

SEND IT AHEAD
Matthew 6:19-20
By Andy Manning

I once read that “**money is not everything, but it is kind of like oxygen.**”

Let’s be honest. Money is important. It’s important to me. It’s important to you.

Some people might argue and say that money is not important. I’ll give you that. But you would have to agree that while money is not important, **you need it to pay for the things that are important.** It takes money to pay for food, shelter, and clothing. It takes money to pay for medicine, and education, transportation. It takes money to do fun things like go to the movies, and go out to eat, and go on vacation. That’s why I just cut to the chase and admit that money is important.

Recently my mother-in-law passed away, as most of you know. And Lydia’s big brother and his family were in town from Dallas. And after a long, hard week together, on their last night here, he asked Lydia, “How nice is that go-cart place down the road.” He was referring to the Kart Ranch. Lydia, in typical Lydia fashion said, “You wouldn’t be impressed.” Then I spoke up and said, “Jimbo, it’s awesome. The kids would love it.” So Jimbo said, “Let’s go. I want to treat everybody.” So that evening all twelve of us went to the Kart Ranch. Everyone got to go for two go-cart rides, and then everyone got \$5 each for the arcade. And we had a blast. We made some wonderful memories. That time together was awesome. But that experience was only possible because Jimbo had the money to pay for it – it cost him \$160! Money may not be important, but it is necessary to pay for what’s important.

And **because money is so important** it is **very tempting to spend it all on yourself rather than giving it away.** It is very tempting to spend it all on you and your family rather than to share it.

Add to that the fact that **the way we acquire money is through hard work.** To get money we have to work hard, and sweat, and get up early, and go to bed late, and put up with difficult coworkers and customers. And because we have to work

so hard for our money, that makes it even more tempting to spend it all on ourselves. After all, we earned it. Why should we give it away to people who haven't earned it?

And we think that by spending all of our money on ourselves we are getting the best bang for our buck. We feel like we are getting the most benefit, the most enjoyment out of our money.

Now I know this is true, because studies have been done that show that in the United States, the more money a person makes, the less they give. As a person's income goes up, their giving goes down. The more a person earns, the more they keep for themselves. As people earn more, their inclination is not to give more, but to spend more on self.

Why? Because people think that in order to get the most value out of their money, the most benefit out of their money, the best thing to do is not to give it away to someone else, but to spend it on themselves and their family.

But Jesus came along two thousand years ago and taught something revolutionary about money. He taught that there is a way to spend your money that is more beneficial to you than to spend it all on yourself. He said that there is a way to invest your hard-earned dollars that will bring you more joy, that will be more rewarding, that will bring you more happiness than to spend it on yourself.

Now some of you are probably already getting nervous right about now. "Uh oh! Hold on to your wallet! The preacher's talking about money." Let me calm your fears.

Today you don't have to give anything.

This message is not about what the church needs; it's not about what other people need; it's about the most beneficial way to spend your money. It's about how to use your money in the way that will be the most beneficial, the most rewarding to you.

So turn with me to **Matthew 6:19-20**. Jesus spoke these words as part of what is known as the Sermon on the Mount, the most famous sermon of all time. The Sermon on the Mount includes Matthew 5-7; it's probably the best section of Scripture in the whole Bible. I encourage you to take some time this week to read through Matthew 5-7. Let's begin.

19 "Don't store up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. (CSB 2017)

Let's define some terms.

"Treasure" means money.

To "store up" means to save up.

So Jesus is saying, "Don't save up money for yourself on earth."

Let's be clear. **Jesus is not encouraging irresponsible behavior.**

This is where context comes into play.

If you take a verse out of context, it can lead to a really bad interpretation, and it can really hurt you.

But if you read this verse in the context of the entire Bible, you will learn that the Bible encourages wise savings.

The Bible says that saving up money is not called greed; it's called being responsible. It's called wisdom.

Saving up for big purchase, for emergencies, for retirement, for the purpose of leaving an inheritance to your descendants – this is not greedy. This is wise.

For example, the book of Proverbs praises the wisdom of the ant, because the ant is smart enough to store up food in the summer.

Proverbs 30:24-25 says, “24 Four things on earth are small, yet they are extremely wise: 25 ants are not a strong people, yet they store up their food in the summer.” This right here is proof that Jesus is not discouraging all forms of “storing up.”

Do you know why ants store up in the summer? Ants can’t handle cold weather. If an ant is caught above ground during freezing temperatures, it will die. So it has to store up enough food in the summer to last him all during the winter.

So let me ask you. Is the ant being greedy by storing up food for the winter? Of course not. It’s being wise, just as the Bible says.

In the same way, when you save up for emergencies, when you save up for retirement (for the day when you won’t be able to work), when you invest in term life insurance, you are not being greedy, you are being responsible. You are being wise.

