

Series	Sermon on the Mount
Study	Study 12
Topic	Treasure
Reference	Matthew 6:19-24
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Speaker	Dr Peter Ng

Welcome back to another episode of Gamma. We're going to be continuing our series on the Sermon on the Mount. Today, we will be doing chapter six verses 19 to 24, talking about our earthly treasure. There is a section prior to this on verse 16 to 18, which is about fasting, hypocrisy during fasting. We will reserve that for another day where we could give more justice to this big topic of fasting, but today we'll just concentrate on treasure.

19 "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also. 22 "The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, 23 but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! 24 "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.

Basically what Jesus is now confronting us with is something very practical. He is asking us the question, is it God or is it greed that is going to be in charge of our lives. The passage can be broken up into three sections:

1. Earthly and heavenly treasures, which do we actually place as a premium our lives (verses 19-21)
2. The necessity of having a clear perspective for us to make up that decision (versus 22 to 23)
3. There's incompatibility between discipleship and greed (verse 24).

So let's start off, the commandment. **Do not lay up for yourselves treasures on earth.** So this is the first prohibition. Now if you notice the prohibition focuses on do not lay up treasures for yourselves. It's a hoarding of wealth on us, and the reason is given.

There are three reasons given here that Jesus prohibits us from accumulating wealth. Well, it's mentioned because of the moths, because of rust, because of thieves, because in the context in those days, treasure or valuables are located in things like clothes, fine clothes which are very difficult to make, and if the moths came they would destroy it, coins, which would be rusty and become worthless and thieves will break into your house and steal the precious treasures that we have. Destruction of wealth actually comes from the word inflation. Every year, if you look at year on year, the value of our treasure, our money which we actually have actually becomes less and less and one of the best indexes of this is basically the Big Mac index. The cost of Big Mac over the number of years.

If you look at this particular graph, it's called a big Mac index versus the consumer price index. You can see since 1986 up to December 2012, the prize of big Mac has escalated even beyond 173% from 1986 to 2012, even beyond the consumer price index. The consumer price index shows us over the

last few years, all these years, money has already dropped by, you know, it's already half the value. It's 110% rise. But Big Mac has actually extended even beyond it and the reason that has happened is because of a financial crisis in 2007-2008. It was the banking crisis that people had subprime mortgage loans from irresponsible people, factors beyond our control, it is other people's greed and that actually caused inflation to skyrocket.

If you look at the price of Big Mac, it is really gone further up. So therefore we don't have rust, we don't have moth, but we have greed from other people, we have inflation. This is another graph looking at the working time needed to buy a Big Mac. If you look at an average worker in Chicago will take less than 20 minutes to earn enough money to buy a Big Mac. On the other hand, if you work in Nairobi, you would take 160 minutes before you earn enough money to buy that same Big Mac. Again, factors beyond our control, the corruption of our country.

So our wealth is actually quite tenuous. It can be dependent on so many factors that actually doesn't depend on us. I was in Ipoh several years ago and I went for an actual exhibition and the exhibition showed wealth in terms of fish, the flower horn fish, beautiful fish, and some of these dishes actually retail for 50 to 100 thousand dollars. See the wealth is located in the fish, but there was a chap who actually took one of these and accidentally ate the fish up. There goes \$110,000 or the fish could die.

See wealth today erodes, it's either eaten or it's inflated away. And so therefore it's actually a very poor investment. Now, if you look very carefully in this particular verse, Jesus is not saying that you are not to have any money or to have any savings, because if you look at Proverbs chapter 30, verse 24,

Four things on earth are small, but they're exceedingly wise the ends. The ants are a people not strong, yet they provide their food in the summer.

So ants are actually here praised because they save. So there is nothing wrong in saving money for your pension or retirement. There is also nothing wrong in actually enjoying the food that you have earned from your hard work. Ecclesiastes, chapter two, verse 24.

There is nothing better for a person than that he should eat and drink and find enjoyment in his toil. This also, I saw is from the hand of God, for apart from him who can eat or who can have enjoyment.

