

Almighty God or the Almighty Dollar

Rich Nathan
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Mastering Your Money
Matthew 6:19-24

This morning I am going to start a new series that I am real excited about, on the subject of money. And it is an odd thing that in all of the years that I have been speaking, I have never done a series on money. As I have been reading and studying over the last several weeks, what I have discovered is that there is more Bible material on money than on any other human behavior other than our relationship with God in prayer and worship. In other words, there is more in the Bible on money and matters related to money than there is on sex. I know that the church speaks about sex a lot, but frankly, there is much more on money, on dealing with the poor, on how we handle our money, on giving, credit and loans than there is about sex. There is more about money in the Bible than there is about marriage. There are more verses devoted to money in the Bible than there are devoted to child raising.

I honestly was shocked to find how much there was on money. It was almost like the feeling that I had several years ago when I began to explore the whole issue of the supernatural. You can read the Bible for years with a set of lenses on that filters certain topics out. And until you start looking for those topics, you almost don't see them. I had the experience several years ago, almost 10 years ago now, of beginning to search through the Bible on the topic of the supernatural and I found that it was everywhere. You couldn't read the Bible without seeing that God did supernatural things and that God expected the church to be involved in supernatural works of healing and hearing from God and so on. Well, I had this same experience over the last several weeks as I began looking at the subject of money. Suddenly it was everywhere in the Bible. It was incredible. Let me just give you an example of what I am talking about as I discovered, again, the subject of money and how extensive it is in the scriptures.

In virtually every chapter of the book of Acts from chapters 2 to 11, we read something about money. And that is really the way it is through out the scriptures. It is extremely difficult to catalog all of Jesus' statements about money because they are so extensive. And when I began seeing the extent of the teaching on money [and I am not just talking now about giving money, but credit and being in debt and taking loans and co-signing and how we deal with money at the work place and what we use money for and savings and planning]—when I read through all of the various texts, I began to ask myself why is it that I have not taught on this before? And to be honest, I have to apologize to you. Not for coming here and teaching on money. I am not going to apologize for teaching the Bible. But I do have to apologize because, like many of you who are part of the post-war generation, I had an aversion emotionally to the whole subject of money. I have been offended regularly by how the church in America in general has approached the subject of money. It has offended my sensibilities very often, particularly in religious TV. I have heard of the most outrageous kinds of claims that just reduce Christianity to sort of an *Elmer Gantry* sort of thing.

And, in part, because of my reaction to all of the abuse of money in the church; and, in part, because of my own unwillingness to be identified with all of that, I think I have pulled away and over reacted in not teaching this church about money. And in that I have been wrong and I apologize.

I want you to know at the front end, as I am sharing these talks on money, that this is not the prelude to our next fund-raiser! The truth is that this church has always been, by God's grace, always been on really sound and solid economic footing in the sense that we have always ended every year in the black and we ended this past year in the black. In fact, when I just mentioned that our giving was lower than I thought it ought to be about a month and a half ago, the response in the last month and a half has been wonderful. I really want to tell you that you have done good! So, these talks are not designed to generate anything other than to raise up the level of Biblical faithfulness when it comes to this whole subject. But it is not because Vineyard needs your money that I want to teach you what God's will is regarding money and material.

Now, other than wanting to lay out what the Bible teaches in this important area, I have a couple of personal reasons for doing this series. See, I believe, and this is my private belief, it is not taught in the Bible, it is not something that you need to believe, it is my private, personal belief—that America in general is going to in the future have a major economic down-turn. I believe that because of the amount of debt that the government is running up. There is a limit to the number of trillion dollars of debt we can have before the interest alone eats up the federal budget. I see the amount of debt that individuals have growing and growing. I don't believe our infrastructure, our educational system, is sound, by and large. And I believe that is going to create a pressure on the U.S. economy because of an untrained work force. So, for a number of reasons, I believe that at some point in the future, the United States is in for a major economic crisis. I also believe that central Ohio is due for a major economic down-turn. The reason why I think that we in central Ohio are due for a crisis is based on the reasons that I listed. I think that we are suffering from the same school problems, the same infrastructure problems, same debt problems. But I also believe that we here in central Ohio have a problem with pride regarding our secure position economically. Central Ohio, by and large, has believed that we are recession-proof. Because of our varied economy in stable areas like government and education and insurance and banking, we are recession-proof, and that things are always going to be good for the mass of people here.

