

MATT 6:19-24—MAINTAINING A SPIRITUAL FOCUS IN A MATERIALISTIC CULTURE

INTO: I am Jonathan Menn. I am the director of Equipping Church Leaders-East Africa (ECLEA). I travel regularly to the countries of East Africa teaching pastors and church leaders. One thing I have discovered is this: most people in East Africa, including lots of pastors and church leaders, would love to come to America.

You are already here. Many of you have come from DRC or Uganda or other countries in East Africa. You may have come here for different reasons. But regardless of why you have come, one of the things you have probably learned, or will learn, is that America offers a better life—at least materially—than most other countries in the world. America is called the “land of opportunity.”

It has things that many other countries don’t have so much of: things like money; the opportunity to get a good education; to get a good job; the chance to own a car, a laptop, maybe your own house. We don’t have to bribe government officials to get things done. We can worship without fear. All of these things are not true in lots of places around the world. Am I right?

These are good things. Life here in America can be a great blessing. I personally hope that everyone here will be successful. But life here in America also can be a great challenge. You are all here in church. You love the Lord and you want to honor him. You want your kids to be successful materially and also to grow up as Christians. That is where America is going to present a great spiritual challenge to you.

Did you know that Jesus talked more about money than he did about any other subject except the kingdom of God? He did this because money is important. We can do lots of good with it. But Jesus also realized that probably the biggest thing that will lead us away from God is all of the things that America offers: money; material possessions; opportunity; achievement; success. The spiritual challenge of all of these good things is very subtle. They can turn our heads away from what is most important—and we never even realize it.

The passage of Scripture I want to talk with you about—Matt 6:19-24—is one of Jesus’ most important and foundational statements about this very issue. [READ] What is Jesus telling us here? He is telling us that:

PROP: Everything in life is spiritual.

O/S: We will see how everything in life is spiritual as we consider: (1) how we are to focus our lives (vv. 19-21, 24); (2) the great danger we all face (vv. 22-23); and (3) practical suggestions for how we can maintain our proper focus.

I. How are we to focus our lives. In vv. 19-20 when Jesus talks about “**storing up treasure,**” the Greek word for “store up” is the verbal form of the word “treasure.” IOW, he is really saying, “**Don’t treasure the treasures on earth, but treasure the treasures in heaven.**” What are the treasures on earth? They are every good thing that this life has to offer. That includes our spouse; our family; money; our careers; success; food; music; sports; all the things we like to have and like to do. Every good thing.

v. 21 says: “**Where your treasure is, there your heart will be also.**” Why does He say that? He says that because we “treasure” what is very valuable and important to us. For example, we treasure our spouse and our children because they are God’s special gifts to us and are very valuable to us. We treasure money and possessions because we need them and they make life easier and more enjoyable.

In these verses, what Jesus is doing giving us a very practical test to evaluate our lives and our true spiritual state. The test is this: what we spend our time thinking about, what we do with our time, what we do with our money, all demonstrate what is really most important to us. Is it God or this world? The KOG or the things of this world?

This is more important that we may think. That is why Jesus says in v. 24 [READ]. What Jesus is saying is that everything in life is spiritual. We are all living for something. Whatever we are living for Jesus says is our master—because we are living for it. You need to realize that the kind of life you want to have will drive you. You will sacrifice for it. You will do whatever is necessary to get what is most important to you.

But in the end, anything you are living for—except the Lord himself—will let you down. Your beauty will fade and your health will fail. Your kids will leave home. Either you or your spouse will die and leave the other one alone. If you prize things or success, there will be an economic downturn. We never even meet our own expectations. Even if you have a reasonably good life, in the end you will never have the fulfillment you are seeking. It will not be able to bear the weight of our expectations or our sins. This leads us to:

II. The great danger we all face. Jesus describes this danger in the “**parable of the sower**” in Mark 4. [READ Mark 4:3-8] I want to concentrate on the seed that fell among the thorns. Jesus explains what that

means in **Mark 4:18-19 [READ]**. The danger is that the *good things of life*—the things we all want and the things that all of us in America now have the opportunity to get—will turn our heads. They will steal away our affections. They will choke the word in our life, and we will become useless to Christ and His kingdom.

We all say, “That will never happen to me!” Do you really think you are immune from this happening? Do you think your children are immune from this happening to them? None of us is immune from this happening—and Jesus warns us about this back in **Matt 6:22-23 [READ]**.

When we look at these two verses we wonder, “What is Jesus talking about? He was talking about money and possessions and the things that are most important to us here on earth; now he’s talking about our eye. What’s going on here?” He’s still talking about money and possessions and the things that are most important to us here on earth. What He’s saying is this: Greed and materialism—the desire to store up our treasure here on earth—are not like other sins. They are the sins that hide themselves. They are sins that blind us—and we are blind to our own blindness.

