Exploring and Proclaiming the Depths of Scripture
FOCAL POINT
MINISTRIES

Christianity in Real Life-Part 2
When the Checkbook is Empty
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Well, unfortunately, far too many people foolishly think that the Bible is a crusty, dusty, old, irrelevant book. Like most critics of the Bible, those are the people that never read the book. But if you read through the Bible, you get accustomed real quick to the fact that the Bible is filled with very practical, pertinent issues that are as relevant today as they were when they were written.

And certainly, when you turn to the sixth chapter of Luke and you see Christ's sermon on issues that he's going to bring up systematically, you recognize these are topics that you've dealt with this week—you know, perhaps even last night or this morning. It affects things in our everyday life. That's why I've titled this series, as we preach Christ's sermon, "Christianity and Everyday Life."

So what I need you to do when we work through each of these topics is to understand that you bring in a lot of ideas, beliefs, convictions, and values regarding each one of these topics. And we need to be ready as Christians to say, "Okay, we've got to recognize that Christ has an agenda for us in all of these topics." Obviously, for our own good, he recognizes the way human life ought to be lived, and he's got a lot to say—often, as we'll see even today, turning conventional wisdom on its head. So we need to be open to that.

The first topic, of course—as you've seen already in the bulletin, as you've read ahead—is, you know, what's coming: it's about money. And that is a topic that I know a lot of us hate—hate money, money problems, all that—but here, get over that. You're going to be stuck with money problems for the rest of your earthly life. We're going to have issues and budgets and bills and, you know, checks that are bounced, and raises and pink slips and foreclosures and all kinds of issues that are going to plague the rest of your life in terms of money. It will be a major segment of your life. So what we need to do is make sure that we take Christ's teaching and apply that to this area of our lives—the first area, money—and we say, "Okay, we need to master that area as Christians and live according to God's principles and not let it master us." That's the important thing.

Now, before we even get into the text and read it—which is really only two verses we're going to look at today in Luke chapter six, beginning in verse 20—I want to help those of you that cannot, in your mind, separate (maybe this is just for the Sunday School graduate) the Sermon on the Mount in Matthew chapter five that starts in Matthew 5, to this sermon in Luke chapter six.

Now, you may not agree that these are different sermons. But I think the preponderance of evidence is that these are two separate sermons, and like a lot of preachers—if you've heard me preach for any amount of time—we repeat ourselves a lot. We use the same illustrations; we'll talk to the same issues. And so it is, I think, in this situation, where in Matthew 5 he's coming up a mountain, and he finds this place and he sits down and he begins to teach. In Luke chapter six, he's coming down after choosing the apostles, and he finds a level place and he stands and he teaches.

Even when we start looking at these things we call the Beatitudes—"Blessed is this, blessed is that"—the ones in Matthew 5 are set in the third person, talking about in very general terms, and often put in very specific categories with some very specific qualifiers to each one. Here we have them in the second person. It begins in verse 20 with him looking at the disciples, and he talks about them in the second person. And he now takes these ideas of the Beatitudes and pairs them with things that are called the "woes." We have none of that in the Sermon on the Mount.

Now, I know the Sermon on the Mount and the Sermon on the Plain (or the plateau, as I've called it) start the same, they end the same, but they have a lot of different data. So, if that's the case—and the reason I'm making this big point is—if you know the Sermon on the Mount, or even have a study Bible, or you read some kind of a commentary, even a footnote in your Bible, everyone will look at this first beatitude when it says here in verse number 20, "Blessed are you who are poor," and they'll take you immediately to Matthew chapter five, which then adds these words, "in the spirit."

Now, if I've got dollar bills on the front of the bulletin today and say we're going to talk about money—real, plain old hard cash, money, balancing your checkbook, all of that—you're going to go, "Well, that's not what Jesus was talking about here." I believe it *is* what Jesus is talking about here. This is what I think is being said in Luke chapter six, as it's paired in verse 24 with "the rich," the literal rich—those that have more money than you do.

So when we talk about these things, I don't want you to sit here and throw a flag on the play the whole time saying, "Well, this is really about the poor in spirit," or the next verse when it says, you know, "you're hungry," and, "Well, I know in Matthew 5 it says hungry for righteousness." Now, if you want to talk about poor in spirit and hungry for righteousness, we'll get to that when we preach through Matthew 5—you may have to wait some time for that. But when we get there we can work on that. *This* text, I think, is talking about real money. That's what's in view here. As a matter of fact, even if you want to debate that, we're going to spend the next, you know, whatever amount of time we have left, talking about real money. At least you can admit that what we're going to look at in terms of the rest of Scripture is clearly talking about real money.

So if I pull a Spurgeon on you and I preach the right truth from the wrong text, in your opinion, I think you'll give me a pass because other great preachers have done a lot of that (if you follow any of that). But I think actually—I don't know—I wouldn't be preaching if I didn't think this is preaching the right truth from the right text.

So can I get that out of the way? That felt so, like, "on Sunday morning, sermon-ish," but it's done.

Talking about this passage as it reads on the surface about the issues of poor and rich—that means a little bit of money, a lot of money—let's talk it through. Let's read it now.

Luke, chapter six, verse 20: "He," that is Christ, "lifted up his eyes," put them on the disciples—looked at the disciples—and he says, "Blessed are you who are poor," (now, some among the disciples were poor—and I'm thinking literally—poor financially, poor economically), "for yours is the kingdom of God."

Talking about turning conventional wisdom on its head—I'm not thinking I'm all that happy or blessed when I'm poor. I'm thinking I'd be happier and more blessed if I were rich. But here, there's something about the principle here of poverty being a good thing in some situations as it relates to the issue of the kingdom and those who are part of the kingdom. So we'll have to untangle that.

Verses 21 through 23: he talks about the hungry, he talks about those who are weeping, he talks about those who hate us and those who are hated. And then he gets back and reprises all of these themes with the contrast, verse 24: "But woe to you who are rich, for you have received your consolation"; and then, "Woe to you who are full…woe to you who laugh," and on he goes.

Now, let's just take verse 20 and 24 with the topic on the table, which is poor and rich. If you weren't looking at Matthew 5, you'd have no other reason to think otherwise than we're talking about people who, because of their association with Christ, their alliance with the kingdom, they don't have as much money as they used to—or they don't have money at all. And then you've got those who have a lot of money. And he says, there's some problem there—"woe" is a warning. It's like, "There's trouble for you," having to do with something related to them receiving consolation from that; and if that's what they're doing, that's all they're going to get.

Okay, so let's deal with them one at a time. We all deal with money. We all have money headaches. We all have issues relating to money. You'll make decisions about money this week. Let's think through what's being said in verse 20: "Blessed are you who are poor, for yours is the kingdom of

God." That's assuming we're talking to people who have a participation in the kingdom of God—follow me on that. Those people, if they don't have a lot of money, there *is* a blessing to that.

Let's put it this way—number one in your outline—we need to figure out what he's talking about: when is less (talking about money here, really) more? Sounds like a trite little saying: less is more. When is less more when it comes to money? When is that the case? When is there a blessing, a favor, a commendation from God when there's less money in your bank account? When is that a positive thing? When is less money more—a better thing, a good thing, a blessed thing? It's a fair question.

