

# Return on Investment

**MATTHEW 6:19-21**

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This morning we'll be looking at another request that was turned in by one of our members a while back, and the request is, "How to live a life of contentment with joy found in Jesus and not in material things." The question is especially relevant, because the choice between Jesus and the stuff of this world is a choice that all of us face, all day long, every day. We love Jesus, but we live in a world where we are almost always thinking about things – money, food, investments, cars, homes, jobs, and on and on and on. So, there is this tension. We want to live a life of contentment with joy found in Jesus (as it is worded in this request from one of our members), but we are constantly pulled by these "material things."

This morning, I would invite you to turn with me to Matthew 6, and I want us to notice just a few words, first spoken by Jesus in what we often refer to as the Sermon on the Mount (p. 1509). This struggle is not new at all! I took the request and then went to the Word to find some insight from God on this, and as I narrowed it down to this passage in Matthew 6, one thing that surprised me is how current this is. We are not the first ones to face this struggle between the spiritual and the material. The currency might be different, the actual stuff might be different, but the struggle has always been the same. And as he teaches a lesson that is truly timeless, Jesus speaks in terms of investing for the future. And again, this is something all of us understand. All people, in all times, in all cultures, and in all financial circumstances, understand the idea of saving or putting aside for some future expense. And most of us have at least some concept of risk. We have this thing now, we are not using it now, we are saving it for later, but we know that we might actually lose it in the process. And so we weigh our options. We make decisions as to the best way to get a good return on our investments.

Many times, we get advice. We talk to our parents. We hire a professional. We talk to a friend who seems to know what he or she is doing. Or these days, we go online. We do some research. We automate it. Several years ago, when Keola went full time, we made some changes with our retirement funds. As some of you have done, and as we have done through the years, we talked to Clint, one of our former members who does this for a living. And we ended up going with what is known as a "target date" fund. We tell it when we might like to retire (I think we told them the year 2300), we have a certain amount taken out of our checking account each month, the fund automatically makes adjustments as we get closer to that date, and we are hoping that when the time comes, we will get more out of that fund than what we have put into it. We are hoping for a good return on our investment. But we know that a good return is not guaranteed. There is some risk involved. We know this. People have always known this.

Jesus, then, uses the idea of investment to teach an important lesson, and it goes back to our question, it goes back to the tension between a life of joy and contentment in Jesus and the challenge we face as we are surrounded by the stuff of this world. In this passage, Jesus refers to ***“treasure,”*** and as I understand it, he uses a word that refers to a collection or a stack or a pile of things that have been placed somewhere for a reason, and that’s why we have the stacks of coins up here. The word he uses is actually the same root word as our English word “thesaurus.” A “thesaurus” is a stack or collection of words that have been placed or set together. So, let’s keep this in mind as Jesus speaks of ***“treasure.”*** He’s speaking in terms of an investment, a stack of resources that we are setting aside for some need in the future.

Let’s look together at what Jesus says in Matthew 6:19-21,

***19 “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; 21 for where your treasure is, there your heart will be also.***

As we think about the question that was asked, and as we look at what Jesus has said here, I hope we can keep our Bibles open as we move through this passage. I want us to notice Jesus’ warning about the treasures of this earth, I want us to pay special attention to what he says about storing up treasures in heaven, and then I want us to notice what he says about the heart at the end of the passage.

**I. But first, we start with verse 19, as Jesus warns about the danger of storing up for ourselves TREASURES ON THIS EARTH.**

