – he was the Son of the Father
- He had the ultimate security – life with the Father in heaven
- He had it all!
- So when he came to earth, what happened to him on the cross?
 - He gave it all up
 - He gave up all his belongings
 - He gave up all his possessions
 - He gave up all his treasure
- Why?
 - It was because there was something he didn't have > Us!
 - And if he didn't come into the world and go to the cross, then he would've lost us
 - He gave himself for us ... and you only do that for something you treasure
- What this means is ... Jesus looked at you and I and said to himself
 - You are my treasure
 - And I'm willing to give up all my treasure so I can have you
 - Even if I have to go to hell on the cross ... it'll all be worth it
- You know what this means?
 - It means you were more valuable to him than the universe or he wouldn't have given it all up to get you
 - It means we are his treasure ... we are his ultimate treasure
- When I see him making **me** the ultimate treasure of **his** life ...
 - that melts my heart and makes **him** the ultimate treasure of **my** life
- To the degree I see him making **me** his ultimate treasure ... the one thing he's willing to give up his life for ...
 - Then he becomes the one thing I'm will to give up my life for
- And you know what that means?
 - All these other treasures that are important to me ... just become nice things
- But the more I see Jesus Christ making **me** his ultimate treasure, that makes **him** the ultimate treasure of my heart instead of all the things that I want to chase after
- Unless you know that he was willing to lose all his treasure, so you could be his treasure
 - Unless you know that he looked at you and he thought ...

- if I have them ...
 - anything is worth it
 - anything would be worth giving up to have them
- When you know that ... then that and that alone will free you from treasuring anything in this world, including your money

PRAY