Now, I feel like this is a bit of a choppy sermon, but can I step out of the sermon for just a second and say, let me give you at least three situations where less is *not* more—less is less. And it's less not only in your bank account; it's less in God's mind. In other words, let's talk about when you have less money and it's no blessing at all. And God's not going, "Hey, blessed are the poor." He's not saying that at all. Matter of fact, he's giving you a thumbs down, saying, "Hey, you should *not* be poor in this situation." When is there a situation where less money in your bank account gets no commendation from God? It gets his censure and his disapproval? Okay, maybe three categories and four passages from Proverbs really quick. Ready?

Let's start with the first one. Just jot them down.

Proverbs 14:23. It reads this way: "In all toil"—all work—"there is profit, but mere talk"—if all you're going to do is talk—"leads to poverty." And here is the disapproval of God for people that won't work. And all they want to do is talk: "I'll talk about work; I just don't want to do any work." Let's put the category this way, letter A, if you will—you know, or I guess, I don't know how you're going to word it—a bullet point; it doesn't matter. You're going to write this down, though. When it comes to two areas of less money in your bank account where there's no approval from God and no "blessed are the poor," it's when you won't work—when you are (here's a word the Bible likes to use) *idle.* You're not willing to engage in work.

So if you don't want to work—you just want to play Xbox all day, eat Cheez-Its all day—and you don't have any money, and you come to me and say, "Well, I'm so glad that Luke 6 says 'Blessed are the poor,'" I'm going to go, "Ah, no. Doesn't apply to you." There's no blessing in that poverty because you won't get off your butt and go get a job. All you get from God is disapproval for that.

As a matter of fact, you might want to jot this cross reference down: **2 Thessalonians 3:6–12.** It says that if you're not willing to work, I, as a Christian, should not let you eat. Now, I'm not going to put my hand over your mouth, but I'm not to enable you, and that means I can't give you anything if you are hungry, if you need money and you sit on your rump and you will not work. I am now, as a Christian, under the obligation of Scripture not to give you any money or give you any food. As Proverbs says elsewhere, "The hunger of the laborer spurs him on." Get off the couch and go to work. So there's no blessing in poverty if it's caused by your idleness.

Number two: **Proverbs 6:6–11.** This may sound like a variation on the first one, but it takes the "sluggard" and puts him in the crosshairs, and that's the word for the lazy person in Proverbs. And he says, "Why can't you get up and get to work and do it diligently? Look at the ant." You know the story there in Proverbs 6:6: "Go to the ant, O sluggard; consider her ways." Not sunbathing, not sleeping—I've never seen the ants napping. They're always carrying huge loads around. What's with these people? Well, take a lesson from the ants, the proverb says, because in the ant's work there is provision. And for you, if you are a sluggard—you may have a job, but you're lazy—and there's no income for you because you're lazy and you're always in line: "I never advance in my job, and I really don't have a good pay." Maybe it's because you're a terrible worker. You don't have a Christian work ethic.

So if you are poor because you are idle, there's no blessing in that. If you're poor because you're lazy, no blessing in that either. Idleness, laziness—both of those—don't sit around and say, "I'm so glad Luke 6:20 is there. Blessed am I because I'm poor." No. No blessing in that.

Thirdly, **Proverbs 21:5.** "The plans of the diligent"—they sit down and figure out how they're going to go about their work—"surely lead to abundance, but everyone who is hasty"—it's a great Hebrew word; here's another word for it: *reckless*—they just take their money and their plans and their efforts and their resources and they don't even think it through. They're not diligent planners. It says that only leads to poverty: being reckless—poverty.

So you've got three so far: idleness—if that's the cause of your low bank account, no blessing in that; laziness—no blessing in that; recklessness—no blessing in that. And there are lots of avenues through which we recklessly end up with less in our bank account. You're an impulse shopper. I don't know—you're a gambler. There are lots of things that you could do that are reckless with your money. If you're running off to Vegas, and you're putting money on the ponies—or whatever you call it—or you're at the tables trying to double your paycheck, and you come home broke, and you sit here and say, "Well, praise the Lord, blessed are the poor,"—no. Not "blessed are the poor." You are not blessed at all—woe to the poor in that case—because you're being reckless with your money.

Another way—I should give you this; this is the fourth proverb I want you to jot down—**Proverbs 28:19.** "Whoever works his land will have plenty of bread, but he who"—here's another form of recklessness—“follows worthless pursuits will have plenty of poverty.” *Worthless pursuits.* There are people I’ve known through decades of ministry now, and they’re always looking for the next big thing that will give them the easy money, put them on Easy Street, and they’re always going about chasing the dream. They’re always out there trying to get the big break and do the big thing—and they’re poor. They need money; they need help. And I’m saying, there’s a blessing in that? Get to work. Get an honest job. Do it well, and God will provide what you need.

So if your bank account is low because you don’t want to work, you’re lazy at your job, or you’re reckless with your resources, there’s no blessing in that. Got all that? Great. That’s stuff your parents should have taught you, but they probably did. I’m glad I can remind you of your dad. Now, on we move.

Where *is* the blessing in less? It’s a great question.

Back, if you would, to Luke chapter four. The Sermon on the Plain in Luke chapter six is speaking (I’m contending) of literal poverty and literal riches. When we hit Luke chapter four, and we were looking at Jesus reading from the Isaiah scroll in the Capernaum synagogue, we saw a reference to “the poor,” and I said, “Oh, wait a minute. This is not literal poverty. This is spiritual poverty and spiritual blindness and spiritual captivity and spiritual oppression.” And hopefully I sold you on that, because if we’re going to look at the ministry of Christ, he wasn’t there just to get your eyesight better, or get prisoners out of jail, or to make poor people have a lot of money in their bank account. Matter of fact, later he’s going to say, “Blessed are the poor.” So what are we talking about here?

Well, we’ve already explained it: Christ came to do the job of releasing us from spiritual blindness, spiritual poverty, spiritual oppression, and spiritual captivity. But look at the text again in verse number 18—let me remind you—this is a quote from Isaiah 61. It says, **Luke 4:18**: “The Spirit of the Lord is upon me”—this is a quote from Isaiah 61, and Jesus is applying it to himself—“because he has anointed me”—he’s authorized me to be this one, prophet, priest, and king—“to proclaim good news to the poor,” the gospel, the *euangelion*, the good news to the poor. And I said, “Well, what good news is that—that I’m going to transfer funds to your account?” No. The good news is the gospel—that if you repent of your sins, put your trust in Christ, you get your sins forgiven. That’s good news. And who needs that? The spiritually poor—those who know that they’ve got a problem with their God. “He has sent me to proclaim liberty to the captives”—what kind of captivity are we talking about? If you sin, you become a slave to sin. He wants to set us free from sin—the power of sin, the consequences of sin—“and recovery of sight to the blind” (so much in the gospels about being spiritually blind; even the healing of the blind people always seems to come back to the lesson of being spiritually blind or spiritually seeing) “and to set at liberty those who are oppressed.”

Now, the only reason I read that again and make you picture Christ unfurling the Isaiah 61 scroll here in the synagogue is because I want you to remember—especially as we are reading through Isaiah in our daily Bible reading (which you can smile at me if you're actually doing with us; I hope you are—you didn't need to nod; you can smile, it's fine)—but as you think through that, where are we? Well, today we're reading, I think, 50, 51, and 52, right? We're going to get to 61. We're already starting to get into the section of Isaiah where Isaiah is giving the captives that are going off to captivity to Babylon hope that God will restore them. Because like you and I, if we were being oppressed by and invaded by Nebuchadnezzar and the Babylonian armies, and we knew we were going off to captivity because of our sin and our idolatry, we might wonder if it's over for us. Is Israel done? Is God done with us? Is there no more blessing for us?

