

Introduction...

Matt 6:19 “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.

There is one overarching truth in this passage that Jesus is trying to drive home for us, in fact it is the thematic emphasis of this entire chapter. He wants us to understand that to be a member of the Kingdom of God means that through Jesus Christ, and only through Jesus Christ, we now have a relationship with God as **Our Father**. Through faith in Christ, God has embraced us as His children and He, our Creator, is now our Heavenly Father and he wants us to live in such a way that this new relationship bears its weight on every aspect of life.

It certainly bears its weight on our private life of giving, prayer and fasting. Three times Jesus told us to do these things, these acts of religious devotion, not for the purpose of gaining the attention of people, but for the purpose of engaging with our Father **who sees in secret**. But our relationship with God doesn't just affect our private life, it bears weight on our public life as well. In fact, our relationship to God through Christ gives illumination to our role as the light of the world and the salt of the earth.

Jesus doesn't want His followers to live divided lives. He wants our hearts to be filled with love for God in everything that we do. There is no sacred-secular divide for those within the Kingdom. What this means is that our life outside the four walls of this church building means so much more than we often think. Your job matters, of course, but how you conduct yourself in your job matters far more than you might think.

Everything we do as Christians is to be done in God's presence and according to God's will, whether you are a secretary, an accountant or a fast food worker. God cares about every aspect of your life and even though it might be difficult to see it; God has placed you where you are for the purpose of enjoying Him and making much of Him. Whether we eat, or drink, or work, or pray, or give, or whatever we do, we do all for the glory of God.

Transition...

But, there are some things that Jesus wants to warn us about as we seek to live this way. In the first half of **Matt 6** (vv. 1-18) Jesus warned us against a life of religious hypocrisy and for the rest of the chapter he is warning us against a life of materialism. We may not recognize it at first, but the two things are related.

These two subjects reflect the two essential realms that exists; the material realm and the spiritual realm. Hypocrisy relates to the spiritual and materialism relates to the material world. Hypocrisy is fueled by the love of self, attention and influence while materialism is fueled by the love of money, comfort and stuff.

Both pose very subtle dangers to us. Jesus tells us to, “**Beware** of practicing your righteousness before others in order to be seen by them.” He also tells us, “**Be on guard against** all covetousness.” **Beware! Be on guard...it’s almost as if these things are going to sneak up on us and that is exactly what will happen.**

We don’t naturally recognize that we have a problem with these things. We know that hypocrisy is a problem, but you always assume that you are not a hypocrite. We know that covetousness and materialism are problems, but we never assume that it’s a problem for us. When was the last time you confessed that you were being a hypocrite? When was the last time you confessed to coveting?

These sins are subtle, below the surface, but they become the underlying motivation for everything we do. We are easily blinded to their presence in our hearts, but Jesus wants us to see it. He wants to set us free from the idolatry of stuff and hypocritical religion.

He calls us to reject religious hypocrisy and He calls us to reject the materialism of the world. As Christians, we are to live in both realms with the sense that everything we do is to be influenced by our relationship to our Heavenly Father.

But this won’t be easy, so Jesus helps us to see the two alternatives that are before us. In this world there are two treasures, two visions, and two masters but for the children of God there is to be only one ambition.

Sermon Focus...

I. Two Treasures (v. 19-20)

Matt 6:19 “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.

There is a negative side and a positive side to Jesus’ instruction here. He wants us to avoid one type of accumulation, but He calls us to pursue another type of accumulation. The first question is which type of treasure will we seek to collect? And Jesus wants to make that decision easy for us.

Earthly treasures are corruptible and insecure. We can go after them and store them up but we can’t keep them and we certainly can’t take them with us when we die. Material possessions are subject to moth, rust and theft.

In Jesus’ day, much like our own, material wealth was often measured by one’s clothing. Wealthy people wore and still wear expensive clothes like the man in Jesus’ parable in **Luke 16**.

Luke 16:19 “There was a rich man who was clothed in purple and fine linen and who feasted sumptuously every day.

Jesus’ point is that no matter how fine your clothes might be, the moths can still get in and eat holes in them. No matter how nice your things are they are still subject to rust. The idea here is not that they have a bunch of metal goods that corrode but that everything is subject to corrosion. Wood rots, metal rusts, every material thing deteriorates over time.

