

“Jesus in our Finances”
Sermon Series on *Everyday Jesus* #3
Dr. Peter B. Barnes
(Mt. 6:19-34)
May 7, 2017

Introduction.

Several years ago, the cover of *U.S. News and World Report* magazine had a picture of George Washington on a dollar bill with fear in his eyes. The title read “How Scared Should You Be?” Then a friend sent me a picture of a dollar bill with George’s eyes bulging, his mouth gaping wide, and his hands on his head as if to say, “O my goodness!” These images express the anxiety that many people feel today.

We live in difficult economic times, don’t we? The roller coaster of the last decade has been frightening, exhausting and worrisome, and it has taken more than a few of us to our knees. What is a Christian to do in the midst of a volatile economy, and how does God want us handle the economic crises of our day? The Bible has a great deal to say about these things, and we would do well to heed its counsel.

As we continue in our series of messages about Everyday Jesus, I want to talk this morning about Jesus in our finances. (And today you might say I’m going to go from preachin’ to meddlin’!) I believe the advice Christ presents in the Sermon on the Mount can help us deal more effectively with the challenging times in which you and I live.

I. The Financial Crisis of Our Time.

Starting with the Great Recession of 2008, the economy has gone haywire in the last decade. The meltdown of 2008 was the climax of a long-standing recipe for disaster which included such ingredients as reckless greed, toxic sub-prime loans, and a housing bubble which burst.

Here are some startling statistics that make the crisis today we’re in all too real:

- 2/3 of American parents believe their children will be worse off economically than they are;
- The average debt of student loans for a college graduate today is now \$28,000;
- Household debt in the United States exceeds \$11 trillion!
- The average credit card debt for an American family is over \$15,000; and
- Only 59% of people living in this country have at least \$500 in savings.

I suspect this crisis has become very personal for many of you. If we were to sit down over a cup of coffee and talk about our thoughts and feelings about the current financial situation in the world, I'm sure we would share stories of worry and anxiety.

I remember a time several years ago when Lorie and I had two kids in college at the same time, and we were writing checks for tuition for both one fall. A feeling of anxiety came over me from out of nowhere, and I began to ask some daunting questions. How long am I going to have to work? Will I outlive my money? Will Social Security be there for Lorie and me when we retire? Is anything solid these days? My anxiety level went up, and I found myself with a dark cloud that hung over me for several days.

The economic meltdown we experienced a decade ago reveals just how fragile our lives really are. And perhaps it has caused you to worry more about your future than ever before. What does the gospel and the call to discipleship have to do with all this? How are we to live in these uncertain times? Jesus' words in Matthew 6 ring out with a clear call each of us needs to hear. And I believe the Lord wants us to look to Him in the midst of our crises, because He alone can bring peace to our frantic spirits and trust for the future, especially when times are difficult.

II. Jesus' Advice on Material Possessions.

Matthew 6 is a radiant passage on how to cope with all the financial uncertainty of life. It's a marvelous call to freedom from anxiety and worry, and the Lord tells us to have a focused eye and a centered heart on seeking first the Kingdom of God and His righteousness, trusting that everything else we need in this life will be provided.

Jesus warns that, no matter what our earthly treasures may be at the moment, we must be very careful about holding too tightly onto them, because they are bound to disappoint us. Our Lord knows that we have an almost compulsive need to try and secure ourselves by means of earthly things, and He tells us not to do that. Then He proceeds to give three reasons why we should not try to amass earthly wealth but instead store up treasure in heaven.

A. The world is a very uncertain place. Jesus said, *"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 treasure in heaven...."* Here Jesus uses three pictures from the three great sources of wealth in the 1st century to describe what He's talking about.

First, He tells His followers to avoid the things that a moth can destroy. In the east, as today, part of a person's wealth often consisted of fine and elaborate

clothes. Jesus said that setting one's heart on things such as clothing is foolish, because moths can get at them, and their beauty and value can be destroyed.