Well, the promise of Isaiah, as we get near the end of Isaiah—though I understand it looks forward to the ultimate blessing of the coming Christ in the kingdom—the immediate reference, the immediate application of those texts is: God's not done with you. Matter of fact, in seventy years, you're going to be brought back. You will be captive for seventy years—what's called the Babylonian captivity. You will *not* advance economically—with a few exceptions (we've got Shadrach, Meshach, and Abednego, and Daniel, but, I mean, they're slaves; they're captives). Most of you will not make it in the business realm; you won't do well. You will have medical problems because of your poverty. You're going to be in poverty. But here's the thing: God's going to bring you back. There will be liberty; there'll be freedom; you will not be oppressed. The immediate application of the Isaiah promise is: you're coming out of that captivity, and you're going to be okay. So just have hope—it'll be fine; the kingdom will be restored.

Think about this beatitude: "Blessed are you who are poor, for yours is the kingdom of God." The theme even of Christ applying that he is bringing a people together under his kingship and the kingdom is future and coming gives them a sense that, you know what, it's okay—even if right now things are not good for us. As Jesus put elsewhere, "In this world we have tribulation." We should take heart because he's overcome the world.

What's the connection here? Hey, if you're poor and you're part of the kingdom, take heart. Kingdom's coming.

Why in the world would there be any kind of loss to me economically? Why would there be a problem for me living now? Well, Jesus made a lot of subpoints on this. He said stuff like, "They hated me; they're going to hate you. They opposed me; they're going to oppose you." They said bad things about me (as he's going to say later in this sermon); they're going to say bad things about you. If they undermine me, they're going to undermine you. There are all the problems that I have in this kingdom now of oppression (the Babylonian captivity, if you will—the god of this age, this current period of time)—it's going to be hard for you. But just take heart—the kingdom's coming.

So, it would be okay for you—now, let's build the real subpoints to number one—it'd be okay for you if you have less in your bank account because you refuse to compromise. **Letter A: When is less more? When you don't compromise.** When, because of your allegiance to kingdom principles, you have less in your bank account than you would otherwise. That kind of poverty—there's a blessing in that.

"Well, is there any practical aspect?" Absolutely. You're in Luke 4; turn back one chapter. When John the Baptist was preaching about the kingdom and repentant people and getting your heart ready for the coming Messiah, he said this: you're going to have to live differently. You can't live like everybody else in this kingdom.

Take a look at what he says in chapter 3, beginning in verse 10. All these people said, "Okay, we want to be ready for the Messiah. We want to embrace the Christ. We're going to be repentant. We're going to ask God's forgiveness of our sins. We don't want to be punished for our sins. We're repentant. Now, what do we do?"

Verse 10: "The crowds asked him" (Luke 3:10), "What shall we do?" And he answered them: "Yeah—live differently now. Whoever has two tunics is to share with him who has none." That's like your winter coat today, right? If you live in Chicago, got some nice overcoat, and I've got one—no, look, I've got two in my closet. Oh, here's somebody who has none. "I hope you're okay; be warmed and be filled." No. If I've got two overcoats in my closet, I should give one overcoat to the guy who has none. There's the kingdom principle. Now I look in my closet—I used to have two; how many do I have now? One. I'm poor in overcoats. Okay. Now, if I live by that principle, unlike everybody else, there'll be less in my portfolio. There will be—because you're living by kingdom principles.

"How about food?" "Whoever has food, do likewise." A pantry full of food—there's someone that doesn't have any. Hey, cut down on your surplus of food and give that away to meet the need of someone else. There's a kingdom principle. Now, how much food do I have in my pantry? Less than I had before.

Keep reading. **Verse 12:** "Tax collectors"—very lucrative career in the Greco-Roman world. We get a Jew to collect taxes from the Jewish people—they will be rich tax collectors—"came to be baptized and said to him, 'Teacher, what shall we do?'" We want to be repentant. How do we live here with allegiance to the coming Messiah and the kingdom?

Well, he says in **verse 13**, "Collect no more than you are authorized to do." "Why be a tax collector then?" When it comes to their job in the first century, that's how they made their money. How did they live in the big houses? How did they carry around pockets full of money? Because they were authorized by the Roman government to collect taxes, and they knew because of that enforcement from Rome, they could really charge whatever the market would bear. And so every tax collector would collect whatever he could get away with. Now, the kingdom principle is, "Oh, you can't do that anymore."

So now I'm at my tax collector convention, and I'm looking around and everybody's driving really nice camels, you know, and I pulled in on a donkey. And I'm going, "What's going on?" Well, I'm living by kingdom principles now. Why? I can't cut corners. I can't charge more than I'm authorized to charge. I can't tweak a little something on a form or add a few little things or do this kind of thing that we do in our industry and make a few extra—"But I can't do that because I'm living by kingdom principles for the King." And when you live by kingdom principles, you'll have less money in your bank account. Other people—they can compromise all they want. They live for the world. We now live for the King. It's going to affect the bottom line for me as a tax collector.

"What about the soldiers?" **Verse 14:** Soldiers asked him, "And we—what shall we do?" John the Baptist said, "Don't extort money from anyone by threats or by false accusation." Wow. You mean I get to carry around the spear and this dagger and this knife and I get to *not* use any of that for my personal gain? "That's right. Can't do that." Now, every other Roman who is not repentant, every other Roman soldier—they are going to extort money. They're going to get free meals at every yogurt shop—let's call it Fatburger, because they are feared as the enforcers and they can walk in and—"You can't do that. Don't use your position to get money that's not rightfully yours. As a matter of fact, no threats, no false accusations. You can't blackmail anybody. You can't extort money from anybody. You have to do it right," which is going to cost you in your bank account.

Now I'm sitting around with the Roman soldiers—I'm repentant; I want to follow Christ; I'm going to live for the kingdom. I look at my fellow colleagues—they're making more money than I am. Why? Because I'm living by different principles. Can you see where all of these affect my pocketbook? My tunic—I've got one less. My pantry—I've got less food there. I can't collect extra that I'm not authorized to—I've got less than the other tax collectors. I can't extort money—*I've got less.* Matter of fact, he ends this with this last line, speaking of money, **verse 14**: "Be content with your wages." Stop with the extra money stuff by unsavory means, unbiblical means, unprincipled means.

Let's talk about your life for a minute. I understand we don't live in a country that is completely run by whatever people can get away with. But you could make more money, couldn't you, if you didn't live by biblical principles? Or maybe it's time for a little conviction—maybe you're making more money than you should because you're not living by biblical principles like you should. You're willing to fudge on things, cut corners, do things that aren't up to the way you're supposed to do them, and you're making more money. Listen: live by kingdom principles. It's going to cost me. "Blessed are the poor, for theirs is the kingdom of heaven." You're living for a priority that may cost you.

I started quoting Proverbs this morning. Let me quote another one. **Proverbs 28:6**—look it up later; that'd be a good set of memory verses for you this week. Here's what verse 6 says: "Better is a poor man who walks in his integrity than a rich man who is crooked in his ways." Better is a poor man—better if you make less as a Roman soldier, a tax collector, or whatever it is that you do—better if you have less and you do it with integrity than the guy across the street or the guy you talk to at that convention and he's got a lot more money and makes more than you do, but his ways are crooked. Blessed are the poor.

