

SCRIPTURE READING

Matthew 6:19-27

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.*

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!*

²⁴ *“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.*

²⁵ *“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? ²⁶ Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? ²⁷ Can any one of you by worrying add a single hour to your life?”*

THE STORY OF JOB

I want to begin by reminding you of the story of Job. Job was a righteous, blessed, God fearing man. One day as Satan appeared before the Lord, the Lord pointed out Job’s faithfulness and commitment and fear of God. Satan challenged the Lord and said

⁹ *“Does Job fear God for nothing?” Satan replied. ¹⁰ “Have you not put a hedge around him and his household and everything he has? You have blessed the work of his hands, so that his flocks and herds are spread throughout the land. ¹¹ But now stretch out your hand and strike everything he has, and he will surely curse you to your face.” ¹² The LORD said to Satan, “Very well, then, everything he has is in your power, but on the man himself do not lay a finger.” Then Satan went out from the presence of the LORD. ¹³ One day when Job’s sons and daughters were feasting and drinking wine at the oldest brother’s house, ¹⁴ a messenger came to Job and said, “The oxen were plowing and the donkeys were grazing nearby, ¹⁵ and the Sabeans attacked and made off with them. They put the servants to the sword, and I am the only one who has escaped to tell you!” ¹⁶ While he was still speaking, another messenger came and said, “The fire of God fell from the heavens and burned up the sheep and the servants, and I am the only one who has escaped to tell you!” ¹⁷ While he was still speaking, another messenger came and said, “The Chaldeans formed three raiding parties and swept down on your camels and made off with them. They put the servants to the sword, and I am the only one who has escaped to tell you!” ¹⁸ While he was still speaking, yet another messenger came and said, “Your sons and daughters were feasting and drinking wine at the oldest brother’s house, ¹⁹ when suddenly a mighty wind swept in from the desert and struck the four corners of the house. It collapsed on them and they are dead, and I am the only one who has escaped to tell you!” ²⁰ At this, Job got up and tore his robe and shaved his head. Then he fell to the ground in worship ²¹ and said: “Naked I came from my mother’s womb, and naked I will depart. The LORD gave and the LORD has taken away; may the name of the LORD be praised.” ²² In all this, Job did not sin by charging God with wrongdoing.*

THE LORD GIVES

Job understood the nature of God’s blessings and provision in light of his sovereignty. Like Job, we are born into this world with nothing. And in His providence, God gives us certain parents, a home, food to eat, for us, a free country, clean water, and safe environment. Most of us have bed to sleep in, an education, a degree of physical health, a mind to think, a tongue to speak, ears to hear, to understand, the skill to read, and write, and the blessing of employment and an opportunity to make money. We have friends, teachers, uncles, aunts, mentors, books, grandparents, spouses, children, grandchildren, and a wonderful church family. We have truly

been given so much, and I dare say more than most people in this world. Safe water to drink, food to eat, warmth in the winter, cool in the summer, light in the darkness. We can experience the beauty of God's creation, hear sounds, music, birds, feel the sensation of a hot shower, the cool breeze, healing from diseases, joy even in sorrow, smiles, and tears, happiness and sadness. God has given all of us an amazing life full of blessing.

THE LORD TAKES AWAY

We learn from Job that God gives and He also takes things from our lives for His purpose. A day is coming when we will return to Him with nothing from this life. As they say, there are no U-hauls on hearses!

THEN THE JUDGMENT

Today, I want to talk to you about that day of reckoning that we will all face. If you enter into eternity outside of Christ, you will face the judgment and full penalty for all your sins. That is a fearful thought. If you have put your faith and trust in Christ to save you, then you will enter into eternity safe, clothed in His righteousness and accepted into His presence forever. But to be sure, each of us will stand before our God, and our works will be judged.

I Corinthians 3:9-15

⁹ For we are God's fellow workers. You are God's field, God's building. ¹⁰ According to the grace of God given to me, like a skilled master builder I laid a foundation, and someone else is building upon it. Let each one take care how he builds upon it. ¹¹ For no one can lay a foundation other than that which is laid, which is Jesus Christ. ¹² Now if anyone builds on the foundation with gold, silver, precious stones, wood, hay, straw— ¹³ each one's work will become manifest, for the Day will disclose it, because it will be revealed by fire, and the fire will test what sort of work each one has done. ¹⁴ If the work that anyone has built on the foundation survives, he will receive a reward. ¹⁵ If anyone's work is burned up, he will suffer loss, though he himself will be saved, but only as through fire.

We surely will all give an account for our life and all that God has given us. This morning, I want to help you better prepare for that day of reckoning. I want all of us to hear the words, "Well done, good and faithful servant". Payday coming, and I want to help you maximize your ROI – return on investment.

