

Your Heart Will Always Be Where Your Treasure Is
Matthew 6:19-24

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We all deal with it. We use it to acquire the basic necessities of life like food and clothing. We need it to find a place to live and keep that place. We use it to obtain transportation from point A to B. Most of us believe that the more we have of it, the better off we'll be. Some people store it in secret places in their homes. Some store it in institutions that promise to provide greater security. We need it to go and visit another part of the world. We need it to gain the right to remove items from a business or store or garage sale. A few people collect it just because of the way it looks. But most of us use it to carry on in life.

The Federal Government is interested in our portion of it especially at this time of year. There's a place just down the road from here where people walk in with it and hope to walk out with more of it after playing games with it. It has the potential to bring great joy. But it can also divide marriages, destroy careers, result in prison terms and most seriously destroy souls.

What is it? Money. These colorful pieces of paper and different sized circles of metal have so much impact on our lives. We use it to satisfy basic security. We crave security. We want to know that we are taken care of. So we can begin to believe that money provides the greatest security. We crave personal worth, esteem and value. Material possessions and bank accounts often indicate that people are successful in what they have done with their lives. We can feel good about ourselves if we dress, dine, drive or decorate well. Money can bring power. With a lot of it, we believe we can have or get or be what we want. Money also brings independence. The more you money you have, the less you have to depend on others for resources, permission, rides and conditions. More money means more opportunity to indulge our every fantasy whether it be that exotic vacation, over the top specialty car, luxurious wedding, finest dining or the most decadent home. Many people see money as the key to provide security, personal worth, power, independence and pleasure.

But does the accumulation of money and possessions satisfy our ultimate needs? Some of you may have heard of the actor Robin Williams. He starred in many different roles and movies. He was known for a terrific and creative sense of humor. Robin Williams didn't lack money. Yet he took his own life last August despite having a net worth of 50 million dollars. Why couldn't that money stop him from such an act?

There's something wrong with the equation lots of money = lots of happiness, contentment and life fulfillment. But money is not evil in itself. Some people misquote the Bible verse that ties money and evil together. It has been quoted as "money is the root of all evil." But 1st Timothy 6:16 actually says "the love of money is a root of all kinds of evil." So it's our attitude towards money and our possessions, our house, our clothes and our car that's most important. So - **"Is your attitude towards money primarily self-focused or God-focused?"**

Now if you think I'm getting a little too personal, don't blame me. It's Jesus who has the gall to bring this up. But he didn't just bring this up once or twice. People who have carefully studied his teaching conclude that 15% of Jesus' teaching in the New Testament relates to money, wealth or possessions. Jesus knew about this everyday reality in people's lives. His call on the disciple's lives extended into every area including their finances.

We come to this topic because of Jesus' teaching in the Sermon on the Mount. There Jesus described daily life for the kingdom disciple. He pictured what the life of the kingdom disciple looked like in the Beatitudes. He taught how He came to fulfill the law in his own life and teaching. He showed what fulfillment of the law looked like in the areas of anger, lust, divorce, oaths, retaliation and dealing with enemies. He instructed His disciples to guard against practicing their faith just to be seen by others. Instead they were to give to the needy, pray and fast in secret so the Father who sees in secret would provide reward. Within this teaching, he taught the disciples prayer to Our Father in heaven which focused first on giving God glory and second on praying for our good.

Today Jesus raises the issue of our heart attitude towards money and possessions. I want you to see first what Jesus commands concerning money and his reason for commanding it. Then we will look at avoiding going to extremes with this command. Then Jesus shows us ways we can evaluate our own heart attitude towards money. Then we must turn to Him to change our hearts.

Matthew 6:19-24 (ESV)

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.

What does Jesus command concerning money (possessions and other types of wealth)?”

Don't store up for yourselves treasures on earth. Don't stockpile a bunch of resources for yourself that may never be used. **Treasuring treasures threatens our souls (6:19)**. The words “Lay up” or “store up” and treasure come from the same Greek word. Store or lay up is “thesaurizo” and treasure is “thesaurus.” You might recognize the word thesaurus which is literally a book containing a treasure of words. Well, to treasure treasures means to find our deepest joy and pleasure in stockpiling for ourselves an abundance of treasure. Storing up brings to mind someone stacking their abundance of coins or jewels for themselves like Smaug on his pile of jewels in the Hobbit or Midas with his house full of golden items.

But what's wrong with stockpiling or saving up? Isn't saving a good thing? Is Jesus saying we should have no savings accounts? No. He's saying we need to take stock of our reasons for stocking up. If we think that our treasures will provide ultimate security, wealth, power, independence and pleasure, we've staked our hope on shaky ground.

Why? The second half of verse 19 explains it. Moth and rust destroy. Thieves break in and steal. **Earthly treasures won't last**. If we think we will find our deepest joy in the size of our bank account, we've settled for short term joy. Possessions wear out or lose their value. Money is not eternal. Houses and cars break down and require constant maintenance. And you know those clothes that some of us treasure so highly – I think they wear out. Sometimes we wear them once or twice because they don't fit right or they go out of style.

The ancients treasured clothes very highly. Since there was no dramatic change in fashion, clothes could be handed down like heirlooms. Some even had gold or precious metals woven into their clothes as a means of protecting and displaying their wealth. But they didn't have air tight containers or vacuum sealed closets. If moths got into the clothes, they were ruined. Some treasured their metals of gold, silver and copper. But rust devalued the metal.

