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BELIEVERS CHAPEL

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The Sermons of S. Lewis Johnson

Matthew 6:19-24

Gospel of Matthew

"God and Mammon, or Advice to Fortune Hunters"

TRANSCRIPT

We're turning for our Scripture reading to Matthew chapter 6 verse 19 through verse 24, as we continue our exposition of the Gospel of Matthew. Matthew chapter 6 verse 19 through verse 24. In the continuation of the Sermon on the Mount, the Lord Jesus says:

"Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also. The light of the body is the eye: if therefore thine eye be single, thy whole body shall be full of light. But if thine eye be evil, thy whole body shall be full of darkness. If therefore the light that is in thee be darkness, how great is that darkness! No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon."

May God bless the ministry of the Word.

This morning is "God and Mammon, or Advice to Fortune Hunters."

Poor Howard Hughes. His assets in one, brief moment plummeted from over \$2 billion to zero, and to make the ignominy of it all the worse, when the funeral of this wealthy man was held, sixteen people were present to hear a service that lasted eight minutes. And now comes the melancholy melee over the surviving shekels by the loved ones and the lawyers. And we may in the newspapers read of some of the greatest rip-offs that we have ever read about in the history of the 20th century.

Thomas Fuller, one of the great Puritans once said, "Riches may leave us while we live, we must leave them when we die." And he also said, "Riches are long in getting, with much pains"—I know all about this, of course, because I have such riches [laughter]—"hard in keeping with much care, quick in losing with more sorrow." One might get the wrong impression from the Scripture we have just read. One might think, does not the Lord Jesus speak against the possession of money itself? Does he not say, "Lay not up for yourselves treasures upon earth"? Does not that mean that we should not attempt to gather any of the possessions of this life? Is that not what Jesus is saying, Lay not up for yourselves treasures upon the earth?

Well one might think that from reading the text by itself. But when we see it in the context of the New Testament, and in the context of other things that the Lord Jesus says, it becomes evident that that is not, precisely, his meaning. For example, his greatest apostle, if we may speak of Paul in that way, has written in 2 Corinthians chapter 12 and verse 14, "For the children ought not to lay up for the parents, but the parents ought to lay up"—and the word is "to treasure up"—"for the children." So it is evident that the apostle Paul countenances—he approves—the laying up of treasures by parents for their children. So it would seem, then, from the statement, "lay not up for yourselves treasures upon earth," that the emphasis must rest, then, upon the phrase, "for yourselves." Lay not up *for yourselves* treasures upon earth.

Money is a trust that has come from God. We find this beautifully illustrated when the Lord Jesus tells the famous parable of the rich fool, which is recorded for us in the 12th chapter of the

Gospel of Luke. He tells the story of the rich man who is being so blessed by prosperity that he finds it necessary, in order to take care of the crops that he is making, to build larger barns to contain the produce. And finally he says, "this will I do." This, by the way, is one of the great illustrations of free will in the New Testament, and you'll notice that this expression of free will on his part is the expression of a will to do contrary to the will of God, which is always the activity of the human free will, apart from divine motivation and enablement.

He says, "This will I do. I will pull down my barns and build greater, and there I will bestow all of my crops and my goods, and I will say to my soul, 'Soul, thou has much goods laid up for many years. Take thine ease. Eat, drink, and be merry.' But God said unto him, 'Thou fool! This night, thy soul shall be required of thee, then whose shall those things be that thou hath provided?' So is he that layeth up treasure for himself and is not rich toward God."

So you can see from the punch line of that parable, that the point is that if we lay up treasures for ourselves upon earth, and are not rich toward God, then we are violating the preceptive will of God. So, it is not wrong to have possessions. Riches are fine if they are in heaven, and riches are good if we have them upon the earth provided we recognize that they are held in trust for God and are to be used as he directs.

