

Jesus On (IX):
Investing in Eternity

Introduction

I have a question for you, and I want you to think of the answer in your head.

What's the best return you've ever received from an investment? Does anything come to mind?

And don't get all sappy on me and tell me your best investment was your children, or your marriage, or the love you get from your cat.

Cats aren't even of God.

I'm talking about a straight-up financial investment that was meant to get a return.

Did you buy a lottery ticket and win big?

Or like me you hope you're going to with the Mega Millions Jackpot?

Did you buy into one or more of the FANG stocks when they were first offered? Facebook, Amazon, Netflix and Google.

Maybe the best investment you ever made wasn't so glitzy.

Maybe the best investment you ever made was your house because it's appreciated beyond what you dreamed.

Or invested in getting an MBA that has paid you back richly in career advancement.

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No matter what the best return you've ever received for a monetary investment, it's nothing compared to what has been called the most profitable financial investment by anyone of all time.

It took place in 1995.

A Cuban immigrant to America named Miguel and his wife Jackie were wondering how to invest their hard-earned savings. They were sitting on almost a quarter of a million dollars.

One of the ideas they were toying around with was helping out their 31-year-old son, something almost every parent has considered.

Particularly because it's when our kids are in their 20s and 30s that they have the most financial needs.

They may not have a steady job, may not have much in the way of cash reserves, or still-developing credit.

So they can turn to the one financial institution that just might take a risk on them: The bank of Mom and Dad.

So parents help them buy their first car or first home.

Here's what Miguel and Jackie did.

They handed their son almost every cent they had saved to put into a fledgling business.

He didn't sugarcoat the dangers. He told them that there was a very high chance he would go bankrupt and they would lose

everything.

He said, "I want you to know how risky this is, because I want to come home for Thanksgiving and I don't want you to be mad at me."

They took the risk and assumed a 3.4% stake in the yet-to-be formed company.

Well, he didn't go bankrupt.

His business was selling books online in a little start-up he decided to call "Amazon."

And as you know, today it is the second most valuable business in the world, worth around \$874 billion dollars.

If the parents held on to their stock, which apparently they did, they are now worth about \$30 billion.

That represents a return on their investment of more than 12 million percent.¹

And that's why it is - without a doubt - the greatest return on a single investment in all of history.

We're in a series through the Sermon on the Mount, the most famous message Jesus ever gave and, in many ways, a crystallization of all of His teaching.

It's called the Sermon on the Mount because He physically delivered it on the side of a mountain.

And today we come to the part where he talks about the one

investment that He said really is the greatest we could ever make, with the greatest return.

So let me read you His words that spell out that investment, then we'll look at the three questions He raises - very profound questions - that will determine whether we'll ever bother even to make it.

Let me read it:

"Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be.

"Your eye is a lamp that provides light for your body. When your eye is good, your whole body is filled with light. But when your eye is bad, your whole body is filled with darkness. And if the light you think you have is actually darkness, how deep that darkness is!

"No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money." (Matthew 6:19-24, NLT)

I. The Investment

First, let's talk about the investment.

Randy Alcorn calls it the "Treasure Principle," and let me tip my hat at the beginning to how that wonderful little book has informed my teaching on this passage for years.

Jesus says that we have one of two choices: we will invest in the things of God or we will invest in the things of the world.

And Jesus makes it clear that one is a smart investment, and one is not that smart.

Let's lay out the two choices.

First, there is the choice to invest in heaven, which most people have no idea what that's even about.

Think of it this way: Imagine you're walking through a field with one of those metal detectors. Seen those?

You're walking along and all of a sudden it starts dinging like crazy. You dig into the ground a bit and find something more than a watch.

You find gold. A lot of gold. It doesn't take long to realize the entire field is full of it. But nobody knows it but you.

So you pocket the nugget you found, cover up the area so no one else will see it and head home. You get it tested and find out its real. Then you go online and research the field you found it in and find out it's for sale.

Buying it would take all that you have, every penny you've got in savings, but who cares! What you're getting in return is, like, everything!

Your savings swapped for a field full of gold?! Who wouldn't make that swap?

