Grace to You :: *Unleashing God's Truth, One Verse at a Time*

Investing in Eternity
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John MacArthur

J. H. Jowett once said, “The real measure of our wealth is how much we would be worth if we lost all our money.” He was right. Earthly riches or the lack of them has nothing to do with real wealth. The only treasure that matters is the treasure you lay up in heaven.

Jesus taught, “Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there will your heart be also” (Matt. 6:19-21). That is a mandate, not a recommendation. Invest in eternity!

What an appropriate message for a culture like ours. People in our society are wealthier than any civilization in the history of man. Sadly, they rapidly squander their blessings on things that cannot last. If our treasure reveals the condition of our hearts (v. 21), this generation is in serious spiritual trouble. Our buying habits show little concern for anything of eternal value.

Americans are spending a significant portion of their incomes on luxury items and recreation—and they are spending it fast. Why wait until you can afford something, if you can charge it and have it instantly? Outstanding consumer debt in this country has skyrocketed, leaving many in financial shambles. They pursue the “good life,” the so-called “American dream.”

But there is no “good life” you can buy no matter how much money you have. The “American dream” is nothing but an illusion and chasing the dream can become destructive. Statistics indicate the more money you have the more likely you are to commit suicide; life expectancy decreases as income increases. Money adds to stress, and that in turn takes years off your life. One study shows that wealth also intensifies moral decline and family disintegration. Marital infidelity and divorce rates rise with income levels. Obviously, money cannot buy happiness.

The apostle Paul was on target when he wrote, “Those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith,

and pierced themselves with many a pang” (1 Tim. 6:9-10).

While obsession with money incites crime, destroys families, and wrecks lives, the ultimate price for loving temporal things is eternal damnation. Jesus hinted at this when He asked, “What does it profit a man to gain the whole world, and forfeit his soul?” (Mark 8:36).

Perhaps the saddest observation of all is that the spending habits of people in the church differ little from those of the world. The lifestyles of most professing Christians are not substantially different from anyone else’s. Too many in the church have adopted the world’s indulgent attitude toward money. Almost every form of materialistic extravagance and excess has found its way into the fellowship of believers. It is as if the church has forgotten Jesus’ mandate to invest in eternity.

When money-lovers creep into the pulpit to steal from the treasury, it’s an obvious scandal. But isn’t the money-lover in the pew — the person who refuses to give at all — just as disgraceful?

One study of several denominations revealed a gradual decline in giving over seventeen years, though average income increased sharply in that time period. Material riches are proving to be a spiritual liability. Christians now have more money at their disposal than at any time in human history, but they proportionately invest far less in the kingdom. The same study further revealed that almost half of all charitable giving in the United States comes from households with annual incomes under $30,000. James 2:5 comes to mind: “Has God not chosen the poor of this world to be rich in faith and heirs of the kingdom which He promised to those who love Him?”

Hosea 13:6 sums up this tragic disparity: “Being satisfied, their heart became proud; therefore, they forgot Me.” When we become prosperous, we become proud. Then we forget God. Frankly, for most peple persecution is easier to endure than prosperity. In other words, there is a clear connection between your attitude toward money and your spiritual health. Where you invest your treasure reveals where you have set your trust and affections. That is why the Lord had so much to say about money.

Do you want to take your spiritual temperature? Look at your checkbook. Where are you investing your treasure? That’s where your heart really is.

God does not give you riches to hoard, but to use for His glory. True enjoyment of wealth comes not from possessing it, but from investing it as God intended—in things that count for eternity.

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