Now there is another question that arises here. Someone might think, from the words of our Lord, and from the words of the New Testament, that the possession of private property is wrong. And many misguided people, from Tolstoy on down, have sought to see in the New Testament a teaching that it is absolutely wrong for individuals to acquire property, and that the very concept of private property is wrong. Now this, of course, is not the teaching, either of the Old Testament or of the New Testament.

In the Old Testament, in one of the Ten Commandments, the Eighth, we read, "Thou shalt not steal." That very commandment acknowledges the right of private property. It addresses itself to us and says we are not to take possession of someone else's property and, furthermore, that they are not to take possession of the property that belongs to me. Thou shalt not steal.

Ananias and Sapphira and the experience that they had, beautifully illustrates this. You may remember that Barnabas, directed by the Holy Spirit, had sold some property and had brought the proceeds of it and given it, all of it, to the early church. He was so admired for what he had done, that Ananias and Sapphira thought that they would do a similar thing, and so they sold some property, but they held back part of the price, and they brought it and they laid it at the apostles' feet, and thus, sought to gain the adulation of the early church for doing the same thing that Barnabas had done. But, actually, they were lying, as Peter says, to the Holy Spirit.

Incidentally, that type of thing does not happen today, which illustrates the fact that everything that happens in the New Testament does not necessarily happen today. If for example, every hypocrite in the church were to be punished by sudden death, as Ananias and Sapphira were, then, as one of my Bible-teaching friends has said, we must have three officers in the church: elders, deacons and pall-bearers. [Laughter]

Now in the words that Peter gives to Ananias, he acknowledges the right of private property. He said, "Ananias, when you had that property, was it not your own?" And furthermore, when you sold it, the proceeds of it, were they not your own? But what you have done is given a false impression. You have come and you have given this property as if it is the whole of the proceeds, but you have been hypocritical, and the important thing is not so much that you have lied to us, but you have lied to God. And then he announced that the men who were standing outside would come and take away his body, and he fell down dead.

You see, the important thing is not so much the question of private property, nor the possession of money. The important thing is to recognize that it comes to us as a trust from God. It really belongs to him. That means that everything that we possess—our homes, our bank accounts, our savings accounts, our securities—all of the possessions that we own are really the Lord's. And we hold them in trust.

Now the connection of this passage with the preceding, apparently, rests upon this basis.

The Pharisees had the common idea that the riches that men have is the result of the righteousness

of their lives. That was a very common impression. Those whom God loves are those who he has blessed with possessions, and sad to say, that idea is with us today. We still, somehow or other, feel that the man who has a large bank account and many possessions is a man who has been blessed by God, and is not his prosperity the sign of God's blessing? That even carries over into the Christian church, in which we see a group of people who have been enabled to build a massive edifice, a very beautiful edifice, and we say, God must be blessing that particular congregation. There is no necessary connection whatsoever between a large edifice and the blessing of God.

And so, in the case of the prosperity of men, there is no evidence whatsoever, no necessary connection of the blessing of God. We sometimes even hear this over the radio when we listen to Christian messages by radio preachers, generally of limited training and spiritual understanding. We often hear them saying things like this—you do not have to listen long to those stations that carry religious broadcasts to hear this—"God never intended his saints to be poor," so the line goes, "he wants us all to be rich and prosperous. He does not intend that we dress shabbily, and the we eat poorly, and that we drive around in that broken down old Ford. He intends for us to be prosperous. He intends for us to have a large bank account, to dress well, and to have a new Cadillac. This is the evidence of God's blessing upon us, and to learn how to prosper, send for my book [laughter] entitled, *How to be Rich, Though a Christian*, and be sure to enclose \$2 to cover postage and mailing costs [more laughter]."

Now this kind of teaching leads, inevitably, to avarice, and is contrary to the teaching of the New Testament. There is nothing in the New Testament that makes the connection between prosperity and the blessing of God. Though, of course, if we are Christians, and we are blessed with prosperity, knowing the providence of God, we may, of course, know—and I do know—that any blessing that we do have does come from God. But, the blessing of prosperity has no necessary connection with the blessing of God.

