

## Matthew 6:19-21, Your Treasure

In Christ's first long sermon called the Sermon on the Mount, He advised His disciples to make sure their heart's desire is focused on the spiritual/eternal things of God and not on the material/temporal things of this world that are passing away. Jesus taught on the futility of materialism and our attempts to amass wealth. The facts are that clothing, precious metals, money, houses, cars, etc. are all temporary. Clothes deteriorate, food spoils, and stuff is lost or stolen. God did not create stuff to be our purpose in life, and it is not to be worshipped. In order to drive the point home, Jesus said, "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...for where your treasure is, there your heart will be also." The teaching of Jesus begs the question: What is your "treasure" and where is your "heart"? In his fine book COUNTERFEIT GODS, Tim Keller says that when it comes to your treasure, your thoughts and daydreams betray you, how you spend your money betrays you, and what keeps you up at night betrays you. What do you devote your time and energy to, and what do you have a passion for?

Perhaps the greatest example in history of misplaced hearts and counterfeit gods was the era Mark Twain called "The Gilded Age". After the Civil War and up until the panic of 1893 which ended in a deep depression, there was an era of rapid economic growth as the USA developed a modern industrial economy. The great fortunes of Rockefeller, Mellon, Carnegie, JP Morgan, Astor, and Vanderbilt were amassed during this time. The press called them the "robber barons" because there was a polarization of wealth and poverty like never before. It was the age of opulence when most people were starving, but a few had wealth much greater even than the billionaires of today. One economist said that the Cornelius Vanderbilt fortune in today's dollars would be about \$ 143 billion. The greatest example of that era is still in view for all to see. It is the Biltmore Estate in Asheville, N.C. It is still the largest home in America at 175,000 sq. ft., and it was originally built on 125,000 acres that George Vanderbilt owned. One of George Vanderbilt's descendants, William Cecil, still owns the house and 8000 acres.

### Quest for Paradise on Earth

When I was reading about George Vanderbilt's dreams and visions for the Biltmore Estate, it

struck me that like many before him he dreamed of a paradise on earth with the biggest and greatest home, gardens, forests, views, art, furniture, etc. Hasn't mankind been on this quest ever since the fall from the Garden of Eden? Think of all the stories of people's quest for Shangri-La, Utopia, the fountain of youth, the Holy Grail, and many other false dreams. A close inspection of the history of man reveals that all these quests have a very impressive failure rate—100%. Does that deter humanity? No, they continue to seek their great fortunes, and build their Biltmores, but it is all in vain. They continue to try to have the perfect culture, the perfect religion, the perfect family, and become great by their own efforts. As they seek their Shangri-La and try to build their Utopia, they always run into the same problem—wherever they go, they are still there. Regardless of whether it is Alexander the Great, the Caesars of Rome, Herod the Great, Napoleon, Vanderbilt, Bill Gates, or Donald Trump, they are all very flawed men that were troubled, and none of them could find the happiness and fulfillment they strived for. Alexander died at the age of 32 of a massive hangover, most of the Caesars went insane, Herod was so crazy paranoid that he killed the wife he loved and many of his own sons, Napoleon ended up a miserable exile on some disgusting island, and George Vanderbilt who built the Biltmore went broke and died at the age of 52.

In spite of humanity's quest for Paradise on earth, the only thing God promised was trouble on earth, but glory and perfection in heaven. Jesus told His disciples, "In the world you have tribulation, but take courage; I have overcome the world."

### The Wisdom of Solomon

Perhaps the best way to find out if man's independent search (apart from God) for significance and fulfillment can possibly ever work, is to consult the richest man that ever lived, Solomon. He lived in the most opulent palace, had the most success, was the most admired person, and owned the most stuff. In the book of Ecclesiastes, as an old man at the end of his life, he reviews all that he has done and all that he has learned, and it's not pretty. In Eccl.1:1-3, Solomon states his theme that all is meaningless, all is vanity, and life apart from God is like chasing after the wind. The rest of chapter one and two is his demonstration of meaningless. He had all the wealth, wisdom, property, gardens, parks, flocks, silver, gold, and when it came to pleasure, "I did not withhold myself from any pleasure." The result was that he "hated life" (2:17), lived with despair and did not sleep well (2:20-23). Chapters 4-11

of Ecclesiastes generally detail his case of the futility of human effort, human wealth, and human wisdom. It is all meaningless. In Eccl.12:13-14, Solomon gives his conclusion of the true meaning and importance of life, “revere (or fear) God and keep His commandments” remembering that the final judgment is coming.

