

Paul Tripp, Redeeming Money

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Treasure Hunters

From a distance he was a very successful man. From humble roots he had clawed his way to the top. As a high school and then college athlete he was as good as they get. Getting injured in his senior year was a setback, but with him no setback lasted for long. He was an academic star in his MBA program and destined to do well in business. "Do well" turned out to be an inadequate description for the level of success he achieved at the speed at which he achieved it. The only reason he was not promoted faster was that his corporate mentors reasoned he was too young to be in charge. But he soon was in charge—in charge of everything he touched. He moved from corporation to corporation, climbing his way to the top. He was not about to let anything stop him. He would give more, work harder, arrive earlier, and stay later than anyone around him. He worked on weekends when everyone else was taking time off. He took weekend-only vacations even though he was allotted an entire month. He worked from home on holidays. He took work with him wherever he went. He was focused and determined.

He told me that at about fifteen years old he had hit what he called the "poverty wall." He was tired of watching his parents struggle. He

was tired of cheap clothes and bad food. He was tired of being too embarrassed to bring anyone home. He was tired of the embarrassment of never having any money in his pocket. He remembers clearly the morning when he told himself that he was going to do everything he could to make money, lots of money. He would be rich if it killed him, and he would enjoy everything rich guys enjoy. And as he looked back, he said, "Everything I did had dollars in view."

He had made it. He had fulfilled his dream. He had the huge house, the luxurious cars, and the big boat. He wore fine suits and starched, monogrammed shirts. He was a member of several elite clubs. He was economically and politically powerful, and he loved it. He called himself a Christian, but you would never have known it. His Christianity was squeezed to the distant borders of his focused and busy life. In terms of the way he made decisions and invested his time and energy, his faith simply didn't matter. He knew what he wanted, and he gave his whole self to getting it, to maintaining it, to keeping it, and to enjoying it. The man had values, just not the right ones.

You've probably already figured it out. This man's money success was in reality a sad money mess. His marriage had crumbled under the debilitating weight of his drive and neglect. His wife was deeply hurt after years of competing with his mistress—work. She was tired of the patience he exhibited in running commercial projects, while at home he was constantly impatient and quickly irritated. She felt she couldn't face more years of being married but essentially living alone. Now that his kids were beginning to grow up, they had little time for him. They never had his attention, he didn't take the time to get to know them, and they weren't interested in a relationship with him. The tensions at home were huge, and the tensions on holidays were unbearable.

It took his wife's moving out before he had any idea that something was wrong, and when he called his oldest son to talk about

it, his son said, "Why are you surprised? She's hated you for years, and so do I," and he hung up on him. He was harvesting the fruit of his own values, and so will you and I.

Choosing Our Treasure

In a pointed moment of practical teaching, Jesus says in Matthew 6:19–33 that we are all treasure hunters. We name things as important to us, and we all live to get and experience what we have named. We all chase some golden dream. Our choices and actions are purposeful. There are things we treasure and things we don't. There are things we become convinced we must have. There are treasures we have acquired and hoard, and there are treasures we are yet working to get. And our lives follow the trail of choices, decisions, and actions that have been magnetized by what we hold dear.

In ways of which most of us are daily unaware, we tell ourselves that if we are able to possess and experience what we have come to treasure, then we will be satisfied and happy and finally experience that inner rest that every human being desires. We all live "If only I had . . ." lives. It really is true: whatever sits on the other side of your "if only" is what you truly treasure. So, what do you treasure? How does it shape the way you assess your life, look at yourself, relate to others, think about God, and make the little and big decisions that everyone has to make? In short, what in the world are you really living for? Whatever you are living for is your functional treasure, no matter what you profess to believe and whom you confess to serve.

But Christ doesn't leave the conversation there. He talks about your eyes. At first it seems to be an out-of-place observation, but it is germane. Every person is in possession of two systems of vision. When the typical person thinks of seeing, she thinks of her physical eyes. While the physical eyes are very important, and

being physically blind is a dramatic deficiency, the physical eyes are not the most important vision system we possess. We all have another set of eyes—the eyes of the heart. This set of eyes is your most important vision system. You can be physically blind and yet live quite well, but if the eyes of your heart are not working well, you won't live as you were designed to live.

The eyes of your heart are always envisioning something. They are always fixed and focused on some hope, some dream, something you value. What the eyes of your heart envision will shape what your physical eyes look for and notice. Your physical vision is not neutral. No, it is guided by the eyes of your heart. You've experienced this. You go out and buy a new Nissan; you're so excited about your new car. But over the next few days something strange happens. You begin to see Nissans everywhere. It's as if everyone in your city went out and bought a Nissan when you did. Now, you know that didn't happen. What has happened is that your excitement of heart at getting something you've wanted has changed the way you view your surroundings. Your functional values have altered the way you see things. So you notice Nissans like you didn't before and wrongly conclude that there are more of them than before, when actually they've been there all along.