Now, the Pharisees had that idea, and so I think the Lord Jesus is addressing himself to that when he says, lay not up for yourselves treasures upon earth, where moth and rust doth corrupt and

where thieves break through and steal. Our passage, incidentally, is a very simply constructed passage, because it has an exhortation, both of a negative and positive character in verses 19 and 20. Then, there follows a sentence which is a form of argumentation by which the Lord Jesus supports the exhortations that he gives just previously. And finally, he concludes, as you might expect a good preacher to do, with a couple of illustrations which the people of that day would clearly understand.

First of all, he speaks about the negative side of the exhortation, exhorting them not to lay up treasures for themselves upon the earth. There were three great sources of wealth in Palestine, and there were three great dangers for the wealth that men had. The first source of wealth was the clothes that individuals wore. You'll remember that the Lord Jesus, in one of his parables, speaks about a certain rich man who was clothed in purple and fine linen, and fared sumptuously every day. I said parable—I don't really think that's a parable; it's often been called that, but that's not the point—he describes the rich man as a person who was clothed in purple and fine linen, and fared sumptuously every day.

His riches were characterized by a lovely appearance on the outside, and he also had very luxurious food. So, clothes were one of the sources of wealth in ancient times. But, unfortunately, clothes are subject to destruction by moth. And so, while there is this great source of wealth, there is also great danger.

The second source of wealth was the possessions that they had by way of the produce from the fields, the grain that they harvested. But grain was placed in barns, and barns are notorious places for mice and rats and other vermin. And so, in the text, the Lord Jesus says, lay not up for yourselves treasures on earth, where moth and rust—that word rust means "eating away"—doth not corrupt. And so you have the gnawing of the vermin, the rats and the mice, upon the grain that the rich man accumulates. That was one of the perils of having money.

Never having grown up on the farm, I do not have firsthand connection with this, but I'm sure there are some of you who have grown up on the farm, and you know the danger that comes from just such things.

The final source of riches was the gold that a person might possess. But gold was subject to marauders, thieves. And since the Palestinians lived in houses with walls that were often made out of clay, it was very simple, when someone was away from home, for thieves to dig through those walls to enter in and steal the money.

The thing the Lord Jesus is trying to stress here is that material things have an uncertain, transitory character. And if we have put our trust and dedicated our lives to the gathering of them, that kind of riches is a passing thing.

There is a little couplet that I have read somewhere, or heard somewhere, which I'm sure that some Savings & Loan Association has probably used. It's, "wise bees save honey, wise men save money." That must be true, because it rhymes. [Laughter] But no, it's not.

The Lord Jesus' philosophy is quite different. According to Jesus, wise, saving men who try to build up an estate here on the earth and have that as their primary goal: what do they get? They get three nervous breakdowns: moths, mice, and marauders. So you can see the Lord Jesus, in his statement, is not suggesting that a person should lay up treasures for themselves—lay not up for yourselves treasures upon earth—because if you lay them up for yourselves, and your goal in life is accumulating things for yourself, these things are subject to all of the types of dangers and perils that money faces today. And anybody that has had any money knows the perils that face the safekeeping of his possessions.

The positive side is given us in the 20th verse: "But lay up for yourselves treasures in heaven." Now in the Lord's day, wealth was in the house or in the field. In ours, it is, of course, in our banks, in our real estate, or in the securities that we possess. In the portfolio of common stocks and bonds, and other forms of financial instruments. "Lay not up for yourselves treasures upon the earth, but lay up for yourselves treasures in heaven." What are heavenly treasures?

It's very striking that the Lord Jesus uses terms like this. You would think that he himself invented them, but he did not. The Jews were acquainted with the expression, "heavenly treasures." And they, in their own spiritual writings, looked at heavenly treasures as rewards for faithful service.

Deeds of kindness, which were done for others, were called "heavenly treasures" because it was the belief of the Old Testament believers that the things that they did, did gain for them rewards in the future.