When is less more? When you have integrity—when you *don't* compromise.

Speaking of Proverbs, how about this—**Proverbs 16:8**: "Better is a little with righteousness than great revenues with injustice." Better for you to drive a junkier car than great revenue with injustice. It's all about you recognizing where your loyalty lies.

When is less more? When you refuse to compromise to get more—when you live by kingdom principles.

Another subpoint: When is less more? What was the last line there that John the Baptist gave to those soldiers? "Be"—blank—"with your wages." What? *Content.* Be content. That principle is all over the Scripture, and we don't need to turn you to a passage to get it. Let me just have you jot it down:

When is less more? When it's accompanied by contentment. It's just a biblical statement. When you can learn to be content with what you have, you actually have more than the person that has more than you and can't be content with it. Am I right?

If you're making $30,000 a year and you're fine with it, tell me you're better off than the guy making $3,000,000 a year and he is not fine with it—he's got to make $6,000,000 a year. Do you see what I'm saying? You're absolutely in a better position, and less is more because kingdom principles require that I have a heart that is content.

If you want to talk about something that flies in the face of God's sovereignty, it's me not learning to be content. I recognize—as it's put in Ecclesiastes 5; as a matter of fact, let's turn to that passage—it is such a great passage; we need to accept our lot in life. "Oh, that doesn't sound very capitalistic; that's not motivating; that's a de-motivation statement. I don't like it." I don't care, right? You need to accept your lot in life, which doesn't mean you're not a great employee. I'm all for you being the great, faithful, hard-working person—which often those people often advance (maybe not as far as if you are willing to cut corners and cheat like everybody else). But, okay, you'll do all right, I assume. But here's the deal: as far as you can go with whatever you've got, without any compromise, just be content with that. Because if all you have is a thirst for more and you don't have contentment, you can be rich and you'll have less than those who are able to enjoy the things that they have.

Ecclesiastes 5:10—some of you didn't even try to find it. I can see you. Go to Psalms—it's in the middle of your Bible; it's the biggest target you've got in the Old Testament, 150 chapters—turn right two books and you're there. Or buy a Bible with tabs in the corner. Or bring your iPhone and just look it up on your phone.

Ecclesiastes 5:10: "He who loves money"—what does that mean? I gotta have more—what does that spell? I'm not content. My heart's not at rest with what I've got; I've got to have more—"is not satisfied with money;" always wants more, gotta have more. "Nor he who loves wealth with his income." They're not happy; they're not satisfied. "This also is vanity."

Verse 11: "When goods increase, they increase who eat them." Isn't that the truth? I was warning my kids about learning the Top Ramen when you leave my house, because, you know, all this nice food we have in the pantry ain't going to be there when you go to college. And we got into a sob story—we had them all at home that night—and my wife and I started talking about how many nights a week when we were young, you know, married couple, we ate Top Ramen—you know, all the things that parents say to their kids as they're becoming teenagers: walking both ways uphill to school in the snow and all that. We didn't have the snow and all that, but we could tell them this: all your refined appetites about the stuff you've got to eat—listen, get used to the—what we had: the plain wrap, the blue wrap. We couldn't even afford the Top Ramen; we had to have the blue-wrap ramen, you know. And I said, "Listen, we ate that for years as newly married couples in Bible school and seminary. That's just what we lived on." And so we told them all of that.

And then I thought to myself, when you think about buying the things that you can afford, I recognize—well, listen, I make a lot more money now than I did when I was a young married person. But it's funny how, you know, it seems like there's plenty to spend it on. And it seems like at the end of the month, you know, it's always—the things that chew up your income get to be as big as whatever your income is. It's just the way it works. I suppose, some of you, maybe that's not the case. But we can buy plenty of food every week at Costco that ends up costing a lot more than I ever could have conceived when I was a young married person. And not to mention—you taught me I should have quoted this verse to my kids—"When goods increase, they increase who eat them." I'm looking at my kids, who eat more food than any human beings should be capable of eating. I did not eat that much as a teenager. I don't understand how they go through the food, seriously. When they go off to college, our food bill is going to drop dramatically.

"What advantage has their owner but to see them with his eyes?" Now, the Hebrew here in the text is much more emphatic: "to fix his gaze on them." See, and this is the principle of when you have more, better stuff—then it is that you've got to watch it closely. If you go into work and all you've got is Top Ramen and you put that on the shelf in the workroom, it probably won't get ripped off. If you bring in some super nice meal, you're afraid—think of it when I was a kid: when you had the old junky bike that you rode to school, you could just throw it against the bike rack and no one was going to steal it—that's a piece of junk. But if you had a nice bike, you're checking it at every recess break; you bought a new lock for it; you're concerned about it. I mean, there's that problem: when you increase your stuff and you *love* money—that's the premise of this whole discussion—and you're not satisfied unless you have all the stuff that you have, you're going to spend so much energy now and so much lack of tranquility in your heart—so much discontent—just trying to keep everything you've got.

Verse 12: "Sweet is the sleep of a laborer." While you're checking your alarm system, he saws logs—he's fine—"whether he eats little or much." He's in deep sleep because he worked all day, and it doesn't matter. "But the full stomach of the rich will not let him sleep." He's tossing and turning because he's trying to digest his giant dinner.

Verse 13: "There is a grievous evil that I have seen under the sun: riches were kept by their owner to his hurt,"

Verse 14: "and those riches were lost in a bad venture." Not to mention the fact that it's here today and sometimes, through a bad series of events, it disappears. "And he is the father of a son, but he has nothing in his hand."

Verse 15: "As he came from his mother's womb he shall go again, naked as he came, and shall take nothing for his toil that he may carry away in his hand." I mean, you can throw a few things in my coffin when I'm dead—here's this favorite Bible or a book or commentary—but I'm not taking it with me. It's no good. I don't care how much wealth I amass—when I'm dead, it's not on my balance sheet anymore. It's over. And that's the point here—it's all temporary.

Verse 16: "This also is a grievous evil: just as he came, so shall he go, and what gain is there to him who toils for the wind?" In other words, what's this investment in the end? It's not. So why would you ever be someone who envies and has to have more? There's something about contentment that's ingenious,

Verse 17: "Moreover, all his days he eats in darkness in much vexation and sickness and anger." It will change your character when you love money.

Verse 18: "Behold, what I have seen to be good and fitting is to eat and drink and find enjoyment in all the toil with which one toils under the sun the few days of his life that God has given him, for this is his lot." Whether he's eating at Ruth's Chris or whether he is eating Top Ramen—just to be able to enjoy the meal that you're having—that's a gift from God. That's a good thing.

Verse 19: "Everyone also to whom God has given wealth and possessions"—maybe it's a lot—"and power to enjoy them, and to accept his lot"—there's the Old Testament way to talk about contentment—"and rejoice in his toil—this is the gift of God."

Verse 20: "For he will not much remember the days of his life, because God keeps him occupied with joy in his heart." When is less more? When it's coupled with contentment. If you're content, it doesn't matter how much you have.

Proverbs 14:30, another proverb for you: "A tranquil heart gives life to the flesh, but envy makes the bones rot." There's the picture. Tranquil heart—or envy. Most people are flipping through magazines to envy and seek and desire things they don't have. Another purchase will make them happy; another trip will make them satisfied. But it's the tranquil heart who can enjoy what he or she has that the Bible says is the kingdom virtue. "Blessed are the poor; theirs is the kingdom of God." Want to live by the kingdom principle? Learn contentment. Then whatever you have will be all you need.