So therefore it is godly and a good thing. It is a blessing that God gives us that we can find and eat and enjoy our food and drink for money earned from our toil daily.

So what Jesus is actually against is a selfish accumulation of wealth for oneself. **Do not lay up treasures for yourself.** You see what is against his extravagant, luxurious living in a kind of hard hearted manner that actually ignores the rest of the world that actually lives in poverty. 10% of the world actually lives on less than 10 Ringgit a day and they struggle and they have got a whole bunch of people, all of us included where we're actually striving ahead and not actually thinking about them. It's the accumulation of wealth. This problem with this wealth is that it binds us, it tethers us to this world and it prevents us from actually seeking spiritual values. So he is not prohibiting things, but he is actually prohibiting the love of things because whatever we treasure, the things that we treasure actually have the power to govern our lives.

Quite apart from that materialism that we're all addicted to has a lot of terrible effects. In January

1848 James Marshall was building a saw mill by a river in California when he found a piece of glowing metal on the floor, which actually turned out to be gold. The discovery triggered the now infamous gold fever. People abandoned their ships and shops and families, whole towns were abandoned as everyone flocked to California and little over a year San Francisco grew from a shanty town of 79 buildings to a city of tens of thousands. Over the next few years, at least three hundred thousand gold seekers came to California. The effect on the native Americans of California was catastrophic. They were driven off the traditional hunting and gathering grounds and their rivers were polluted with gravels, silt, and toxic chemicals from new mines. Some Indian groups use forced to try to protect their lands, but were massacred by the miners. Those who weren't killed by the miners slowly starved to death or died from diseases passed on by the immigrants. Others were kept as slaves. Well, young women were carried off to be sold. As a result of the California native American population fell from around 150,000 in 1845 to 30,000 in 1870.

Now the modern day equivalent of these devastating effects of materialism occurs every time you put on an engagement ring. Across the world, a corresponding hand or finger gets brutally chopped off in the process of the brutalization of whole populations of forced labor involved in the mining of what we now know as blood diamonds, diamonds mine during the civil wars like Angola, Ivory Coast, Sierra Leone, Liberia, Guinea, and Guinea-Bissau have been given this label. It has been estimated that over a quarter of all diamonds sold come from these conflict areas. You see, in our cities, we are constantly bombarded with advertisements that tell us to buy, buy, buy, fashion used to be a seasonal thing with new styles out four times a year according to seasons, but now high fashion is a weekly affair with 52 changes a year driving the consumer to buy, buy, and buy.

Technology cheap production from China has fueled a worldwide consumer boom. We even bombard our children with advertisement from the time they can walk or talk with 40,000 commercials per year. And in the United States they spend 12 billion US dollars to advertise to the youth. It would seem that every child is imprinted with a desire for materials. They grew up without a choice, but to consume. In the end, we are so inundated with materials, it is clogging our oceans, choking our fish and microparticles of plastics makes its way into our food chain and slowly coming back to kill us.

Forbes magazine, a premium publication, the most successful people in the world had an article by Alice G. Walton in 2015 that revealed that the effects of this constant drive to material gain on super successful people and this is particularly devastating, psychologically. CEOs are depressed and double the rate of normal people. Some of the reasons in Walton's article include extreme stress of competition. CEOs habitually measure their self-worth by whatever seems to be more, whoever seems to be more successful than they are. A recipe for constant depression, inducing envy. They sacrifice enjoying simple pleasures in life like spending time with their families, which is the stuff that brings joy and texture to life. They feel detached from the former self. They don't know quite how to identify themselves anymore. For example, once a CEO said, the bigger the bonus, the less I feel like myself. And their values change over time and the industry is always trying to tear them down.

Why do we do what we do? Why are humans intrinsically materialistic?

Some psychologists look to Darwin's theory of evolution. Since natural resources are limited human beings have to compete over them and try to claim a largest part of them as possible. For much of history, human beings have lived as hunter gatherers. Small tribes would be nomadic moving from place to place every few months and they couldn't be weighed down by unnecessary good. So they move every few months, unnecessary goods will be hindrance to them, making it more difficult for

them to move, which is against this idea of materialism.

