

The Sermon on the Mount  
Part 10: The Power of Money  
April 12<sup>th</sup> & 13<sup>th</sup>, 2014

**Welcome: (Easter)**

We're spending several weeks looking at the Sermon on the Mount, where Jesus gives us a picture of what our lives will look like when He becomes our King!

I don't know what you think about God...or the Bible, but if you will simply take the time to read this Sermon you'll discover that Jesus is incredibly relevant and practical. Here, He deals with everything that we care about...from the purpose of life and how to prepare for the future. To relationships and conflict resolution, to work and integrity, to money, marriage and sex.

Jesus says... *"If you belong to me...that is, if you bowed your knee to me as King, you stepped into my Father's Kingdom, and in this kingdom are values and norms that are different than the values of the world around you! And as you follow me, these Kingdom values will become your values, and they will ultimately change the way you see the world and the way that you live."*

In our text today, Jesus shows us that a profound mark of a Christian is that he/she lives with a spirit of radical generosity. And He will describe for us what it looks like to live a radically generous life and how we get there, and He'll begin by showing us what hinders us from living generously!

**Look with me at verse 22...**

*"Your eye is a lamp that provides light for your body. When your eye is good, your whole body is filled with light. But when your eye is bad, your whole body is filled with darkness. And if the light you think you have is actually darkness, how deep that darkness is." Matthew 6:22-23*

**What is Jesus talking about?**

**Light:** In this room, there is light. Your eyes take in the light and you're able to see and make your way around the room without stumbling and falling! However, if your eyes were to stop working, even though there is plenty of light, your whole body would be filled with darkness, and you would stumble.

Jesus' point is that money has such a powerful affect on us that it can blind us to how deep its influence really is! Money has the power to keep us from looking honestly at ourselves!

**Good – The word 'good' that Jesus uses describes a 'singleness of purpose or an undivided loyalty.'** To have a 'good eye' is to be wholly committed to Jesus! Many of us would say that we are undivided in our loyalty to Jesus and that nothing

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could get in the way of our commitment to Him!" Yet Jesus says, "*Watch out...money has the power to divide your loyalties without you even knowing it!*"

As a pastor, I've had many conversations with people who have wanted to talk about anger, lust, pride, or addiction...and how those things are hindering their love for Jesus! But never once has a person said, "*Jed, I don't love Jesus as much as I once did...and I think that my love for money might be the problem.*"

We never consider it, because we don't recognize the degree to which money influences us!

**Maybe you're saying... "*Money doesn't influence me.*"** Let me give you a few examples of how money may be influencing you without you even knowing it...  
**First: The over-desire for money has the power to cause us to work at such a pace that it drains the life out of us and those we love!**

I've talked to many individuals and families who are exhausted because they are working frantically, not out of necessity, but to support a lifestyle. I understand there are seasons to take another job or to work more hours in order to pay off debt or save for the future. However, I'm referring to our tendency to adjust our lifestyle to match our income, so that no matter how much we bring in, we spend the same amount (or more). As a result of our constant pursuit of more, we lock ourselves into a pace and pressure that's unsustainable. This leads us toward exhaustion. We become depleted physically and emotionally until we have very little leftover to offer others. Our affection for Jesus wanes, and we don't know why. **Jesus says, "The eye is dark." We don't see the influence money has!**

**Second: The over-desire for money keeps us from asking hard questions about our lifestyle.** One of the challenges of living in a relatively prosperous part of the world is that we regularly rub shoulders with people who have better jobs, higher incomes, and more comfortable lifestyles than we do.

**Research says** that the human tendency is to constantly compare ourselves with those who have more than us.

Last summer, in **Time magazine**, an article was written with the title: "***What it Means to Be Wealthy in America Today.***" The writer cited several studies where people were asked to describe what makes a person rich, and what it would take for them to feel rich.

In one study, the most common response had nothing to do with a person's income level or net worth. Instead, the majority determined wealth as...

