

## Lesson 4: Savings

### Review

The Importance of Money – a god, a snare, an indicator of the heart

Ascetism vs. Materialism – the balanced prayer of Agur (Proverbs 30:7-9) – to the glory of God!

### Two extremes with regard to savings:

<b>“Hand-to-Mouth”</b>	<b>Hoarding</b>
Proverbs 21:20	Luke 12:15-21
The wise have resources on hand.	Greed: Keep what others need. Typical Motive: Worry

### In between these extremes:

Prov. 19:17 – Giving lends to the Lord and He will repay you in time (when you’re in need?).

Prov. 6:6-8 – The ant stores up for winter, i.e. sees a need and prepares for it in advance.

### What does Jesus teach us regarding savings?

Quote with me: **Matthew 6:19-21**.

1. Jesus *commands* us to store things up (Mt. 6:20).  
Storing up for the future is wise (e.g. Pr. 6:6-8 – ant; cf. SBA squirrels).  
Woe to the man who lacks in time of emergency (Pr. 24:10)!
2. Jesus commands us to store up *treasure* (Mt. 6:20).  
This “treasure” is not jewelry, let alone spiritual qualities, but real, tangible goods (cf. Lk. 12:16-21)  
What is stored up are items that could rust, be eaten, be stolen, or found in a *store* (our English word!).  
Today, we often save money in a bank for financial security—a “nest egg” for the future.
3. Jesus commands us to store up treasure *for ourselves* (Mt. 6:20).  
Surprisingly, Jesus emphasizes personal *self-interest* (cf. John Piper, *Desiring God*).  
If we disobey Him, we are the ones who will be hurt.
4. Jesus commands us to store up treasure for ourselves in *heaven* (Mt. 6:20; cf. Lk 12:33).  
Heaven is not a time, but a place—a true bank (“money bags”), where deposits are kept safe.  
The emphasis is less on sending goods ahead (cf. Alcorn), but on storing them now in a place.  
*This idea lends the intriguing possibility of using Heaven as a bank for meeting our needs on earth.*  
The only question is: *Where? Will you store up on earth or in heaven?*
5. Jesus does not emphasize that storing on earth is *wrong* as much as it is *foolish* (Mt. 6:19, 21).  
Storing treasure on earth not only brings risk of loss, it brings distraction of heart.  
So many reason within themselves, “True, I own much, but my heart is not in it.”  
Perhaps not now, but it is only a matter of time before we become earthly-minded.  
In context, we are reminded of the battle for exclusive allegiance between God and Money (v. 24).  
If we desire to have a heart for missions, the poor, and God’s kingdom, Jesus tells us how: *Give!*
6. We store treasure in heaven through *giving* to meet real needs (Mt. 6:22-23; cf. Lk. 12:33-34).  
In context, the “evil eye” is a Hebrew idiom for covetousness and the “good eye” for generosity.  
According to Jesus, our giving should involve not only available cash but also liquidation (Lk. 12:33).  
Again, as we saw with asceticism, Jesus is not necessarily saying to sell everything, though He may.
7. Jesus teaches that treasure in heaven is *inexhaustible* (Lk. 12:33, “an *unfailing* treasure in heaven”).  
Not only are investments safe, but the rate of return far exceeds the investment (e.g. Mk. 10:30, 100x).

### Proposal:

Long-term savings: In Heaven, through giving (Mt. 6:20; Lk. 12:33).

Short-term savings: On Earth, keeping resources on hand (Pr. 6:6-8; 21:20).

### Retirement?

Some would apply the ant-principle to the foreseeable “winter” of life.

Beware of foolishly storing in bigger barns in order to “take your ease, eat, drink and be merry” (Lk. 12:19).

Beware of worrying about tomorrow and seeking *first* your investments on earth (Mt. 6:32-34, everyone seeks).

Can you imagine neglecting the priority of giving for forty years, only to die soon after retirement?

Perhaps investing in business avoids idle storage (next lesson), but when are we different than the world?

**What do you think?**