

## INTRODUCTION

Growing up, Mel Fisher read the book *Treasure Island* and always dreamed of finding treasure. In 1985, Mel Fisher discovered the wreck of a Spanish Galleon off the coast of Florida. Inside the wreckage he discovered a cache of gold, silver and jewels worth more than \$450 million. Spain wanted the treasure, but the U.S. Supreme Court ruled that Mel Fisher could keep the treasure if he donated 20% of the artifacts to the State. Mel continued hunting for treasure for the rest of his life. His motto was, "Today is the day." In all the biographical information I read about Mel, I never read where he had any time for God. Mel Fisher died at age 76 in Key West while under indictment for selling fake gold coins. God came to him and said, "Today's the day." He left all his treasure behind.

If you want to go on the Ultimate Treasure Hunt, you only have to open your Bible. The Bible has a lot to say about money and finances. Besides the Kingdom of God, the #1 topic Jesus addressed most was managing money. He left us 39 parables, and 17 of them are about money; that's over 40%. Jesus never had much money, but He talked a lot about it.

Some churches and preachers talk a lot about money. In fact, some preachers have a reputation for always asking for money. A little boy swallowed a quarter. His mother said, "Let's take him to the E.R." Her husband said, "No, let's take him to the pastor." His wife said, "Why the pastor?" He said, "Our preacher can get money out of anyone!"

As a rule, I don't talk much about giving, because this is such a generous church. Let me brag on you a little. Actually I want to brag on what God has done through you. Green Acres is by far the most generous congregation I've ever known of. You guys give and give and give. You don't give until it hurts; you give until it blesses. Do you realize over the past 20 years God has enabled us to build about \$70 million worth of facilities, and we owe Southside Bank less than a million dollars? But what is really exciting is that during that same time we have invested \$28 million into direct missions. That doesn't include all the other millions spend in various other ministries.

As I was seeking the Lord last summer about the direction of our church for 2015, I got the distinct impression that as generous as we are, our church is being under-challenged when it comes to giving. So as we prepared our budget for 2015, I challenged our leaders that we should budget by faith rather than by sight. Let's don't budget by what we think we can spend based on the past year's giving pattern. Let's see what the real needs are and then let's trust God to meet those needs.

We're a family, so we need to have a family talk about some expenses we're facing over the next year to 18 months. Our Worship Center is fourteen years old. It still looks beautiful because we've taken care of it. But our sound system is being held together with tape and baling wire; it needs to be replaced sometime soon. We're all holding our breath that it won't die right in the middle of a worship service or a special program. The carpeting in this building and foyer is showing its age and heating and air conditioning units will be replaced. In other words, we are facing some capital expenses. But rather than just go to the bank and borrow for these

maintenance expenses, we're going to do what a smart family does. We're going to set aside some money and build up a cash fund to pay for them.

That's why our new budget for 2015 includes a million dollar capital challenge component. Our next budget for this year is \$15,237,372. Just to let you understand the increased needs, in 2014, our monthly budget requirement was \$1,175,007. Beginning this month our budget requirement is \$1,269,781. That means each month in 2015 we need to give an additional \$94,774 to meet our budget.

So how are we going to do it? Oh, we could ask 94 people, "Will you give \$1,000 more a month to Green Acres?" But many of you couldn't do that, and for others that would be easily done without making a sacrifice.

No, we're a family. During this series I'm just going to ask you to do what God invites you to do—that is to give the Lord's tithe to Him. In order for you to do this joyfully, I want you to understand God's Treasure Truth.

During this series I'm going to introduce five keys to unlock God's Treasure Truth. Every Sunday I want us to read these five statements aloud together as a confession of our belief. We'll do it each Sunday before we read the scripture.

1. God owns everything; He allows me to manage some of His wealth.
2. I can't take treasure with me to heaven; but I can send it on ahead.
3. My heart abides where I invest God's money.
4. I honor God when I give back to Him the first and the best.
5. The antidote for materialism is the joyful cycle of giving to receive to give even more.

Matthew 6:19-24: "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 moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness! No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

When it comes to God and money there are some strange ideas floating around out there. Many people are confused. Let me mention three different theological positions concerning money.

### **Poverty theology: Sell all you have and live in poverty**

Some well-meaning souls have made a vow of poverty and live to help the poor. Jesus only told one man to sell all he had, give it to the poor and follow Him. That was the Rich Young Ruler, because his many possessions had become his god. There are many wealthy people in the Bible who used their wealth for God. Money isn't the root of evil—but the *love* of money is the root of

all kinds of evil. There's nothing wrong with possessing wealth as long as wealth doesn't possess you.

### **Prosperity theology: Name it and claim it and you can have it all!**

On the other end of the spectrum is a teaching that says God wants you to be fabulously wealthy and if have enough faith you can have an abundance of health and wealth. The goal of the Christian life is not wealth and prosperity, it is to serve the Lord faithfully.