And he illustrates the danger, by warning us that earthly treasures are subject to being destroyed by moth or rust or by simply being stolen. And so, we have a few categories here. The ***“moth”*** reference is to clothing. Today, we might judge somebody as being wealthy based on the kind of house they live in or maybe the kind of car they drive. Two-thousand years ago, though, clothing was the way you showed off your wealth. Clothing was valuable. Clothing was a way of storing wealth. But Jesus points out that clothing is subject to being eaten. We know that moths love wool. I don’t have too much wool in my closet. Most of us today probably wear cotton or certain synthetics, so in our world, so I’m not worried that bugs will suddenly destroy everything I’m wearing, but back then, this was a real concern. Even just a few years ago, most of us probably knew somebody with a cedar chest. Maybe our grandparents. Maybe you still have one. But the idea is: Moths don’t like cedar, so you store your wool clothing in the cedar chest to protect it. Again, insect damage isn’t really a concern for me, but we understand what Jesus is saying here. As important as clothing might be to us, clothing is temporary. Our clothing wears out. It goes out of style. When I was growing up, I would attend the cardboard boat regatta (a race) down in Crystal Lake. And one year I got the shirt, and that was my favorite shirt. But after a few years, my wife started dissing my favorite shirt. And the reason was: It got so thin you could literally see through it. And after a while, that shirt disappeared. I still haven’t questioned her under oath about this, as to what happened to my favorite shirt. Either it completely disintegrated in the wash at some point, or she might have taken a more active role in its demise; I don’t know. But I do know that I haven’t seen that shirt for a long, long time. Clothing is temporary.

In the same way, Jesus also refers to ***“rust.”*** Most of us hear the word ***“rust,”*** and we think of metal. We think of our cars. Here in Wisconsin, we understand this. I have some rust starting on the Subaru, and I don’t really know what to do about it. Our cars rust up here in a way they don’t in other places. So, our cars are temporary.

And so if I am looking for a long-term investment, it probably wouldn't be good to put it all in a car that I'm driving on the roads around here. But I find it interesting that the word Jesus uses here literally refers to an **"eating."** So yes, our cars are in the process of being eaten away. But back in Jesus' day, the reference here was probably to food or stores of grain. Food is not a long-term investment. It goes bad. It gets eaten by little critters.

The other danger is theft. So, even if we have something a bit sturdier than clothing or food, whatever it is might be stolen. They didn't have banks back then, so to store their valuables they would often hide them – maybe a hidden compartment in the rock wall of a house, perhaps they would bury their treasure under the floor or out in a field. We think of the parable of the talents and the one-talent man who took his talent (a weight of gold) and buried it. But the point here is: Even valuables like gold and silver, although they might not rust or get eaten by insects, they might get stolen. I hesitate to mix the metaphors here, but some of you might remember a few years ago when a guy in London invented stickers that looked like rust to put on your car or on your bike to make your stuff unappealing to thieves. We put a link to this on the church's Facebook page yesterday. So, you can apparently save your car or bike from thieves by making it LOOK rusty. But the point is: Whether the threat is rust, moths, or thieves, it seems that nothing is truly safe.

In these examples, Jesus is warning us about the danger of making long-term investments in things that are truly temporary. If we're looking for a long-term return, the stuff of this earth isn't what we need to be stockpiling. And stockpiling is what the Lord is warning about here. He's not forbidding clothing. He's not forbidding having a sack of flour at home. He's not forbidding putting something aside and saving for the future, but he's warning about making these things the focus of our lives. I find it interesting that he basically uses the same word twice in verse 19, when he warns us about the danger of **"laying up"** for ourselves **"treasures"**): We are not to treasure our treasures. We are not to stack up our stackables. Do not lay up for yourselves treasure. We are not to pile up the kind of things that can be piled up. Whether it's a pile of clothing, a garage full of cars, or a stack of gold, the lesson is the same: We are not to put our long-term trust in short-term investments.

**II. As we go back to our text, we find almost the mirror image of verse 19 in verse 20: Instead of treasuring all of these temporary assets, Jesus explains that we are to instead store up for ourselves TREASURES IN HEAVEN.**

