



## The Best Portfolio for the Coming Year and Beyond

Standing at the beginning of another year, we ask the usual questions about the future. What is going to happen in 2009 in politics, nationally and internationally? Will terrorists strike again, also in North America? What's going to happen in Iraq and Afghanistan? But while questions like these come up, I think that this year, most people are primarily concerned about the economy.

### Fears About the Recession

We are in a deep recession, if not depression, and we can't help but wonder how the financial meltdown will affect our families and ourselves. Many of us have already felt the impact of the recession. Our RRSPs or IRAs have gone down in value about 30% or more. Ditto our homes. Some of us have been laid off or are working fewer hours with less pay. No wonder we feel apprehensive about the future, especially those of us who are retired or approaching our so-called golden years. Almost every day brings us bad news, it seems. Companies are going bankrupt while their C.E.O.s retire with golden handshakes of many millions of dollars. Crooks like Bernie Madoff swindle their trusting investors out of more than 50 billion! Financial advisors give conflicting advice. Sell your stocks, say some. Hang on to them, say others, or switch to money market funds for now and see what will happen. It's all very confusing. Who can you trust? Nobody seems to know what to do.

### The Best and Only Advisor

There is one Advisor, however, who does know and who gives us the only reliable counsel in this and all other matters. We find this advice recorded in Matthew 6:19- 21, where Jesus says,

*Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt and where thieves break through and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt and where thieves do not break through nor steal. For where your treasure is, there will your heart be also.*

Actually, what Jesus says here is a command. Do not lay up earthly treasures, He warns. Not that these treasures as such are wrong. Nor is it wrong to spend time and energy to acquire them. Our *treasure* may be a bank account or a home, or a person or a position that we hold or to which we aspire. These are all legitimate things in themselves. It is perfectly all right to acquire personal possessions or even to hoard them, for that is the meaning of "*laying up*." The desire to possess is a human trait; it is part of our creaturely make up. However, the question is, what should we be laying up for ourselves? The key words here are "*on earth*" and "*in heaven*." Hoarding treasures on earth is wrong. Hoarding treasures in heaven is right.

### Our Earthly Treasures

Treasures on earth are things that belong to this world and to this life. They are the tangible, material things that we use simply because we are human beings and the Bible nowhere says that we must abstain from them. We need them for this life and we may even enjoy them. But they should not be the only things we enjoy.

We must not set our hearts on them and certainly not to the exclusion of the other treasures Jesus mentions here – the treasures in heaven. To do so is to act as the world does. As Jesus says in verse 32, *For after all these things the Gentiles seek*. That is, the pagan, the man of the world, who does not have God in his thoughts, seeks after the things of the earth and only after those things.

If ever there was a time when an entire society and culture seeks earthly things it is our western culture. Robert Louis Stevenson once said in a poem:

*"The world is so full of a number of things,  
I think we should all be happy as kings."*

### **Why they do not Satisfy**

The poet's rhyme sums up the philosophy of the world: things supposedly make people happy. But do they? Jesus said, *Man's life does not consist of the abundance of things which he possesses* (Luke 12:15). They do not bring us happiness, the Saviour means. O sure, for a while we get excited with our new house or car, and especially young people love all the latest gadgets, iPods, DVDs, Play-stations, video games and what have you, but the novelty wears off fast.

Jesus tells us why. Earthly things are things that moth and rust destroy and that thieves break into and steal. He means that there is an element of decay in these treasures. Moth and rust tend to lodge themselves in them and destroy them. They eat them up.

Did you ever see an old coat that's been hanging in the closet for years without a cover to protect it? The moths have gotten to the material and reduced it to a rag. Moth-eaten garments are worth nothing. We throw them away. And I'm sure you have seen those huge car cemeteries with acres and acres of old automobiles, once the pride and joy of their owners, but now heaps of rust and corrosion.

The treasures of earth never fully satisfy. There is always something that goes wrong with them. They always lack something. They all have the seed of destruction in them. They don't last.

The apostle Peter says that Christians are people who have escaped the corruption that is in the world through lust (2 Pet. 1:4). There is corruption in all earthly things. The most beautiful flower begins to die the moment you pluck it. Within days you have to throw it away. That is true of everything in this life. It doesn't matter what it is, but it is all fading away.