There are so many passages of Scripture that talk about our heavenly reward and treasure. I chose a passage in I Timothy 6 for this message. I Timothy is a practical letter written by the Apostle Paul to his junior associate, Timothy, that addresses practical topics of godliness in the world. This morning, we are going to consider what Paul instructed Timothy to command those who were rich in the present world.

Turn to I Timothy 6:17-19

¹⁷ Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. ¹⁸ Command them to do good, to be rich in good deeds, and to be generous and willing to share. ¹⁹ In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

ARE YOU RICH?

As I read this passage to you, were you thinking that this commandment is for you? Do you think of yourself as a rich person? My guess is that most of us don't think of ourselves as being materially wealthy. You may think that this warning doesn't apply to you, because you're not rich. You're just a medium to low income person.

You may even struggle just to pay your bills. I understand that when we think of the lives of the rich and famous, that's not us! Here's the fallacy in that thinking. It's your context. We need to let the Bible set the standard for who is considered a materially rich person. And it is defined in this same letter.

Look back at chapter 5 verses 6-10.

⁶ But godliness with contentment is great gain. ⁷ For we brought nothing into the world, and we can take nothing out of it. ⁸ But if we have food and clothing, we will be content with that. ⁹ Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

It is clear from this passage that rich person is anyone who has more than basic food and clothing. Those who "want to get rich" would be those who desire to have more than basic food and clothing. Having anything more than basic needs is considered rich in the Bible. And that is not sinful within itself. The Bible does not forbid having wealth. In fact, God provides material wealth to His people for their enjoyment and to use for His purposes. The Lord gives, according to Job, and he was a wealthy man. What I want you see is that you, by Biblical definition, are a materially wealthy person. It is also interesting to do a bit of research on how we rank financially compared with most of the people in the world. According to the globalissures.org website, if you have an income greater than \$10 per day, you are in the top 20% of earners in the entire world. That works out to about \$ 300 a month, or \$ 3,600 per year. We are all rich by Biblical standards, and even worldly standards, and I encourage you to take heed to this commandment for rich people.

DON'T BE PROUD

The first warning to the rich is not to be arrogant. The word arrogance means haughty, high-minded, proud, and superior. Why would people who have material excess be tempted to be proud? I think it's because having money and stuff can give people a false sense of superiority. If you have a decent house, and a car, and some money saved up, it is tempting to sit back and consider all that you have accumulated, and feel pretty self-satisfied. After all, this is an indication of your hard work and savvy. You put in the time, and all this is the fruit of your intelligence and hard work. My friends, be very careful when you start to think like that. The Bible says that pride goes before a fall, and a haughty spirit before destruction. It is dangerous to believe that your financial success is a reflection of your greatness. Anything that we have has been given to us by God. It is the Lord that gives and takes. Paul is telling Timothy to warn rich people that if they have more than their daily bread, not to be proud and high minded. This sense of false peace can blind a person to their deepest need. Jesus said it is the poor that are blessed with the kingdom. When we have more than enough, it is easy to slip into a mindset that we are better than others, are just fine, and need nothing.

DON'T PUT YOUR HOPE IN POSSESSIONS

The other warning is not to put our hope in wealth that is so uncertain. Why would you link your peace and happiness to an amount of money in the bank? The fact is you can have an abundance one day, and be flat broke the next. Listen to Proverbs 23:4 *Do not toil to acquire wealth; be discerning enough to desist. ⁵ When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.*

PUT YOUR HOPE IN GOD

On the contrary, we should our hope in God. He is our heavenly Father. He promised that He will never leave us alone, and that He will supply all that we need. As a perfect Father, He takes perfect care of His children. We need not fear, or worry, or fret, for He owns all of it, controls everything, and is faithful to His promise to take care for us. Why would we put our hope in a volatile stock market, a paycheck, our job, or some business venture? Jesus told us that as we seek His kingdom and His righteousness, that all that the world seeks after will be given freely to us. Worry and anxiety is a sin. You don't need to stress about your future, because your

heavenly Father has promised to take care of you, and He keeps His promises. Sometimes He gives us little, to learn more faith and trust, and sometimes He gives us much, to be a blessing to others. He decides what is best.

SO WHY DO YOU WORRY ABOUT MONEY?