One more—turn you to **2 Corinthians 8** for this one. When John the Baptist started to describe why you might have less things or less money or less resources, he began with this principle. He began with the principle of giving—generosity. You've got two resources and someone has none? Give one away. You'll still have one. You won't have the surplus you had before, but that's a kingdom exercise.

Here's how Jesus put it: "It is more blessed to"—what?—"give than to"—what?—"receive." When you give and you learn to be generous, you'll have less. You will. You've got two tunics; you give one away—you've got fewer tunics now. But the Bible says there is an advantage; there's a plus in your plus column. There is a blessedness in that.

When is less more? Well, when you won't compromise; when you're content; and thirdly, **when you're generous.**

Here's how it's put in this text, **2 Corinthians 8:1**: "We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia." Here was this area: a lot of Roman city-states, a lot of poverty, a lot of affliction going on there—which is what he says in verse 2: "for in a severe test of affliction" (things weren't going well)—"their abundance of joy…" They may not have had a lot of money in the Macedonian churches, but they were really joyful, really content. They were really walking in step with Christ. "…and their extreme poverty have overflowed in a wealth of generosity on their part." Wait a minute—I thought they didn't have a lot of money. Yeah—they gave. They gave to the need in Jerusalem, where they had less than the Macedonian churches—even though the Macedonians didn't have a lot. And Paul is praising them to the Corinthians, which, by the way, was one of the wealthiest areas in Asia Minor. And he's saying to them, "Hey, look at this. Look what they did there."

Verse 3: "For they gave according to their means, as I can testify, and beyond their means, of their own accord,"—no gun to their head; you can't give beyond your means (I can't give what I don't have). What is the point here? They gave more than is reasonably even thought to be a good decision; they gave. It's like the widow's mite—why would you give away *everything* you have? It doesn't make any sense—that's beyond what you can afford. Here were the Macedonians who didn't have a lot of money; they were being afflicted economically in this region. They saw the Jerusalem Christians suffering; they were collecting for the Jerusalem Christians. And Paul is saying, "Look at how they, in their poverty, were giving sacrificially."

Verse 4: "Begging us earnestly for the favor of taking part in the relief of the saints." Don't have that attitude much around the church, right? "Oh, please let me give. Can you pass the bag again? I missed it. I want to give." What are you talking about? Here were these people moved to be generous, and they were giving out of their poverty, and Paul calls it here "an abundance."

Verse 5: "And this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us." Accordingly, we urged Titus that as he had started, so he should complete among you this act of grace. **Verse 7:** "But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you—see that you excel in this act of grace also."

Look at the joy, look at the fulfillment, look at the plus side in the asset column for these Macedonian people. Hey, Corinthians, do the same: excel in the grace of giving.

Verse 8: "I say this not as a command,"—I'm not trying to put a gun to your head; I'm not forcing you to put something in this collection that Titus is collecting—"but to prove by the earnestness of others that your love also is genuine." Express your love. The Bible says so clearly in 1 John: don't love in word; don't love just through what you say. You have to love in your deeds and your actions. Put some giving to this.

Now, by the way, you've got to remember: Macedonian churches may have been struggling; this particular church—the Corinthians—were wealthy. "Step up."

Verse 9—now this is the best line, and you want to talk about kingdom principles—"For you know the grace of our Lord Jesus Christ, that though he was rich"—talking now pre-incarnation, the glory of the Father; had everything going for him—"yet for your sake he became poor"—what did that mean? Took on human form, born in a dusty town in Bethlehem, lived as an itinerant preacher, died on a cross naked, being beaten by Roman soldiers and speared by their implements—all of that. Look at the poverty in that. Why did he do that? Because he loved—the earnestness of his love was being proved—"so that you by his poverty might become rich." Talking about finances here? Not talking about finances anymore. We're talking about a pattern of giving up things that bring me comfort and convenience—giving that up for your good. And for us, it was for the forgiveness of our sins. And for you Corinthians—or you Orange Countians—when it comes to our lives, when we learn to give and we learn to be generous, we will have less theoretically. We'll have less. Paul goes on to talk about in chapter 9: you probably will end up with more. But the bottom line is: we don't give to get. We give so that we will meet a need and express our love. And when we do that, that's a blessing to you. "Blessed are the poor"—if you have less in your bank account because you are a generous giver, the Bible says that's a plus, not a minus. "Blessed are you, for yours is the kingdom of God." You're acting just like the King, by the way, who lays down his life—becomes poor for our sake, that we might become rich.

When is less more? When is it blessed to be poor? Well, certainly not when you're idle, lazy, or reckless. But when you don't compromise, when you are content, and when you are generous—that will leave you with less in your bank account, but it's a plus. And most of us can testify to that. If I opened up the mic and we gave testimony time now, you'd all say, "Yeah, I've experienced that."

Verse 24 of Luke chapter 6 is the backside of this principle. Not as pleasant, but we have to examine it. If you're blessed because you may have less because you're part of the kingdom, then you need to take heart because you're part of the kingdom and there's always benefit long term for that—that's a good thing. But "woe to you"—trouble to you; caution; not good for you; not a blessing to you—"who are rich, for you have received your *paraklēsis*." You have received your *paraklēsis.* Sunday school graduates, does that sound like a familiar Greek word—*paraklētos, parakaleō*? These are words we talk about a lot because it's such a descriptive word. The Holy Spirit was called the *Paraklētos*—the one who is our helper; two-part word, compound word: *para* (alongside of), *kaleō* (to call). To call alongside, to help, to support, to bring assistance—to bring in that support that is needed. The *paraklēsis*—here are people who are getting their *paraklēsis*, their consolation, their help, their assistance—all that they need. They're getting it through their wealth. And he said, if that's the kind of rich person you are—if you're getting your consolation from your stuff—woe to you, because whatever consolation you get from your stuff, that's all the consolation you're going to get. That's not what you should be doing.

I have to say that because I can't make a blanket statement about rich people, because the Bible doesn't condemn rich people per se. It does not condemn rich people who are simply rich. It condemns a *kind* of rich person, as he is condemning here: the kind of rich person that sees his riches as his help, as his assistance, as his deliverer—as the thing in which he finds his, as it's translated here, his "consolation." And God has called everybody a part of the kingdom to find their consolation in God, not in their riches.

Let's put it down that way, number two: **Find consolation in God, not money.** That may be easy to say, maybe harder to live. And that is, you sit here today, and you may say, "I don't have a lot; I feel like I need more; I've got financial problems; I need more money." And what I'm telling you is, instead of setting your sights on money as the solution to your problem, you need to set your sights on God as the solution to your problem. And as much as that statement can be perverted by people that, you know, are just contrarians or simpletons, I'm not talking about you being frivolous, reckless, lazy, or idle. I'm talking about you doing what God has called you to do, but recognizing the real answer to my problems—the real need for my life—is a relationship: developing and cultivating that relationship with God, not developing and cultivating my portfolio.

"Is it wrong to be rich?" No. It's very dangerous, though. Because you can begin to, like so many people in the Bible, think that that is your support. That is your security. That is your consolation. It makes for a lousy god. Have I said that enough? No matter what the idol is—idolatry is replacing something else to function in my life as though God would function. And when money becomes the thing that I find my security in—when I find my peace, my contentment, my satisfaction, my joy—if it's about money, it's an idol. And money makes for a lousy god. And it's wrong for you anyway; it's idolatrous.