And these heavenly treasures will not be affected by insects or rust and will certainly never be stolen. This is what Stuart read for us earlier from 1 Peter 1, as Peter refers to our **"...inheritance which is imperishable and undefiled and will not fade away,"** the inheritance that is **"reserved in heaven"** for us. But, going back to Matthew 6:20, we notice how Jesus leaves us hanging here! We want to ask, "Jesus, what do we do?" And this reminds me that the Bible was written to keep us interested. Unlike the Law of Moses, we don't have a straight up list of ten rules to follow, but we need to dig a bit. And we start right here in Matthew 6. I know we haven't read the whole chapter, but hasn't Jesus been talking about being **"rewarded"** already, right here in this chapter, in the Sermon on the Mount? In fact, in the first eighteen verses of Matthew 6, Jesus refers to giving, and prayer, and fasting. In all three cases, if we give or fast or pray to be seen by the people around us, Jesus explains that we have already received our reward in full. On the other hand, if we give pray and fast in private, then he says that our Father in heaven will reward us in due time. And so, in verses 19-21, Jesus is continuing this thought: To be rewarded in a way that's meaningful and permanent, to get a return on our investment (in a sense), we invest in doing good things with proper motives – not to be seen, but because these are some things God expects of us, and we will be **"rewarded."** We have a brief and similar reference to enduring persecution back in Matthew 5:12, where Jesus says, **"Rejoice and be glad, for your reward in heaven is great."** We have another similar reference over in Matthew 10:41-42, where Jesus says that, **"He who receives a prophet in the name of**

***a prophet shall receive a prophet's reward; and he who receives a righteous man in the name of a righteous man shall receive a righteous man's reward. And whoever in the name of a disciple gives to one of these little ones even a cup of cold water to drink, truly I say to you, he shall not lose his reward.*** The reward is coming. And, just as John heard that voice in heaven say (in Revelation 14:13), ***"Blessed are the dead who die in the Lord from now on! Yes, says the Spirit, so that's they may rest from their labors, for their deeds follow with them."*** Our deeds follow us from this life to the next – we are followed, not our target date fund, not by our stockpiles of clothing and cars and gold, but we are followed by our deeds. This is what Jesus meant in Luke 14:13-14, ***"But when you give a reception, invite the poor, the crippled, the lame, the blind, and you will be blessed, since they do not have the means to repay you; for you will be repaid at the resurrection of the righteous."*** Helping others is an investment in the life to come. It's what Solomon meant when he said in Proverbs 19:17, ***"One who is gracious to a poor man lends to the Lord, and He will repay him for his good deed."*** I had no idea there were so many references like this. Most of us are familiar with 1 Corinthians 3:8, where Paul says, ***"Now he who plants and he who waters are one; but each will receive his own reward according to his own labor."*** And then, in Hebrews 6:10, where the scripture says, ***"For God is not unjust so as to forget your work and the love which you have shown toward His name, in having ministered and in still ministering to the saints."*** Jesus said the same thing as he described the final judgment in Matthew 25. Some will be sent to eternal torment, but some will be welcomed into his eternal kingdom, and the decision will be made based on how each person treats the hungry, and the sick, and the poor, and the prisoners in this life. If we do good toward the least of all people, we do it for the Lord, and those good deeds will be remembered. When we care about the kind of people Jesus cares about, we are storing up for ourselves treasures in heaven. Years ago, I read somewhere that we are to value people and use our possessions. Too often, it's easy to get this backwards, where we use people and value possessions. Instead, though, we are to value people and use our possessions as a tool. I'll share one more passage to strengthen this idea that helping others is something of an investment – the words of Paul in 1 Timothy 6:17-19, where he writes to the preacher and says,

***<sup>17</sup> Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. <sup>18</sup> Instruct them to do good, to be rich in good works, to be generous and ready to share, <sup>19</sup> storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.***

The treasures of this life are uncertain, but when we do good we store up for ourselves a treasure for the future.