You know what? That frightens me. Because that haughty spirit, that independent self-sufficiency that doesn't look to God for our daily bread causes me to believe that this is one area that might be touched by the Lord in judgment. Other cities suffer from their particular sins. Economic self-sufficiency and pride regarding our economy is one of the sins that I see throughout central Ohio.

And so, as I consider the future [and I am talking about the next several years, not the near term of the next several months, but the next several years] I personally believe that we need to get our economic house in order. We need to get our economic house together as individuals—you need to get your economic house in order when it comes to your debt load and your view of money and your mastering of your credit cards and all of that, you need to get your house in

order, if indeed, we are headed for some major problems. But the churches in central Ohio and in the United States need to get our economic house in order.

You see, churches by and large and charities beyond churches, but churches by and large are living right now off of the excess, the leftovers, that people have in their budget. By and large, people give the excess to the work of the kingdom. What is left over after they take care of everything else. And if that is the view of the people of God nationally, and I believe it is the view also of many folks here, we share in that, then when the excess is gone, when there is not a lot of left over, the kingdom of God is going to suffer. If individuals don't get the message worked into our lives that we give a predetermined amount to the work of the kingdom as our first major priority, that it doesn't come from what is left over from the fat, but a predetermined amount that is set aside for the work of the kingdom first and the care of the poor and the extension of world missions right off the bat, when there is no more fat, there will be no more money. We need to get our economic house in order. I teach on this subject because of what I envision in the future. I teach on this subject because we are a church of baby boomers and baby busters, folks born after the war primarily. And while this church has had a higher level of faithfulness than the national average of evangelical church goers, still we are not where we should be. Do you know what percentage of income [listen to this statistic], do you know what percentage of income the average conservative evangelical, born-again person gives to the work of the kingdom of God each year? Do you know what the percentage of income the average baby boomer, born-again person gives to the kingdom? Somewhere between 1.8 and 2.2% of their income. 1.8 and 2.2% of their income goes to the work of the kingdom each year. On a \$25,000 salary, the average boomer gives about \$500 a year to the work of the kingdom.

I think to myself, "That is not what God wants." Again, what if we, the sphere that we are responsible for, just us, we took God's Word seriously and began to do it in the area of money. I think what if this church had most of its members tithing, simply giving 10% of their income to the work of the kingdom here in Vineyard? Do you know that if that happened, along with everything that is currently going on, along with it – current programming, staff salaries, the building, everything else, along with that we could fully fund 30 families to go overseas to participate in church planting and world missions overseas? Thirty families, fully funded – about 120 people planting churches overseas.

We could open up our Day Care Center that we want to start in the next six months, but we could open a Day Care center with a particular emphasis on poor women who cannot afford the rates charged to single moms and poor women in the other day care centers. We could take children in from poor families at a reduced rate. We could afford that. And we could radically expand our food ministry. And bank a bunch of money. Just on adults here in this church tithing. I am not talking about every adult in this church selling everything they have and going into hock and all of that. I am just talking about tithing.

So over the next several months we are going to be talking about mastering out money. I am going to talk about debt, and if you are in debt, how to get out of debt biblically. We are going to talk about how to think about yourself if you don't have very much money at all. And how to think about yourself if you have a lot of money. And we are going to talk about the subject of

giving and how God regards giving. I am going to try to be non-apologetic as I teach. I will teach this subject as I try to teach all of the subjects, just trying to be honest with the Word of God.

Today's talk is coming from the book of Matthew. And I am calling it "Almighty God or the Almighty Dollar." Let's ask the presence of the Lord here.

If you have a Bible open it to Matthew 6:19-24.

"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 treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!

No one can serve two masters. 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 both God and money."

Let me place these verses in context for you. Matthew 6 is part of that larger block of teaching called The Sermon on the Mount that applies to us. And then in looking at Matthew 6, focusing in a little more specifically, if I were to give a title for all of Matthew 6, I would title it, "Be Different."

