January 15/16, 2022

ANNUAL HEART CHECKUP

Matthew 6:19-24

Pastor Bryan Clark

Over the years, I've identified what I refer to as the "funeral perspective". Here's what I mean by that. I've done several hundred funerals. Whenever somebody passes, I gather family members around, and I always ask this question: "What is it that you want to make sure we remember and celebrate about your loved one?" In all these years, I've never once had a family member, say, "Make sure you tell people that we had a really big house." "Make sure we tell people that he had a really nice car." "Make sure you tell people that he had a really big bank account full of money." I've never once had anybody say that. Even though, for some of those people, that is what they lived for. There's just something clarifying in that moment, about what matters, and what doesn't matter. I would suggest to you that what matters in that moment is what matters. It's very easy, in a selfish, greedy, materialistic world, to waste your life on things that don't matter. But we're going to make it very difficult to do so.

That's what we want to talk about this morning. If you have a Bible, turn with us to Matthew, Chapter 6. If you're newer to Lincoln Berean, our habit is, every January we spend two weeks talking about money and stuff, and typically once in August. I know sometimes people say, "It's all churches talk about is money." "No!" —twice in January, once in August.

So, just a couple of things: when we talk about money, we're not just talking about money. We're talking about assessing a value system. We're trying to get clarity about what matters to us and what we're living for—and money is a very good barometer of that. I don't know what you give. I don't have access to that information. So, if I happen to be looking at you when I'm saying something, it's not personal. I really don't know. That's between you and God. But it *is* between you and God. There are some people here today—actually quite a few people—and we've gone over this passage many times. You understand this. You know it. You believe it. You live it. It's basically just an annual heart checkup. Me, personally, because of my actual heart issues, I have to go to a cardiologist every year, and the best news I can hear is, "Everything is fine. See you next year." So, think of this as an annual heart checkup. Everything's fine; go away encouraged. But for others of you, it may be a bit of a challenge. You may find yourself somewhat upset with me when you walk out the door. Here's what I would ask. Nobody's going to twist your arm. Nobody's going to pressure you into anything. All I'm asking is, "Would you be willing to consider what Jesus has to say?" And then what you do with that is up to you.

Matthew, chapter 6, is part of what we refer to as the Sermon on the Mount. We pick it up in verse 19:

> **"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal;"** (*NASB, Matthew 6:19-20)

So, Jesus opens with a "do" and a "don't". So, let's start with the "don't". "**Don't store up for yourselves treasures on earth."** Literally the text is "*Don't treasure treasures on earth".* Actually, I can do one better than that. Literally the text is, "*Stop treasuring treasures on earth."* What's implied in that is that everyone's default mode is to treasure treasures on earth. What makes this so challenging is that behavior is normal. That's the way everyone around you is living. So, our behavior just seems normal. Our default mode is to treasure treasures on earth. Another way of saying that is, "Every person in the room is treasuring treasures on earth, unless…. you've made a very intentional decision not to." So, what are we not saying? We're not saying there's any problem with money. We're not saying there's any problem with making money. We're not saying there's any problem with making a lot of money. There's no problem with having stuff. We all have stuff. The New Testament says if you have stuff, enjoy it; be thankful for it; be generous with it. It's not an issue of whether you have a lot or a little. That really has nothing to do with it. It is an issue of what you value. It's what you live for. Jesus says, "Stop treasuring treasures on earth," why? Because you can't keep them. If you spend your life accumulating money and stuff, you end up at the end of your life with nothing to show for it, because you can't keep it and you can't take it with you.

In the ancient world, a huge problem was what do you do with your wealth? They didn't have banks. They didn't have ways to store it. So, what do you do with it? Oftentimes they'd put it into a garment. You put it into an expensive garment. Then you wear the garment, and you always have it with you, so nobody could steal it. But eventually the moths eat it; the rats eat it; it wears out, and your garment is gone. Maybe they try to stockpile some sort of metal coinage, but eventually it's going to rust; it's going to corrode; it's going to disappear. Maybe you try to stockpile food, but the rats will eat it; the mice will eat it, or even if you figure all that out, somebody's bound to break in and steal it. Literally, the Greek here is to dig through and steal it, because the houses were made of mud, and most houses were easy to just dig through and steal what you want. So, no matter what, you don't ultimately get to keep it.