Why does money dominate so many Christian's lives? Jesus was clear. You cannot serve both God and money. It seems that money competes for the affection and love of our hearts, need I say, our fear and our worship. Money can become a master. As a business coach, I often work with Christian business owners that are filled with worry and anxiety about money. This ought not be! Our attention and focus ought to be on the Lord and His Kingdom. He will supply all the money that we need to do His will. It is also clear in this passage that He wants us to richly enjoy what He gives us. For most, money is a stress, and not a joy. This concept that it is more holy and pious to live in poverty and need is based on asceticism and monastic teaching, not the Scriptures. Paul does not forbid having riches and wealth. He is giving instructions on what to do with it. We are to enjoy it and use it to bless others, but our faith, hope, and love belongs to only One, the One who died for our sins, the One who loves us with an everlasting love, the One who will never leave us or forsake us, the One that we can completely trust and lean upon, the One and only Lord Jesus. We dare not give our affection, our love, or hope, or our trust to money. It's just stuff. It will all burn up. No, we love and trust and hope in the One who owns it all, and who richly gives us everything for our enjoyment.

IT'S THE HEART, NOT THE STUFF THAT IS THE PROBLEM

Look again at I Timothy 6:9 – Money is not the problem. It is the desire to be rich that leads to temptations and traps and other harmful desires that can ruin and destroy lives. So let's take a closer look at why people want to be rich. Why do they want more and more, and even more? Please consider this carefully and allow the Spirit of God to expose your heart. Why do you want more than what you currently have? Your honest answer to that question will reveal your heart.

MONEY IS JUST A TOOL

Money is not evil. It's morally neutral. It's a tool, like a butcher knife. A butcher knife in the hand of a gourmet chef is a great thing. He can use that knife as a tool to create wonderful and tasty meals. However, a that same butcher knife in the hands of a serial killer is a dreadful thing. The knife is neutral. It's not good or bad. It's the person who holds the knife.

It is the desires of our heart that we must examine. Listen again to I Timothy 6:9 *But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.*

COVETOUS DESIRES ARE THE POISON

What are these senseless and harmful beliefs and desires that come with the desire to be rich? It is the focus and exaltation of money as a master. Money has become God and master. Such a person attached a false power and importance to the created, instead of the creator. This is the sin of idolatry. The consequence of the worship of this false God is greed, further dissatisfaction, and a driving desire for more. Enough is never enough. The person that is taken captive by covetousness often can't even enjoy what they have. They are consumed with a fear of losing it, and trying to keep others from taking it. Their life is drained and focused on temporal stuff that they can't take with them when they die. They live their life for stuff that will one day rot, decay, and be burned. Another heart attitude that accompanies covetousness is a false sense of security. This is the deceitfulness of riches. Money calls and says that if you want peace of mind, and freedom from worry, you need more if it. But how much is enough? And what happens if it goes away? It is a never-ending worry and stress. No, beloved, true peace of mind and freedom comes from entrusting your care to the Sovereign Creator and God of the Universe. It is learning to be content with little or with much. No amount of money can produce a sustained peace and happiness. If you place the pursuit and accumulation of wealth as the love of your life, you will end in misery and destruction.

MONEY CAN BE A BLESSING IF YOUR HEART IS RIGHT

I want to emphasize again that having riches and wealth is not a sin. It is a wonderful thing for generous, giving, kind people to be rich. For them, money provides a way for them to express the love and generosity in their heart. The opposite is just as true. It is a terrible thing for a selfish, narcissistic, pleasure driven person to have lots of money. That excess will lead them to destruction, because the money enables them to fully feed their uncontrolled lusts and desires. Why is it that most lottery winners end up in more misery and trouble? The money didn't cause their demise, it was the unbridled desires and fears of their heart.

This is the bottom line. If you have more than what you need, and most of us do, you are rich and must guard your heart from pride and from false hope, and instead place your trust and hope in God who provides the abundance for your enjoyment and as a way to bless others.

WHAT ARE WE SUPPOSED TO DO WITH ALL THIS STUFF?

The question that remains is this; Given that as Americans, we have much more than we need, what are we supposed to do with it?

Look back at I Timothy 6:18. We are to do good, to be rich in good works, to be generous and ready to share. If you have more than enough to meet your basic needs, God wants you to invest that money in the lives of others. This, my friend, is one of the greatest joys and blessings of being a Christian. God gives us these gifts so that we can be like Him – a generous giver. We can use money and our possessions to do good for the glory of our Savior. We can show His love and goodness to others through meeting practical needs. We can expand the gospel and make it available to people who have never heard it. God has entrusted us with temporal wealth so that we can invest in an eternal treasure! This is amazing. This is how good our God is to us. He gives us more than we need so that we can give it away, and reap an eternal reward in the next life! What is this heavenly treasure? I personally believe that it is the people that are saved and edified through the proclamation of the gospel that was facilitated through the gifts of God's people.