***"Having no financial constraints on activities."***

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Meaning...when you can go wherever you want and do whatever you want, whenever you want! Then you're wealthy!

In another study, 45% of individuals under 40 said that a person needed to have a net worth of at least one million dollars to be rich. **Finally**, the latest wealth-survey data showed that most people define the rich as someone who makes twice as much financially as they do! So, if I make \$50,000...then to me, a rich person is someone who makes \$100,000. The person who makes a million dollars looks at a person making 2 million and says, *"They're rich."*

The article revealed that the average person's concept of wealth has very little to do with what we actually make. Our idea of wealth has far more to do with what we make compared to what our neighbor makes, and what our lifestyle looks like compared to our neighbor's lifestyle.

Now...if this is what the majority of us think about wealth, very few of us are going admit that we are rich when compared to the rest of the world. Instead, by comparing our income and lifestyle to others...we'll convince ourselves that we don't have enough!

Therefore, we'll never get around to asking the hard questions about our lifestyle...such as, *"Do I really need to spend this much money on my house. Do I need those new clothes? How much am I spending on entertainment? Is there a way that I could arrange my lifestyle to give more to the poor...to my neighbors or my friends...or to my local church?"*

**We don't ask...because we don't see!**

Now...the question for us to ask is, *"How do I know if money has a blinding influence on me?"*

**The answer is found in verse 21 where Jesus says...**

*"Wherever your treasure is, there the desires of your heart will also be."*  
Matthew 6:21

**Jesus is saying something very simple!** Your heart will always follow your money! Your money will ultimately reveal the true affections or treasures of your heart!

You may look at me and think, *"Jed's a pastor...he teaches...he reads his Bible...he must be really spiritual. Must really love God."* But if you want to know what I really love, Jesus says, don't look at my what I do up here. Look at my bank statement. Look at

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my MasterCard statement. Look at my budget. You can tell a lot about what I love by the way I spend my money!

**If you want to know whether or not you treasure money, start by simply looking at where you money is going? But then...you have to press further in and ask, 'what does Jesus mean by treasuring something?'**

To treasure something is to look at that thing and fill your heart with the beauty and value of it. And to say, "If I have this thing, everything will be ok!"

**Lord of the Rings** – In J.R. Tolkien's Lord of the Rings, Smeagol the hobbit discovers the magic ring of power. The ring, which he calls 'my precious,' so captivates him that he goes underground to protect it.' In doing so, Smeagol literally wastes away not realizing that the ring is destroying him!

Every one of us has something that we look at and say, 'this is my treasure. It's my precious. It's more important to me than anything else. (Career, success, security, or romance) If you look at money and say, "*When I have that, everything will be ok.*" *When I have that comfortable lifestyle; when I get that career advancement; when I reach that income bracket or get that financial security...everything will be ok! Or, if you say... "When I make more...then I'll give! When my life is more comfortable, or I have enough put away for the future, then I'll develop a generous spirit."*

**Then, money has become your treasure. You're looking to money to provide you with ultimate security and confidence, which is why you can't part with it!**

I'll give you one final way to discover your treasure.

**Six times in this text, Jesus talks about worry! (vs. 25-34)**

*"That is why I tell you not to worry about everyday life – whether you have enough food and drink, or enough clothes to wear...So don't worry about tomorrow, for tomorrow will bring its own worries..."*

Jesus is showing us that what we worry about most will reveal what we treasure most! **There is a difference between concern and worry!**

**Healthy Concern** – If you are a parent, it is natural to be concerned with the health and safety of your children! If a family member or friend becomes ill, it's right to be concerned for them. If you are responsible for the family finances, you are concerned with keeping good records and paying attention to where your money is going.

**It is normal to become concerned with things that are important to us!**

Worry is different. Worry is a genuine concern that becomes blown out of proportion!