Now things are a lot different today. We have banks; we have lots of places to put our money, where we can hold on to it more safely. And that gives us complete security, right? Certainly the last two years have taught us we just don't know what's coming next. Who could have imagined two years ago what these last two years have brought us? It's foolish and naive to think because you have a bunch of money and stuff that it's safe and secure. If that's what you're trusting in, you are on very thin ice. But even if you make it all the way to the finish line with no problem and a bank account full of money, good for you! But here's the reality: Nobody takes it with them. Can you imagine getting to the end of your story, standing before Jesus with an arm load of stuff, thinking you're taking it to the other side, and Jesus is like, "No, it has no value on the other side." It's like spending your entire life building a sandcastle, and at the end of your life, the tide comes in, and it's gone, and you have nothing to show for it. Job said, "Naked in; naked out."

It's a tragedy to spend your whole life accumulating something that ultimately doesn't matter. So that's what Jesus is saying, "*Don't treasure treasures on earth." "Do treasure treasures in heaven*." Why? Because they can't be lost. They can't be stolen. They can't be diminished, and they will still matter 10,000 years from now. Think of it this way: Imagine a timeline, and on this timeline is your life. And then there's this big arc over that, that represents eternity, and it goes as far to the right and left as you can imagine. On the timeline, we're going to take a razor blade, and

we're going to make the tiniest little slash that represents the duration of your life. I can't really even tell if it's 20 years, 50 years, or 70 years. It's so small, I can't even tell the difference. But what's remarkable is that God has given us the invitation, that during our time in that little slash, we can actually be part of something that will still matter 10,000 years from now. It's really a remarkable invitation.

So, what does it mean to treasure treasures in heaven? I think the best way to think about it is to treasure what God treasures—to value what God values—because those are things that are still going to be valued 10,000 years from now. So, we think of things like: God values people made in His image. He values relationships. He values the gospel. He values the mission that He's given us. If you are, in some way, involved in someone coming to know Jesus as Savior, that will still matter to Jesus 10,000 years from now, because that person matters to Jesus. So, it's clarity about what matters and what doesn't matter.

Some of you know I have this thing for junkyards. I love junkyards. I like to restore old things. I like to repurpose old things. But I also find that junk yards give me perspective. I can't help but think, when I look at all this stuff, that at some point in time, there was someone that really had to have this thing, and they probably worked really, really hard to save enough money to buy this thing. But now it sits rotting in a landfill, because ultimately stuff doesn't last. So, we treasure treasures in heaven. The reason this is so important is because of what Jesus says in verse 21:

> **… "for where your treasure is, there your heart will be also."**

It doesn't say, "Where your heart is, that's where your treasure will be." It says, "**Where your treasure is that's where your heart is."** Now, I've done this a lot of years, and I've preached this verse many times, and this is what I know: That verse really upsets people. It makes them angry, and the reason is because it exposes us. It's very easy to convince ourselves, "I'm a really good Christian; I go to church. I'm a really good person, and I'm certain God has my heart, even though He doesn't have my treasure. But honestly, who would know that? So, we can present ourselves as super Christian, and nobody knows. But Jesus said, **"Where your treasure is, that's where your heart is."** If that verse upsets you, I didn't say it; Jesus said it. You know, "Talk to Him about it." It's very easy to deceive ourselves and believe that we're more committed than we are. If you study all the passages in the Bible about money, I think the primary purpose is not budgets, or debt, or savings. The primary purpose is it's a means by which we evaluate what we're ultimately living for. It's a very concrete barometer that measures our heart. I'm just telling you this morning, if you want to know where your heart is, follow the money. Then Jesus gives us a warning.

> **"The eye is the lamp of the body; so then if your eye is clear, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If then the light that is in you is darkness, how great is the darkness!"** (Vs. 22-23)

Jesus is speaking of a Jewish imagery where they believe that the eye was kind of the window into the soul. It was like a lamp into the body. Now, they weren't speaking scientifically; they were using this as a metaphor. But the basic idea is, "If my eye is clear, and I can see, then the rest of my body functions accordingly. But if I am blind and can't see, then I'm going to fumble around and bump into everything, because my body can't function like it does in the light."