I didn't make that story up. It's directly from Jesus. Here's what he said:

"The Kingdom of Heaven is like a treasure that a man discovered hidden in a field. In his excitement, he hid it again and sold everything he owned to get enough money to buy the field." (Matthew 13:44, NLT)

The idea is that investing in heaven is worth so much more than investing in what is here that it's not even funny.

And if you get it, really get it, you wouldn't think twice of moving your resources from one area to the other.

The payoffs are so ferociously different in scale, if you see it, get it, understand it, you wouldn't hesitate to do it.

And we should get it. Because everyone of us is going to die. So investing in things here, instead of investing into the other side, isn't smart.

Here's how the Bible brings the reminder:

"People who boast of their wealth don't understand; they will die, just like animals." (Psalm 49:20, NLT)

You've probably heard of the name Rockefeller. When adjusted for inflation, John D. Rockefeller is widely considered the wealthiest American who has ever lived and the richest man in all of modern history.

Right now, Jeff Bezos of Amazon is the richest individual

person in the world with a net worth of around \$112 billion.

Rockefeller's wealth, adjusted for inflation, was over \$400 billion.

He made his money in oil, at his peak controlling 90% of the entire American oil industry.

When Rockefeller died, someone asked his accountant, "How much did John D. leave?"

Do you know what his accountant answered?

"All of it."

And that's the way it is for all of us. There's nothing you take with you when you die.

Here's another story Jesus told about that dynamic:

"A rich man had a fertile farm that produced fine crops. He said to himself, 'What should I do? I don't have room for all my crops.' Then he said, 'I know! I'll tear down my barns and build bigger ones. Then I'll have room enough to store all my wheat and other goods. And I'll sit back and say to myself, 'My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!'"

"But God said to him, 'You fool! You will die this very night. Then who will get everything you worked for?"

"Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God." (Luke 12:16-21, NLT)

Here's the point - you can't take it with you, but you can send it ahead. Think of it this way:

What if I offered you \$1000 today to spend however you want? Not bad, right?

But suppose when I give it to you, I give you a choice: You can either have that \$1000 today or you can have \$10 million one year from now and \$10 million every year after that.

Want the thousand now?

Or maybe it would be easier if we just talked about it in terms of marshmallows.

There was a social experiment of kids. Here was the test: you can have one marshmallow. But if you wait and don't eat it, you'll get two.

My son Jonathan showed this earlier this year, but I'm going to absolutely rip him off and show it again. Take a look:

*Marshmallow Test for Kids

https://www.youtube.com/watch?v=QX_oy9614HQ

That's the deal with investing in eternity.

If you put your investment focus there, instead of here, the payoff is so much greater.

So how do you invest in eternity? How do you store up treasure in heaven?

When you give to the work of God here on earth it is credited to your eternal account. It's as simple as that.

This is all through the Bible. Here's a quick windshield tour.

Jesus said:

"And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?" (Luke 16:11, NLT)

He also had these words:

"When you put on a luncheon or a banquet, don't invite your friends, brothers, relatives, and rich neighbors. For they will invite you back, and that will be your only reward. Instead, invite the poor, the crippled, the lame, and the blind. Then at the resurrection of the righteous, God will reward you for inviting those who could not repay you." (Luke 14:12-14, NLT)

And then the apostle Paul, writing to the church at Philippi and building off of the teaching of Jesus, had these words:

"As you know, you Philippians were the only ones who gave me financial help when I first brought you the Good News and then traveled on from Macedonia. No other church did this. Even when I was in Thessalonica you sent help more than once. I don't say this because I want a gift from you. Rather, I want you to receive a reward for your kindness." (Philippians 4:15-17, NLT)

And then he had these words, sent to a young pastor he was

mentoring named Timothy:

"Tell those rich in this world's wealth to quit being so full of themselves and so obsessed with money, which is here today and gone tomorrow. Tell them to go after God, who piles on all the riches we could ever manage – to do good, to be rich in helping others, to be extravagantly generous. If they do that, they'll build a treasury that will last, gaining life that is truly life." (I Timothy 6:17-19, Msg)

Be generous to the things of God.