Another theory is that the restlessness and constant wanting, which fuels our materialism is a kind of evolutionary mechanism, which keeps us in the state of alertness, but there's no evidence that other animals live in this constant state of restless dissatisfaction. On the other hand, and on the contrary, there are many animals seem to live very slow and static lives content to remain within their own niche and follow their own distinctive behaviors. So this doesn't fly at all. Psychologists today believe that materialism is caused by inner discontent. So we try to seek contentment from temporary thrill of buying something new and the ego inflating thrill of owning it afterwards. Hopefully this will satisfy us and compensate for the fundamental unhappiness inside us.

In addition to this, we suffer from the sense of separation and a fragile ego and return to materialism to make ourselves more whole, more significant and powerful, which is why former US president Jimmy Carter said that we are no longer defined by what we do, but by what we own.

Today, there is a counter movement gathering steam in the United States started by Joshua Fields, Millburn and Ryan Nicodemus, where people have now started to reject materialism because people are starting to realize that life is more than the accumulation of material things. You see, both of them started saying that today's problems seem to be the meaning we assign to our stuff. We give too much meaning to our things. So we forsake our health, our relationships, our passions, our personal growth, and our desire to contribute beyond ourselves. Their solution, keep things to the minimum and only keep the most important things in life and this will free us to do the things and concentrate on the more important issues in life.

This movement is a very good start, but however, it doesn't go quite far enough because whatever you focus on as an alternative as your substitute it will soon also be never enough to quell the inner discontent in our souls. You see in 1971, two psychologists, Brickman and Campbell first wrote about this concept of hedonic adaptation, which is a theory that posits that people repeatedly return to their baseline level of happiness, regardless of what happens to them. They could have something happy happened to them or something sad happened to them, but whatever it is, within a certain period of time they will go always gravitate back to the midline. In fact, it was nothing new because way back in 1754 it was a French philosopher Jean Jacques Rousseau who actually first noticed this and his discourse on inequality. He writes,

Since these conveniences by becoming habitual had almost entirely ceased to be enjoyable, and at the same time degenerate it into true needs, it became much more cruel to be deprived of them than to possess them was sweet, and men were unhappy to lose them without being happy to possess them.

So, what he means is that whenever you get something new, we find it enjoyable. After a while we cease to enjoy them, but the trouble is we can't do without them. It's like a need but we don't enjoy having them, but we're stuck with them. That's addiction, isn't it.

So here there is some data on the relationship between money and happiness. And if you can look in this graph, after a certain level of income, more than 75,000 dollars US per year there is diminishing return, the happiness level does not return back to normal. If you think this is just the United States, you'll be wrong because the same phenomenon is seen in China, with this rapid development and wealth, which has increased to 250% over the last 12 years and life satisfaction graph and the dissatisfaction graph seems to both be moving towards the midline. The dissatisfaction turning to be

more satisfied, their life satisfaction from satisfied becoming more dissatisfied. We have move towards the midline.

Jim Carey, the famous comedian once said,

Everyone should get rich and famous and do everything they ever dreamt of so that they can see that this is not the answer.

You see all material things, fame, family, you name it, it's only designed to bring you only so far. There's always a gap between what you have and what you really need to get complete satisfaction and happiness. The reason is because of our unique nature, we are created in the image of God and unless and until we fully reflect him in our lives, we will never truly be content.

10 years ago, a millionaire called Forrest Fenwick decided that he would fill up a whole chest full of treasure, weighed about 20 pounds with jade and gold worth 1 million US dollars and he hid somewhere in the forest of the Rocky Mountains and then he announced this treasure was somewhere there and gave clues by writing a long poem. And, you know, the result of that was thousands, literally thousands of people gave up their jobs life savings, actually went all over the Rocky Mountains looking for this treasure.

Four people actually died in the process in looking for this treasure. Last week, somebody actually found it, we don't know who it was, but the point is what Jesus is saying. For where your treasure is, there your heart will also be.