So, think of the eye as a window. As long as the window is clear, which is what Jesus says, I see things clearly. Now in this context, what He's talking about is that I see clearly what matters and what doesn't matter. I see clearly what are the treasures that last and what are the treasures that don't last. As long as I see that, and understand it clearly, pretty much everything else in my life is going to line up. Because I understand what matters and what doesn't matter, that's going to affect all the other choices I make. But if my eye is bad—it's actually a really strong word—it's evil; it's wicked; it's idolatrous. And oftentimes, in the Bible, the eye is a reference to covetousness. So, if I see things clearly, then I have a generous heart. But if my eye is bad, if it's full of covetousness and idolatry and selfishness, then the window is muddy and I don't see things clearly, and ultimately, then, it's going to affect every other decision I make. What's so important about this particular issue is, if you don't get this issue right, you're going to pretty much miss on everything else in life. If you don't have clarity about what matters and what doesn't matter, about what lasts and what doesn't last, you're going to pretty much mess up the rest of the decisions you make. And that's what Jesus is saying. "If your eye is bad, then your body is not going to be able to function well." He ends then with this warning: **"If then the light that is in you is darkness, how great is the darkness!"** What does he mean by that? He means that if I think my window is clear, and I'm seeing it correctly, but actually my window is covered in mud, then what I think is light, is actually darkness, and that's the greatest darkness of all. In other words, I'm deceived. The challenge with deception is that I think I'm right, but I'm not. Proverbs says, "There's a way that seems right, but it's not." If I think I'm seeing everything clearly, but I'm not; that's the greatest darkness of all!

So, think of it this way: There are a lot of people here this morning, and you know this. You understand this; you live this. Good for you! There are also a lot of people that aren't here this morning who could care less what Jesus has to say. They could care less about heavenly treasures. It's "Eat, drink and be merry!" They're going to go for it, and they think everything I'm saying this morning is ridiculous. Fine! But there's also a group of people—Christians—who really do sincerely want to live for the things that matter. They don't want to waste their lives, but they've deceived themselves into thinking that God has my heart, even though He doesn't have my treasure. You think you see things clearly, but you actually don't. And if you don't see clearly—what matters and what doesn't—you're going to waste your life.

Several years ago (we were actually still back in the Chapel), I delivered a message very similar to this, and afterward an elderly gentleman, who I didn't know but I had seen a few times, came up to me, and I could tell that there were tears in his eyes. The first words out of his mouth, "What was I thinking?" And then he started to cry. I asked him what was going on. He was a very successful businessman. He had made a lot of money, and that's what he lived for. He had lost his marriage. He had lost his kids, lost his family. He was at the end of his life with a bank account full of money, finally recognizing he had wasted his life, and he just began to cry. That is an absolutely horrible moment. There's nothing I could do to fix that. There are no do-overs. You don't get a second shot. I can't fix that. It was heartbreaking.

Those of you that know me know this is an area of passion for me. I want to do everything in my power to make sure that doesn't happen to anybody that's part of our Lincoln Berean family. I don't want you to get to the end of your story and finally realize you've wasted your life. We must

see clearly what matters and what doesn't matter, and treasure treasures in heaven. Jesus ends this by saying:

> **"No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth."** (Vs. 24)

The imagery of master and slave is often confusing to us, because we just don't live in a culture like that. The text does not say, "You cannot serve two employers." Lots of people have two jobs, and it works out just fine. But a master owned the slave, and he owned him 24/7. You can't belong to two masters and be available to both of them 24/7. It can't work. Perhaps we would better understand the language *lovers*. That's the language that John uses in 1 John 2: *"You can't love God and this world."* You can't have two lovers; it's not going to work. Now, here's the deal with this. I think there are a lot of Christians who think they can. I can live with one foot in the world, and one foot in the kingdom of God. I can beat the system; I can make it work. Here's the problem with that. God won't put up with it. You may have deceived yourself into thinking you can do that, but God won't put up with it. He says in Isaiah, *"I will not share my glory with another."* In the Ten Commandments: *"You will have no other gods before Me."* It's a form of idolatry. When Jesus was asked, "*What's the greatest commandment?" "It's to love the Lord your God with all your heart, soul, mind and strength."* You can't have two lovers.