And when God sees someone like the rich young ruler in Matthew 19 who sees his wealth as everything to him—his financial position is his identity—he says, "Listen, I've got to deal with that right now. You're sitting there telling me you keep all the commandments. Here's the first commandment: 'You shall have no other gods before me.' Let's see—leave all that behind and follow me." "I can't do that," the Bible says, because he had great wealth. What is the thing for you then? Must be your money—not the Messiah; not God incarnate. So—big, big bummer. And as he walks away, Jesus says, "How hard is it for a rich man to enter the kingdom of heaven?" Why? Because God's down on rich people—doesn't like them? No. Because, unfortunately, when you have a lot of money, your temptation is to make that your consolation—your identity.

So much in Luke about this. I don't want to quote all the passages we're going to get to in our study, but Luke has so much to say about us putting the wrong investments in our hearts, in our emotions, in our balance sheet, and our checkbook.

For the rest of the time, I want to spend looking at a passage that unpacks this beautifully, and that's in **1 Timothy 6**. Let's fill in some subpoints here on number two by looking at 1 Timothy 6. I want to exhort you—admonish you—not to find any consolation in money; you need to find that in God. That's the underlying purpose of this statement.

In 1 Timothy 6, Paul is telling Timothy to make sure that he is on the lookout for people who wrap themselves in biblical verses and theology and talk about Christ, but in reality, they are trying to present to people that what God wants to do to make you feel fulfilled and satisfied and secure is build your bank account really big. It's part of the false doctrine that's going around the landscape. And I know this is a lot of setup for this, but let's start in **verse 3** of 1 Timothy 6, when he says, "If anyone teaches a different doctrine and does not agree with the sound words of our Lord Jesus Christ and the teaching that accords with godliness,"

Verse 4: "he is puffed up with conceit and understands nothing. He has an unhealthy craving for controversy and for quarrels about words, which produce envy, dissension, slander, evil suspicions,"

Verse 5: "and constant friction among people who are depraved in mind and deprived of the truth,"—that's a long list—"imagining that godliness is a means of gain."

You want to define "gain" the way Paul's using it here: financial gain. I know that because of what he says next.

Verse 6: "But godliness with contentment is great gain"—we dealt with that in the first point; the second component of the first point, yeah, contentment; when I have that, that's great gain, no matter how much money I have—

Verse 7: "for we brought nothing into the world, and we cannot take anything out of the world."

Verse 8: "But if we have food and clothing"—I mean, those are the staples of essential living—"with these we will be content."

Verse 9: "But those who desire to be rich"—that'd be a phrase worth underlining or highlighting: *desire to be rich*—that's very dangerous—"fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction."

Verse 10: "For the love of money is a root of all kinds of evils." It is through this—another great word to underline: *craving*—if that's the craving of your heart—"that some have wandered away from the faith and pierced themselves with many pangs."

But contrast—**verse 11:** "As for you, O man of God, flee these things." You want to be a man of God? It's not about you building your checking account; not about you setting your sights on being rich; it's not about you craving those things. It's about you *fleeing* from those things. Don't put that in your sights at all. Instead: "Pursue righteousness, godliness, faith, love, steadfastness, gentleness."

Now, again—are we advocating here recklessness, laziness, or idleness? Of course we're not. What we're saying, though, is: what is your goal? Do you, in your heart, want to pursue—for your job, your life, your existence on planet Earth—a big asset list? If that's what you want, you've got your sights set on the wrong place. That is *not* what the men of God, the women of God, are called to do. You should—subpoint letter A, if you will—**pursue godliness, not money.** Pursue godliness, not more.

"This sounds very irresponsible. My kids that grow up—they need to pursue a paycheck." I understand practically we're all called to work. I preached on that; I've got messages on the back of the worksheet all about that. The Bible says a lot about you finding honest work and doing it well. But your goal needs to be to do what God asks in your workplace, which, the text says, is: righteousness, godliness, faith, love, steadfastness, gentleness. Those are the things you aim at. You're going to go to work tomorrow—what is your goal? Your goal should be: "I want to be a righteous man in this job. I want to be a righteous, godly woman in this job. I want to have faith. I want to have love. I want to have steadfastness. I want to have gentleness." I'm not there to see how much money I can amass.

Now, here's the thing—focus on that other list. It's amazing how that produces generally good employees, reliable employees. You'll probably get promoted at some point. But even if you don't—it doesn't matter, because the goal isn't making money; the goal is for you to be a godly person.

It is not sin for you to have a lot of money—to be rich. It's not sin to be rich. It *is* sin for you to set your sights on being rich. Do you see the difference there? When you set your sights on that, you're setting yourself up for compromise, temptation, a snare. It's a dangerous thing. Matter of fact, it has no place in people that claim the kingdom of God. Pursue godliness, not riches. Couldn't be easier than that.

Drop down now to **verse 17**. He says more about money in our dealings with money. Again, verse 24 of Luke 6 is "woe to the rich." Now here's what he says to the rich in 1 Timothy 6: there's great danger in it (which is already articulated earlier in the chapter), but now he says:

Verse 17: "As for the rich in this present age, charge them not to be haughty,"—there's the first thing in this verse—"nor to set their hopes on the uncertainty of riches, but on God,"—now tie the first part of verse 17 with the last part of verse 17—"who richly provides us with everything to enjoy."

Now, I don't want to be haughty or arrogant with the money I do have or the money that I do make because I need to understand the God connection. God supplies that for me. And if I'm enjoying that—as Ecclesiastes 5 says—that's a gift of God too. I understand that's what God's doing. If you're driving a nice car—that's what God has done. If you have money in the bank—that's what God has done. You need to make the connection.

When it comes to money, I don't want to set my sights on it. I want to pursue righteousness, not riches. Let's put letter B down this way: **be humble**. I don't ever want to forget the connection to God's provision. Jot this down as long as you're writing things down on that worksheet: **Deuteronomy 8:17–18.** They're about to come out of the desert and go into the Promised Land, and God said this: "Beware lest you say in your heart" (this is where it all happens—places people can't see), you say things like this silently to yourself: "My power and the might of my hand have gotten me this wealth." God says, "Don't do that." No—you have to remember, when your heart starts to think that way: remember it is the LORD your God who gives you the power to produce that wealth.

The point is that, in your heart, when you want to stand back and you see someone who's not doing well financially and you're doing all right, here's the thing—you say, "Well, if they just applied themselves like I have; prioritized their time; could just be the kind of guy I've been…" That's an arrogant way to look at it. That is arrogant, because everything that has happened to you that has provided you a paycheck, that has given you more money than your bills to put some stuff in the bank—the Bible makes it very clear: that was a God thing. You did not do that by yourself. As a matter of fact, there are people that are way smarter than you, more disciplined than you are, better people than you, that have not been able to do that because God in his sovereignty has not allowed that. What you have, as Paul said to the Corinthians, you've *received*. It has been a gift. Did you work? I get it, you worked. Did you labor? You labored. Did you go to school? You went to school. Are you working hard? I get all that. But "woe to the rich"—if your consolation is in your riches (which part of that is, "I feel good about this stuff that I have amassed")—that's the "woe." That's the trouble. The trouble is that that's just wrong thinking. God provides that.