This is why Dave Ramsey, and Christian financial counselor, advises Christians to

save up 3 to 6 months of living expenses for an emergency fund,

and to purchase life insurance ten times your income (if you make \$40,000, you would need a policy worth \$400,000),

and to invest 15% of your gross monthly income into retirement.

As well, the Bible says in Proverbs 13:22, “A good man leaves an inheritance to his grandchildren.” In other words, a good man doesn’t just store up enough money to leave an inheritance to his children, but also to his children’s children. That

requires a lot of storing up. The Bible doesn't condemn storing up; it commends it as virtuous.

And then there's Proverbs 22:7. "The rich rule over the poor, and the borrower is a slave to the lender." Here the Bible is discouraging not storing up, but debt, or borrowing, or using credit. Now there's only one way that you can avoid debt. Storing up. Saving up. The only way to buy something expensive without going into debt is to save up.

So once again, the Bible doesn't condemn all forms of savings.

Saving up to avoid debt, for emergencies, for retirement, for life insurance, for inheritance – this is not greedy; this is not foolish; this is wise. This is called being responsible.

So what does Jesus mean, "Don't store up treasures on earth"?

Look at the next part of the verse. "**Where moth and rust destroy and where thieves break in and steal.**"

This is a way of saying that money stored up on earth won't last forever.

You can't take it with you to heaven.

Whether it is destroyed by moths, or rust, or stolen, or spent, it won't last forever. You can't take it with you to the next life.

John Ortberg wrote a book about this. He said, "When the game is over, it all goes back in the box."

When you die, all that money that you have stored up will stay here on earth; you can't take it with you to heaven.

That's why you never see a hearse pulling a U-Haul.

Jesus isn't discouraging wise, responsible saving. But He is saying that storing up money for yourself on earth has limited benefits.

Is it wise to save up some money for yourself? Yes. Is it responsible? Sure.
Will it help you when you get old? Yes. Will it make life easier? Yes. Will it help your kids after you are gone? Sure.

But all that saving up won't last forever for you. It won't benefit you forever. It won't help you in heaven. You can't take it with you to heaven. No matter how much money you save up, it won't last forever; you can't take it with you to eternity. Let's look at the next verse.

20 But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves don't break in and steal. (2017)

Jesus says to store up treasure, or money, in heaven, because it will last forever.

Jesus is saying that there is something you can do with your money that will be more beneficial, more rewarding to you than saving it up for yourself on earth.

There is a way to store up your money so that it will be waiting for you in heaven; it will last for all eternity.

In other words, Jesus isn't discouraging responsible savings. What He is saying is that saving up money for yourself on earth has limited benefits because you can't take it with you to heaven.

But there is a way to use your money that will benefit you for all eternity. And therefore, **that should be your priority.**

Here's the big idea of what Jesus is saying. I didn't make this up. I got this from **Randy Alcorn's** wonderful little book, *The Treasure Principle*. The Treasure Principle is this: **You can't take it with you, but you can send it on ahead.**

Jesus isn't saying that it's wrong to save up earthly treasure. He's saying there's a better way to use your money.

Because the problem with saving up treasure on earth is that you can't take it with you.

But there is a way to use your money to actually send yourself treasures in heaven that will be waiting for you when you get there and will last for all eternity.

And that's why Jesus says, "You can't take it with you, but you can send it on ahead."

So the big question is, "What does it mean to store up treasures in heaven?"
How do you do that?

Jesus gave us the answer in **Luke 12:33**. "Sell your possessions and give to the poor. Make money-bags for yourselves that won't grow old, an inexhaustible treasure in heaven, where no thief comes near and no moth destroys."

In other words, when you give your money to the poor, you are storing up treasure for yourself in heaven that will never fade away.

Jesus isn't saying that you can buy your way to heaven. He's not saying that. You can never earn your way to heaven by doing good deeds or by giving your money to charity. The only way to get to heaven is to trust in Jesus's death on the cross for your sins. We are not saved by good works; we are saved by grace through faith. It's a free gift, and we receive it by putting our faith in Jesus Christ.

But once you get to heaven, the size of your reward, the size of your joy, will depend on what you've done on earth.

And one of the ways that you can increase your heavenly reward is to use your money to help the poor.

It's not wrong or unwise to store up treasures on earth; to save up for emergencies, retirement, inheritance, insurance, big purchases. That's wise. That's good.

But realize that storing up treasure on earth has limited benefit. You can't take that money with you.

But when you use your money to help the poor you are storing up treasures and rewards for yourself in heaven that will last for all eternity.

So this verse is not about right or wrong. This verse is about **priority.**

Most people only think about life on earth, and so their priority is storing up earthly treasures for themselves, and they give very little away to the poor.

But Jesus trying to wake you up to the reality of eternity. Since you are going to spend the vast majority of your existence in heaven, then your priority needs to be storing up heavenly treasures.

