



The Place of Money and Possessions

(Matthew 6:19-21)

Finance matters are matters of faith. The way we think of money and how we handle money and possessions reflect the spiritual condition of our hearts. Many of us go into debt to sustain a certain lifestyle — we want the newest iPhone, the latest car model, etc. God's Word deals with the issue of debt, so a decision such as accepting a bank's offer for a loan is a spiritual matter.

Few people know the path to true prosperity, because many are lacking in diligence to study the Bible. The path that many people take is marked by GREED and ENVY. Those who take this path are filled with worry, anxiety, and discontentment. They are deprived of joy and peace. On the other hand, the path to true prosperity is characterized by righteousness, cheerfulness, generosity, and freedom from debt. This path is travelled by a true follower of Christ, whether rich or poor on this side of life.

"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also" (Matthew 6:19-21, ESV).

Having money and possessions per se is not wrong. In fact, there are several passages in the OT that describe how the Lord blessed godly people with material things. God is the source of material blessings. He is also the source of our ability to earn. *"You shall remember the LORD your God, for it is he who gives you power to get wealth"* (Deuteronomy 8:18a). One common thing about those godly people in the OT is that they all loved the Lord and not their wealth. They loved the giver, not the gifts. In the NT, Jesus warns us: *"No one can serve two masters, for 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 God and money"* (Matthew 6:24).

I. Reasons why people lay up for themselves treasures on earth:

- ◆ Some people measure their SELF-WORTH by their NET WORTH. They pursue higher income and more possessions, but they are never satisfied. Eventually their hearts grow cold towards God. Understand that God is the owner of all things; that money and possessions are entrusted to us as managers and not as new owners; that wealth is entrusted to us that we may invest them in God's kingdom work in redeeming the world; that we are to provide for our family's needs and also help those who have nothing in this life to live on; that we will give account someday of what we have done in this life including how we handled the resources entrusted to us.
- ◆ Some people believe this lie: Money = Happiness. We see this depicted everywhere, including movies and advertisements. But listen to the richest man on the planet in ancient times; Solomon admitted that *"Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless"* (Ecclesiastes 5:10, NIV).
- ◆ We are all guilty of coveting. *"You shall not covet your neighbor's house; you shall not covet your neighbor's wife, or his male servant, or his female servant, or his ox, or his donkey, or anything that is your neighbor's"* (Exodus 20:17, ESV). Today, we no longer use donkeys for transportation, but we still want to keep up with the Joneses. Usually we don't say our covetous thoughts out loud, but God can see what is in our hearts.

II. Reasons why it is foolishness to lay up treasures for ourselves on earth:

- ◆ Material things are subject to DECAY! Even expensive furniture will decay over time. Moth and rust will destroy them.
- ◆ Material things are subject to LOSS! They can be stolen, or lost through natural calamities. We can experience business reversal. And when we die, we will bring none of our money and possessions with us.

The Place of Money and Possessions (cont'd)

III. Lay up your treasures in heaven

You and I came into this world with nothing, and we will leave with nothing. But remember that God has been providing all that we need to live — starting with the milk, care and protection from our mothers. As we grow, He gives us the ability to make wealth to support our families and others. He sustains us with all that we need, and He blesses us to enjoy what He has given. As Paul wrote: “... *God, who richly provides us with everything to enjoy*” (1 Timothy 6:17b).

How do you lay up for yourself treasures in heaven? Jesus must be Lord over your life. You have to decide to love and serve Christ rather than money. It cannot be both, and there is no third option. If Christ is the Lord of your life, then you will view and handle your finances in a manner that is consistent with His lordship. For instance, as you go about your work, whether paid in the marketplace or unpaid at home, you would work heartily as for the Lord and not unto men (see Colossians 3:23). As you serve Christ in excellence and a posture of worship, He promises to reward your obedience (see v. 24). Another example is found in Matthew 10:40-42. According to this passage, when you extend hospitality to God’s people, offering them your resources such as food and time, you will be rewarded.

REFLECTION/APPLICATION:

What is the preoccupation of your life? What do you think about most of the time? How about your time planning? Where is your energy directed to most of the time? Are you working towards owning a house or condo, a new kitchen, a car, a gadget, investments, or a vacation?

How would your heart respond if you are stripped of every penny and every possession? Will you be able to say these words of Job — “*The LORD gave, and the LORD has taken away; blessed be the name of the LORD*” (Job 1:21b) — with all your heart?

I invite you to review your credit card statements. How many of your purchases are not essentials? Ask the Lord to lead you in managing your finances. Remember that it is His money, not yours. It will not last, and you cannot take it with you. He wants you to invest it for eternity — to lay up treasures in heaven, for the glory and praise of our God.

Review (Knowledge)

Please take a few minutes to read the summary above. What is the highlight of last Sunday’s sermon for you and why?

Sharing/Discussion (Practical Wisdom)

1. Please read Genesis 2:24 and Mark 10:7-8. For married couples, do you consult and discuss when making financial decisions? Please read Psalm 89:11, Psalm 24:1, and Romans 11:36. For everyone, do you consult the mind of Christ (i.e., pray and seek God’s Word) when making such decisions?
2. How would the practice of consulting each other as married couples and praying to God for guidance be part of discipling others including your children?
3. Please read Hebrews 13:5. How can we guard our hearts from loving money/possessions? How can we learn contentment?
4. What is one test that you can apply to find out if you are loving your money/possessions?

Prayer

Take time to pray for one another.