Next, the Lord tells His disciples to avoid the things that rust can destroy. The word translated "rust" is the Greek word *broxis*, and it literally means "an eating away." Most likely the picture is that of a person's wealth consisting of corn or grain they have stored away in a barn. But into that corn and grain, worms and rats invade and eat away the storage.

Finally, Christ says to avoid treasures which thieves can break in and steal. The word which is translated "break in" literally means "to dig through." In Palestine in the 1st century, the walls of many of the houses were made of nothing stronger than baked clay, and burglars made their entry by literally digging through the walls. The reference is to the person who has hoarded up a store of wealth in their house, and that person comes home one day only to discover that thieves have dug through the flimsy walls and taken the treasure. Again, there is no permanence in possessions like that.

All three of these pictures are taken from the world of Palestine at the time of Christ, but things haven't changed all that much, have they? The finest garments in the world will eventually wear out, become thread bare, and they will certainly go out of style. Storages of grain, or wealth invested in the stock market, cannot be counted on. And the best alarm system in the world isn't able to protect your belongings as securely as you might think. Anyone whose happiness depends upon material possessions is doomed to disappointment, because the world is a very uncertain place in which to live.

B. The second reason Jesus says we should focus on heavenly investments rather than earthly ones is because **whatever we fix as our treasure will obsess our whole life.** *"For where your treasure is, there will your heart be also."* Jesus isn't saying that the heart should or should not be where the treasure is, but that it *will* be. There is no option in this matter. Our whole mind is fixed around what we value the most. As author Jamie Smith said to us earlier this year, "You are what you love."

Later in this passage when Jesus said that *"no one can serve two masters,"* He didn't mean that it was unwise to serve two masters, but that it was impossible. If our treasure in life is our bank account, our home, our academic degrees, how we look, our spouse, our children, our boyfriend, or any other person or possession, our hearts will go after them more than they do the Lord. *"Where your treasure is, there will your heart be also."*

What competes in your life for your love of Christ? Is it your job, or your career? How much money you make? Your investments? Your family? Your reputation? The Lord told Israel, *"You shall have no other gods before Me."* He wants our complete devotion; He wants our whole heart.

Tim Keller wrote a wonderful book about this entitled *Counterfeit Gods*. In it he quotes the father of Presbyterianism John Calvin who said that the human heart is an idol factory. By this he meant that all of us have a tendency to make our own little idols in our hearts. We tend to take good things and make them ultimate things in our lives. And whenever we do this, these possessions and these people begin to displace God in our hearts. And anytime we give our devotion to or think our security comes from something or someone other than Christ, we begin to displace the affection we should have for Jesus alone. *"Where your treasure is, there will your heart be also."*

C. The final reason Jesus says we can trust God even in the midst of uncertain economic times is because **provision has already been made by God**. Our Lord said that the birds of the air and the lilies of the field all witness to an order in the Kingdom of God which speaks of the way that the Lord will make provision for His creatures. God provides for us according to our needs, just as He does for the plants and the animals.

Martin Luther once said of this passage, "You see, God is making the birds our schoolmasters and teachers. It is a great and abiding disgrace to us that in the Gospel a helpless sparrow should become a better theologian and preacher than the wisest of people.... Whenever you listen to a nightingale, therefore, you are listening to an excellent preacher.... It is as if he was saying, 'I prefer to be in the Lord's kitchen. He has made heaven and earth, and He Himself is the cook and the host.'"¹

Perhaps you have heard the familiar poem:

Said the robin to the sparrow:
'I should really like to know
Why these anxious human beings
Rush about and worry so.'

Said the sparrow to the robin:
'Friend, I think that it must be
That they have no heavenly Father,
Such as cares for you and me.'²

Now, the Lord isn't saying that we shouldn't work hard and try to make a good living. No, we do work, but we work in faith, without an anxious concern for where the next mortgage payment will come from. Ultimately, our trust doesn't come from what is in our bank account or even in our ability to make a good living. Rather, our trust comes from our confidence that Christ will provide for all our needs.

