

How is your relationship with money?

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[0 : 0 0] So, as we begin this section of God's Word, where Jesus is talking about our relationship! And as we go through, let's ask the question, how is our relationship with money? Maybe some of you! have heard the classic radio sketch of Jack Benny, picture a highwayman with a stick-up asking the question your money or your life. Cue the long pause. The highwayman returns, well, what's your answer?

Jack Benny says, I'm thinking, I'm thinking. For some of us, we have a really healthy relationship with money. And when we see that kind of person, it's really encouraging to see the person who provides well for their family, those who give generously to meet the needs of others, those who, if they're involved in a church, support the church. It's a really healthy thing, and it's a good thing for us to see. But for many of us, I imagine our relationship with money is a bit more tricky, a bit more complicated. Maybe that's because of the cost of living and the worry that we have about having enough to keep us going through the month. And maybe it's the complexity of the cost of providing for parents, providing for children, and maybe for adult children, thinking about how do I provide for elderly parents? Maybe it's about thinking through all the issues of retirement.

Our challenge with money, though, may be because of the pool of consumption. It may be the appeal of the credit card in our pocket that's getting us into trouble. Now, money we might find is the subject of our daydreams, but it may also be that subject that wakes us up in the middle of the night with a cold sweat. There are so many questions about money.

How much should I give? How much should I save? How much should I spend? How will I meet all my outgoings? And as Jesus comes to this section of the Sermon on the Mount, He wants you and I to have a healthy relationship with money. So, He's sitting on this mountainside, and He knows human hearts, and He knows that money has a unique magnetic pull on our hearts. He knows that money is the most likely counterfeit God, the most likely idol we're going to choose. We're going to look for happiness, hope, and security. We're going to look to money for that rather than to our God. Here is Jesus. He's the king, and He's teaching about His kingdom, but at the same time, He understands that money is the great rival. Because money, when we stop to think about it, it claims or it wants to claim our loyalty, to grab our attention, even to capture our hearts. So, Jesus has just been speaking about the most important relationship there. Our relationship with God as Father, the wonderful privilege that we can know God as Father through trusting in Jesus. But next, He turns to another important relationship, this relationship we have with our money. You can see in the text, we've got treasure at the beginning, we've got money at the end. That's what ties this whole section together.

And we're going to think about it in terms of Jesus giving us three tests. The test of what do I love, as He thinks about treasure. The test of what do I trust in, as He speaks about the eye being like a lamp. And the test of what do I obey, as He speaks about these alternative masters. So, let's jump into our text, and let's think about this first test, what do you and I love most. Maybe some of you saw in the news this week the story of three young women all talking about their shopping addiction, having racked up massive debts through multiple credit cards, all looking to escape reality through spending, and all asking the NHS to put resources into helping with that particular addiction. Sad stories, but maybe familiar stories.

[4 : 30] It's so easy as people for us to give our hearts to money and to the stuff that money can buy. It's so easy for us to believe the messaging of advertising and social media campaigns, but it's also really easy to find ourselves still empty and dissatisfied. And Jesus' teaching really matters because He's inviting us to choose the right treasure to live for. He's presenting two alternatives, you know, treasure on earth, treasure in heaven, but He says only one is good for your heart, only one is good for your soul. So, He begins, do not store up for yourselves treasures on earth.

Why not? Well, Jesus says, well, it's because it can be destroyed, or it can very easily disappear. If it's not moth, or rust, or rats, or a robber, and maybe you've been the victim of cybercrime.

Some people had, you know, huge damage because of the storm at the beginning of the week. Maybe you've invested everything in technology knowing full well that it's going to become obsolete.

Now, we know, don't we, that over time, everything that we buy is subject to wear and tear. It moves out of fashion. We eventually have no use for the things that we give ourselves to.

And we just started reading as a family, the animals of farthing wood. I don't know how many of you know that classic story, but it's basically the story of some animals having to flee farthing wood because developers are coming to knock it down. And you understand that the limited wisdom of the animals, they know, well, you don't build your home or your nest in a wood that's going to be destroyed.