Try to put yourself in Solomon’s position when he was a young man and became king. 1 Kings 3:5-13 tells us that there was no one like Solomon in discernment, wisdom, riches, talent, accomplishments, and honor. The rest of 1 Kings 3-10 reviews a series of stories that display his greatness. He truly was “The Greatest”. How long would it take for all this to become a burden that would corrupt him? In 1 Kings 11 we read that the downfall came gradually through all his pursuits of pleasure, wealth, and prestige. Solomon loved the ladies, and he multiplied wives and concubines from foreign lands that “turned his heart away”. I think I remember something Jesus said about where your treasure is your heart will be also. Solomon was a believer and is in heaven, but his later years were marked by apostasy and discipline from God. Therefore, Solomon had no peace, only stress, adversaries, and trouble. The irony is that this was in the “golden age” of Israel that he was miserable. Why did Solomon pursue all the stuff he went through in Ecclesiastes? Why do you and I? We are seduced by the big lies of this world. You have heard the jokes about the biggest lies: I’m from the government, I’m here to help you; The check is in the mail; The doctor will call you right back; The river never gets high enough to flood this property. But the biggest lies are that life is all about me, and there is fulfillment and meaning apart from God.

## The Vanderbilt Family

After touring the Biltmore Estate for two days, I became fascinated with the Vanderbilts, and wanted to read everything I could get my hands on about them. Foremost in this study was the Pulitzer Prize winning book by T. J. Styles, THE FIRST TYCOON, about Cornelius Vanderbilt who was born in 1794 on Staten Island, New York. His great-great grandfather was a Dutch immigrant from the town of Bilt. The Dutch van der means “of the”, so Jan van der Bilt became Jan Vanderbilt in America in 1650. Cornelius quit school at age 11 to work on his father’s ferry in New York harbor. At 16 he started his own ferry service. When he was 23, he went to work for Thomas Gibbons to captain his steamboat between New York and New Jersey. Vanderbilt became involved in a landmark Supreme Court case, Gibbons v. Ogden that is still the precedent to overturn monopolies. The state of New York was granting

monopolies to preferential citizens who would then sell the monopoly. New York had granted a shipping monopoly to Robert Livingston whose heirs sold it to Aaron Ogden. Vanderbilt's boss sued Ogden, and Vanderbilt represented Gibbons all the way to the Supreme Court in 1824. Vanderbilt hired Daniel Webster to argue the case. On March 2, 1824, Chief Justice Marshall asserted the rights of the federal government over interstate commerce. This became known as "the emancipation proclamation for competitive commerce". By the end of 1824, the number of steamboats in NY increased from 6 to 43. Aaron Ogden went bankrupt. Vanderbilt became the master of competition and "fare wars". He would use ruthless tactics for the rest of his career to drive competitors out of business. Vanderbilt went on his own in the shipping business in 1829, and grew to dominate steamboat traffic on Long Island Sound. In 1864 he sold all his steamboats, and concentrated on railroads. I found great irony in all the stories of his business successes from 1829 to 1877, in that he who had made free trade and competition possible, used it to undercut and crush all competitors so that in effect he ended up with great monopolies himself. At every point in his life, Cornelius Vanderbilt was always in a ruthless battle against various foes. He thrived on anger, revenge, and self vindication. He was the original corporate raider. For him it was not enough to make big money and succeed, he had to destroy everyone else. He had no friends, and no one in his large family liked or loved him. He had 13 children, and at his death at the age of 82, it was his desire that his empire continue so he willed 95% of his \$100 million fortune to his son William who he believed was the only heir capable of maintaining the business. In 1877, three daughters and a son contested the will on the grounds that Cornelius was crazy. The case made headlines for two years until William finally won. Amazingly, in his career as a railroad magnate, William doubled the \$100 million, and when he died in 1885 with \$200 million, he was the richest man in the world. According to the book THE WEALTHY 100 by Michael Klepper and Robert Gunther, that \$200 million would be worth about \$286 billion today based on the comparative money supply and GDP. In spite of his great wealth, William had sustained a mental breakdown, and he never considered himself happy. He said, "The care of \$200 million is too great a load to bear. There is no pleasure in it." When William Vanderbilt died in 1885, he left most of his estate to his two eldest sons. He only left \$5 million to his third son George who had also received \$2 million earlier plus a \$5 million trust fund. Based on his actions I believe George felt slighted, and always wanted to show up his brothers. George ran the family farm on Staten Island, NY, and considered himself a "country gentleman" and intellectual.