Matthew 6 can be divided up into two basic sections. Very quickly in verses 1-18 Jesus is saying be different than the religious hypocrites that live in your day. And in verses 19-34 Jesus is saying to his followers be different than the secular materialists that live in your country. Verses 1-18, be different than the religious hypocrites that live in your day. Verses 19-34, be different than the secular materialists. Don't be like the religious hypocrites who love to advertise their piety. Who love to get the attention of other people when they do religious things. Don't be like them.

Jesus goes on and says "My followers also need to be different than the secular materialists whose lives are absorbed with the pursuit of money and material. Don't be like them either."

"I want my followers," Jesus is saying in Matthew 6, "to be a third race. To be utterly different than anyone else on the face of the earth. Different than religious people. Different than secular materialists."

So Matthew 6 is titled "Be Different." Then in focusing more specifically on the body of material in verses 19-24, Jesus is laying before us a call to decision. He is saying that there are different ways to live life and I want to call you to a decision regarding how you will live life.

So, he lays out three pairs of decisions. In verses 19-21 Jesus says there are two treasures. The treasure on earth and the treasure in heaven. I want to call you to make a decision for treasure in heaven.

Verses 22-23 Jesus says there are two directions to go in in life, light and darkness. I want to call you to live for the light. And then, in verse 24 he says there are two masters a person can serve. I want you to make a decision to not serve money, but to serve God. This whole paragraph of material from 19-24 is a call for decision that I have called, in this case, a decision for either *Almighty God or the Almighty Dollar*.

Now, as we focus back on verses 19-21, it is easy to miss what the contrast is that Jesus is drawing out. You see, in reading passages quickly in the Bible, sometimes we work our assumptions into what the text must say. For me, I think I have done this for years in this text. I assumed that the contrast was not only between where our treasure is, whether your treasure is here on earth or whether your treasure is in heaven, but I also assumed that the contrast should be drawn for whom the treasure is stored up. So I often read this passage, at least in my mind, "Don't store up for yourself treasure on earth. Instead store up for God, treasure in heaven. Or store up for others treasures in heaven."

What I want you to do is if you have a pen, take it out and underline the words "for yourselves" in verse 20—for yourselves. These two words are key to understanding the motive for obedience to Jesus in the area of money. These two words, for yourselves, lay out for us the essential motive for obedience to Jesus when it comes to money and material things.

Note something here! Jesus is appealing to a selfish motive. So often teaching about money calls people to altruistic motives. It says to people, "You have been thinking about yourselves too much. Your comfort, your happiness and your future—you need to lay all that aside and start thinking about others. You need to sacrifice more. Give money for the sake of God. Do this for the sake of others." I want to tell you that unless you underline the words "for yourselves" in your mind, you won't obey Jesus when it comes to money.

Let me spell this out for you. There has been a foreign element that entered Christianity via the humanistic philosopher Immanuel Kant. And this foreign element that entered Christianity goes this way. That if a person benefits from their activity, there is something wrong with that activity. If you derive some personal benefit, then to that extent Kant taught, your activity is tainted. He said the highest motive possible for a human being is selflessness. And Christians bought that and so we have millions of Christians running around attempting to be selfless.

I want to tell you that selflessness is not a part of New Testament Christianity. New Testament Christianity doesn't ask you to be selfless. New Testament Christianity says, "Follow Jesus and walk in his steps because it will turn out better for you if you do." It is in your long term interest to obey Christ in the area of money or in any other area. Maybe in the short term obedience will be hard but long term you will be better off. If you obey, the New Testament says you will be more full of hope, more full of peace, more full of joy. Obey Christ because that is in your interest.

Now, friends, I want to tell you that this is not understood by most of us. You see, there is a perversion that has occurred in Christian teaching that really messes up our thinking about why we should obey the Word of God. Either we have this selflessness kind of mindset, or perhaps you have been instructed in Christian obedience with a motive like this:

"You know, God has done a great deal for you. He sent his Son to die for you. He went out of his way to come to earth. He did all of this for you. Now, can't you do something for God?"