[6 : 21] But sometimes as people, we can give ourselves, we can build our nest, and what we ultimately know will be destroyed and we can't take with us when we die. And that's why Jesus says, don't store up treasure on earth, but, verse 20, store up for yourselves treasures in heaven.

The right investment, Jesus is saying, is to invest in the kingdom of God. And when we hear that, that sounds kind of vague, I guess. What does it look like to invest in the kingdom of God? But let's tie it to the one who is speaking. Let's tie it to the king.

And then we begin to understand that Jesus is saying real treasure is about knowing Jesus. And especially as we remember that as we know Jesus, we get to know God as our Father in heaven.

This is where treasure is according to Jesus. I know God is my Father. I can pray to Him. I know His love and His care. This is what is real value. I know that Jesus went to the cross to take away my sin and to give me new life. So, He's my Savior. He's also my Lord. He's also my brother. He's also my friend.

Jesus says, this is treasure, knowing that God comes to live in you by the Spirit. So, you are never alone. You always have His power and you always have His hope. So, Jesus is offering, the Bible offers us a treasure that is eternal. It doesn't fade. Its value never decreases. You will never find yourself wanting to replace it, needing to replace it with the next thing.

[8 : 00] So, Jesus says, not this, but this. And why does it matter? Look at verse 21, for where your treasure is, there your heart will be also.

And we understand this to be true, don't we? Your heart will follow what you treasure, what you love the most. The Bible, when it talks about the heart, it's as if it's talking about the control center of us, the real us. And so, Jesus is inviting us to recognize that what we treasure most will affect what we think about. It will direct our priorities. It will influence our decision-making, and it will direct our loves.

And so, here is Jesus, the King, bringing in the kingdom of God, the one who knows our hearts, and He speaks to all of us, and He says, don't choose the wrong treasure.

If we go back to the world of shops and shopping, you've probably had the experience of going to buy something and the price tag is wrong, or the little label on the shelf has been wrongly attached. And so, the object has the wrong value placed on it. That's a mild inconvenience in the world of shopping. But it's a big problem when we do that, thinking money is what deserves ultimate value in our lives.

And that's really the idea of idolatry that runs through the Bible. I'm going to imagine that this thing, money and the stuff that it can buy, is what will give me security and hope and happiness and love. And when we do that, if we imagine money is everything, it's going to kind of play itself out in how we plan our next purchases. It's going to influence how we plot out our five-year plans.

[10:07] Because all the while, we're going to be driven by what I can get and how I can receive more money so I can spend more money. I need this to be satisfied. And if you find yourself on that cycle, and I imagine many of us have, ask yourself, that thing that you invested so much hope in, did it deliver? Can those things deliver? Of course, that's not to say that money doesn't give us some joy. Of course, it does. It is a gift from God, but it is not in itself God.

It doesn't give lasting satisfaction. It was never designed to. It cannot deal with the emptiness in our heart. It does not solve the problem of our gift, and it cannot give us eternal life.

And so Jesus says, don't choose the wrong treasure. Rather, discover in me real treasure. So Jesus makes the same bold claims as money does. Look to me for help and happiness and hope.

But the difference is Jesus will always deliver. By his death and through his resurrection, Jesus has the authority to give to us eternal life. He has established an everlasting kingdom.

And so the treasure that he offers is life with God that never ends. And when we understand that, it changes everything, including our attitude to money. Maybe the best example of this in the Bible was the guy called Zacchaeus. So we meet Zacchaeus, someone who'd been stealing from others. He'd been stockpiling his wealth, profoundly selfish, isolated from all his friends and family because of his love of money. But he finds himself up a tree longing to see Jesus. And then Jesus comes by, and remarkably, Jesus extends a welcome to Zacchaeus and offers him grace. And in meeting Jesus, though he doesn't deserve it, Zacchaeus is forgiven. And he is loved and he's made a child of God. And the moment that that happens, the grip of money on his heart is broken. He becomes radically generous because he has discovered someone more worthy of his heart. He's discovered a greater love. He's discovered that knowing Jesus changes everything that includes our relationship with money. What do you and I love? And what do we love most? The second test is this, what do you and I trust? Verse 22, the eye is the lamp of the body.