If you perceive, whatever you perceive as your treasurer, then that will actually take your commitment, your drive, your ambition and every moment you are going to be able to give up things, sacrifice things, because your heart is actually drawn to it. Now the point is what is our treasure? Will it be determined on what we see or decide as our treasure, which brings us to our next verse

22 "The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, 23but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! 24

Jesus is using the metaphor. The metaphor here is of two kinds of eyes. One eye is basically good, which is the word haplos, is described as single minded or healthy or generous, and the under eye is basically evil or bad, and depending on which eye will determine where your treasure is, which will then determine that course of your life.

I was at Sunway Pyramid the other day on Costa's coffee and I always have coffee there, and just across the coffee house, you would see huge lines of people and I don't know why they were lining up, until somebody explained to me that they were lining up outside the Adidas shop. Now, why would you line up for hours outside of Adidas shop even social distancing. It is because they want to buy Adidas shoes. I thought Adidas shoes were only for footballers, no but these Adidas shoes were always sold as limited additions and you could actually resell it and make some money doing it. So therefore people perceive Adidas shoes were worth the weight and so therefore it is where their hearts were drawn to and therefore it was their treasure.

So whatever is your treasure is determined by your perspective. You could look at an ordinary

situation. For example, a whole bunch of Nepali workers coming out from the airport. You can see two things. If you have a good eye, if you have a bad eye, you will see an opportunity to use these people as cheap labor, and basically to abuse them, or you could see them as wonderful people from another country with opportunity for you to show them love and generosity, and actually learn their particular culture. So whatever is your treasure is determined by your perspective, which is what Jesus is trying to get at. If you have a bad eye then you will see everything from the perspective of greed. If you have good eye, then you will see everything in the light of kingdom values.

In fact, Martin Luther says,

Whenever the gospel is taught and people seek to live according to it, there are two terrible plagues that always arise: false preachers who corrupt the teaching and then Sir Greed, who obstructs right living.

In Luke chapter 12 verse 13,

13 Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." 14 But he said to him, "Man, who made me a judge or arbitrator over you?" 15 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."

So it's interesting to look at this verse. You see, you know, Jesus never tells us to watch out, you might be committing adultery, watch out you might be murdering someone or stealing some money. Because when we steal, when we murder, we know we have sinned, but most of us when it comes to greed or covetousness, it means you are desiring what other people have. We have difficulty recognizing in ourselves. That's why Jesus tells us to watch out. That's the sin that is underneath the surface. It's so natural that we don't know that we're sinning. You see, greed is the underlying principle in the whole of our society, profit is good. We live in a greedy society, the only difference that we hide it so well. Only a crisis will bring it up. For example, the COVID 19 crisis, we remember huge lines of people going to supermarket buying more than what they actually need. Remember the mad rush for toilet papers, some people will stack up their shopping carts right up like a mountain and other people will fight for it on the aisles, women tearing each other up and then other people have no toilet paper at all.

Very issue why greed is difficult to detect is that the definition, the American heritage dictionary describes greed is excessive desire to acquire or possess more than one needs or deserves, especially with respect to material wealth. It is such a fuzzy definition. We have difficulty recognizing it because what is excessive desire? When does desire turn into greed? When is greed so excessive? Is there a difference between greed and ambition? What's the difference between what a person deserves and another person needs. So these are all difficulties. See money also blinds us to our lifestyle choices. If you were to buy a headphone, it's a sliding scale, you could buy one about 300 ringgit, you can buy one for 1000 ringgits, you can buy one for 3000 ringgits, you can buy one for much more than that.

Same with houses. You could live in a terrace house, a single story house, a bungalow house, a good suburb, medium class suburb, whatever suburb that you are, there always be somebody who's actually living better than you. So that basically there is no end. So therefore, because there's no end, it's very difficult to detect greed. Now greed also blinds us as to how we actually work and contribute to society. They did an experiment in 2004 by these researchers called James Heyman and

Dan Ariely. What they did was actually they were asked three groups of people to draw circles on a computer screen. One group was asked to do it as a favor, another group was asked to do it for 50 cents. And last group was asked to do this for \$5 and after timing all the subjects they are actually evaluated and it turned out that the ones who did the task, drawing the cycles on computer as a favor did it the fastest, the next group surprise-surprise was the ones who did it for \$5, and the worst ones was the one who did it for 50 cents. You see the ones who did it fastest was the ones who did it for nothing, because they did it as a favor. When money is offered as a motivation, the ones who did it for 50 cents they did the slowest because they thought their effort was worth more than 50 cents. So they just did that by attitude and did it slowly.