And have you noticed, as we've been going through the Gospel of Matthew how large the doctrine of Christian rewards is before our Lord? The Koran, even, recognizes this. The Koran, which is certainly not a Christian document at all, says, that when men die, men ask, "What did he leave behind?" But the angels ask, "What did he send on before him?" And there is a Spanish proverb which we have often used in our own society: "There are not pockets in shroud." It is a sad fact, my friend, that the money that you accumulate, the property that you amass, is something from which you must be parted some day.

Well now, one, then, would ask, "Dr Johnson, what are you saying? Are you saying it's wrong to make provision for the future?" No, it's not wrong to make provision for the future. Is all profit-making wrong? No, profit-making is good. I'd like to make a great deal more than I'm making at the present time [laughter]. Are the rich reprobates? No, the rich are not reprobates. As a matter of fact, often rich people, who are used to riches, have less regard for riches than poor people who have never had an opportunity to amass them. And it's entirely possible for a poor person to be greedier and more full of avarice than a rich man—though of course I'd rather be the rich man, naturally [laughter].

What does the Bible say about these things? The Bible says that there is nothing against amassing wealth. That's perfectly all right. Let me give you some illustrations that would seem to support this very plainly. When Joseph, for example, told Pharaoh that he should prepare for the famine that was coming by amassing great stores of grain, God did not say to Joseph, now don't tell Pharaoh to prepare for the future.

Solomon, in the Proverbs, points us to the ant and uses him as an illustration of the person who prepares for that which is ahead. And the ant, in the summertime, prepares for the winter that is to come.

In our Lord's parables, he tells parables which indicate that in the normal life of the day in which he describes, he had no objections whatsoever to banks and to the gathering of funds. The Apostle Paul, in 1 Timothy chapter 5 and verse 8 makes reference to the provision of families for the young of the family, and in fact, we are told in Holy Scripture that a person who does not care for his own family is worse than an infidel.

And so if you, as a Christian—and a Christian businessman, for example—do not think about your family, your children, and do not provide for them, and waste all that God puts in your hand, then you can be sure that you are not in harmony with Holy Scripture, and you cannot flee behind these words of the Lord Jesus for protection, for God has told us that we are to prepare for those who are members of our family. Otherwise, we are worse than an infidel.

The Lord Jesus accepted help from women who had substance. Those happy ladies referred to in Luke chapter 8 and verse 3 were responsible for much of the ministry of the Lord Jesus, and enabled him to carry on his ministry on the human level by the things that they contributed to him out of their substance.

The Apostle Paul, speaking to the Philippians, reminds them that while he worked to pay for his way that men might not say that they enriched Paul, and in order that he might not be burdensome to those who he preached to, still thanks the Philippians because they sent money to him more than once for the preaching of the Word of God. The Apostle says in 1 Timothy chapter 5 verse 17 and following, "Let the elders that rule well be counted double-honor, especially those that labor in the Word and doctrine." There were men who gave themselves so fully to the work of an elder, that it was necessary for the saints, or desirable for the saints, to help them out from their substance, which in itself suggests that it is perfectly proper for the saints to amass some substance.

So, we do not have in the New Testament or the Old Testament, for that matter, any objection for making provision for the future, any objections to the gathering of property. The important thing is our priority, and the use that we make of the things that have been given us by God in trust. That's the important thing.

Now the argumentation for these two exhortations is found in the 21st verse, where the Lord Jesus says, "Where your treasure is, there will your heart be also." This "for" introduces the reasoning that lies behind the exhortations. A man's interests are where his investments are. And if his treasure is God, then his interests will be in heaven. But if his treasure is money or his possessions, then his interests, like Scrooge's, will be in his miser's horde.

How many times, men, do you sit down at your desk and pull out your folder and go through your possessions, and tally up just how much you are worth now? There's nothing wrong in doing that. But if that's where your treasure is, that's where your heart is also. And you cannot have your heart in heaven and on earth at the same time. It's a question of priorities.