[12:53] If your eyes are healthy, your whole body will be full of light. But if your eyes are unhealthy, your whole body will be full of darkness. So in the ancient world, the picture of a lamp, it was a picture for direction and instruction. So there's a psalm, your word is a lamp for my feet and a light for my path. Think about it today, perhaps, in a storm. You know, a sailor out in stormy sea will be instructed and directed by a lighthouse, by the lamp of the lighthouse. Here's the rocky coast to avoid. Or the pilot coming into Edinburgh airport is directed by the landing lights. You follow the right lamp and you have a good outcome. And so Jesus has this idea that our eyes can be like lamps, they can be good or they can be bad. The outcome can be light or darkness in our lives. Think about it in terms of this, that you and I, we can take our direction, our instruction from the right source or from the wrong source. In the context of the teaching of money, on money that Jesus is giving, we can let money be what guides, drives, directs us in our lives, or we can make God who we trust, make God the one who gives us our direction. And it kind of ties up with the first section, who or what attracts our attention will often be what sets our direction in life.

To make it directly relevant to money as Jesus wants us to do is money. When we think about money in our life, do we think about it principally? Do we relate to it in terms of a gift that we use or a God that we serve? If money is a gift, if we relate to money as a gift that we use, how do we see that?

What does it look like? Well, certainly we see it as a way to provide, as a way that we provide. We work hard, we work well to provide for ourselves, for our family, for the people around us.

Think back to that passage in 2 Corinthians chapter 8. We have an open-handed policy. We practice generosity. We open our homes and show hospitality. We care for the needs of the poor.

Also, to go back a little bit in the Sermon on the Mount, we see our money as part of that daily bread that God gives us. We understand that everything that we have ultimately comes from our Father.

[15 : 34] And so, our relationship to money is a way for us to grow in our contentment. We understand that we're not confident with what we have and what we don't have, and to trust in Him as we look to meet our needs. We use it as a tool. We invest it for the sake of God's kingdom and for God's mission. When we trust God, our eyes are good, so we look at our money as a way to be generous in response to God's generosity to us. But Jesus says our eyes can also be unhealthy.

We can be directed by the wrong thing. Money can become a God that we serve. And what does that look like? How does that affect the way that we look at our money? Well, perhaps we end up seeing money ultimately as our source of happiness. I need to get more and to spend more in order to feel happy.

And that will tend towards greater selfishness. Our focus will be driven by how am I going to get the next big thing. We can become consumed consumers.

We can also look to money as our main source of security. I will be fine if I have enough, if I've invested well enough, if I have property, stock, share, secure, job. One way that we can sense this in our own life, perhaps negatively, is when those bills start coming through the letterbox and especially the unexpected bills, we can find that we are gripped and consumed by fear and worry.

A loss of income of some kind and we can feel totally lost and out at sea. What about if we see money as our main source of hope in this life?

[17 : 44] In an Old Testament prophetic book, Haggai is told to go and speak to the people of his day. Because the people in his day have been building these grand, opulent, wealthy, luxurious houses, while God's house, the temple, lies in rack and ruin.

And if we place all our stock, all our hope in our money, we're going to be building our own houses and kingdoms, and we're increasingly likely to neglect the kingdom of God and those things that are first important. And so, as Jesus teaches, he reminds us it is easy to make money a God replacement, especially when it grabs our attention.

And so, if we sense that in ourselves, it's a chance for us to reflect and to respond, to repent, to turn away from that, and instead to use our eyes to look into the gospel, the good news that there is in the Bible, the good news of this sacrificial love of Jesus in coming to deal with our problem of sin, to give us a life that never ends, to give us a new heart and a new relationship with God. It's an invitation for us to trust in Him.

And then there's this third test in verse 24, which takes us to the question of what do you and I obey most? We all have that relationship with money, and that relationship that we have often reveals what's going on in our hearts.