The ones who got \$5 thought they were justly paid and so therefore they did it quickly. So money actually controls how we work. So perhaps that's why a lot of places government servants all over the world because they're poorly paid actually work very poorly.

Money also affects our ethics. I remember years ago there was a CEO of a large oil company called Enron, which collapsed because of a lot of embezzlement of money and unethical things. If you actually look back into Jeffrey Skillings time spent at business school, his professor once asked him that if you actually had a product and you knew this product would cause harm to society would you continue to sell it? And you know what Jeffrey skillings said. He said, I will continue to sell that product because that's my responsibility to maximize shareholder value and the government's job just to catch me, is to regulate me. And that unfortunately is the mindset of a lot of business people all over the world.

So in conclusion, Jesus is saying what we consider as our treasure is was very important because our perspective is very important. It is like our eyes, they can be wholesome and generous or then they'll determine the way you live. You would be a righteous and godly, or it can be evil or greedy, but the question, what will determine our perspective, what causes us to see things in a generous godly way, or what causes us to see in a evil way, in a greedy way, in an envious way with a wrong perspective in life. What's the difference?

So this brings us to our final section, which is the incompatibility of discipleship and greed, which is taken from verse 24. Now

24 "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."

Now let's look at the original Greek. The original Greek translates this word, you know the funny word call mammon, which is the Greek transliteration of Aramaic, which is the colloquial language they use in those days. Aramaic mammon means property or possessions or money, things that you possess. So it's a broad term that, you know, all the physical goods that have any value in the world, including services and this is important because 15% of what Jesus said in all his teachings always relate to money and possessions and this is more than all his teachings of heaven and hell combined. 16 out of 38 parables, which he told actually relates to how we handle money. So the whole issue is wholeness. The disciple must be whole and single-minded and generous. What kind of perspective in life one has will actually depend on who is our master. We will live our true master.

Now, if you talk to the person in the world, a worldly attitude is completely different. Fund managers will tell us, you must diversify your investments, hedge your bets, put your foot one on each part of the world. The problem is you can't hedge your bets, you can't diversify because you

know what? You have only one life to invest and you can't break that life up. The other reason is that what Jesus says, you can't have two masters because eventually you will love one and you will actually hate the other. Jesus says one cannot serve both God and mammon because it is a matter of the heart. One will be hated and the other will be loved. One will be a subject of devotion, the others will be despised. Choosing between God's kingdom and the goods of the world is not merely a matter of whole thinking, it is actually a matter of your heart.

Now, if we worship mammon, I mean, every cent I give to the poor is one less ringgit for me to spend on what I really like. So I don't really like the poor or the weak, I look down on them, I despise them because every dollar I spend on them is one dollar less for me. If I worship mammon, I will look down on full time pastors or leaders, because they're always looking for my money, my ringgit and every time every dollar I give them means one less for me. If I worship mammon time spent on discipleship, church services, Bible studies, less time spent on my own business. Eventually our hearts will cool to the extent that we will despise the other. You see our perspectives on any event, are always determined by what we worship and regard as valuable.

Matthew 13 verse 44. Jesus describes

44 "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."

You see what Jesus is saying is that, the man's perspective is determined by what he knows is valuable. For most people looking at the field, they see lalang, acres of dirt, hot sun and weeds and they are not going to have anything to do with it, they wouldn't sell the car even to buy, but this man saw something. He saw value. Some years ago, Jeffrey Cheah, the Sunway boss was speaking to a bunch of us who were doctors and he told us his story. He stood at the edge of what other people would have regards as a huge pile of dirt and sand, which is shifting in a mining pool at Sunway and people walked away, but he saw profit. He saw special pilings, bungalows, semi Ds, houses, condominiums, and he saw profit and if you look at Sunway what it is today. You see, what you see is determined by what is valuable to you, what you consider as your treasure.