I have mentioned an experience that Dr. Samuel Johnson had when he was being shown around a very noble and lovely castle. And he made the comment, after he had looked over these beautiful grounds, to his companions, "These are the things which make it difficult to die." Now, those words are true with one stricture. When the time comes for us to die, God takes the difficulty out of it.

It is true that it is difficult for some people to die because they must leave these possessions that they have. But the time is coming when every one of us, unless the Lord comes, is facing that distinct and definite encounter with God. It is an appointment that every one of us must keep, and you have it. It has already been made. It has been appointed unto men once to die, and after that, the judgment. And every one of you, young as well as old, has already, in your datebook, that appointment. And if, of course, you do not have to die, you still must face the Lord at the coming of Jesus Christ, and give an account of the possession which God hath put in your hands as a trust.

In scriptural language, of course, it's the truth of Proverbs chapter 23 and verse 7, "As a man thinketh in his heart, so is he." So what's the thought of your heart? Is it really directed toward the gathering and amassing of a giant fortune upon the earth? I think if God had kept me in the insurance business, and had not come into my life and brought salvation through Jesus Christ, that's

exactly what my aim would be at the present day, for that's what it was when I entered my father's insurance business, to amass as great a fortune as I possibly could.

And I can remember my father telling me many years ago, it is my aim in life to be able to pass on to my children a certain sum of money. And I am sure that I would have liked to do the same thing, but I would have liked to enlarge the sum of money. What a different thing it is to have a heavenly portfolio. Have you ever looked at the portfolio of men? Common stocks: 100 shares—General Motors; 100 shares—American [indistinct]—100 shares, Gulf Oil Corporation—500 shares, Exxon—400 shares; etc.—1,000 shares; etc. Totals, bonds. And then the bonds, and then the total.

What a different thing to have one of these heavenly portfolios. Instead of common stocks, well, study of the Scriptures, so many hours; so much meditation. I wonder how well you're going to be acquainted when you get to heaven, when you meet Abraham on the street up there. Are you going to recognize him? Are you going to be able to carry on a conversation with him? Yes, probably, most of you are. You'll say, yes, Abraham, I remember you. You were a man of faith. You offered up Isaac, didn't you? And then you'll meet Isaac, and you'll say, yes, Isaac, you're the one who Abraham offered up, the one to whom the promises were conferred. And then you'll meet Isaob.

And then you'll meet a man on the street. You'll put out your hand and you'll say, "I'm Lewis Johnson." And he'll say, "I'm Obadiah." And you'll say, "What?! [Laughter] What's that name again?" Obadiah. Oh yes, you're one of the minor prophets [laughter], and Obadiah will say, yes, that's right, and you must have thought I was mighty minor because you didn't ever look at me [laughter]. Common stocks.

And then, of course, there'll be something that corresponds to bonds, I guess. The sharing of the Word of God, the teaching of Holy Scripture, the preaching of the Word of God. And we all preach: mother preachers, father preachers, children preach, businessmen preach. What kind of message are you giving? What kind of teaching is really going out from you?

And then the cash: souls that have been won, aid that has been given to the saints, comfort that has been given to the saints. How do you stand? How's your portfolio? Do you ever sit down at your desk and write up that kind of portfolio and say, "Now what is my heavenly portfolio? What treasures in heaven have I really accumulated?"

You know, I feel very bad about speaking to you on this subject. Do you know why? Well, they're two reasons. One, whenever I preach on money, it costs me money. I come under conviction. And I feel that I must give a little more, and I don't enjoy that [laughter]. But then I think that it's very inappropriate for me to speak to the audience in Believers Chapel. Of all of the churches that I know—I know quite a few of them—I know very few if any that have been more generous in the support of Christian work than these congregations here. And it has meant a great deal to me to see the response that has been given to the Word of God, the gratitude that has been expressed in your giving.