### **Proper theology: God has entrusted some resources to us to manage wisely for Him**

Over the next few weeks we're going to be digging into the proper theology about money. You have some and I have some; we didn't create it or earn it. God gave it to us. And how we manage that amount reveals the truth about who we really are.

Let's look at the words of Jesus in Matthew 6 and develop a healthy theology about money.

### **I. THE WARNING: Don't hoard earthly wealth**

Jesus said, "Do not store up for yourselves treasures on earth." Jesus didn't say earthly treasures were bad. He just said they won't last. They're not secure. They get eaten up, rusted out, or ripped off. The Bible says, "Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle." (Proverbs 23:5) Think about one of your prized possessions—a car, or a house, or a boat. Now picture it sprouting wings and flying off into the sky. It's not that earthly wealth MAY be lost—it WILL be lost. It's temporary. Either it leaves us while we live, or we leave it when we die.

There is a series on A&E called Hoarders. I've never watched a complete episode, because it makes me sick to see the way some people hoard things. At the beginning of the show they display a disclaimer that says: "Compulsive Hoarding is a mental disorder marked by an obsessive need to acquire and keep things, even if the items are worthless, hazardous, or unsanitary."

When someone fills their home with newspapers and boxes to the ceiling we call them crazy. When a person keeps 30 cats in a trailer we call that person nuts. But when a person hoards much more money than they can ever spend in their lifetime, and people in their own city are impoverished, we put them on the cover of *Forbes Magazine* and call them a role model.

One day, all the wealth of this world will be useless.

Randy Alcorn uses a great illustration in his little booklet called *The Treasure Principle*. Imagine you are living during the last days of the Civil War. You're from the New York state, but you've been living in Virginia doing business during the Civil War. You have accumulated a lot of Confederate money during the War. As the war winds down you can see that the North is going to win the war in a matter of weeks. What are you going to do with your Confederate money? If you're wise you are going to convert all the Confederate currency you have to U.S. currency

because you know that's the only money that will have value after the war. After the war you plan on returning to New York, so you're going to have that U.S. currency transferred to your home bank in New York. You keep only enough Confederate money for your short-term needs.

But if you are unwise, you will accumulate and hoard all the Confederate money you can get. But when the war ends you can use that money as wallpaper, because it has no value. Toward the end of the war, a confederate dollar bill was worth less than 4 cents.

That's a perfect illustration of our perspective as followers of Jesus Christ. We have a citizenship in heaven, and we're only here in this world for a few decades. You and I have insider information about a worldwide upheaval that is going to happen when Jesus returns or when we die, whatever comes first. At the moment of your death, or the return of Christ, all the money, jewels, collectibles, investments, and real estate on earth will become worthless to you. Like that Confederate currency.

Should what should you be doing with the wealth that God allows you to manage? Jesus answered that question by extending an invitation.

## **II. THE INVITATION: Invest in heaven's portfolio**

First Jesus told us what NOT to do with our treasure; then He gives us a positive invitation. He said, "Store up for yourselves treasures in heaven."

Now, if you stopped reading after the first sentence Jesus spoke you might think He was opposed to treasure. Not at all. In fact, He wants you to lay up treasures for yourself—but the *location* of your treasure is the key.

When you invest your time and money in heaven's treasure, then you are storing up treasures in heaven. There are only two eternal things we get to touch in this world—the Word of God, and the souls of people. When you invest in the ministry of Word of God, and when you invest in nourishing the souls of people, you are laying up treasures in heaven.

Throughout the year, I tithe to God using online banking. Green Acres is one of my payees. I also pay our mortgage, insurance and other expenses online. But there's something different about when I give to God through the church. I think of it as making an investment. When I click the "pay" box, I say, "I'll see you in heaven." You ought to try that the next time you make an offering. Say, "I'll see you in heaven."

Let me tell you a parable to explain what it means to transfer your treasure to heaven. There once was a shipwrecked sailor who washed up on a South Seas island. The natives hoisted them on their shoulders and carried him into the village where they placed him on a crude throne and made him their king. Little by little, the sailor learned it was the custom of these people to choose a man each year to be their king: King for a year. He liked the idea, because the natives did anything he asked. He wondered about all the previous kings, however. Soon he learned that every year when the kingship ended, the king was carried to a nearby barren island where he was banished, and the king starved to death.

The sailor didn't like that idea, but he was king for a year, and he was a smart king. So he ordered all the carpenters to build boats, then he transported his farmers to the barren island where they planted all kinds of fruit trees and gardens. At his command, they dug a well with fresh water, and placed livestock on the island. Then he ordered the carpenters to build him a comfortable home.

When his kingship was over, he was banished to the island—but instead of a barren island it was an island of abundance because he transferred so many resources there.

That's a parable of our lives. While we're here, we have a temporary management of resources. While we're here we get to choose what to do with these resources. A wise person realizes heaven is their eternal home, and they send their resources to their final destination.