And you do understand when God provides it—it's his job. Learned in an afternoon, God can take it away—you realize that? You know you're one lawsuit away from losing just about everything you've amassed—you realize that? It only takes a bump on the head to put you in a hospital, being waited on by nurses 24 hours a day, and your brain will not be able to do the work you're doing right now that you've done so well—and it'll be over—done. I have sat by the bedside of men that were very powerful in Fortune 500 companies—CEOs, rolling in the dough—that now, because of a bike accident, are laying in a bed and can't even feed themselves. That happens like that. And all I'm telling you is that when you're staring that in the eye, you start to recognize, "You know, this is a God thing. Everything I have is provided by God." And you need to make that connection in your mind so that you can sit back when God *does* provide something for your enjoyment—as verse 17 says—you can see the God connection and never be conceited. Never be arrogant. Don't be arrogant.

I always like to tie this verse in my mind whenever I think about that—**Psalm 127:1**: "Unless the LORD builds the house, those who build it labor in vain. Unless the LORD watches over the city, the watchman stays awake in vain." See, the thing is, I can't build a career; I can't build a week's worth of work; I can't earn a paycheck this week unless the Lord wants that to happen. And once I have something, I can't keep it safe; I can't protect it from loss—not for a day—unless the Lord wants to guard that for me. That's a principle we need to learn when it comes to our finances.

In the middle of **verse 17**—I kind of skipped over this, but I want to set it up for us as a separate point because it certainly is presented that way grammatically—not only do I not want people that have money to be haughty about that money, **nor do I want them to set their hopes on the uncertainty of riches.** Now, that's a little different. It's one thing to think, "Well, look at what I did," and feel happy about that. But there's another thing to put my hopes in that—that that is a really good protection, a safety, a security—*consolation* is a great word. Because people that have money and see that as their consolation—they see it as their protection.

Another proverb for you—**Proverbs 18:10–12.** Love the way this reads. Listen carefully as I read it:

"The name of the LORD is a strong tower; the righteous man runs into it and is safe." Your righteous person—the Lord is your refuge; you run into him—he is the thing you have confidence in. He is the one that you trust in.

"A rich man's wealth," now by comparison, "is his strong city, and like a high wall in his imagination." Read it again:

"The name of the LORD is a strong tower; the righteous runs into it and is safe."

"A rich man's wealth is his strong city, and like a high wall—in his imagination."

"Before destruction a man's heart is haughty, but humility comes before honor."

The point here is this: people *think* their money is their security. I've got the guy on the TV, telling me as he flies around in his plane how much gold I should buy, because that's the only way to have a future. "What's in your safe?"—you've seen these commercials. Listen, man, I don't care what's in your safe, mister. I don't care what's in your safe, congregant. It doesn't really matter if you're talking about security for your future. If you're hoping in your money, it's a stupid thing to hope in. It's stupid. The Lord is our refuge and our strength. Nothing will matter regarding your future unless the Lord is your protector. I just love the passage: the Lord is a strong tower—run into him and be safe. Rich man—oh, it's all about his wealth: "my strong city, my high wall"—I love the way it's put—"in his imagination." What a joke. Don't trust in your money; don't trust in what's in your safe.

When it comes to people that find consolation in their money, they're not pursuing godliness; they're pursuing riches. They're not humble; they're arrogant. They're not trusting God (that was my third point here—third subpoint); they're trusting in their money. Pursue godliness; be humble; trust God. Those are all negatives (or rather, their opposites are the negatives): don't pursue riches; don't be arrogant; don't trust in your money.

Let me finish on a positive note here—**verse 18** (1 Timothy 6:18). As Paul unpacks this topic about poor and rich (I mean, really, that's his unpacking of that principle), he says this to those that have money (and all of us have more than other people):

"They are to do good, to be rich in good works, to be generous and ready to share." There are four things: do good (broad statement); rich in good works (play on words); generous with what I've got; ready to share it ("You've got two tunics; you need one— I'll give you one of mine"). **Verse 19:** "Thus storing up treasure for themselves as a good foundation for the future"—now that's a future with a capital "F." That's the kind of storing of treasure that Jesus talked about in Matthew 6—store for yourself treasure in heaven—"so that they may take hold of that which is truly life."

What is that? It's kind of a slam. What does that mean? This isn't truly life. This is not the real life. This is the warm-up. It doesn't really matter, compared to the real life. The foundation and the treasures that matter are the ones that Jesus said aren't the ones that can be taken by rust, moths, and thieves; it's the eternal things. It's the things that last forever.

"Well, how do I amass wealth there?" He gave me four examples in verse 18: do good; be rich in good works; be generous; ready to share. And as you are, your portfolio in the next life goes up. "That sounds mercenary; that sounds like money-grubbing; that sounds too capitalistic to be spiritual." Listen, there's nothing unspiritual about Jesus telling us that you better start collecting treasure for the next life. It matters, and it will matter. And therefore I want to live my life in such a way as to be obedient to Christ—to be, in my everyday decisions, storing up treasure in heaven. As Lewis said, if we really look at the promises of Christ, we'd find that, when it comes to doing what Christ has asked us to do in terms of things that will benefit us, we don't have enough ambition in our lives. We look at people that aren't ambitious in this life about getting up and getting a job and getting off the couch; he's saying to us as spiritual people, "Why aren't you getting off the couch to earn money—if you will—resources, wealth, treasures (Jesus put it) for the next life?"

If I were to put a fourth subpoint on this—not only am I saying: don't pursue riches; don't be arrogant; don't trust in money—I'm saying: **get really wealthy** (have that point onwards). "This is a prosperity gospel." It is. It is. It just ain't about this life. I want you to be really wealthy in the next life—so that when the *bēma* seat takes place, as 1 Corinthians 3 says, you'll have a lot more gold, silver, and precious stones on your ledger than wood, hay, and straw. "How do I do that?" I start putting my priorities in this life on things that I know Christ values. It's kingdom living, which says my consolation is not my stuff here and now; it's my investments in the next life. It's caring enough about Christ and his kingdom that I'm willing to make decisions and priorities—make priorities in my life—that are actually going to make a difference 100 years from now. Get really wealthy in the next life.

I need to close with this passage—**Matthew 6**. I quoted it, but I want to show you two verses in there that we often overlook. It's a whole discussion—verses 19 through 24—about money (Matthew 6:19–24). He talks about not storing up treasures on earth—moth, rust, thieves; you've got all kinds of problems with that—but laying up for yourselves treasures in heaven. That's where your focus ought to be. Moths can't get it; rust won't destroy it; thieves won't break in and steal it. "For where your treasure is, there your heart will be also."

Drop down to **verse 24**: "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 both God and money.

Would you agree that verses 19 through 24 are dealing with the issue of your investments—either treasure here or treasure there? Well, **verses 22 and 23** are often just overlooked, or we don't know what to do with them. Look at that real quick and just make sure we understand what's being said:

"The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light." This is all metaphorical talk—the eye, healthy; full of light; body. Problem is, though, if you don't have a healthy eye—"if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness"—man, what a bummer—"how great is the darkness!"

Now we're back to a money discussion. What are you talking about? Picture, if you would, the—you know—Nicolas Cage scene in *National Treasure* or Indiana Jones with the treasure (which is always nicely lit by Hollywood lights, and it never gets dusty after all those centuries buried in a cave somewhere). And they see it, you know, and the music plays and the subwoofer rumbles, and they're looking at the treasure. Well, all that is is the realization of everything the movie has been about. That's what their eye has been on the whole time, has it not? They've been focused on pursuing that so that they get, you know, bathed in the gold coins in the middle of this thing. You get the idea: your eye is the thing that determines your priorities, your investments—the things in which you spend your time and effort doing.