If you commit adultery, you know you have committed adultery. If you steal, you know you have stolen. But greed and materialism are different. None of us thinks we are greedy or materialistic—because we can always point to somebody else who has more than we do. So we say, **“I don’t have a lot, so I’m not greedy or materialistic.”** And we can always justify why we kept back this amount for ourselves, or bought this or that, rather than giving our money away to build the kingdom or help the poor.

The issue is not how much or how little we have. The issue is a matter of the heart. What Jesus is saying is that we need to see clearly and honestly evaluate what is most important to us here on earth: What are we doing with our money, our possessions, with our time? How much are we giving versus how much we are keeping for ourselves. Because slowly by slowly, as this culture seeps into us, as we start developing the attitudes of materialism that this culture promotes, our affections will change. Our heart has been stolen away—and *we don’t even realize that it has happened.* We have become blind to the true state of our heart.

III. How can we maintain our proper focus. First, let’s talk about money. If you are not in control of your money, you’re not in control of your life. If I asked you, How much did you spend last month on food, or transportation, or entertainment, or anything, could you tell me? Or how much did you give last month to build the kingdom and help the poor? My guess is that most of you could not tell me. The reason is that most people do not have a budget and do not keep records of their finances.

Do you know what the biggest difference between the rich and the poor is? It is *not* that the rich have a lot of money and the poor don’t. The biggest difference is that the rich save first and spend what’s left over; the poor spend first and save what’s left over. The problem for the poor is that there is never anything left over. They always spend everything they get. The other big difference between the rich and the poor is that the rich keep records; the poor do not. The rich know what they are doing with their money; the poor don’t. The rich have budgets; the poor don’t. That means that the rich are in control of their money, but the poor are not.

The first thing we need to do to maintain a proper focus of our lives is to learn how to budget our money. Suppose you worked for me and I told you, **“Times have been hard. I’m going to have to cut your salary by 20%.”** What would you do? Would you starve or die? No. You would make the adjustments you have to make in order to live on 20% less income. The key to budgeting and getting in control of your finances is to do that voluntarily. You need to allocate 10% for giving—right off the top, and 10% for saving—right off the top, and then live on the remaining 80%.

But in order to do that, you need to know what your financial situation is. If you are married, both husband and wife need to be in on this together. There must be no secrets regarding finances between you. You are not back in Africa where if the wife says, **“Darling, I need some money for this or that,”** the husband turns around and gets some money from his wallet without showing his wife. If you can’t trust your spouse with respect to money and finances, what kind of a marriage is that? The Bible says that **“the two will be one flesh.”** That means more than just physically. It means you should be on the same page physically, mentally, spiritually, and financially. In my house, my wife keeps the books. So she knows all about what we have and where the money is going.

What you need to do is this. I learned this from a well-known pastor here in the US. When he got married, he and his wife did not have a budget. So this is what they did: Take 3 or 4 months. During those 3 or 4 months, every dollar you get, make a note of it and put the note in a big envelope. And every dollar you spend or give away, either save the receipt or make a note of it, and put it in the envelope. The reason I suggest doing this for 3 or 4 months is that our income and our expenses can go way up or down week-by-week, but over 3 or 4 months things tend to even out. So it will give you a good idea of what the year will look like.

Then, at the end of the 3 or 4 months, husband and wife need to get together, open up the envelope, and add up the numbers. You will probably be amazed, just like the pastor and his wife were. They said, **“We had no idea we were spending so much for this or that. we could have cut that out or cut way back on that and saved thousands of dollars.”** They also thought that they were big supporters of their church, but the numbers proved them wrong. The reason was that they had been giving the same way most people give. Most people, they come to church and when it is time for the offering, they reach into their pocket and they have a \$10 note, a \$5, and a \$1. Which one do you think they put in the basket? The \$1.

But now, once you see what you are actually doing with your money, you will be able to make the changes you need to develop a budget. Let’s say you are making \$2000 a month. It doesn’t matter how much you are making; I’m just picking that because it is a round number. If you are making \$2000 a month, right off the top 10%, or \$200, would be allocated for giving and 10%, \$200, would go to saving, and you would be living on the remaining \$1600.

What does this mean? It means now you are automatically a tither—because you have budgeted your giving at the beginning, instead of reaching into your pocket at the end. So, if there are 4 weeks in a month, on average you will be giving \$50 a week, not \$1. This does not mean you have to give it all to the church. My wife and I are big supporters of our church, but there are several other missions and charitable organizations we also support. And each year we review the list and ask: Should we increase our support, or decrease, or add someone to the list, or delete someone?