And the primary way to do that is to be generous to the church of which you are a part, whether it's this one or some other one.

The Bible points to aiming for at least 10% of your income being given, but that's more like the floor, not the ceiling.

The real call of the Bible is to radical generosity.

I had a friend of mine go from rags to riches. He had a breakthrough and became a multi-millionaire overnight.

You know what he did? He reverse-tithed it. He had all this money and could have done whatever he wanted with it. And he chose to reverse-tithe it.

A tithe is 10%. But instead of giving 10% to his church and living off the 90%, he gave away 90% and is living off the 10%.

You talk about passing the investing in eternity test? He did. That's investing in heaven.

II. The Questions

So what about the questions?

I mentioned that Jesus raises three questions, and how you answer them will determine whether you will make this investment.

Whether you are the kind of person who would even consider investing in the things of God.

These questions are really, really good ones - three of the most important questions you could ever wrestle with.

A. Where Is Your Heart?

Here's the first one: Where is your heart?

Remember what Jesus said? Let me read it again:

"Wherever your treasure is, there the desires of your heart will also be." (Matthew 6:21, NLT)

This is a profound spiritual reality. Where you invest - and I'm talking primarily about money and time - is where you have placed your heart.

And where you place your heart will determine how you invest. So where is your heart?

I once read a book called *The Day America Told the Truth*. It was built on a series of surveys that tried to get at what we really think and feel.

It had a whole chapter on money and it was absolutely disturbing. Here's what they found when they wanted to learn more about the relationship between people and money.

For \$10 million, one out of every four of us would abandon our friends and renounce our faith.

We would also become a prostitute for a week.

One out of every 14 of us would murder someone.ⁱⁱ

If that shocks you, hold on.

Then they lowered it to \$5 million and got the same results.

Then \$4 million... same result.

Then they went down to \$3 million... same thing.

They have no idea how low they could have gone and still had people do almost anything for money. But they were too depressed to continue.

Jesus is asking us to wrestle with a deep and penetrating question: "Where have you taken your heart and, more importantly, where do you *want* your heart to be?"

If you want your heart to be with God, then your treasure will need to be reallocated to be with God. You'll need to follow His guidelines, His principles, His instructions.

You will look at all that you have, and say: "God, how can I make sure that first and foremost, in a way that is undeniable and unmistakable, I'm managing my money in a way that positions my heart to stay with you?"

"How can I make sure that everything I do with money positions my heart in yours?"

Now when you ask that, does it mean that the answer is sell everything and give it to the church? No.

It's not wrong to manage your money in a way that pays your bills, provides college for your kids and cares for your retirement.

It's not wrong to take vacations and enjoy life. But that's not what Jesus is talking about.

It's not bad to possess things. It's just bad for things to possess you.

It's not wrong to enjoy life. What's wrong is to make enjoyment life!

It's not wrong to have treasure. What's wrong is to treasure the treasure.

What Jesus is after is where you have placed your heart - the destination you have determined for yourself.

Is it thing-oriented or God-oriented?

Are you driven by more and more things at the expense of being generous to God and placing your heart with His?

Does God get your first fruits, or your leftovers?

Do you eat your fill, and only when you are done and so full

you couldn't possibly eat another bite, you whistle God over like a dog and say, "Here boy" and scrape off what you have left on your plate?

Now that might make you cringe to think of treating God that way, but isn't that what a lot of us are doing? Or maybe tempted to do?

I once read an old story in an old book of a farmer who promised to give God one of the twin calves his cow delivered.

His wife asked him, "Which calf is the Lord's?"

He answered, "It really doesn't make any difference whose calf is whose. I'm just going to give God one of them when they're grown."

A few weeks later he came into the farmhouse with a long, sad face.

His wife asked, "What's wrong?"

He said, "The Lord's calf died this morning."

Isn't that the way it works with us if left unchecked?

That God isn't made the priority?

So here is the question:

Does God get our first and best, or does He get what's left over after we've satisfied everything we can imagine satisfying?

Or simply when it's convenient or when there is extra?