And Dallas Theological Seminary—I know because I have contact with them—Dallas Theological Seminary has also profited from the gratitude of the hearts of many of you in this congregation who have been touched by the Gospel of Jesus Christ and the grace of God, in the cross, and you have gone down to that institution and you have given money in token of appreciation for that which God has done for you. I do not feel that this congregation needs this kind of address, but perhaps there is an individual, such as myself, who does need it. And it's always good to ask ourselves, what are we doing with the possessions that God has put in our hands as a trust?

Now the illustrations that follow are very simple, provided we understand one thing about the ancients. The first illustration is the illustration about the single eye, and the second is the illustration about the single service. The Lord states in the 22nd verse, "The light of the body is the eye: if therefore thine eye be single (healthy, generous; I suggest you read the paragraph in which I discuss the meaning of the term translated "single" in the Authorized Version; it probably means "generous."), thy whole body shall be full of light."

The ancients thought of the eye as the window of the soul. They thought of it as the window by which light came into the body, so that the eye was like a window. Now if the window was clean and clear, then of course the body received the light clearly and cleanly. But if the eye, which is like a window, is unable to see, then, of course, the body does not contain light, just as those windows over the side of the auditorium. The windows over there have light coming through them, but because the window is made in such a way that the brightness of it is dimmed, we do not get as much light as if we had windows that were perfectly clear. And these windows over here do not give out any light at all. So the eye, or the lamp of the body is the eye, and putting this in the spiritual sphere—which is what our Lord Jesus is talking about—he is saying that the eye—which for them was the window of the man so that he was able to see the physical things outside—the eye, for the spiritual man, is the believer's mind, or the believer's heart.

And if that eye be single, if that eye be in good condition, then the individual receives the light from God. But if not, then there is darkness. What does he mean by this? Why, he means the same thing that he means in Colossians chapter 3 and verse 2 when he calls upon believers to set their affections on things above. If one has a true sense of values, and puts the things that are above first in his life, then his eye is clear, not blurred. It is the proper priority, it is the recognition of the right sense of values that bring spiritual light to the individual.

Now, if our sense of values are wrong, then, of course, we come to be in spiritual darkness. This word, incidentally, may mean single, may mean "generous," so that if our eye is generous, if our mind is generous, then we can expect the blessing of God on the things that we do. And, of course, the teaching of Scripture is altogether along that line. The apostle Paul—later on, I want to comment on this just a moment from now—will comment specifically on the benefits of having the right sense of values with respect to money.

But I hasten on to say just a final word about the illustration in verse 24, having to do with the single service. "No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. You cannot serve God and mammon." The

man with the misplaced heart, the man with the misdirected mind, also suffers from a misaligned will. He will not serve God.

Now, it's impossible to serve God and gold. I'm sure that you might think, well now wait a minute, it is possible to serve two masters. Do we not always do that? Do not many of us do that? Many of you men leave home and you go out and you serve your employer, and then you come home and you serve your wife. [Laughter] You have two masters. But now—that's not a very good illustration. It just occurred to me on the spur of the moment. [Laughter] All illustrations like that ought to be rigidly abandoned, of course, but that's one of the frailties of men, I guess.

We do know of cases where men serve two masters. For example, to take a simple illustration of a gardener, a gardener may serve three or four different masters. So, the Lord Jesus' statement does not seem to us in the 20th century to be true. No man can serve two masters. But it becomes true when we realize that what he had in mind was not the casual service of a gardener who serves a man who owns an estate and may serve others.

But the term, serve, in Scripture, in the time in which it was written, had one meaning, and that was to be a slave. Now, a slave was not the possession of several people. He was truly, fully, employed by one. And he could only serve one, and his service was full-time service. In that sense, no man can serve two masters. We will either hate the one and love the other, or love the one and despise the other. You cannot serve—that is, you cannot be a slave of God and mammon.