This also means that now you will regularly be saving for the future. At \$200 per month, at the end of the year, you will have, on average, \$2400; in 5 years \$12,000; in 10 years \$24,000. And if you put it in a savings account or other investment, you will have that amount with interest. Also, you should be looking for ways to cut expenses. That is why you need to keep records of what you are doing with your money. By cutting expenses you will have more to give and to save or invest. For example **[BARBER CLIPPERS AND BOX OF THE KAMPALA PASTOR]**. Instead of living on 80% of your income, you can be living on 75%, or 70%. If you get a promotion or raise on your job, do not raise your standard of living to match your increased income. You might raise it a little, but your increased income gives you more to give and more to save.

You will need to keep records of your spending and giving. This is important, not only financially, but also relationally. It will draw you and your spouse closer together. You will start acting like a team and seeing yourself as a team—and that is exactly what God wants for our marriages.

Additionally, to maintain a proper focus, look at your money as a ministry—remember: everything is spiritual. Have the mindset of trying to live well below your income and also increasing the percentage that you give to build the kingdom and help the poor. Percentage giving *first* breaks the hold that money and the consumer/materialistic culture has over you and puts God first in your lives.

The Bible gives us an incentive to be generous givers. **1 Tim 6:17-19** says **[READ]**. In **v.19** Paul talks about “storing up treasure” for our future and taking hold of real life. He’s talking about our eternal future and our eternal life. It’s the same language Jesus used in **Matt 6** when He talked about storing up our treasure in heaven. Paul is telling us *how* to store up our treasure in heaven. We store up our treasure in *heaven* by giving it *now* to build the kingdom and help the poor and the needy.

When we give we don’t lose our money, we are actually sending it on ahead to an eternal account. Every dollar we give now to help the poor and build the kingdom will pay us back interest for the next ten thousand million, billion, trillion, zillion years. What Jesus and Paul are all telling us is that we are *fools* if we are *not* generous givers.

You may say, “In v.17 Paul is only talking about rich people, and I’m not rich.” Who are the “rich” he is talking about? In **1 Tim 6:8** Paul had said **[READ]**. Why did Paul just refer to food and clothing in **v. 8**? The answer is: *because that’s all Jesus had*. The only thing Jesus ever owned were the clothes He wore. Paul is confronting us. He is saying, **“If you have no more than Jesus had, but you have Jesus, is He enough for you?”**

So who are the rich? According to Paul, the “rich” is anyone who has more than he needs to meet the basic needs of life. Therefore, according to Paul, everyone in this room is “rich.” You may be only a little rich, because you have only a little more than you need to meet your basic needs. Or you may be a lot rich. But we are all rich because we all have more than we need to meet our basic needs. We all have far more than Jesus had.

The Kampala pastor and his wife I mentioned now give 20%. I know a doctor here in town who is able to give one third. In the Bible, Zaccheus gave 50%. In the NC, giving 10% should be where we start, not where we end. Our aim should be to give as much as we can to build the kingdom and help the poor and needy. The amount you give is between you and the Lord.

But what we do with our money reveals what is most important to us. It reveals who or what our true Lord is. The way to be a generous giver is to budget your giving. As we do this, as we get in control of our finances and our lives, God will start using you in ways he may not be using you now—because you will have placed this hugely important area of life in his hands. It will be exciting what he may do through you.

Finally, to maintain a proper focus, we need to be constantly evaluating our lives & our walk with the Lord. Do you pray together with your spouse and family? Do you have devotional time with your spouse and family? Do you have family meeting time where you talk about how are we doing as a family? Keep Jesus in the forefront of your mind and in front of your kids. Read to your kids not only from the Bible but from good Christian books or Christian-oriented books like *Pilgrim's Progress* and *The Chronicles of Narnia*. Watch good Christian-oriented movies or series like “The Chosen” together with your kids. Your kids need to see that Jesus is the most important thing in your life. They need to know that your marriage is as solid as a rock because it is built on the Rock.

Also, how closely are we in contact and relationship with others in the body of Christ? The church is a body, a family. Building relationships with others takes time and effort. This American culture is extremely individualistic. So once again, there are forces in this culture that act against our spiritual walk as a body. We need to be aware of this and be intentional in acting to strengthen the body of Christ.

CONCL: Everything in life is spiritual. Your whole life is a ministry. This culture of which you are now a part, provides great opportunity. But it also presents a great potential risk to your spiritual life and health. All the good things that this culture offers can turn our heads and our affections, and can turn them so subtly that we don't even realize we have lost our proper focus. One of the prime areas where this happens is in the area of money and possessions. Get in control of your money. Develop a budget. Be intentional with your money, your time, your marriage, your family, with everything you have. It is all a ministry. If you do this, the things God will do with you and through you will be beyond what you can imagine now. May God bless you as you start living the Jesus life.