If you're a follower of Christ -

... and I know not all of you are so this may not apply to all of you -

... but if you would consider yourself a follower of Christ and that's where you want your heart to be, the question is always the same:

"God, what do YOU want me to do with what I have?"

And the more you invest in the things of God, the more your heart will follow.

It's like buying stock in a company, like Apple. Before buying stock you didn't think that much about how their stock was doing.

But once you invest, you read every article on it that comes up. You tune in to every podcast, blog and tweet. You follow the value of the stock. You are dialed in to Apple in a way you never were before.

Jesus is saying that when you start investing in the things of God, you'll be amazed how your heart starts to beat faster about the things of God.

You want a heart for Him, what He's about on this planet, a heart invested in eternity, shaped by His Kingdom, motivated by His values?

Put your treasure there, and your heart will follow.

B. What is Your Vision?

Now for the second question Jesus raises:

What is your vision?

Again, let's remember His words:

"Your eye is a lamp that provides light for your body. When your eye is good, your whole body is filled with light. But when your eye is bad, your whole body is filled with darkness. And if the light you think you have is actually darkness, how deep that darkness is!" (Matthew 6:22-23, NLT)

Here Jesus makes it clear that when it comes to money, not only is there a heart issue but a vision issue.

If your sights are set on God, if that's the vision you have for your life and what life is about, then it will flood into your soul and you will naturally take what you have and invest in the things of God.

But if you live for things, you will have no vision for what God is doing in the world. Your inner world will be a dark place - unable to see, unable to care.

This week I was reminded of a person who isn't as well-known as she used to be which is sad.

Her name is Helen Keller and she was one of the most remarkable women who ever lived.

When she was just a baby, only 19 months old, she was stricken with an illness that left her deaf and blind. She

became mute shortly thereafter.

With her enormous physical challenges, education seemed out of the question. But when someone tried - really tried - within two years she could read and write.

She went on to graduate cum laude from Radcliffe College.

Helen then went on to devote her life to publicly aiding the deaf and the blind. Her life became the basis of a play and then multiple movies.

She was once asked what would be worse than being blind.

She said, "To have sight without vision."

When your eyes are set on God, you see the world the way He sees it.

You see what you have and what you give from what you have, serving the Christian movement and God's efforts to bring the world back to Himself.

And it's that vision, and the investment that comes with it, that matters.

But too many of us have all the wrong vision and it makes our life dark.

It's like someone sitting out on their boat on the lake, sipping a rum and coke and they say, "Ah... this is what life is all about."

No, it's not.

The boat and the lake and even the rum and coke aren't bad. Enjoy them.

But don't tell me that's what life is about.

Because it's not.

And if that's all the vision you have for what your one and only life is about, that is a deep blindness.

That is sight without vision. And that is sad.

C. Who is Your Leader?

Which brings us to the final question:

Who is your leader?

Again, remember how Jesus posed this question for us:

"No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money." (Matthew 6:24, NLT)

Jesus brings up one of the most fundamental truths of human existence: there is only one true leader in your life. There is only one true God operating in your world.

You can no more follow two leaders, or have two gods, than you can simultaneously walk in two directions at once.

And when two things in your life are operating on different values, different priorities, and taking you in different directions, you will have to choose.

And we don't like that.

I know a Christian professor and pastor in Philadelphia who once wrote about a man who came to him with a marital difficulty.

He said he was having an affair with his assistant and his wife had found out about it, and now his life was a mess.

Tony listened to him, and then told him he had three options. He said, "First, you can end the relationship with your assistant and seek reconciliation with your wife."

The guy said, "Oh, I don't know if I can do that!"

"All right," Tony said, "a second option is to divorce your wife and marry your assistant."

The guy said, "But we've been married 20 years! We have two children! I don't think I can do that!"

"Okay," said Tony, "your third and final option is to end both relationships and start from scratch."

He said, "But I can't do that either!"

Then my friend said, "Listen, we're done. You only have three options - you know it and I know it. And we also know that only one of those options will please God.

"Now we can sit here and talk for month after month, but the real issue is whether you are going to obey God or not. If you are not willing to choose the one option that is right, your life will never be anything but a mess!"

