

# CHOOSE THE RIGHT INVESTMENT

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By Pastor Stan  
Matthew 6:19-24

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## INTRO.

-- Intro. Song:

-- This past week billionaire investor Warren Buffet bought Heinz, the ketchup company, for 23 billion dollars. That was the largest investment ever made in a food company, but it wasn't the largest investment made this past week. Each of us here participated in a much larger investment. In fact, every day we are making an investment that is infinitely more important than all the financial transactions that Warren Buffet has ever made put together. The investment I am talking about involves what we did with our money, but it's much bigger than that - it's what we did with our lives. Every day we get up we make a choice about how we are going to invest our lives, and it's that investment that Jesus addresses in what is the very heart of the Sermon on the Mount, and that's what we are going to examine today and next Sunday. That vital and pivotal passage is in Matthew 6.

-- What Jesus is going to tell us in this passage is that there are just two options for how we will invest our lives. There are just two kinds of lives, and everyone must choose one or the other, and the choice we make carries with it eternal consequences.

Matthew 6:19-24

-- What Jesus presents to us here is a series of contrasting descriptions of the life-investment choice that each of us faces every day of our lives. He describes it as a choice involving two treasures, two eyes, and two masters.

## I. Two Treasures (vv. 19-21)

### A. Contrasting Treasures

-- Jesus is dealing with what we treasure, what we desire, what we make our primary pursuit in life, how we choose to invest our lives. Jesus tells us that we are going to choose to invest our lives in pursuing and storing up treasures on earth or treasures in heaven.

#### 1. Treasures on Earth (v. 19)

a. When Jesus talks about "treasures on earth," He's referring to those things that pertain only to life here and now on this physical planet called earth: money, material possessions, fame, power, physical pleasures.

b. Jesus tells us that these earthly treasures are an inferior and flawed investment choice for two reasons.

(1) Their value is limited. Their value can be diminished by the moths of changing circumstances and by the rust of passing time. And even if they hold their value, these material possessions and pleasures are limited in their ability to satisfy our deepest desires and needs. As someone has written, money can buy:

A house but not a home  
Companions but not friends  
Entertainment but not happiness  
A bed but not rest  
Pleasures but not a purpose  
The good life but not eternal life.

-- As Jesus warns us in Luke 12:15.

**Luke 12:15 (GN)** &hellip; "Watch out and guard yourselves from every kind of greed; because your true life is not made up of the things you own, no matter how rich you

may be.

(2) Earthly treasures are inferior life-investments because their value is limited and also because their security is limited. They can be taken from us by a variety of thieves: people, circumstances and death. Eventually, all earthly, material treasures will come to an end. Moses understood that.

**Hebrews 11:24-26a (NLT)** It was by faith that Moses, when he grew up, refused to be called the son of Pharaoh's daughter. <sup>25</sup>He chose to share the oppression of God's people instead of enjoying the fleeting pleasures of sin. <sup>26</sup>He thought it was better to suffer for the sake of Christ than to own the treasures of Egypt

Moses chose to pursue and invest his life in what Jesus calls "treasures in heaven."

## 2. Treasures in Heaven (v. 20)

-- Treasures of heaven are the things that focus on God and are of importance in His Kingdom: knowing Christ, experiencing Him through His Word and prayer and worship, using our time and abilities to serve Him, using our money to support the work and ministry of the Church, developing a Christ like character and living a Christ-honoring life, bringing others to find salvation and new life in Christ.

-- Jesus tells us to invest ourselves in the things that heaven treasures because they are not limited either in their value or their security. These heavenly treasures bring to us the deepest contentment and satisfaction, and they cannot be taken from us, for they are eternal.

### B. Jesus' Cautionary Observation (v. 21)

-- Jesus makes an important, cautionary observation in verse 21.

v. 21

What Jesus is telling us here is that our heart and our treasure work in concert with one another. We can tell what we really value by what treasure we pursue. We can tell how much we love and value Christ not so much by what we say but by how we live, by where we invest our lives, by whether treasures on earth or treasures in heaven are the great desire and pursuit of our lives.

## II. Two Eyes (vv. 22-23)

-- In verses 22-23 Jesus compares the two different ways we can choose to live our lives to two different kinds of eyes, good eyes and bad eyes.

vv. 22-23

### A. The Body's "Lamp"

-- When Jesus calls the eye "the lamp of the body," He is saying that the eye is the only organ that enables the body to live in light. Sea urchins, by contrast, don't have an eye; instead, their whole body responds to light - they see with their entire body. But for us humans the only part of our body that responds to light is our eyes. A good eye sees and responds to light; a bad eye doesn't.

### B. The Spiritual Application

-- But Jesus isn't talking about our physical vision; He's talking about spiritual optics. What He's telling us is that those whose treasure is in heaven are the ones who have "good eyes" and can live their lives in the light because they know the One who is the Light.