Because of sin, everything that has life in it is subject to this process. Moth and rust corrupt. That's true of our bodies too. The most perfect physique will eventually break down and die. The most beautiful face will turn wrinkled and ugly, sometimes before it decomposes in the grave. Moth and rust get at everything sooner or later.

Jesus also mentions thieves who break through and steal. What the moths and the rust do not get, the thieves will take away, and there is no protection against them. We think we can make our treasures safe by putting them in a safety deposit box or some secret compartment in the house, but that doesn't keep them from thieves. Illness strikes and our hoard is gone. Some financial loss occurs, some market collapse takes it all away, inflation eats the value of it, a strike occurs, we are out of a job, war comes, and, of course, the greatest thief of all, death, takes everything.

A minister picked up a young hitchhiker and tried to witness to him. They were talking about wealth and various things, and the young man said, "Oh, I wish I were like my uncle. He died a millionaire." "What did you say," the minister asked? "He died a millionaire," the hitchhiker repeated. "No he didn't," the minister said. "Who has his millions now?" "I see what you mean," the young man said.

*We brought nothing into this world, Paul says, and it is certain we can carry nothing out.*

1 Timothy 6:7

This is the trouble with earthly treasures. They all perish.

### **Heaven's Treasures Endure**

But, Jesus says, treasures in heaven are never lost. That's the positive part of His sermon. *Lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt and where thieves do not break through nor steal.*

What are some of these heavenly treasures? Peter writes to his fellow Christians living in exile about an inheritance *incorruptible and undefiled and that does not fade away, reserved in heaven for you, who are kept by the power of God through faith for salvation ready to be revealed in the last time* (1 Pet. 1:4-5).

Heading the list of enduring treasures is forgiveness of sins. What can be a greater treasure than to know that your sins are washed away in Jesus' blood? *How blest is he whose trespass has freely been forgiven*, David exclaims in Psalm 32, *whose sin is wholly covered before the sight of heaven*. And what about peace with God, the hope of eternal life, and assurance of salvation? These are treasures moth or rust can't touch and which thieves will never steal from you.

### **How They Are Acquired**

But we must lay them up for ourselves, Jesus says. That is to say, we must appropriate them by faith, using the means God Himself has appointed. Those means are prayer, searching the Scriptures, coming to the worship services regularly, etc. But these heavenly and spiritual treasures also include sanctification, living the Christian life, being concerned about the church and the kingdom of God, contributing to its well being and growth through supporting it financially and with our time, energy and gifts.

True, we need money to buy the things we need every day and support God's church and kingdom. But even now with the economy in a tailspin, we are not going hungry. We still get our share of the daily bread that we pray for. Most of us earn enough to buy at least a few luxuries. We have enough left over after meeting our basic needs to afford some nice things such as (mini) vacations, some new clothes, and other things. There's nothing wrong with that, provided we ask *Coram Deo*, before the face of God, How much of our discretionary income do we spend on ourselves and how much is set aside for church, for missions, Christian schools, and other kingdom causes? These are all treasures in heaven; that is to say, whatever we spend on the Lord's cause becomes part of those heavenly treasures. The more we invest in the bank of heaven, the more spiritual interest we accumulate.

Therefore, let us be sure to lay up for ourselves as many of these treasures as we can as long as we can. Let this be a matter of conscience. Only God and you know how much or how little you can afford to give to God and people in need. Think of the people we are trying to help through *Peace Haven, the Refugee Fund, Word and Deed, Come Over and Help*, and other worthwhile organizations.

### **Treasures as Spiritual Indicators**

How you spend your money is a very clear indication of where you are spiritually. That's what Jesus means when he says in verses 21 to 24 of Matthew 6, *For where your treasure is, there will your heart be also*.

A treasure has a remarkable power over us. It draws us like a magnet. This is true of earthly and of heavenly treasures alike. They seize our feelings and our affections holding them in an iron grip.

Which of these two treasures have us in their grip? Which of them do we serve? It is one or the other. As our Saviour concludes: *No man can serve two masters... Ye cannot serve God and mammon*. So check your spiritual portfolio and see if you need to make some adjustments.

*Lay upon God's altar, good and loving deeds,  
And in all things trust Him to supply your needs.*

*My God shall supply all your need according to his riches in glory by Christ Jesus* (Phil. 4:19).

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