III. As we come back to Matthew 6, there's something else we don't want to miss, and it comes in the form of the Lord's conclusion here, the reason why what he's said here is important – he says, ***"FOR WHERE YOUR TREASURE IS, THERE YOUR HEART WILL BE ALSO."***

Our heart is really what this is all about. God wants our heart. He wants us to be with him forever. And he knows that where we put our treasure is where our hearts will follow. It's always been interesting to me that this isn't the other way around, because the other side of this also seems to be true, doesn't it? If Jesus had said that where our heart is, that is where our treasure will be, that would also be a true statement. But instead, he turns it around here: Where our treasure is, that is where our heart will be also. We might imagine a hiker coming to difficult stream crossing and throwing his or her pack across the stream first. And the idea is: Now that my gear is on the other side, I have to get to the other side. I no longer have a choice, because what is important, what is critical to my survival, is now over there, and I need to get to it. My heart follows my treasure. The same is true in other areas: What we spend our time and money on has a way of getting even more and more important

to us. I spend so much time and money on a hobby, or a car, or whatever it is, and I get more and more invested, more committed to it. And now I can't go back, because I'm already this far in. One author suggests that what we chase after has a way of forming who we are, and that seems to be a true statement: What we chase after has a way of forming who we are.

And I think that might be something of what Jesus is saying here: When we make the choice to obey, when we consciously make the choice to invest in spiritual things, our heart has a way of following. I mentioned the stock market a while back. The more we invest, the more we tend to care. There was a time when I didn't care at all. But now, I have a way of noticing here and there. I'm not obsessing by any means, I don't log in and stress over it, but if there's a big swing one way or the other, I at least think about it, "Oh, this could affect me." In the same way, when we invest in heaven, when we make the decision to invest in spiritual things, we start caring more and more about those investments, and perhaps we start thinking more and more about enjoying the return on those investments. We care more about what we are actually doing. When we personally support a missionary, we pay attention to what is happening on the mission field. When we support a good work, we pay attention to good news. When we help out a brother or sister in some way, we think about their situation throughout the week. We send the treasure, and the heart has a way of following.

So, if we want to know where our hearts are, let's pay attention to where the treasure is. What do we value? How do we spend our time? What do we obsess over? What do we wake up thinking about? What is important to us? What do we fear losing? What are we investing in? Because where the treasure is, the heart will follow. And in keeping with the Lord's illustration here: If I'm putting all of my energy into stockpiling clothing, and cars, and gold and silver, and even good health (or whatever), then I am heading for an eternal let-down. I am heading for a huge disappointment, because all of these things are incredibly temporary. This is why Jesus had to tell the Rich Young Ruler to go and to sell everything that he owned. The Lord could see where his heart was headed, based on what was important to him at the time. His heart was where his treasure was – right here, focused on stuff that would eventually rust and get eaten by bugs. Unfortunately, the young man walked away sad, because he couldn't tear himself away from those temporary treasures. He gave up following the Son of God for stuff, instead of the other way around.

Thankfully, we don't need to go down that road. We have the ability to choose to invest in what is spiritually important. We choose to feed the poor. We choose to care for the fatherless and widows. We choose to lift burdens. We choose to do good, and we make these choices prayerfully and with the encouragement of our Christian family. We are not to be like Achan, who treasured silver and gold and a Babylonian garment more than he treasured obeying the word of God. We are not to be like Ananias and Sapphira who treasured the praise of their peers more than they treasured God's approval. Instead, we choose to follow Jesus, and each choice we make to invest in the life to come has a way of pulling our heart in that direction.

### **Conclusion:**

I am thankful for the request that led to our study today. The world around us is constantly trying to convince us that this is all there is, that stockpiling wealth is important. But we come together as Christians to remind ourselves that there's more to life than clothing, and crops, and gold and silver. Instead of stockpiling these things, God wants us to use these blessings to make an eternal difference right now.

If your heart is set on earthly things, we would encourage you to reconsider. Turn to God. Turn away from sin. Obey the gospel by crying out to God for a good conscience in the act of baptism. And then, as Paul writes in Colossians 3,

***...if you have been raised up with Christ, keep seeking the things above, where Christ is, seated at the right hand of God. Set your mind on the things above, not on the things that are on earth. For you have died and your life is hidden with Christ in God. When Christ, who is our life, is revealed, then you also will be revealed with Him in glory.***

If you would like to study further, please get in touch. But if you are ready to be immersed with him immediately, we hope you will let us help you with that as we sing this next song. Let's stand and sing...

To comment on this lesson: [fourlakeschurch@gmail.com](mailto:fourlakeschurch@gmail.com)