**John 8:12** When Jesus spoke again to the people, he said, "I am the light of the world. Whoever follows me will never walk in darkness, but will have the light of life."

-- When we fix our eyes on Christ, when we know Him and live in fellowship with Him, we are living in the light, and we are able to see the fullness of reality, both the seen and the unseen, the spiritual realities as well as the material. The light that Christ shines on us enables us not only to see all things but also to see their value and to realize that the value of treasures on earth are temporary but the value of treasures in heaven are eternal. When our eyes are fixed on Christ and our hearts are set on Him, He is our supreme treasure, and we choose to invest our lives in His Kingdom, in the things of God, the unseen things of eternal worth.

Look again at what the writer of Hebrews says about Moses.

**Hebrews 11:24-27** By faith Moses, when he had grown up, refused to be known as the son of Pharaoh's daughter. <sup>25</sup>He chose to be mistreated along with the people of God rather than to enjoy the pleasures of sin for a short time. <sup>26</sup>He regarded disgrace for the sake of Christ as of greater value than the treasures of Egypt, because he was looking ahead to his reward. <sup>27</sup>By faith he left Egypt, not fearing the king's anger; he persevered because he saw him who is invisible.

### C. The Warning (v. 23c)

-- Again, Jesus gives us something of a warning at the end of verse 23.

v. 23c

-- Many years ago our family went on a trip to the Mount Rushmore and the Black Hills of South Dakota. While we were there, we decided to see the enormous Jewel Cave. It's called Jewel Cave because of the beautifully colored calcite crystals that line its ceilings and walls. To get into the cave you get in an elevator and descend 600 feet. For me, the most memorable part of the tour was when the guide told us that we were about to experience total darkness. She instructed parents to get a secure hold on their children and then turned out the lights. I had never experienced darkness like that. The guide told us to put our hands directly in front of our eyes. Even though my hand was just inches from my eyes, I couldn't see it at all. I couldn't see anything. Here you are, standing in this massive cave, with marvelous jewel-like crystals all around, and you can't see any of it, because you don't have any light.

What Jesus is telling us here is that there's something worse than physical darkness, and that is spiritual darkness. Spiritual darkness keeps you from seeing the beautiful treasures of God's Kingdom and the things of eternal value. Christ is the only source of spiritual light; the further you walk from Him, the greater the spiritual darkness that fills your soul.

### **III. Two Masters (v. 24)**

-- Jesus wraps up all of this by saying that the bottom line is that we must choose between two masters.

v. 24

-- Notice that the choice we face isn't between serving a master or not serving one. The choice we must make is which master we will serve. The old Bob Dylan song says it correctly: "you're gonna have to serve somebody." And Jesus says that the choice generally comes down to two opposing Masters: God or money.

The word translated "money" is literally "mammon." It's a word used only by Jesus in the NT. It's a word that refers to earthly goods in which someone seeks security and thus they become the dominant desire of his heart. Mammon is a trust in wealth and a desire for material possessions that grows and grows until it dominates and enslaves the life.

We need to pay close attention to Jesus' statement at the end of the verse: "You cannot serve both God and money [mammon]." But that's exactly what many, perhaps most, American Christians are trying to do. We say that we believe in God, but what we really put our greatest trust in is money. We call Christ "Lord," but what really drives our lives is our desire for material possessions, for earthly treasures. We worship God on Sundays and live for mammon the rest of the week. We think we can divide our loyalties and service: 50% to God and 50% to money or if we're really spiritually minded, 80% to God and 20% to money. But Jesus says categorically that we cannot serve both. Jesus is either Lord of all or He is not Lord at all.

### **CONCLUSION**

I always think of missionary martyr Jim Elliot as an example of the person who made the choice Jesus is calling us to make in this passage. Jim was an intelligent, highly capable leader. If he chosen to store up treasures on earth, he could have certainly become an amazingly successful and wealthy man. But Jim chose the treasure of heaven. For Jim, that meant investing his life by serving God as a missionary. We all know the story: that Jim and four other young men went to the jungles of Ecuador to take the Gospel to the unreached and savage Auca Indians. On January 8, 1956, they were killed by those Auca tribesmen, speared to death in a surprise attack. Jim Elliot was just 28 years old.

It would be easy to look at Jim's decision and say, "What a waste." Yet, Jim's faith and commitment inspired others to take the Gospel to the Aucas, and today many of that tribe are followers of Christ. Furthermore, Jim's choice and commitment have moved generations of Christians ever since and have inspired thousands of young people to give their lives to serve God as missionaries throughout the world.

Probably all of us are familiar with this entry from Jim's diary, written when he was 22, about 5 years before his death:

"He is no fool who gives what he cannot keep to gain that which he cannot lose."