III. What This Means for You and Me.

Richard Foster has written:

“Jesus warned in Matthew 13 about the ‘deceitfulness of riches.’ Riches are deceitful precisely because they lead us to trust in them, and Jesus saw that trap and the spiritual destructiveness which attends it.

“Here in Matthew 6 He calls us to break free from mammon lust and live in joyous trust. He points us to a way of living in which everything we have we receive as a gift, and everything we have is cared for by God, and everything we have is available to others. It is the means of liberation and power to do what is right and to overcome the forces of fear, worry and avarice.’¹⁶

The central plot device in J.R.R. Tolkien’s *The Lord of the Rings* trilogy is the Dark Lord Sauron’s Ring of Power, which corrupts anyone who tries to use it, however good his or her intentions are. The Ring is what Professor Tom Shippey calls “a psychic amplifier,” which takes the heart’s fondest desires and magnifies them to idolatrous proportions. It turns the good thing into an absolute and overturns every other allegiance or value. The wearer of the Ring becomes increasingly enslaved to it. What kind of hold do possessions have on your heart?

One of the best ways to loosen the grip money has on your heart is to give some of it away on a regular basis. Many Christians give a tithe of their income to the Lord, and that’s a good practice to cultivate if you want to experience freedom in your finances. From the first day of our marriage, Lorie and I determined that we would give away at least 10 percent of our income to the Lord, and I’ve been amazed at how richly the Lord blessed us over the years as we tried to be faithful to Him with our finances.

If you clutch too tightly to the things you possess, they begin to own you, and you won’t live in freedom and joy. It’s only as we practice open-handed generosity that our money and our possessions lose their grip on us, and we remind ourselves that God is the owner of it all anyway. We are merely stewards, and we’ve been blessed to be a blessing.

Did you know that if you make \$49,000 a year, which is the average income for a family in America, you make more money than 99% of the people in the world? You are in the top 1% of the wealthiest people in the history of the world. And if you make \$23,000 a year, which is the poverty line in America for a family of four, you are still in the top 19% in terms of the income people make around the world. We have all been blessed to be a blessing. How are you going to use your wealth in the service of Christ and to help others in need?

Conclusion.

As we close, here are some questions I would encourage you to ask yourself on a regular basis as you seek to put Jesus' words into practice.

1) I may be able to afford it, but do I really need it? All too often we purchase things, not because we need them, but because of a little 4-letter word –they're on "SALE!"

2) Jesus said, "He who would come after Me must deny himself, take up his cross, and follow Me." What will I deny myself in this coming week in an effort to see past earthly things in order to perceive heavenly truths?

3) In what am I placing my trust and my security today? What is the source of my identity and confidence? If it's anything other than Jesus, I'm not trusting the Lord in the way I should.

And 4) Where can I live a bit more simply in order that others can simply live? How might I use my earthly resources to be a blessing to others?

British author G.K. Chesterton once said, "There are two ways to get enough. One is to continue to accumulate more and more. The other is to desire less and less." And Cam Townsend, the founder of the Wycliffe Bible Translators, once said, "Living hand to mouth is not so bad when the hand is the hand of God!"

Do you have faith that the Lord will see you through whatever financial crisis you're facing? Will you shrink back in fear, or will you rest in faith in His sovereign care? It probably depends on whether or not you really believe that God cares about your problems and if you believe He's bigger than what you're going through. May each of us put our trust in Christ who alone is worthy of our confidence and who is greater than any financial crisis we'll ever face. That's what everyday Jesus in our finances is all about. Amen.

¹ Martin Luther, "*The Place of Trust*," quoted by Richard Foster in *Spiritual Classics*.

² Elizabeth Cheney.

³ Richard Foster, *The Freedom of Simplicity*.