What, for you, is the treasure dream that shapes the way you see your world? What physical things get your focus because they connect to the treasure that has already commanded the focus of your heart? What are your physical eyes looking at that your heart has already been longing for? How has your way of seeing your world caused you to be discontented, driven, or envious? What things do your eyes notice because your heart has named them as important? The treasures of your heart will always shape the way you see.

Then Christ drops the bomb of his discussion of treasure with these words: "No one can serve two masters, for 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 God and money" (Matt. 6:24). In these words Jesus alerts us to the height of the stakes. Each of us should look at ourselves in the mirror of these words, because we all surrender our heart to some kind of master. No one escapes. No heart lives free. Everyone's heart is mastered by something, and what masters your heart will shape your thoughts, desires, choices, words, actions, and emotions. There is simply no conversation more important than this. Human beings were created to live under mastery, and we all do. The only question is, what master?

Then Jesus reveals what this conversation is really about. It's about a great spiritual war that somehow, someday, is fought on the battlefield of the heart of every human being. It is the battle between two kings who seek to defend and expand their kingdoms. It's the great conflict between King Christ and King Money. One of these kings will become the functional master of your heart. One of these kings will guide your decisions. Each king offers hope, life, and peace, but only one king is able to deliver. Both kings tell you how to view life and what is important to focus on as you do. But the reality is that your heart simply isn't able to love both, and in your life you just aren't able to serve both. If you love one, you will end up hating the other, and if you serve one, you will end up ignoring the other. It is a great spiritual reality that just doesn't get enough play in the church of Jesus Christ.

It should get your notice that of all the false masters, all the pseudo-kings that Jesus could warn you about, he chooses money. Could it be that Jesus understands that this false king is the most seductive and deceptive of them all? Could it be that this is the master whose power it is hardest for us to escape? Could it be that nothing besides money more forcefully challenges the mastery of Jesus over your heart? Could it be that

for people who are hardwired to live for treasure, the treasure nature of money makes it particularly hard to resist? Could it be that Christ is alerting us to the fact that many more of us bow at the feet of this king than we tend to think? Could it be that this cruel king has left a much bigger trail of carnage in our lives and relationships than we have tended to think? With a few simple words Christ drops a bomb in the middle of our comfortable and self-satisfied lives.

Perhaps many of us are confused as to which master we are really serving. Maybe we haven't surrendered to the lordship of Jesus Christ after all. Perhaps we give lip service to the King of kings while in our daily lives we do homage to the money king. Perhaps the degree of our drive, discontent, and debt exposes the king we are really serving. Perhaps the King we worship on Sunday is not actually the king we have been serving all week. If your week is spent loading up more debt on credit cards, acquiring more stuff that you don't know how you'll pay for, you have worshiped at the feet of King Money. If you have to farm out your children to some care provider because you and your spouse have to work to maintain the upper-middle-class lifestyle that you think you cannot live without, you have worshiped King Money. If you work more than you should work to acquire more wealth and power, you are worshiping King Money. If your security is found in your big bank account, your nice house, and your hot car, you are doing homage to King Money. If you have sleepless nights wondering how you're going to pay the monthly minimum due on several credit cards, you have offered your heart to King Money. If you get more personal excitement shopping than you do attending your church's worship service, maybe the mall is your temple, and perhaps money really is the king you serve.

The issue that Christ drops in the middle of his teaching is

this: either you are investing your life in the pursuit of money and what it will get you, or you are investing your life in pursuit of God and what he says is of value. There really is no neutral ground. It is true that everyone's life is organized by the functional worship of one of these kings. Remember, we're all just a gang of treasure hunters; we're all after what we've named as important. The only thing that distinguishes us is the kind of treasure we live to pursue.

Jesus concludes this passage by saying: "Seek first the kingdom of God and his righteousness, and all these things will be added to you" (Matt. 6:33). But this is not the only place in the Bible where this convicting conversation takes place. Consider these passages also:

Jesus said to him, "If you would be perfect, go, sell what you possess and give to the poor, and you will have treasure in heaven; and come, follow me." (Matt. 19:21)

But woe to you who are rich, for you have received your consolation. (Luke 6:24)

And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." (Luke 12:15)

But God said to him, "Fool! This night your soul is required of you, and the things you have prepared, whose will they be? So is the one who lays up treasure for himself and is not rich toward God." (Luke 12:20-21)

Fear not, little flock, for it is the Father's good pleasure to give you the kingdom. Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. (Luke 12:32-33)

Jesus, seeing that he had become sad, said, "How difficult it is for those who have wealth to enter the kingdom of God! For it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God." (Luke 18:24–25)

All these passages speak to the great inescapable conflict between God the King and King Money. All address the power of money to tempt and ultimately control us. Because you live in a physical world, filled with interesting and beautiful physical things that can be acquired through the possession of physical money, it is easy to be distracted, sidetracked, deceived, seduced, derailed, and kidnapped. The Bible never says it is evil to find pleasure in created things. The Bible never says it is wrong to own some of them. The Bible never says that money is evil. It never teaches that it is evil to acquire or spend it. It never teaches that all rich people are unspiritual and all poor people are godly. You don't solve the battle with King Money by cursing money or physical things, since, as we are learning, the battle is really a battle for your heart.