And lots of Christians feel guilty when they hear that and say, "Gee, I ought to be doing something for God." But that is just not compelling enough. Because so often doing something for God runs against what we feel would be better for

us. We are in this tug-of-war between doing something for God and what we think is better for us. And this whole business of doing something for God makes me think of Jesus Christ standing outside in the cold with a little tin cup saying to us, "Can't you help me out a little bit, friends? Drop a few coins in a poor man's cup."

It is not like that at all. Jesus says when it comes to money, "Store up for yourselves treasure in heaven." See, we must understand that Christianity was intended to be Good News. That it is our Father in Heaven's heart to do us good. To bless us. To give us peace. To not come to us in the form of a thief who comes simply to steal and to take stuff out of our lives. But it is our Father in Heaven's desire to put things in our lives.

And if you apply this essential motive to any other area, I am telling you it works. Why not have premarital sex? Why not? You know, if you are practicing safe sex and you love each other, why not? Because God tells us not to. Well, so? Because it will turn out bad for you if you do. Any time you disobey something in God's Word, you are simply sowing weeds into your life and injuring your future. There is no one here, including me, who have sinned sexually who would not look you in the eye and say, "I wish I had not because all I have done is ripped myself off from lasting joy with my spouse, from an absence of shame, from an absence of pain, from a lack of intimacy. I have ripped myself off. And had I done it God's way, I would now be enjoying my life together with my spouse much more than I am because I haven't done it God's way."

Brothers and sisters, you need to understand this as the foundation of all the teachings that I am going to do on money. Doing it God's way, listening to the Word of God and responding is going to result in blessing for you. It is in your self-interest, it is not in God's interest, he doesn't need our coins, it is not because he can't find any other way to supply the needs of the poor, it is not because he is bankrupt, he calls us to do certain things in the Bible because he really wants to bless us. The talks on money, just like as everything else, are meant to come to us as good news.

So Jesus tells us, "Do not store up for yourselves treasures on earth where moth and rust destroy [literally consume] and where thieves break in and steal." What is Jesus talking about when he says, "Don't do this - don't store up treasures on earth." What are treasures on earth?

Well, this passage could be expanded beyond money, but I think it has mostly to do with money. He speaks about God and money in verse 24 and then in the rest of the chapter he talks about materials. So I think that treasures on earth primarily have reference to money and materials. But we could legitimately expand "treasures on earth" to other things on earth that people live for and seek out.

For example, there are researchers at Ohio State University that are not primarily driven by money. They might be able to make more money in the private industry, but their treasure on earth is professional recognition and status in the eyes of their peers. And if you want to see people fight like cats and dogs, get with a group of researchers and find out how they relate to one another when there is a dispute over who gets the credit regarding a discovery or a research paper—a professional paper that is written. Their treasure on earth is status and recognition.

Some people's treasure on earth is being well-liked. That is their goal. To simply have everyone like them. They are harmonizers. They don't ruffle anyone's feathers. They want to make sure that in all situations, they come out looking good. They live for the compliment. After every act is done, they are trying to make sure that somebody notices that. Their treasure on earth is being well-liked and being approved of by others.

Some people's treasure on earth is what they look like. Their attention is consumed with their hair and their face and their body. They are trying to be attractive.

Now, what is wrong with treasures on earth? What is wrong with storing up for yourself treasure here on earth? Jesus says, "Don't do that because moth and rust destroy treasures on earth and thieves break in and steal them." In other words, treasures on earth are always subject to two problems. They are always subject to decay and they are always subject to being stolen or ripped off. Whatever treasure you have on earth, it is right now decaying. If it is your body, trust me that your body is decaying! We all fight so hard to attempt to preserve this body, but it is a losing battle ultimately. Folks get face lifts and tummy tucks and all kinds of lifts and liposuction.

But it is a losing battle. Ultimately, our bodies decay. If you don't believe that come out and watch our basketball league and watch some of the older guys play against some of the younger guys. I had an opportunity to play with my son and some folks here in the church a couple of weeks ago. I had not taken a basketball shot in almost a year. And I was really something to behold on the basketball court. I was never very good to begin with and when you have minimal skills to start with and then get old, you are positively dangerous.