## The Biltmore Estate

In the 1880s, George often travelled to N. Carolina with his mother. In 1888, George Vanderbilt the bachelor at the age of 26, became impressed with the mountain views around Asheville, NC. He began buying acreage there, and decided to build his country home on it. His father and older brothers all had very large impressive country homes in New York although they all lived in New York City. No doubt George was determined to surpass them all with his new Shangri-La. George ended up buying 125,000 acres (228 sq. miles). He hired the most famous architect of the time, and also the most famous landscape architect to build the largest and grandest home in America. He modeled it after the great French Chateaux of the Loire Valley. It took over 1,000 men six years to build it. The building materials, trees, and plants were so numerous and huge, they had to build a railroad to the building site to deliver all the materials and laborers. The house had 250 large rooms and all the latest innovations in plumbing, heat and air, communications, and elevators. George filled it with the most expensive oriental carpets, tapestries, antiques, and art. George, still unmarried, opened the house on Christmas Eve 1895 for friends and family. George's plan was to operate the great estate as a self sustaining business with farming, animal breeding, and forestry. Any of us who have tried those before can guess how it turned out. The old joke is that the farmer won the lottery and people asked him what he was going to do with the money. He said, "I'm going to continue farming with it until it's all gone." The Biltmore Estate ended up paying for itself in a way that George could never have imagined. His quest for significance ended up as a national park, and the house ended up as sort of a museum, or a curiosity piece for the opulence of the "Gilded Age".

On June 1, 1898, George married Edith Dresser in Paris, France. This was a surprise because George had never been married and lived with his mother in her house until he was 36. Edith came from a prominent family, and was a direct descendant of Peter Stuyvesant, the first governor of New York. They had one child in 1900 they named Cornelia Stuyvesant Vanderbilt. What Edith did not know until George died in 1914 of appendicitis, was that he had spent all his money on the Biltmore and had depleted his trust fund. Edith had to sell most of the land to keep things going, until only 8,000 acres remained. The good news is she sold most of it to the federal government and it became the beautiful Pisgah National Forest outside of Asheville. They also had to shut down most of the house and let most of the staff go. George left the Biltmore Estate to their daughter Cornelia who married British aristocrat

John Cecil in 1924. Her sons George and William Cecil were born in the Biltmore house and inherited it. In an effort to pay for the great expense of the house, Edith opened it to the public in 1930. William Cecil served in the British navy and was educated at Harvard. In 1960 he returned to Asheville to restore the house and make it a profitable business, and eight years later he made a profit of \$16 which was a major victory since it had been costing \$250,000 a year. Amazingly, from that time on Cecil has been able to achieve George Vanderbilt's dream of a self sustaining Biltmore Estate. Today, they receive about one million visitors a year.

## Counterfeit Gods

From the very beginning of creation when God created us in His own image, He has demanded that we honor Him as God alone, and live in a loving relationship with Him. It is no mistake that the first of the Ten Commandments is "You shall have no other Gods before Me." All the other commandments are based on that command, and without keeping it we can't keep any. We may have grown up with the image of idolatry as babbling idiots bowing down before goofy statues, but the reality is much more subtle than that. Simply put, an idol is anything that takes the place of God. Since the history of mankind has been dominated by idolatry, there must be something very appealing about it. I can think of numerous appeals; first an idol is a god of our own choosing, and our minds are idol factories. The God of our own choosing always gives us what we think will bring us significance, happiness, and security. Secondly, we desire to objectify and quantify God. I constantly hear, "My God does this, or my God would never do that". They want to draw God up the way they want Him to be, not the way the Scriptures reveal Him. God cannot be fully defined by finite man, so the end result is they settle for less. Next, idols are things that strike your senses that you feel, touch, see, and hear. I used to wonder why the Hebrews built the golden calf in the wilderness in Exodus 32 until I found out that worship in Egypt had included food, wine, and sex—now I get it.

In his book COUNTERFEIT GODS, Tim Keller identifies the major problem with idols as they affect you and me. The mind of man is an idol factory, and our minds are full of "hidden idols". Keller writes, "Every human being must live for something that captures our imaginations, and without the intervention of the Holy Spirit that object will never be God Himself." Unless and until that something is God Himself, we will chase every dream and

fascination that opportunity presents. The world is so fallen away from God, and we are so individually depraved that without God's intervention, we will go from one idol to another. Consider the many examples in the Bible. Abraham longed for a son, an heir who would fulfill the desires of his heart. Jacob longed to be the patriarch, the head of a large family with much property. Each pursued these fascinations apart from God and much to their own detriment, yet God providentially intervened, and eventually the fascinations that had temporarily taken the place of God were dissolved until God was back on the throne of their lives. The strange story in Genesis 22 of God's command to Abraham to take his only son Isaac out and sacrifice him reveals this powerfully. Abraham had been brought to that place of devotion and reverence for God such that he could by faith take Isaac to be killed. By this we know that Abraham passed the test of faith and belief in God alone.

We also must realize that we can't overcome the deep hidden idols, they must be supplanted and replaced. How did that occur in the Bible? Knowledge of the problem, intense experiences, and the moving of the Holy Spirit within us will change our mind about what is important. Seek God in the spiritual disciplines, flee from sin, and as Paul said in Col.3, "Set your minds on the things above".

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