The Bible clearly teaches that when functional, life-shaping love for money and what it allows you to acquire and enjoy squeezes out of your heart the functional, life-shaping love for God that was designed to be the organizing principle of your life, then you are in deep spiritual trouble. Money is not evil, but it makes a very bad god. Wealth is not evil, but you must not let it rule your heart. Money is one of God's good creations, but this good thing becomes a bad thing when it becomes a ruling thing. You simply cannot serve the King of kings and simultaneously have acquisition of wealth as the organizing dream of your heart. You must not love the creation more than you love the Creator; so money cannot be the treasure you crave while you tell yourself that you are living to gain the eternal treasures of the kingdom of God.

But I'm afraid this is what many of us are trying to do. We

don't seem to be aware of the contradiction inherent in the way we live. We don't seem to be aware that we perceive money and things as the distributors of our joy. We don't seem to realize how much of our time and energy is spent gaining, maintaining, protecting, repairing, and enjoying the physical stuff of this earth. We don't seem to grasp how many hopes and dreams, sadnesses and disappointments are attached to money and things. We fail to see how much we struggle with greed, entitlement, envy, and covetousness. We don't see how much that lack of money or a desired thing causes us to doubt the goodness of God. And because we don't see this, we don't realize that we essentially have to switch kings as we gather for corporate worship, because the King we have come to worship is not the king we have served all week. It is a spiritual bomb dropped in the middle of our comfortable materialistic lives. It's the bottom line: "You cannot serve God and money." There is no compromise, and there is no room for making deals. The exclusivity of Christ's statement should be a source of conviction to us all. It surely gives me pause, even as I write these words.

The Danger of Playing with the Box

He frustrated me, but he didn't know it, and he surely didn't mean it. My son didn't appreciate gifts. At Christmas or his birthday, we would put a well-wrapped gift in front of him, but he would discard what we had bought him and with great delight play with the box. It happened enough times that during one particular Christmas shopping season, I determined to keep looking until I had found a toy that I knew he would want more than the box it came in. Staying out shopping longer than we should have, Luella and I finally found the gift. We just knew it was made for him, and we were convinced he would love it. When it came time for him to open that gift, we were very excited, much more than he was. He tore into the box, took out the toy, and actually began to play

with it. I couldn't believe it—finally! So I went into the kitchen to get something to drink, got engaged in conversation, and after a few minutes went back into the living room where he was, and he was sitting in the box!

Now, maybe you're wondering why I am telling you this story in the midst of our consideration of the fact that we are all treasure hunters who daily deal with the battle between King Christ and King Money. Well, I think many of us are like my son. We have been given a wonderful gift. In fact, *wonderful* is a woefully inadequate word to describe it. It is the ultimate gift, the gift of gifts, the best gift that could ever be given. It is absolutely gorgeous from every perspective. It is the one gift that all human beings desperately need, whether they know it or not. It is the only gift that is truly essential for life. It is a gift that you could never earn, achieve, or deserve. It is the only gift that has the power to change you and everything about you. This gift cannot be purchased; it is only ever given. If you don't want this gift, you should, and if you don't think you need it, you do.

What is it? It is the gift of the grace of the Lord Jesus Christ. Yet I am afraid that in the face of this awesome, life-changing gift, many of us are content to play with the box. We're content with a little bit of biblical literacy. We're content with a bit of theological knowledge. We're content with occasional moments of ministry. We're content to put a little money in the offering plate. We're content with a casual relationship to our small group. We're content with a Christianity that lives best on Sunday morning. We've been given the best of gifts, but we're quite satisfied playing with the box. We're not holding onto the gift of grace with both hands and a thankful heart. We're not saying, "I can't believe I was given this gift. I'm not letting go of this gift until it has done everything it was meant to do for me. I want to be wherever this gift is valued, explained, and encouraged. I am willing to surrender

whatever is necessary to pursue what this gift can do for me and through me for others. And I will give myself to the worship of the One who so graciously did what was necessary so that this gift would be mine."