Look at our own lives. What is our treasure? The only way to tell where our treasure is, see where our money goes effortlessly. If you spend money on books without even thinking about it, which means knowledge, the basis is the basis of your self-esteem because you spend it like water because it's important to you. If you spend on clothes or jewelry or trips and all those things, you don't even think about it, this will indicate where your treasure or idol is, but the point is what Jesus is trying to tell us is that we have to use all these gifts in the service of whom we serve, whether it's God or mammon.

In Luke chapter 16, verse 8 onwards, there is a parable where Jesus tells of a shrewd manager, who knew that he would be dismissed. He worked for somebody and what he did was before he was dismissed, he went through each off the people who actually owed money to his master and you know what he did. He gave them a discount and everybody's really happy. They formed good relationships, good with each person. Why? Because he had done them a favor. So that when he was actually without a job, they would welcome him, they would give him help. They will find him a new job. They will provide for his family because he did them a favor. And Luke 16:8,

8 The master commended the dishonest manager for his shrewdness. For the sons of this world are more shrewd in dealing with their own generation than the sons of light. 9 And I tell you, make

friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.

So what he is saying to us is that basically we are given a responsibility and the money actually is not ours it actually belongs to God. How you use it, it would be for eternal value or non-eternal values. If you look in verse 10,

10 "One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. 11 If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? 12 And if you have not been faithful in that which is another's, who will give you that which is your own? 13 No servant 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."

What he's saying is that God has given us money in our possession. We are to be faithful, and how are we faithful? We are going to use money for eternal values. How you spend your money determines on who you worship. If you worship our Lord Jesus Christ the money that you will spend effortlessly will be for the kingdom of God. If you serve mammon, the money you spend without even thinking about it will be for everything else. There was a businessman. This is a story told Pastor Jason Lim from Singapore, who came to his church pastor and said, you know pastor I see the needs in your church and here's a check for a hundred thousand to the ministry of the poor and the gospel. And he handed a check to the pastor who was overjoyed. Just as he was leaving he received an SMS and he and the pastor saw the SMS and it's actually said, Sorry, boss. Sorry to tell you. Your ship has sunk and all the cargo is lost and the businessmen then turn around the pastor and said, "Pastor, I'm sorry. Can I have my check back?" The pastor said, I've totally understand I mean, you lost your whole ship and the cargo. The businessman took the check, thought for a while, tore it up through the pieces of the dustbin and you know what he did. He whipped out his checkbook and wrote another check and handed that to the pastor and the pastor expected a small check because the guy's got less money right. It took out a check, you know what he \$200,000 and the pastor said, "Oh, what happened? I thought you just lost your goods and your ship". You know, what the man said, "Yeah, I did. You know this SMS is from heaven telling me that I should not lay up treasure on earth".

You see when catastrophe hits, it shows us in our lives that what we actually treasure, money that you have doesn't belong to us and it is so fleeting. You either use it for the kingdom or you use it for yourself and the one that you use for yourself, you can't take with you.

What is the solution?

Solution is in 2-Corinthians chapter 3:18

18 And we all, with unveiled face, beholding the glory of the Lord, are being transformed into the same image from one degree of glory to another. For this comes from the Lord who is the Spirit.

You see, who do we worship will determine how we spend our money. And if we worship our Lord Jesus Christ, we keep looking at his glory. How do we look at his glory? We look into the word of God, we study the word of God, we are immersed in the word of God. The word of God becomes more beautiful to us each day and as it becomes more beautiful, as it percolates into our lives and changes our spiritual DNA then we begin to see the world in a different light. And we begin to spend

our money in a different way when we worship Jesus Christ, the most beautiful Lord who gave his treasure, left heaven to give his life for us. May God bless all of us as we grapple with that issue of money, because this is a serious problem, which affects every single one of us. Amen.