But everything on earth has this principle of decay. It is not just our bodies. Every item we have ever bought is in the process of breaking down. Your car is outside rusting out. Paint is currently falling off your house. Your furnace is breaking down. The motor in your refrigerator is going. Your carpet is getting worn out. Mold is growing in the tile in your bathroom. Buttons are coming off your coat. Your driveway is currently cracking from the cold. That is a pretty picture, isn't it? Jesus says that that is just the nature of things on earth. We fight with preservatives and rust-proofing elements and tune ups to keep this element of decay out, but we all know that is where it is going.

Jesus is being honest with us. In love, Jesus tells us the truth. Treasures on earth all have an element of decay in them and treasures on earth are all subject to being stolen. The second part of this is "where thieves break in and steal." Do you want to know if you are putting your stock in a treasure on earth? Ask yourself whether that particular thing can be hurt, can be taken, can be threatened, can be stolen, can be injured by anything in this world. If there is any threat, at all, by anything in this world to your treasure, then you have a treasure on earth. See, there are tons of thieves in this world. If one of them can get at your treasure, then your treasure is here on earth.

If your treasure can really be affected by the Clinton Health Care Plan, however it turns out, or by some new governmental policy; if your treasure can be affected by a lay-off, by an economic down-turn, by an illness; if your treasure can be affected by your boss, by a war, by the coming recession; if your treasure can be affected by your ex-spouse, your current spouse, your parents—in other

words, if your treasure can be stolen or is threatened or diminished by anything or anyone in this world can do, then Jesus is saying, “You, my friend, have the wrong treasure and that is why you are so anxious! Because your treasure is constantly under attack!”

Instead Jesus say, “Store up for yourself, for your own mental health, for your own peace, for your own freedom, for your own hope and joy in the future, treasure in heaven. Where moth and rust can not consume and where thieves can not break in and steal.”

What is he talking about “treasure in heaven”? He is talking about an investment in something that lasts for eternity. Anything that you do on earth that will last through death and into eternity is a treasure in heaven. Like what, Rich?

Like the development of your own character. How about focusing on your own character development? The fruit of the spirit—love, peace, joy, patience—becoming a more patient person. Becoming a more kind person. Developing humility in your life and deliberately cultivating humility in the way you speak. Developing and praying for gentleness. Learning to keep your promises and becoming a faithful person. Character development will have eternal consequences. You will stand before God with the fruit of your character or with a gaping hole in your soul.

Sharing the gospel with somebody who doesn't know Jesus. Everyone that you talk with and share your faith in Christ with and who is affected by your sharing and receives Christ as a result. Everyone will be there for you in heaven.

Using your money for kingdom purposes. Wherever you put your money. When you use it for kingdom purposes. Building up children in the faith. Giving to the poor. Giving to world missions. That has eternal consequences.

Securing your own salvation. Romans 8 says, “Nothing can separate us from the love of God in Christ Jesus our Lord.” Nothing. Your salvation and cultivating that is securing you. You can not be threatened—you and your central person when you are a saved human being. You are not threatened by anything.

Pray for that for your children. What better blessing to give to your children than nothing in this world could ever affect them in their essential personhood because they are saved. Nothing will be able to separate them from the love of God.

Do you get what Jesus is saying? It is almost like a newspaper advertisement that presents us with two investment opportunities. Investment opportunity number one looks like the guy on the Monopoly board—You have a fat man with a big cigar, who is bald, saying, “Give me your money and give me your life. Invest in my company.” Then in the fine print it says, “My company is teetering on the edge of bankruptcy and no matter what you put into my company, you will definitely lose it. You will lose it slowly as you get older and you will surely lose it all at death.” Then it is signed by “The Treasures on Earth Corporation”—a promise.

Then the second investment opportunity has a picture of Jesus Christ. And Jesus says, “Invest in my firm—Treasures in Heaven, Inc. I guarantee that you will reap 100 fold in this life and in the life to come and I will back your investment with my own person.”

And finally, in this section on treasures on earth, Jesus says to us in verse 21, "Where your treasure is, there will be your heart also." And many, many people take this as a great comfort. They say, "Ahhh, isn't this great? It is not a matter of where I put my money or how much I give, it is not a matter of the way I live, it is a matter of my heart."