Recently in Home Group Brandy told this story. A very rich man died and went to heaven, and when an angel brought him to his house it was just a run-down shack. The man was very disappointed. He said, "What's this? I was extremely wealthy on earth." The angel replied, "Yes, but this is all the money you sent to heaven."

So Jesus isn't trying to get you to be unwise; he's not trying to take your money so that you live a miserable life. He's actually trying to maximize your happiness.

Should you save up on earth? Sure.

But be careful about how much you save up. Be careful about how much life insurance you buy. Be careful about how big of an inheritance you leave behind. In most cases a large inheritance turns out to be a curse

rather than a blessing anyway. Be careful about how much you save up for retirement, and for emergencies.

Because one day you're going to die, and that money can't help you in eternity.

You can't take it with you, but you can send it ahead.

So make it your priority to store up as much heavenly treasure as possible.

HOW TO STORE UP TREASURES IN HEAVEN

So let's talk about how to do this. Let's get practical.

Let's go back to **Luke 12:33**. "Sell your possessions and give to the poor. Make money-bags for yourselves that won't grow old, an inexhaustible treasure in heaven, where no thief comes near and no moth destroys."

So one way to store up treasures in heaven is to give your money to the poor.

There are **at least three kinds of poor**.

First, there are the spiritually poor.

These are people who are lost and on their way to hell. These are people who will spend eternity in hell unless someone witnesses to them and they put their faith in Jesus Christ.

There is no poverty so great and so urgent and so devastating as spiritual poverty.

So one way to store up treasures in heaven is to give your money to ministries that are reaching out to the lost, such as the church, and mission boards.

One of the three causes in our Christmas Offering is the International Mission Board. The International Mission Board is funded by the SBC, which means it is funded by all the churches in our convention. And the IBC sends out missionaries all over the world in places that desperately need the gospel. And these missionaries focus on starting a church, and training local pastors to carry on the ministry. Giving to the church, or giving to the International Mission Board is a great way to give to the spiritually poor.

You can even give monthly to the International Mission Board.

Second, there are the financially poor.

These are people who don't have enough money for basic necessities – food, clothing, shelter, medicine, and education.

There are some wonderful organizations out there such as the International Mission Board, the Baptist Global Response, Global Hunger Relief, and the North American Mission Board, and Samaritan's Purse that focus on helping the financially poor. Any time you give to the poor you are storing up treasures in heaven.

Third, there are the legally poor.

These are people who don't have equal protection and rights under the law.

At one time that would have included black people. And that's why Christians led the way in the abolitionist movement and in the Civil Rights movement. Fortunately today black people have equal rights and protection under the law.

Today the legally poor would include the unborn – it is legal for a mother to murder her unborn son or daughter.

And also Christians

– in many countries Christians are being hunted down and put to death for their faith.

In America right now, Christians are being sued, and fired, and even put in jail for their beliefs about marriage and sexuality.

That's why a part of our Christmas Offering is going to support Jack Phillips and Alliance Defending Freedom in the upcoming Supreme Court Case – a case many are calling the most important religious freedom case in our nation's history. Any time you give to the legally poor, those who are suffering injustice, you are storing up treasures in heaven.

CONCLUSION

Rick Warren is the founding pastor Saddleback Church in California. It's actually a SBC church like ours, and one of the largest churches in the entire country. And Rick Warren is a great example of not storing up earthly treasures, but storing up treasures in heaven. He wrote the best-selling book *The Purpose Driven Life*. Many people don't know that it was the second best selling book of all time next to the Bible. A book like that has brought Rick Warren a lot of money. So what did he do? First, he stopped taking a salary from his church. Second, he paid back every penny the church paid him for the past 25 years. But here's what most people don't know. Rick and his wife, Kay, are reverse tithers. Instead of giving 10% to God and living on the other 90%, they give 90% to God and live on 10%. When they got married, they made it their goal to become reverse tithers. They decided that every year they would stretch themselves to give an extra percent. So their first year of marriage, they gave 10%, a tithe. The second year they gave 11%. And each year they gave one percent more, until today, they are reverse tithers.

That's a couple who understand the Treasure Principle: **You can't take it with you, but you can send it ahead.**

You're going to spend the bulk of your existence in heaven. So prioritize heavenly treasure.

Over the next few weeks we're going to be giving to the Christmas Offering.

And here's my challenge. **Store up treasures in heaven.**

If you are not a tither, start by tithing. Start obeying God by giving the first 10% of your income to the local church.

If you are already a tither, I encourage you to stretch yourself and give generously to the Christmas Offering.

Remember, this is not about you giving your money away. This is about sending your money ahead so that you have treasures waiting for you in heaven.

I love the famous words of the missionary martyr Jim Elliot. "He is no fool who gives what he cannot keep to gain what he cannot lose."