You can work extra hard to secure your things, to store them in a safe place, to keep them behind lock and key; but all of your valuables can be taken from you by a determined thief. Jesus’ point is that everything fades. Material things don’t last, not even in our day.

That new clothing line that you were just dying to have will likely be sold in a garage sale or donated to Goodwill in the next few years. That shiny new truck in the driveway won't be so shiny for long, especially if we get another hail storm. All that money you have invested in the stock market could disappear overnight.

Now, I don't think that Jesus' point here is to say that Christians should avoid having nice things. Jesus is not telling us to be foolish in the way that we spend our money or save our money. **He is not telling us that we shouldn't own material things. He is telling us not to allow those material things to own us.**

There was only one person that Jesus told to sell all that he had, and it was the rich young ruler. But he didn't tell him to sell everything because that is what Jesus requires of His disciples. He told him that to expose the covetousness in the man's heart. The rich ruler didn't realize that in his heart he loved his money more than he loved Jesus, and I believe that Jesus is trying to confront us in much the same way.

Brothers and sisters, life does not consist in the abundance of our possessions. We must be on guard to not allow the things we possess to end up possessing us. There are two ways that we can live: we can live with the goal to accumulate valuable things on earth or we can live with the goal of accumulating valuable things in Heaven. Jesus is calling us to accumulate valuable things in Heaven.

In Victor Hugo's novel, *Les Misérables*, Jean Valjean serves nineteen years in prison for stealing a loaf of bread. After his release, the bitter ex-prisoner comes to the home of a kind bishop, who serves Valjean a meal using his best silver and gives him a bed for the night.

That evening, Valjean steals the bishop's silver and is caught. Brought to the bishop by the police, he expects the worst, only to hear the bishop say, "I gave them to him. And Jean, you forgot to take the candlesticks." A shocked Valjean is brought to true repentance by the bishop's extraordinary kindness.

How many people would be willing to trade their silver plates and candlesticks for the joy of seeing a broken life restored? We'd better not take a poll—we might be disappointed in the results.¹

Answer this question, how can you utilize your money, energy and time investing in temporal activities that have eternal consequences? Are you more concerned with developing Christ-like character than you are with developing your investment portfolio? Are you growing in faith, hope and love? Are you growing in your knowledge of Christ? Are you introducing others to Christ? Are you using your money for the spread of the gospel and for the care of those in need?

Which treasure are you storing up?

II. Two Visions (v. 22-23)

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!

In a round-about way these verses are continuing the same theme as the previous section, only this time instead of contrasting two treasures, Jesus is contrasting two visions or two eyes. One eye is

¹ <https://bible.org/illustration/matthew-619-24>

healthy and it fills the body with light. The other eye is bad and fills the body with darkness. You could say that one eye sees well while the other is blind. But how does this help us to understand how we are to live as faithful sons of God.

The eye is the organ of the body that takes in light and when the eye is functioning properly the whole body benefits. When your eyes are damaged and unable to see clearly, your whole body is in jeopardy of injury. Now when Jesus talks about the eye he is using it as a metaphor for the heart. Just as our eyes serve as our channel of light, so the heart serves as our channel for motivation and ambition...why we do what we do.

When we fix our eyes on a visual target we walk the straight line to get where we want to go. Jesus is saying that when we fix our heart on something (motivation/ambition) it affects the entire pursuit of our life.

So, I think this question of vision is about the motivation of our heart. What is our true goal and ambition in life? Is it to glorify God and to enjoy Him or to glorify ourselves and enjoy the things of the world? Jesus wants us to have our eyes/hearts in the right place and fixed upon the right thing.

Now once again we need to dig deep into our hearts to see where our true motivation lies. No one believes that their understanding of the world is wrong. We have an inherent trust in our ability to figure things out, our ability to reason and come to appropriate conclusions. We all want to believe that our motivation is right and good, but the Bible is going to tell us over and over that we can't trust our hearts.

Jer 17:9 The heart is deceitful above all things, and desperately sick; who can understand it?