He was right. Love one or love the other. You can't have it both ways.

That's the way it is with God and money. Jesus says that God and money are like competing gods. And the reason is simple:

They give different orders.

They issue different commands.

If you obey money alone, you cannot help but disobey God.

Because they have diametrically different value systems.

I'm not talking about what's involved in sound money management - the Bible teaches those principles better and with more wisdom than any other source I know.

What I'm talking about are the orders money gives when it's in charge.

When getting all you can, canning all you get and then sitting on the can is your ultimate financial plan.

When more, richer, bigger, better becomes everything to you.

When money becomes King, Lord, Ruler.

When it has more of a hold on you than God does, it becomes God.

In fact, you want a real gut-check? And yes, I'm getting nasty here.

If you walked in here considering yourself a Christ follower,

... if you walked in here believing in God and saying that He is in control,

... and the minute you realized the talk was going to be on money you got defensive and clenched your fists,

... you're so busted.

That tells me that you haven't settled the competing gods thing.

Conclusion

But here's what I think:

I think that just about every one of you here today wants to give your heart to God, wants to have His vision for the world and wants Him as your leader.

I believe that about you.

I don't think you'd be here if that wasn't the case.

Or at least, you wouldn't be here if you weren't at least open to it.

But what I don't know is whether it's **true** of you or not - whether what you want, what you're open to, is who you really are.

Because it's so easy to make your primary investment be in the things of this world. To have your vision never look beyond yourself.

And to allow more of your life to be led by money than you would ever dream possible. But that can change.

You can put your treasure where you want your heart to be. You can make God and His kingdom the heart of your investment portfolio.

You can catch a vision of what God is wanting to do, and then put your resources into play to see it become a reality.

You can let God be the true leader of your life and let money be what it should be - something that serves, not something that IS served.

And you can start right now. And here's a way to start.

With every purchasing decision, every investment decision, every money management decision, ask where you want your heart to be, what is your vision and who is your leader?

And then remind yourself that God is watching your entire decision making process.

And ask yourself, "Would this make Him proud? Would this honor Him? Is this how He wants me to live?"

I once read of a guy who played on the football team of Columbia University. He was good enough to make the team, but not good enough to start or even play very much.

But he impressed his coach and his teammates with his enthusiasm, and also with the way he loved and cared for his

father.

Whenever his father would visit the campus, you would see him and the boy walking around, arm-in-arm, in close, intimate conversation.

It was obviously a very special relationship he had with his dad.

One day the coach received word that the boy's father had died. They contacted the coach because they knew he was the person on campus closest to the boy, and asked him to break the news to him.

When he told him, he said, "Your father has passed away and I'm so sorry. Now son, if there is anything I can do for you - anything - you just let me know, and I'll do it."

The boy surprised him by saying, "Could I start in Saturday's game?"

The coach thought to himself, "But he's not good enough! And it's an important game."

But he had promised, so he thought he'd just leave him in for a few plays and then take him out.

The day of the game arrived. On the very first play, the boy whose father had died single-handedly made a tackle that threw the opposing team for a loss.

Play after play, that kid played football like you wouldn't believe. The coach left him in for the entire game. In the locker room, he was even awarded the game ball.

Later, the coach pulled him over to the side and said, "Son, what got into you today? I know your father passed away, but you played with more intensity than anyone I've ever seen."

The boy said, "Do you remember when my father would visit me here and we would walk arm in arm around the campus?"

"I never talked about it, but my father was blind - and today I knew it would be was the first time he ever saw me play.ⁱⁱⁱ

"And I wanted to play my best for Him."

That's the way to think.

Do you think that when you die and you stand before God that's the first time that He's going to see you?

Maybe you need to realize for the first time that God sees you play every day. Make Him proud.

Let's stand for closing prayer.

ⁱ Harry de Quetteville, "It's payback for the Bank of Mum and Dad," *The Sunday Telegraph*, August 5, 2018, p. 21.

ⁱⁱ Patterson and Kim, *The Day America Told the Truth*, p. 65.

ⁱⁱⁱ. See *Men Who Win*, pp. 96-97.