The text says in **verse 21**, "Where your treasure is, there your heart will be also." Where you set your sights in practical matters this week—are you pursuing righteousness or money? Are you trying to be godly or wealthy? Are you out there content with what you have—just trying to be the godly worker God has called you? Or are you out there, like everybody else—as Jesus said elsewhere, like the pagans—chasing after all these things just so you can drive a nicer car? What is it? When it comes down to it, your eyes need to be set on the right treasure. And, as he says in **verse 24**, you've got to pick one. You can't have both of them. You've got to serve either God or you've got to serve money. You've got to serve earthly treasure or eternal treasure. Which are you going to set your sights on?

Good news for you today. **Institute a new policy—here it comes.** Compass Bible Church decided that if you have been a part of our church, as of today—whether you've been here for, you know, seven years, eight years, or whether you've been here seven weeks—we're going to build you a really big mansion. As a matter of fact, I've already got all the construction workers working on it right now. Multimillion-dollar mansions for everyone. And I've got them in the… We've kept careful records on your life, actually. And just being a part of this plan ensures you a mansion.

Now, here's what we're going to do, because this is just how we've set it up. If you've been a real faithful servant in our church, you get a big mansion. Matter of fact, we've got some $27 million mansions in the Ritz Cove we're going to issue. I think you're going to get one of those because you have been such a faithful servant in the church—so, congratulations. And you—you've been a good servant, too. We've got a $14 million mansion in the Newport Coast for you. It's going to be great. You've been kind of a slacker, but you've been coming and you're here—you're part of the team. So you get a mansion; you get a mansion. It'll be only about $4 million in Nellie Gail, but there'll be some horses—it'll be fine, all right? You're going to do fine. Now, all these mansions are totally furnished with the awesome—the awesome. But here's the problem: they won't be ready for ten months. I tried to get them ready by the time I announced it, but I couldn't do it. So all these mansions are being built for everybody at Compass Bible Church, but we can't move in for ten months. Sorry. Sorry.

And here's the other catch—another catch: right now, what you have to do is forsake the house that you have. "Oh, that won't be hard." Yeah, but your house isn't ready. So here's what we're going to do. What I've done is I've rented a bunch of one-bedroom apartments in Aliso Viejo, and when you leave the church today, I need you to turn in your house key at the back. Please leave the apartments furnished; it's okay—so leave all your stuff. You come be a part of the Compass Bible Church mansion club, but for the next ten months, you're going to have to live in a one-bedroom apartment that I've rented out. It's just down the street; some have carports, you know. They're not fancy; they're not great; don't expect a lot—but you're going to live there for ten months. And we're going to issue a key to your new apartment; there'll be a little map and tell you where you're going to be. Oh, by the way—don't forget—ten months from now you're moving into Ritz Cove, Newport Coast, Nellie Gail. You'll be fine. It'll be great. But for ten months, you've got to live in the apartment.

And I know the apartments aren't great, so when we dismiss, I want you to go through the key exchange out in the lobby, and it'll be great—ten months of a little bit of sacrifice.

Oh, and one more thing: all the money that you have—in ten months it'll be no good. We're issuing now things called Compass Bucks, and the Compass dollars, I guarantee you, will go much further. The current American currency is going to be gone, and this currency will be so useful. And we're going to stockpile a bunch of it into your mansion. It'll be there on the coffee table of your newly furnished multimillion-dollar mansion when you get there. As a matter of how much—it'll be just how you do in the next ten months; hopefully you'll do well and things will be fine. And we'll just amass it—we'll store up a lot of that Compass cash there on your coffee table when you move into your mansion.

So then we'll say, "Ready, break," in a few minutes, and you can go live there.

Now, here's the problem. You're going to get into your apartment, and your wife is going to say, "I hate the drab colors in this apartment. Is this the best Pastor Mike could do? I just—honey, it'd be great if we could paint this front room of this apartment." Now, I don't know about you, but my wife could not get me to paint the apartment if I'm going to only be there for ten months. I don't care how much I love my wife—I'm sorry. We're moving into the Ritz Cove soon, and I don't care if you don't like the color—live with it.

And you might be in an apartment—"Yeah, it's not only bad; I live in the middle sandwich; I want to live in the corner; I'd really like to move." I would hope you'd say to someone, "It's not worth the move. Not worth the move; doesn't matter. Ten months—we're out of here."

If, about three months in, you say to yourself, "Just the layout of these apartments is stupid. There should have been a door right here. And, you know, for $12,000 I can put in a door and frame it all in, and I can take that other door and drywall that over, and we could just do that work on the weekends, and it would be great, because there really needs to be a door in this layout." Now, I don't think there's anybody stupid enough to spend $12,000 and to go to all that work on the weekends—when you could be worrying about everything else that's coming in your new mansion in about, you know, six months.

You see what I'm doing with this illustration yet? Is that clear?

Jesus said to us, "I'm going away to prepare a place for you. If I go to prepare a place, I'm going to come again, and I'm going to receive you unto myself, that where I am, there you'll be also." And you know what? You can store up treasure in that place *today* by your decisions this week, by your priorities this whole month, by how you serve me. Even if you were to give a cup of cold water in my name, you would not lose your reward.

Now—you're going there. Are you going to complain about the apartment? You may not like it, but I don't think—you'd live with it. Are you going to put a lot of fretting and concern and heartache into the issues about your—? No, you're not.

What about your money? How would you spend it? Well, it's all going to—it's not going to be any good in ten months anyway. I assume you'd be very generous with what you had. You see what I'm saying? Our problem is—and I said this to the men in our men's ministry morning yesterday morning—I said, the problem with a lot of us is we don't believe this is true. If you don't believe that when you die, you're going to enter into a place that has been prepared for you by Christ, and that you will live there, and all that you do on this earth will matter in that reality, then I guess you're going to live like everybody else. But if you really believe this—and if Christ is telling us the truth, and he proved it by his own resurrection—then I think you and I would have different values than most Christians in America have today.

Being rich doesn't really matter. Having a lot doesn't really matter. Having a little bit doesn't really matter. All that matters is meeting Christ and walking into the kingdom and enjoying the things that he has prepared for us—things the Bible says we can't even imagine. Let's put our hope there. If your eye is good, your body's full of light. If your eye's bad, a lot of darkness—and your Christian life won't be able to see straight. Pick your master. Is it currency? Is it money? Or is it God? Simple decision—big ramifications.

Let's pray.

God, thanks for this crew. Thanks for their commitment to study your word. Dismiss us now with a sense, I hope, of pondering our priorities.

God, I pray the things that we have taught here from your word would be rightly understood. Certainly not wrong to have money; it's not a virtue to have none (depending on the circumstances). But to be people in the kingdom—we're certainly going to, at least theoretically, have less if we live by what you've told us to live by: principles of generosity and faithfulness and integrity and truthfulness and honesty. And then, God, to think that what we do in your name for your cause and your kingdom will make a difference for eternity—get us excited about that.

I know we're going to look back one day—100 years from now—we're going to look back, and none of us, not a single person in this room, is going to say, "Wow, I wished I would have been more uptight about money. I wished I would have worked harder to have more stuff." All we'll care about then is what we did for eternity. So, God, help us in that regard—to be generous, ready to share, to do good, to be rich in good works. I pray that in Jesus’ name, amen.