Now, the Lord Jesus, then means that there is no possibility of compromise when we come to these matters. We cannot, as in the Old Testament, 2 Kings chapter 17 and verse 33, "Fear the Lord and serve other gods." It's impossible. We can only have one master in spiritual things, and there is no place for compromise.

So I ask you, men, you're looking for an investment. I recommend to you that you allow the will of God to be determinative in your possessions. There is a wonderful promise in 2 Corinthians chapter 9, verse 7 through verse 9. The apostle Paul in this great chapter on giving says, "Every man according as he purposeth in his heart, so let him give; not grudgingly, or of

necessity: for God loveth a cheerful giver." And for you who give, and give lavishly, and give cheerfully, God has a promise for you, and it follows in 2 Corinthians chapter 9 and verse 8, "And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work." You can be sure, if God leads you to give, and to give cheerfully and to give lavishly and to give abundantly, he will supply the funds necessary to do it. And finally he adds, "This is in accordance with the teaching of the Word of God. He hath dispersed abroad (he refers to a man who has given); he hath given to the poor: his righteousness remaineth forever." Looking for an investment, this is the investment that leads to a portfolio that is everlasting. And when the portfolios that you have accumulated down here on earth shall fade away to nothingness, these shall still stand.

Well then, is wealth wrong? No, it's not wrong, but the love of wealth is. The apostle, in 1 Timothy chapter 6 and verse 10 has some words that speak directly to the point, thinking no doubt about Judas because his life was wrecked over the love of money. Paul says, "For the love of money is the root of all evil, which while some who coveted after have erred from the faith and have pierced themselves through with many sorrows. But thou, O man of God, flee these things and follow after (here are the treasures) righteousness, godliness, faith, love, patience, meekness. We could add, the study of the Word of God, works of aid and comfort to other Christians, the preaching of the Scriptures, personal witness, putting God first in our lives, setting your affection upon things above and not upon things that are upon the earth.

Wealth, then, is a trust. There is a word for the rich and a word for the poor. I want to conclude, since our time is up, with some words from Alexander McLaren. They're words that are extremely important, it seems to me. Mr. McLaren writes, "And when the moth and the rust come and the separating, bony fingers of the skeleton death filch away, at last, your treasures, what about you who are wrapped up with it, implicated with it? So grown into it and it into you that to wrench you from it opens up your veins and you bleed to death?

"There is a pathetic inscription, in one of the rural churches of this country in which two parents record the death of their only child and add, 'All our hopes were in this frail bark, and the shipwreck is total.' I've heard of a man that might have been saved from a foundering ship," Mr. McLaren says, "But he lashed his moneybags round him, and he sank along with them. Where your treasure is, there will your heart be also.

"Pierced by all the wounds, gnawed by all the moths, rotted by all the corruption that affects it. And when the thief, the last great thief of all comes, you will only have to say, 'They have taken away my gods, and what have I left?' And the answer out of the waste places of an echoing universe will be, 'Nothing. Nothing.""

May God help us to lay up treasures in heaven and not upon the earth. May we stand for the benediction.

[Prayer] Our Father, we are indeed grateful for these words of exhortation that have come to us from our Lord Jesus Christ. We recognize, Lord, that they are addressed to Christians, addressed to true believers in Jesus Christ. And we recognize, Lord, that if there are individuals in our audience who have not yet come to faith in him who died for sinners, that these words are not for them. We recognize that the beginning of Christian life comes through the new birth, communicated through the Spirit's ministry of regeneration and faith.

And O Father, we pray that if there are some in this audience who have not yet come to faith in Christ, that they may come to recognize him as having come to shed his blood for the guilt of sinners, and may at this very moment, in their hearts, there come to thee the prayer of thanksgiving for Jesus Christ and the forgiveness that follows.

But for those of us, Lord, who do know Thee, and to whom Thou hast granted possessions,

O Father, enable us to hold them as a trust for the glory of God, and enable us to set our affection
on things above and not upon things upon the earth where moth and rust and thieves prevail.

May grace, mercy and peace go with us.

For Christ's sake. Amen.