Now, let's imagine that I came home one day, and I said to Patti, "Honey, I love you. It's been a great forty years, but I have an idea. I think I'd like to have two lovers, and I've thought it through, and I think I can make it work." Once I regained consciousness, *(laughter)* it would be made very clear that's not going to work. Whatever harebrained idea I have, she won't put up with it. God won't put up with it. It's a form of idolatry. You can't serve God and money.

My job as your pastor is to tell you the truth, to explain to you what Jesus said. It's up to you what you choose to do with it. I know there are many of you in this auditorium this morning—you know this; you understand this; you live this. Hopefully you're just encouraged. It's not easy to treasure treasures in heaven in a selfish, materialistic, greedy world. It's not easy. So hopefully you walk away just encouraged. Good for you; you're on the right track. It's your heart checkup. See you next year.

There are others of you that are challenged by this. Maybe some of you are upset. I just ask you, instead of getting defensive, instead of getting upset, would you just consider what Jesus said? Do you or do you not want to invest your life in the things that matter? You're going to have to decide that. What often happens is people walk away from a service like that, and they're challenged. You're like, "You know, we need to make some changes; let's do this." And then you get home, and you look at the budget and, "It's not going to work." Right....Exactly! That's the point! All the money is going somewhere else, which reflects your value system. That is the point! It does require making changes—changes in lifestyle, changes in where you're spending money. Everybody spends money on something. It reflects a value system. Yes, you're probably going to have to sacrifice. Again, that is the point. It is an act of worship. In the Old Testament, David says, "*I will not give to God that which cost me nothing"*. It's supposed to be a sacrifice. That's the point.

Oftentimes, people ask, “Well, like, how much are you talking about?” Especially if you haven't grown up around the church, it's like, “I really don't even know what you're talking about.” If you go to the Old Testament, under the Old Covenant, there was a thing called a tithe. There were actually several tithes, but tithe means 10%. It's as close as we can come to some sense of a standard that God put out there that reflects a heart for Him. So that's probably a good goal to start with. Certainly we'd make the case, if a tithe was under the Old Covenant, certainly a reasonable standard under the generosity of God's grace would not be less. So that gives you a little standard. A lot of people, when they discover the joy of generosity, go far beyond that. For some of you here this morning, you're like, “I could never do that.” Okay, start somewhere. Start with 2%. Just figure it out; start somewhere. And maybe 2% becomes 5% next year, and you keep growing in your generosity. But you have to start somewhere. I think there are some—and this would be a few—whose budgets are so tight with just the necessities of life, there is no wiggle room. And the danger for you is to say, “Well, that doesn't apply to me. I mean, I can't do anything.” If you're breathing, it applies to you, because you're living, and you want to give your life to things that matter. God doesn't expect you to give what you don't have. What *do* you have? Do you have time? Do you have talent? What is it that you *do* have? Get a little bit creative with what you can give as your sacrifice of worship to God.

I want to close with this: One of the things I love about Lincoln Berean Church is the generosity of our people. It's one of the things that defines us—and that's a beautiful thing. It means God has our hearts. So, for all of you that so diligently treasure treasures in heaven, I just want to remind you. If the unimaginable happened, and people in power took everything you own. They take your house; they take your car; they take your stuff; they take your bank account; they take it all! Just a reminder: You still have not lost one single thing that matters, because when you treasure treasures in heaven, they can't be lost. They can't be stolen. They can't be diminished. They can't be taken away. They matter today, and they will still matter 10,000 years from now. And nobody can take that away from you. It seems to me if that's what you're living for, that is a life well lived.