That is quite true. It is a matter of your heart. Mastering your money is a matter of your heart and no one here can really determine what is going on in your heart and where your treasure is in your heart. You can't tell where someone else's heart is by the car they drive. No one can tell where someone else's heart is by the kind of house they live in. You can't tell where someone else's heart is by what kind of jewelry they wear or what clothes their kids wear, or where they go on vacation. And you should stop trying to determine where other people's hearts are. You know what you and I should concentrate on? How about let's concentrate on where our own hearts are.

But, you know something, you may be unaware of where your heart is because the heart is deceitful above all things, Jeremiah tells us. And it is desperately wicked. Who can know the heart, he asks?

I would like to give you a few questions to help you know where your heart is so that you might know where your treasure is. Where your treasure is, there will your heart be also. Is your heart wrapped up in treasures on earth or is your heart really captured by treasures in heaven? Let me give you a few questions that you can ask yourself.

You know the heart in the Bible involves the whole person—the emotions, the mind and the will. So, in determining where your heart is so that you might know where your treasure really is, how do you respond emotionally to the thought that we may face an economic down-turn? Are you afraid? Are you worried? Do you get overly anxious about the future? How are you responding emotionally as you look at your own future? Are you full of fear or are you full of confidence?

How do you respond emotionally when you come upon someone in need or are presented with a need or a call to give? What is your emotion like? Is it positive? Is it, "Great, here is an opportunity to give?" Or do you give upset and angry?

Your will. What will you do for money? As you look at your choices, how many hours will you work to make more money? How much will you sacrifice to make more money? Where will you bend things for money? You know counselors extend counseling hours.

"Yes, I believe we can explore another problem here."

Mechanics find things wrong that are not wrong for money. Salesmen bend the truth and over-sell for money. People pick jobs that are negative in almost every aspect except the money is good.

Marlene had a conversation with a woman not too long ago in a certain area of the country. The woman was describing an offer her husband got for a job that took him away from home a large number of days a month. It was going to be enormous pressure and put stress on the family. And then she added, "But, you know, the money is incredible." What will you do for money?

And where is your mind when it comes to material? In other words, what do you fantasize about? When you day-dream, what do you day-dream about? Publisher's Clearinghouse? Ed McMahan at the door with the \$10 million dollar

check? What could I buy? What could I have? This is what I would like to look like. This is where I would like to vacation. Where is your heart?

Jesus says, "Where your heart is, you will always be able to find your treasure there. Because your heart follows your treasure."

Jesus goes on [we are going to take these next two sections very quickly] and speaks of two directions in life in verse 22 and 23. "The eye is the lamp of the body. If your eyes are good, your body will be full of light. But if your eyes are bad, your body will be full of darkness. If, then, the light within you is darkness, how great is that darkness!"

In verses 22-23 Jesus is basically saying that the focus of your heart determines the kind of human being you are becoming.

Think of it this way. You will one day, if you don't die first, become an old person. Those of you who are teenagers, one day you are going to be 85 years old. You are not always going to be a teenager, or be 21 or in your 30's or 40's. One day you are going to be an old person. And whatever you have spent your life focusing on, that is the kind of human being you are in the process of becoming. What sort of human being, Jesus asks, are you becoming? Are you becoming more and more full of light the longer you live or are you becoming more and more full of darkness? If you want to get a wake-up call, sit down with an older person and listen to what that older person talks about. Whatever they have focused their lives upon is what is coming out of their mouths all the time now. If the older person has focused their life, if their treasure, has been in the accumulation of things, then the only thing that that older person can talk to you about is things. The conversation will be about things and about the house and about stuff and about what things cost. It will be centered on material.

If the older person has been entirely self-focused, then they will talk with you endlessly about all the people that have hurt them and their aches and pains and their own body. But if the direction of their life has been toward God's kingdom, if that is the direction they have been growing toward being more and more full of light, then you are going to meet an older person who is wise, who is a joy to be around, who speaks well of other people, who encourages you, who you seek out because they are a blessing.

Everything, friends, that we sow in our lives, everything, we reap in our old age. Are we going to be broken records of self concern or what some little Hummel costs? Is that what we are going to be able to talk about? Or will we be deep, enjoyable, compassionate, patient, forgiving people in our old age? You can't grow in two directions. You grow in one direction or you grow in another direction.