**Worry leads us to invest an inordinate amount of mental and emotional energy on things that are ultimately out of our control!** It creates unhealthy levels of stress that keeps us up at night and leads to conflict in our homes and relationships. If there is conflict in your marriage related to money, it most likely stems from worry in your heart. You're worried that you won't have enough at the end of the month. You're worried that she is spending too much. You're worried that he doesn't have the discipline to budget and save. You're worried about not having enough for the future.

Worry always leads us toward frustration, fear, and conflict; never toward peace, joy, or gratitude!

**Take a look at what is causing the greatest amount of stress or conflict in your life. Look at what is keeping you up at night! It might just reveal the treasure of your heart!**

Now...over and over, Jesus says, "don't worry about these things." Frantically running after them can't add a minute to your life! Worry certainly won't give you peace or joy! And I tell you every time we talk about money that the reason Jesus presses so hard on our lives is because He's for your joy! He's not trying to make you poor...He's leading you to become the person God created you to be, and guarding you from the things that will destroy you!

***Well...you say, 'it's a nice thought to say 'don't worry,' but how?***

How do we get to the place where we're no longer consumed with money or crushed by worry related to money? How do we become radically generous givers?

**Listen to Jesus' words!**

**Matthew 6:19-20** – *"Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and where thieves do not break in and steal."*

Jesus literally says, *"Don't treasure things that will fall apart or go away!" Instead, invest in eternal causes that will outlast you!"*

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So...I want to spend our last few moments getting to some very practical application. What does Jesus mean when He says to 'store up treasures in heaven rather than on earth?'

**Let me first explain what Jesus isn't saying...**

**Jesus isn't saying, 'Don't work hard!' Work hard** for the joy of knowing that God has created you to work and he's given you intelligence, skills, and opportunities to use for His glory and the good of the people in your life...your family, your colleagues, your customers! Work hard, but don't pour your life into work in hopes that it will fully satisfy you. Don't give your life to your career to the neglect of the other important callings in your life (to love Jesus...to love your spouse and your children, friends, your community!). One day, you're going to retire and they're going to throw you a party and give your office to someone else! You get a cake and they stop paying you! If your work is your treasure, when your job goes away, you will waste away.

**Jesus isn't saying, 'Don't budget or spend wisely.'** Manage your money well...but understand that if the last ten years as a country have taught us anything, it is how fragile economic security is. **Handle your money wisely...but hold it loosely!**

**Jesus isn't saying, 'Don't save or invest.'** Scripture talks about the wisdom of the ant that stores away for the future Invest in a retirement plan for the good of your family and the glory of God. But don't place your hope in your retirement plan, because one day you're going to give it away to someone else.

Everything that we own is going to eventually fall apart! And if you treasure those things, you'll fall apart too! So...if you want to address financial worry in your life and become a radically generous person, begin to look at your life honestly! Identify areas where you're sinking your hopes into earthly treasure!

**Second...and more so, begin to invest in heavenly treasure!**

All of chapter six is about our relationship with our Heavenly Father, and how things like prayer, fasting and generosity are means to cultivating our relationship with God...learning to trust Him, and expressing our love for Him!

Storing your treasure in heaven means first and foremost, cultivating your relationship with your Heavenly Father. Getting to know him...learning to trust Him...sharing your affection for Him...so that He becomes your treasure!

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**The Bible says that every treasure but Jesus will ultimately fail you! Jesus is the one true treasure who died to purchase you!**

Think about what Jesus did with his treasure? He was the Lord. He had ultimate status and security as the Son of the Father. He came to earth and became poor. On the cross, he was stripped naked. He lost everything, and he died!

**You only die for something you treasure!**

On the cross, Jesus must have looked at us and said, 'even if I have to go to hell for them, it will be worth it.'

When you discover that Jesus was willing to give everything to make you his treasure, when you know he cares about you like that, your heart will be changed! As you come to rest in His care, your heart will be released from the influence of money!