Our ability to reason and feel is just as fallen and sinful as the rest of us. That is why we depend not on our reason alone, but we depend upon, ***"Every Word that comes from the mouth of God."***

(Appli...So, we must be careful what ideas we allow to influence our lives. Are we allowing the values and ambition of the culture around us to shape our lives or are we allowing the goals and values of Word of God to shape our lives? Does your life look more like the Word or the world?

Which vision is driving the pursuit of your life?

III. Two Masters (v. 24)

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.

This final contrast is about where our allegiance lies. Do we serve God or do we serve money? Some say that this choice is unnecessary. They reject the dichotomy that Jesus presents here because they are confident that they can serve God in their hearts and pursue money with the rest of their lives. But I think Jesus exposes the problem with this way of thinking pretty well.

Think about the rich young ruler. **He was sure that his devotion to God was absolute, until Jesus exposed the real idol in his heart. Instead of serving God in his heart and money in his life, he was serving God with his lips and money in his heart.** So, he walked away from Jesus because he wasn't willing to part with his wealth.

Money makes a terrible god. It can't satisfy us, it can't save us, it can only make us comfortable for a couple of years before it runs out or we die and pass it on to someone else. We don't serve money

because God tells us that it is the root of all evil and it turns a gift into a false god. We don't worship stuff because it makes an idol out of something that moth and rust destroy.

Instead, we serve God with our whole being, our heart, soul, mind and strength, and we use his gifts to make much of Him. So be generous, be a faithful steward of all that God has given you, use his gifts in such a way that it shows Christ to be God rather than the things of the world.

As Christians, all of life is a stewardship and every gift is an opportunity to enjoy God and share his love with others.

IV. One Ambition (v. 21)

²¹ For where your treasure is, there your heart will be also.

Whatever you treasure possesses your heart. This verse brings out the main theme of this whole section and it makes clear that this is ultimately an issue of the heart.

Martyn Lloyd-Jones said,

It is not what a man may have, but what he thinks of his wealth, what his attitude is towards it. There is nothing wrong in having wealth in and of itself; what can be very wrong is a man's relationship to his wealth...Our Lord is dealing here with people who get their main, or even total, satisfaction in this life from things that belong to this world only...No matter what it is, or how small it is, if it is everything to you, that is your treasure, that is the thing for which you are living. That is the danger that our Lord is warning us about.

Conclusion...A few questions and a gospel application

Are we Treasuring Treasure or Treasuring Christ? Maintaining an eternal perspective in this life is one of the greatest struggles we face. When we lose sight of eternity and allow this life to be our most pressing concern, we lay up **treasures** for ourselves and we fail to be **rich** toward God.

Jesus is saying don't be consumed by earthly treasures, instead pursue true treasure. Pursue the currency of the Kingdom of God and store it up.

1. Could you make this statement, "**Life only has meaning** if I have a certain level of wealth, financial freedom, and very nice possessions?
2. What about this one, "**I only have worth** if I have a certain level of wealth, financial freedom, and very nice possessions?
3. Have you assumed that the American Dream and the Christian life are one and the same? When you think of the **good life** at the end of all your pursuits is it defined by the house you plan to live in, the type of comfort you plan to enjoy, and the type of goods you plan to own?
4. Are you generous with your money? Could you be more generous? What is keeping you from it?
5. If your bank account is an indication of your heart's greatest treasure, then where does your treasure lie? In Heaven or on earth?

These are difficult questions that we need to regularly ask ourselves and there are some other things that we need to do.

1. We need to allow the truth of Jesus' teaching to wash over us so that we can learn to have God's perspective on stuff and on eternity.
2. We need to be people who live life like eternity matters.
3. We need to be people who are generous and willing to use our wealth for the good of others and the glory of God.
4. We need to repent and seek to use the gifts, which God has given us in such a way as to maximize His glory and not our comfort.
5. Finally, We need to understand the danger of covetousness and to remember the beauty of the gospel.

We need to see the danger of giving our lives to the siren song of materialism. Materialism bids us to lay down our lives in order to gain treasure on earth.

But the gospel tells us something very different. The gospel tells us that Jesus laid down His life in order to make us His treasure. The gospel tells us that Jesus laid aside the glory/treasure of Heaven, and came to earth, that He lived a perfectly sinless life and that He bore the guilt of our sin upon the cross, dying to pay our ransom. He did this to make us His treasure.

How could we live for anything else but to His glory?