> *Our Father, we're thankful this morning that Jesus tells the truth. Lord, we don't want to waste our lives. We don't want to get to the end of our story and realize we've completely missed it. Lord, we want to treasure treasures in heaven. Lord, may that be so. In Jesus' name, Amen.*

[Video]:

Cathy: So, I wouldn't say there was a lot of money in my family. We were a farming family in the 80's. So, it wasn't great. When I was probably in high school, one of the times, I think it was probably the only time they were in credit counseling, my parents either got the idea, or were encouraged to, to help us as kids understand how to use money. And I think that was the first time I was really, had to really think about how I could use my money, not only for myself, but also the whole idea of savings, and then, of course, the idea of giving too.

Jason: We met in college, and I did quit my job. I didn't have a job in Lincoln at the time, but she had a minimum-wage job, probably at the ministry, and so, you know, my plan was probably just to spend less than I make and just kind of juggle it from there.

Cathy: We made the decision when we were very first married, that we wanted to live on one income. That did set some pretty hard and fast parameters on what we were going to be able to do. But we wanted that number one priority to still be to give, and that we wanted to be a part of giving, and that we wanted that to be our first, the first transaction. It's the first line on our budget; it's the first thing that we do, and we wanted it to be that. And to me, good stewardship is not making decisions based on circumstances of what comes to you. It's you making the decisions, despite what the circumstances might be. So, to wait and say, "This is what we have leftover; this is what we're going to give, is not me. It's not us in control of our finances. It's our finances dictating to us what we're going to do, and we didn't want that."

Jason: Money is a funny thing, and it can impact our thought process and how we live, and how we go about our daily lives. Money is fragile. Everybody's money is. I mean, really in the US, if anything snaps it's all going to fall down. It's not just, you know, one person or even a couple of jobs here and there and people living, living in the thought of the fear that that's going to happen. Yeah, it could be a real struggle if you've really put your faith in money instead of what God's plan is.

Cathy: I think it's really easy for us to fall into the idea that who we are is what we can afford. How much we are valued as a person in society is how much money we have, and how much money we spend, and how good we can look. And also, there's not only how we look to other people, but how we feel about ourselves. I think the temptation is there, every once in a while to say, "Well, if I didn't, you know, give this money away every month, I could do this; I could do some fun things." But I don't, I really don't want to do that.

Jason: I'm not sure the joy is always in the giving. The joy for me is knowing that there'll be many other people impacted by what I've been able to generously give. You should make the moments that you have count, and some of those moments have to do with giving and being generous with, you know, we were talking about money, but I think it just extends beyond that to yourself, your time, your resources, your skills, your abilities. You should be willing to give those to wherever God is leading in your life.

Cathy: You know, our story may not be an exciting story. We made the decision and we do it. That's the story. But the reality is that, because that's what we do, because we made that decision, that has freed us up to be a part of whatever God is doing. When we're given the choice to be a part of something or not be a part of something, we don't have to come home and struggle through our budget and figure out how to be a part of it. We just know that we've set ourselves up to be a part of whatever God is doing and that that's where we want to be. We want to be in a position to join God in whatever He wants to do.

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lincoln berean

WINTER 2022 // WEEK 1

Life Group Questions
Stewardship // January 15/16, 2022
// Matthew 6:19-24

Introduction

Welcome to the first week of the Winter Session of Life Groups! This session our first week is not in Acts, but is on the topic of stewardship. **For those of you that are a new group or a group with several new members, you may spend a bit more time in this first meeting getting acquainted using the specific Warm Up questions below and have a shorter discussion around the sermon questions.**

For groups that are reconnecting, there are more questions than normal this week. Just a quick reminder that all of the questions are great for you to think through on your own, but your leader may only pick certain questions for your discussion together. **We don't expect every group to get through all of the questions each week.**

This week we explore a part of Jesus' "Sermon on the Mount" from Matthew's Gospel. Jesus teaches His followers that their security should not depend on their resources (money, possessions). Neither should their lives be oriented around those possessions. Rather, their lives should be characterized by constantly trusting in Jesus and giving their lives to Him.

To get the most out of your group time, we invite you to look over the questions below and write your thoughts down before you meet with your group.

Warm Up *(Suggested time: 20 min)*

For Life Groups that are meeting for the first time or with several new members:

1. Go around the circle and ask everyone to answer these "H" questions.

   Hello - Tell us a little bit about yourself**.**
   History - What brought you to LBC/Life Group?
   Hobby - What do you enjoy doing?
   Happy - What is a place, activity or person that is your happy place?