No, sadly many of us play with the box, and we do because something else has eaten up the love of our hearts. There is something else we daily serve. Something else has captured our hopes and dreams. Yes, we're thankful that we have been saved, and we probably won't stop going to church anytime soon, but something else has captured our imagination and organizes our lives. King Money has whispered big promises in our ears, and we have believed his lies. And we live in hot pursuit of what he has no right to promise and no power to deliver—life. So, in our lack of fulfillment, we keep spending more to acquire more, but it doesn't work. The buzz doesn't last very long; before long the emptiness of dissatisfaction returns, so we go out there hoping that this time King Money will deliver. He can't, and he won't, so we're left with empty hearts and empty wallets. Our income chases our lifestyle. It is insanity. The lasting legacy is debt, and for many of us, the way with debt is to spend more.

We don't have a budget problem; we have a treasure problem. We don't have a financial problem; we have a kingship problem. We don't have a *things* problem; we have a heart problem. If we don't deal with the kingship problem, we will never successfully deal with the spending and budget problems so many of us face.

Your Budget and God's Grace

Two of Christ's most striking parables say it all. They get to the deepest level of how human beings are hardwired and how we daily function. They may be two of the briefest parables, but their brevity should not condition our evaluation of their importance.

They expose the deepest struggle of our hearts and by so doing point to our fundamental need for grace:

The kingdom of heaven is like treasure hidden in a field, which a man found and covered up. Then in his joy he goes and sells all that he has and buys that field. Again, the kingdom of heaven is like a merchant in search of fine pearls, who, on finding one pearl of great value, went and sold all that he had and bought it. (Matt. 13:44–46)

The central message of these two parables is the incalculable value of the kingdom of God. What is this kingdom? It is God's gracious plan of redemption for us and the world we live in. What is the treasure of great value, the pearl of great price? It is Christ himself and his gift of forgiving, rescuing, transforming, and delivering grace. The parables argue that there is nothing more valuable than God's gift of his Son of grace, and there is nothing more worth celebrating than the redemption that comes with that grace. And the parables demonstrate that if you properly value this treasure, this pearl, it will radically alter the choices you make and the actions you take in your everyday life.

You cannot properly value this kingdom and go on with the self-centered, money-driven, and things-oriented way of living that is normal for most people. You can't properly value grace and allow your celebration and pursuit of grace to be relegated to the time left in a schedule that is fully booked in pursuit of another kingdom. If you value this treasure properly, it will become the organizing value of your life. It will determine how your time, energy, and money are spent. It will rearrange your schedule. It will form a new way of thinking about your budget. It will shape your relationships and your leisure. It will reform your relationship to your church. It will fill your heart with joy as it turns your life upside down.

Immanuel has invaded my life by his grace. He has done for me what I could not do for myself. His grace has provided the rescue that the law could not provide. He has lavished on me love that I could never in my most delusional moment think I deserve. He does not turn his back to me even in my most arrogant and rebellious moments. He never mocks my weaknesses or throws my sin back in my face. He is faithful when I don't have the sense to be; he fights on my behalf even in the moments when I am too lazy to fight. And he will not quit doing all these things in and for me until his work of grace is complete. The gift of this treasure is the stunning reality of my existence. The eternal significance of it defies human vocabulary.

But I don't always see it that way. My heart still wanders. I am still in need of grace. My need of grace is so profound that I need grace in order to properly value the grace I need. Our problem with money is rooted in a dramatic undervaluing of the gift of Jesus and his grace. It is only when King Christ is given the proper value in our hearts that King Money will have neither the power nor the room to rule us. It seems that our discussions in the church about money often exclude this, and because they do, we ask the law to do what only grace can accomplish. A budget can expose what your heart truly values, but a budget has no power to make you worship the right king. A budget can give you useful spending guidelines, but it has no power to restrain your fickle and wandering heart. A budget can make you more money aware, but it will not deliver you from temptation.

So we once again confess our disloyalty to the King of kings, we pray for strength to fight the money king, and we rest in the knowledge that God's grace is sufficient even in our moments of greatest weakness. We know we will again fail, give way to temptation, and worship the wrong king, and when we do, we

know that once again we will be greeted with that valuable grace. So we get up again tomorrow to fight the war, knowing that we are not alone and that our King will never turn a deaf ear to the needy cries of his people.

Review and Reflect

1. Read Matthew 6:19–33 and list the contrasts Jesus makes in that passage. How would you summarize the point he is making here?
2. How does Jesus's parable in Luke 12:13–21 reveal the power of money to tempt and control us?
3. In what ways do you perceive money and material things as the distributor of your joy?
4. Paul Tripp recounts the way his young son delighted in the packaging of a gift more than in the gift itself. What point is he illustrating?
5. How do Jesus's parables in Matthew 13:44–46 point to our need for God's grace? Be specific concerning the particulars of your own life.

Heart Reset

- Matthew 19:16–26
- Luke 12:32–34; 18:18–30