### **III. THE PRINCIPLE: Your heart follows your treasure**

"Where your treasure is, there your heart will be also." I must confess for most of my 40-plus years of ministry I didn't understand this statement. I had it backwards. I thought you put your treasure where your heart is. If you had a heart for orphans, you put your money there. If you had a heart for feeding the hungry you put your money there. If you had a heart for missions, you put your money there. But that is exactly the opposite of what Jesus said. He said your heart would be where your treasure is.

Let's be honest. Where is your treasure? Is it in a 401k? Then that's where your heart is and you follow the Dow Jones average like a hawk and worry about every drop. Is your treasure in real estate? That's just a bunch of dirt, wood, brick and stone. Is your heart buried in a bunch of houses and land?

Through the years, I've known people who have been blessed with a lot of money and the happiest ones are those who have learned to give most of it away. What you give to God and His work is like making a deposit in heaven. I know for many of you, your most valuable assets are in heaven right now. Some of you have placed much of your wealth there already. Others of you have invested years of your labor there. Others of you love Jesus so dearly you are always looking in that direction for your hope and help: He is your treasure. Knowing Jesus is the "pearl of great price" for which you have liquidated everything else in your life. Your treasure is in heaven.

A couple of years ago I met a really neat pastor named Suliasi Kurulo. He goes by Pastor Suli. He is a great man of God. He's a large Polynesian man who is the pastor of a huge church in Fiji. He likes to say that when Jesus told us to go to "the ends of the earth" He was talking about Fiji. He's going to be here at Green Acres later this year. Suli's church is very mission minded, and plants churches all over the world. A few years ago one of his wealthy members came up to him and said, "Pastor, I just don't have a heart for missions. Tell me how I can get a heart for missions." Pastor Suli said, "That's easy, write me a check for \$10,000 to go to missions, and I guarantee that you'll have a heart for missions for where your treasure is there your heart will be." Suli said that man thought about for a second and pulled out his checkbook and wrote the

check. Since that time Suli says that member has been on the frontlines of missions support. Your heart follows your treasure.

#### **IV. THE CHOICE: Either God or gold will be your master**

Jesus said, "No one can serve two masters... You cannot serve both God and Money." The actual word Jesus used is Mammon, with a capital M. Mammon was the Syrian name of the false god of wealth. Some rabbis claimed Mammon was the name of the demon of Greed. Jesus realized Mammon wants to claim the souls of every person, and it is impossible to serve God and Mammon.

Jesus didn't say it was hard to serve both. He said it is impossible to serve both. You'll end up loving one and despising the other. Who is more important in your life: God or Mammon?

We live in such a materialistic culture that more people follow Mammon than God in America. Steve Farrar has rewritten a child's prayer into what he calls the Consumer Prayer.

Now I lay me down to sleep,  
I pray my Cuisinart to keep.  
I pray my stocks are on the rise,  
And that my therapist is wise.

That all the wine I sip is white,  
And that my hot tub's watertight.  
That racquetball won't get too tough,  
That all my sushi's fresh enough.

I pray my cellular phone still works,  
That my career won't lose its perks.  
My microwave won't radiate,  
And my condo won't depreciate.

I pray my health club doesn't close,  
And that my money market grows.  
If I go broke before I wake,  
I pray my Lexus they won't take!"

Does that describe your life? God only gives you a few years on this earth. You're here to serve Him and as you serve Him, He invites you store up treasures in heaven.

#### **CONCLUSION**

Jesus said earthly wealth gets eaten up by moths, rusted out by mold, or ripped off by thieves. Almost 30 years ago when I was pastor of FBC in Gardendale, we were involved in a capital stewardship campaign to raise about \$4 million to build a Family Life Center. I was meeting with a group of our leaders one night. I asked them to make an advance commitment to the

campaign to set the pace for the rest of the church. One of the wealthiest ladies in our church was a widow named Nell Bruce. Her husband had been a successful businessman and had left her with a lot of money. She loved her church so much that she bought property and built her house just across the street from the church building so she could walk to church. She tithed, but she wasn't really excited about making a large commitment to the building fund. She wrote a number on her commitment card and then walked home. She called my house all excited and said, "Brother David, come over right now and bring another commitment card." I drove to her house and when she invited me in there were tears in her eyes. She asked me what Jesus said happened to earthly wealth. I quoted Jesus and said, "Don't lay up treasures on earth where moths destroy..." She said, "Stop right there." She said, "I didn't make a very large commitment tonight because I wanted to keep more for myself. But when I walked home, I opened my purse to get my key; you'll never believe what happened." I had no clue, so I just listened and waited. With tears in her eyes she said, "When I opened my purse the biggest moth you've ever seen flew out of it. I have no idea how that moth got there, but God used that moth to remind me that I need to trust Him, not my riches. So hand me another card, I want to triple the amount I committed to give."

Nell is enjoying the treasures she laid up in heaven now. But whenever I visited back in Alabama before she died she would always smile and say, "Remember that moth?" That moth changed her whole attitude about giving. She told me that before the moth, she was worried about how much money she could keep for herself, and after the moth her passion was to see how little she would keep for herself and how much she could give to God's work.

## OUTLINE

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For the Joy...  
Pastor David Dykes



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