2. If you want to dig a little deeper, ask everyone to answer the following prompts.

   What is the favorite place you have visited?
   What place would you like to visit?
   What is something few people may know about you?
   Describe your family.
   Describe your faith background.
   Describe a person or event that influenced who you are today.

For groups that are reconnecting:

1. What one thing are you most excited about for this coming year? Why?

2. What are you hoping God does in your life over the next 10 weeks as we meet together as a Life Group?

Getting Started

Transition into group discussion.

1) Open group discussion with prayer. Here are a few potential prayer items:
    a. For the Spirit of God to lead you in truth
    b. For the fruit of the Spirit to be cultivated in your lives
    c. For grace to hear and apply what the Spirit says to you
2) Invite someone to read the passage in the group.

Study Questions *(Suggested time: 40 min)*

1) **What one key lesson did you learn from this week's sermon? What one question do you have?**

2) This last year or two brought a lot of insecurity and uncertainty to our world. **What is something that you took for granted or thought you could count on that was revealed to be fragile or unstable? How did you react (fear, anxiety, disorientation, disappointment, something else)?**

3) Jesus instructs his people not to put their confidence in goods that are valued from an earthly perspective, but instead in goods that are valued from a heavenly perspective (verses 19-20). **What reasons does Jesus give for this?**

4) Jesus says that where your treasure is that is where your heart is (verse 21). In other words, what you treasure reveals much about the values in your heart. **What does your life say about your heart?**

What (or who) are you trusting in for your security, happiness, or significance? Can you point to areas in your life where there is evidence of that?

5) In verses 22-23 Jesus points out that what we treasure has implications for every aspect of our lives. Where do you see your treasuring of earthly goods affecting every area of your life? Give an example.

Where do you see treasuring Jesus and His kingdom effecting every area of your life? Give an example.

In your life, which of those treasures leads to joy, peace, freedom, and security? Explain.

6) Jesus concludes this section of His sermon by claiming one cannot give his or her allegiance to both God and possessions (verse 24). Why is that? What is so hard about devoting yourself totally to both of these? Can you provide an example from your own life?

7) Of course money or possessions are not bad things in themselves. It is how we view, value, and use them. What are some specific ways you can safeguard against giving your heart to (worshipping) your possessions?

As importantly, are there ways you can use your possessions to serve Jesus and His kingdom?

Prayer *(Suggested time: 20 min)*

Prayer opens us up to the leading of the Holy Spirit which makes it an important part of the Christian life. We realize that everyone has their own comfort level with group prayer, and we want this to be a time of safety and care. You may verbalize your prayer or pray silently to yourself; that way everyone is a participant in sharing this time before God together.

Some things to consider during prayer time:

- What did the message or group discussion cause you to notice about your relationship with Jesus?
- How can you express gratitude for what God's teaching you?
- What questions are stirring that only God can answer?
- Are there troubling things in your life that need to be confessed to God?
- Is there an unmet need that only God can fulfill?

Personal Spiritual Exercises

Each week we're suggesting a couple of spiritual exercises. These are not required, but they may help us to actively live our faith and grow as followers of Jesus. Feel free to practice one or both. If a certain exercise is helpful for you, we encourage you to find a way to incorporate it into your daily life. **Next week in your Life Group, take a few moments to share how either of these exercises may have changed your outlook on your daily life.**

(1) Take time this week (better yet for a whole month) and write down all your expenditures. Now take a highlighter and mark all of those that were not necessary for your livelihood. What percentage of those non-necessary expenditures were for you and what percentage for others and God? Now write down some possible changes you could make to spending that would better reflect the values of God's kingdom.

(2) Take a break from our culture's relentless assault on your desire to acquire and possess more stuff. For a whole week, limit—as much as possible—your exposure to advertising. Don't browse Amazon (or other internet stores). Don't watch television commercials (better yet don't watch television). Stay away from shopping centers. Take the time you would normally be exposed to advertising and instead reflect on the values being pushed by the marketing of products and how they create in us the desire to acquire more and give our hearts to our possessions.