**As we close, I'll give you three practical steps to take to put Jesus' words into action!**

**1. Consider the Birds and Lilies! (In verse 25)**

*"Look at the birds. They don't plant or harvest or store food in barns, for your heavenly Father feeds them. Look at the lilies of the field and how they grow. They don't work or make their clothing...And if God cares so wonderfully for wildflowers that are here today and thrown into the fire tomorrow, he will certainly care for you." Matthew 6:25, 28, 30*

**Jesus literally says - "Watch birds."**

**Birds:** It's wonderful that spring is finally here. And with spring comes birds...and we've been having this bird build a nest in our bathroom vent, and it's driving Beth absolutely crazy, so tomorrow I need to get out and cover that vent so that we don't baby birds chirping for us as we use the restroom for the next three months.

**It's uncanny...every spring the birds show up! Have you ever asked, 'how'd they survive the winter?' I bet not... But they do. Jesus says, 'God takes care of them. He feeds them, year after year...they never go hungry! Pay attention!**

Then Jesus says, *"Watch the flowers."*

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**Flowers:** Think about flowers for a moment! God uses His creative energies to make something so beautiful and breathtaking and I pull them out of the ground and give them to Beth as an expression of my love! And her heart jumps with delight, and then they die! Why? God is a genius...He's for our joy and delight...so flower after flower He tends to and dresses beautifully!

**Jesus says...pay attention to this! If I feed the birds and dress the flowers, won't I do even more for you!**

Do what Jesus suggested and look closely and thoughtfully at the birds and the lilies and consider what Jesus is saying!

**You will see that you are the object of God's provision. He delights in caring for you. As you learn to celebrate his provision, you will learn to rest in His faithfulness.**

## **2. Replace worry with worship!**

**Our Worry = Lack of trust.** We don't believe what Jesus tells us here! Call it what it is! Confess worry as a sin! God, here's an area where I don't trust you. Then, listen to Jesus' words!

*"Seek the Kingdom above all else, and live righteously, and He will give you everything you need!"*

**To seek the kingdom first is to make knowing and loving God a priority above everything else...trusting that God is going to supply your needs! (food and drink, clothing, housing, debt, the future)...**

The truth is...we're worried, and it's hard to stop worrying isn't it! If that's true for you, Paul's words in Philippians chapter 4 are very helpful!

*"Don't worry about anything; instead, pray about everything. Tell God what you need and thank Him for what He has done! Then you will experience God's peace, which exceeds anything we can understand. His peace will guard your hearts and minds as you live in Christ Jesus." Philippians 4:6-7*

When you begin to worry...replace your worry with worship! Thank God for all He's done. Praise Him for what He's able to do! And give Him your requests! And His peace will guard you! **The way to stop worrying is to allow God to replace your worry with His peace!**



### 3. Cultivate Generosity

**Matthew 6:22** – *“If your eyes are good, your whole body will be filled with good.”* (The word “good” has a double meaning in Greek. It also means generous.)

**When Jesus becomes your treasure...the true desire of your heart, you’ll get a really generous eye! You’ll always be looking for ways to give away to the poor, to your friends, your community, your church.**

Generosity doesn’t make you a good person! But generosity is evidence that the goodness of Jesus is changing you!

It can be overwhelming to consider Jesus’ words...especially if the idea of generosity is foreign to you...or if it has become stale for you! If that’s true...if you can’t imagine what it looks like to have a radically generous spirit, let me give you this image!

**Cultivating:** In the spring, when you go out to plant your garden or flowerbeds...you don’t plant seed or bulbs and assume that they next day there will be fruit! No...you cultivate the ground...then you plant the garden...then you tend to it carefully!

**In the same way, none of us will develop this kind of generosity overnight! There may be desire, but there are weeds...there are obstacles (there is worry, fear, debt, stinginess). Which is why you must cultivate generosity!**

**Begin by giving...**

**Be honest about the things that keep you from giving...**

**Stretch your giving...**

You will wake up one day to realize that Jesus is shaping his heart in you!

**Pray**