And, then, finally Jesus says, "No one can serve two masters. Either he will hate the one and love the other or he will be devoted to the one and despise the other. You can not serve both God and money."

He is reducing it down to the most basic choice of all. Underneath the choice of where your treasure will be, whether on earth or in heaven; more fundamental than the direction you are growing toward becoming compassionate and kind or toward being full of darkness and self-concern—underneath all of that is what is it that you are going to have as your master? Will your major influence on your life be God or will the major influence on your life be material and money?

He draws it out very clearly and says that there is really only one of two masters that you can chose. You can not serve God and money. We always say, "Oh, yes you can. We can bring these two things together." We try to make some kind of arrangement where God and money can both be served in our lives, right? You serve God on Sunday and then you serve money Monday through Saturday. That is an arrangement that many people try to have.

Or you serve God with you lips and your speech. I am a servant of God. But in your heart, you serve material. That is an arrangement that many people make. You serve God in religion and money in everything else. Serve God at church and money at work.

But Jesus says that such a division of loyalties is impossible because both money and God are exclusive masters. They exercise totalitarian demand over all of your life. As we found before, your treasure determines where your heart is. Your master determines where your life is. It is a funny thing that we are supposed to serve God and other people and use money. We are sometimes so screwed up we end up using God and other people and serving money.

You see, it comes down to a matter of love, ultimately. What do you love? Really, what do you love? We either love God with all of our heart and with all our soul and with all our strength, or we love money. Love always exercises exclusive demands. It always does. You can not hold complete love for two different people, or for two different things. Love is exclusive. What spouse would be happy with an arrangement in which their husband or their wife said, "Well, I really love you. Trust me on that. I really love you, but I also love this other person. And I am emotionally attached to them and drawn to them and spend time with them and sleep with them." What spouse would feel, "Yes, I have your heart" in that kind of an arrangement? What spouse would tolerate that if they had any self-respect at all? You can't love me and love them. Every spouse knows that love is exclusive and wives know when their husbands hearts have been captured by another love.

"I know," wives will say, "that my husband is more captured by their job than they are by me or by the children. I know where I rate in his life and it is not the first thing on this earth. I know I am number four or number five. Because he has these things ahead of me."

That is all that Jesus is saying. It is the same thing with God and money. There are exclusive claims when it comes to love. You say, "How do I know if I am a lover of God or a lover of money?" Two tests and we are ending...

Test number one: What is it that we cut back on first in our use of money? When times are tight, what is it that we cut back on first? Investing in the Kingdom or consuming? Martin Lloyd-Jones, the English preacher at Westminster for almost half a century before he died about a decade ago, had a funny story about the way we are when we cut back. The way we are with money when times are tough. He said, "A farmer had two calves. One of them was red and one of them was white. He told his wife that he was going to dedicate one of the calves to the Lord when it grew older. He was going to make a sacrifice of that calf to the Lord. Sell it and give the money to the Lord's work.

One day he came into his wife and he said, "Oh, I have some sad news. The Lord's calf has just died."

She said, "The Lord's calf?"

He said, "Yeah, the red calf just died and that was the one that I had always planned on giving to the Lord. And it died."

He makes the point that it is always the Lord's calf that dies first.

When people love money and the accumulation of stuff, then it is always the Lord's calf that dies. What do you love?

A second way to think about it is: What are you counting on to secure a happy life for yourself? God or money? Let me remind you that God is totally reliable. You can't count on anything in this world; everything and everyone can and will let you down, but God is totally reliable. He is totally faithful. God will never let you down if you bank on him. He is faithful. God is not only reliable, but he is the only one who could ever satisfy you. Material things can never bring ultimate satisfaction to you. You know that by experience. Over and over again, you get something that you think you want and then after a brief time, you get bored with it or it breaks down. God alone can satisfy you in ways that money and material never can.

And remember this—whatever you have, however much you have, it will last only until death. God, alone, will be with you not only in this life, but in the life to come. He alone will be with you forever. He is more faithful. He is more satisfying. He is more lasting.