Those times as Christians when we find ourselves endlessly worrying about money, are those times where we lose sight of the fact that God is present, that God is powerful, that God can provide, that ultimately God is enough.

[19 : 47] When we find ourselves overspending, on the other hand, we are going down the road of believing, this is what I really need to feel happy and hopeful and secure in life. And again, remember, this is King Jesus speaking to us, and He's looking out at a crowd, a mixed crowd. He's looking out at His disciples there, there, the Pharisees who really love money, they're there, the crowds who've got a mixed relationship, they're there as well. He knows every heart.

And He knows the greatest need of every heart is to choose the right master to serve. There can be no divided hearts and divided lives. No one can serve two masters, He says in verse 24.

Either you'll hate the one and love the other, or you'll be devoted to the one and despise the other. You cannot serve both God and money. And so, there is this fundamental call to choose.

Who do I give my love and my loyalty to? Jesus knows that in His kingdom, in the hearts of His followers, there will still be this battle going on.

There's still this pull to lead this divided life, but ultimately, you and I need to choose. Will I obey God as a good master, or will I serve money?

[21 : 17] Boys and girls, you will know this game. For those of us who are older, you might remember that the very simple hot and cold hide-and-peek game. You know how that game works. A person has an object, and everyone closes their eyes, and you hide the object. And as people are looking around, you're instructed whether you're warm or you're cold. The nearer you get to the desired object, the hotter you get.

And as Jesus speaks to this mixed crowd, as He speaks to us, He invites us to think about what is it that we want the most. And He says, if you want a love that lasts forever and that will never fail you, if you want a source of security that lasts not just for this life, but for eternity, come near to me. The closer we are to King Jesus, the more that we know of His goodness and mercy, the more we give Him our hearts, the more we discover life and life to the full.

But suppose in that game of hot and cold hide-and-peek, there is another voice, and it's giving the exact opposite message. Then if you're playing the game, you have to decide, who am I going to trust? Money can be an idol we worship, and money speaks, and it says, listen, follow me for your security. Sacrifice for me for your joy.

And it's all too easy to be led by that voice. The event, the occasion, the outfit, that's the key to life and happiness.

I came across a really interesting reflection from Nietzsche, the 19th century German philosopher, who was no friend of Christianity, who predicted, you know, that society would eventually get rid of God and the need for God, and he was delighted by that. But he was reflecting on what will society replace God with? And here he is reflecting on the fact that society would replace God with money. And he gives this picture of comfortably off people, urged on day and night by a terrible impatience at seeing their wealth pile up so slowly, and an equally terrible longing and love for those heaps of gold. People both driven and miserable in their relationship to money.

[23 : 56] Do we think he was right? I think sadly many people in our country are discovering that while money is a good servant, it is a terrible master. It offers much, but it fails to deliver. In our country, there are 8.3 million people in the UK with personal debt, and I wonder how many would testify that it's not making me happy.

Those with that share in the massive millions and tens of millions of credit card debt, would they agree that while money can be a good servant, it's a terrible master.

We will never make enough. We will never buy enough. We will never invest enough to fill the void in our heart. And Jesus knows that. And so he invites us to turn away from money to look to God, to look to himself as the best king and the best master, because he offers us a better way. We read about it, 2 Corinthians 8, this same Jesus who speaks here is the one who, though he was rich with all the glory of heaven, for your sake became poor, left it behind to become one of us, to live a life of poverty, to be a humble servant who would die on the cross, so that you and I, through his poverty, might become rich, that through his radical generosity, giving up everything, including his own life, he would forgive us and welcome us into his kingdom and give us the gift of eternal life and love, where we can call God our Father. It's this Jesus who calls us to live by faith, to entrust ourselves to him, to follow him as our master and our king, to let our budgets be shaped by loyalty to Jesus as king, to let God's grace to us lead us into generosity, to serve God as our master by using the money he gives us to serve others and to help in his mission.

When we know the gospel, the good news that Jesus gave up everything in order to make us his treasure, then more and more he gets our heart and we are glad to love him and serve him, including with our money.

Let's pray together.