CONSIDER AGAIN THE JUDGMENT SEAT OF CHRIST

The Scripture teaches that as believers, we will all face the judgment seat of Christ. If you are in Christ, you certainly will not be judged for your sins. That guilt and judgment was fully taken by your Savior on the cross. But there will be an accounting and judgment for our works. When you die and cross over into eternity, you will arrive with a capacity to express the glory of God. This is our eternal purpose and joy, to forever display His glory and grace. Our capacity to express that glory is being created in this earthly life. Our suffering and trials can increase that capacity, and our faithful investment and stewardship of what God has given us increases that capacity as well. I believe that at the judgment seat of Christ, we will see the souls that are before the throne because of our faithfulness. For certain, they are saved completely by the sovereign work of Christ alone. But our amazing God allows us to share in the process of bringing others into His kingdom. He provides us with possessions, gifts and resources that can be used to proclaim the good news and win souls. He gives us the opportunities to freely and joyfully give our material goods and energy to His kingdom. At that judgment seat, we will see the results of our investments and labor. This was Paul's passion, to see people saved and disciplined into beautiful expressions of God's glory and grace.

HOW'S YOUR HEAVENLY ACCOUNT?

Right now, I want to consider all that God has given you. You will give an account before Christ for all He has given to you. How are you currently investing what God has given you? On that day, He will reveal the results of those investments. I believe this judgment will also include seeing what we missed because we held back. We will see what could have been. I think the last tears that are wiped from our face will be at this judgment seat for believers as He shows us what we could have done for His glory and missed. And there will also be a

great joy and celebration as we see the fruit of how the Lord used our gifts, our sacrifice, and our investing of what He gave us. For sure, we will all be completely satisfied and content with our reward, but there will be varying degrees of blessing and responsibility given to us based on our earthly investment of what He gave us.

SEEK THE KINGDOM

Brothers and sisters, this is the life that is truly life. It is seeking first the kingdom with a view to the future judgment. It is investing all that we are, and all that we have, in the magnificence and praise of the One who came, lived, died, rose and is coming again. My exhortation and encouragement to you today is to first be thankful for all that He has given to you, beginning with your salvation. If you know Jesus Christ as your Lord and Savior, there is no greater love, no greater gift, no greater blessing. Love Him, Enjoy Him, Serve Him, Fear Him Worship Him. Secondly, recognize that He have given you gifts, talents, money, skills, energy and opportunities as an investment. You can use all of that under His direction to bring Him the maximum glory of eternity. I encourage you to give joyously and generously, to further the preaching of the gospel, to feed and care for our brothers and sisters who are in need, to offer love and compassion to the hurting as we are the hands of Jesus in their lives, and to support the kingdom and ministry of the Word of God around the world.

QUIT WORRYING ABOUT MONEY

I exhort you to quit stressing and worrying about your future. God has promised to take care of you completely as His child. Focus instead on today's opportunities, and leave the future in His hand.

ENJOY YOUR MATERIAL BLESSINGS, BUT HOLD THEM LOOSLY

I implore you to enjoy what God has given you, but don't get attached to it. Become a pipeline of blessing to others. Let it flow in, and then flow out. Let the sovereign Lord take your few fishes and pieces of bread and feed multitudes. Let Him multiply what you have and create a huge treasure and return in heaven. I encourage you to repent of any love for money and things, so that you can really experience a great pleasure and joy in the things that God has given you. Money and possessions are great servants, but they are horrible masters. What you will discover is that the greatest joy and fulfillment is in giving it away. As you give, you become like your Father, who is by nature love and a giver. And you are storing up treasure in heaven.

REALIZE TRUE LIFE IS EXPERIENCED IN THE GIVING

So how can you take hold of the life that is truly life? It begins by giving your life completely to the One who created your life. That is the Lord Jesus Christ. He said that when you give up your life, you will find it. You can take hold of the life that is truly life when you believe on Christ. Behold and see that He died on the cross for sinners, and paid the penalty for their disobedience, and on that basis He offers you His forgiveness and righteousness and Holy Spirit. Today, you can take hold of the life that is truly life as you submit to His Word, obey His commands, and receive His enabling power to become a giver, not a taker. As you choose to give, God will bless you abundantly above and beyond all you give. You will experience a joy in this life, and eternal rewards in the life to come.

True life is experienced in the living and the giving, not the taking and the hoarding. You can only enjoy what you can give away! If you can't let go of it, it will not bring you any true pleasure, happiness, and fulfillment. Please reject the lie that the more you have, the happier you will be. The truth is the more you give away, the happier you are. In the kingdom economy, you gain by giving, not taking and hoarding. We must learn to live by kingdom values. What will maximize the glory of God? What will lead to the winning and rescuing of souls? That is the true treasure and joy of life. Riches have been given to us by a loving Father to use for our enjoyment and to be a blessing to others to the glory of God. This is the way to take hold of the life that is truly life.