Since there were no banks at that time, people used a variety of ways to secure their wealth. Most kept it inside their homes. Some even had strong boxes. But this did not guarantee security. Since most of the houses were made out of mud and clay with little or no foundations, thieves could dig through the walls or dig under them to get into the homes and steal. So, many families buried their wealth or treasure in the dirt floor of the home or in fields around them. If you've ever buried something in the ground, you know how much it decomposes or gets worn down just by the elements.

No matter how hard the ancients tried, they could not make their earthly treasures last forever. They would inevitably wear out, get ruined, get stolen or remain on earth when the person who owned them died. Jesus' command protects His followers from wasting their lives on something that won't last long.

But does this mean that Christ's disciples should have nothing to do with money? Should we shun possessions, never save and live on the street to be true disciples? Michael Wilkins helpfully points out **four extremes** to avoid in applying this command to our lives.

Extreme 1 - Deny all material concern and declare poverty as spiritually superior. Some took Jesus' command to the point of something called asceticism. An ascetic was someone who practiced severe self-denial to the point of owning nothing, wearing almost nothing and eating almost nothing. Ascetics often lived in the desert and depended on the desert and other people for food. They argued that poverty was a virtue and that obedience to Jesus' command required a rejection of everything material. But Jesus does not say "Do not have anything for your material needs." He says "Do not lay up treasure for yourselves." It's alright to have materials to provide for the basics of life. Jesus even had a group of women accompany the disciples who provided for their needs out of their finances. Jesus is more concerned with a heart that desires more and more money.

Extreme 2 - Conclude that making provision for future physical needs demonstrates lack of faith. But God's regular pattern for his people has always been responsible managing of resources to care for daily needs. The Proverbs commend gathering in the summer to prepare for the needs of the winter. God orchestrated Joseph's life to include advising Pharaoh to store up grain for future lean years. Responsible parents save for their children according to 2 Corinthians 12:14. Paul condemned those who remained idle in Thessalonica while waiting for the Lord's return. He concluded that if a man would not work, he should not eat.

Extreme 3 - Think Jesus teaches that it shows lack of faith to engage in business and commerce for at least in part some profit. God's ordering of life for his people includes wise business sense. The Proverbs 31 woman is commended for her wise ventures.

Extreme 4 – All wealthy people have bowed the knee to money as their god. So they cannot be Jesus' disciples. But we see rich followers of God throughout the Bible. Abraham was very wealthy. Job was the wealthiest man in the

East and God restored him to this at the end of his life. David became a wealthy king who was called a man after God's own heart. The wealthy Joseph of Arimathea provided Jesus' family with a tomb to lay Jesus' body in.

The Bible talks about 3 appropriate uses for money and wealth. 1) Care for your family and prevent them from becoming a burden to others. (1 Thes. 4:11-12, 2 Thes. 3:6-15; 1 Tim. 5:8). 2) Help those in need, especially the family of faith. 3) Encourage and support God's work in spreading the gospel of the kingdom both at home and around the world. So we must keep Jesus command to "not stockpile treasures for ourselves" in balance with the appropriate uses of money and not go to these extremes.

How can we know what we really treasure? Jesus helps us think more deeply about our heart's desire. It's like he's saying – "Ok. You heard my command. You know I'm concerned most about your heart and how it influences your attitude towards money and possessions. But now I want you to take a look at yourself. How can we discover what's really in our heart about this issue?"

Look at your most valuable treasure. (6:21) Verse 21 – "For where your treasure is, there your heart will be also." Jesus is not saying "your treasures dictate what's in your heart." I think he's saying "our treasures reveal what's in our heart." That which we treasure most reveals the depth of our heart desire. So it's like he's indirectly asking another question of us. **Who or what is your greatest treasure?** If you had to pick one thing, what would be your answer? What gets you most excited? Who or what would you clear your schedule for at a moment's notice to make room for it? We know we treasure someone or something by the amount of time we give to it; by an increasing passion for it; by the measure we're willing to struggle for it; by the number of obstacles we will go through to ensure we get it and by the frequency with which we run to it when we get in trouble.

There are lots of very noble and honorable pursuits or people to list as our highest treasure – spouse; our children; our family; our friends, world hunger providing for the needs of the future. It's very good to treasure our family, provide for them and love them. But if the family we treasure says no to a life with Christ, what will happen to your walk with Christ if family is your highest treasure? It's very good to treasure your husband or wife, fiancée or boyfriend or girlfriend. But what happens if they want nothing to do with Christ? Or what if they want you or lead you to do things that dishonor Christ? It's very good to provide for future needs. But might it prevent showing generosity to

someone else now? If making or accumulating money is our highest treasure, think of how much that costs a marriage or a family in other ways.

The only treasure I can think of that ensures the rest of our lives fall into a good healthy place is God Himself. With Him as our highest treasure, we have right attitudes and perspectives on marriage, parenting, family, work, possessions and money. So Jesus helps us to look at our lives by asking “who or what do we treasure most?”

Next he helps us dig down into our hearts by saying **Look at how you see others. (6:22-23)** “The eye is the lamp of the body. So if your eye is healthy, your whole body will be full of light, 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!” Now it seems like Jesus has just gone off topic here. Or maybe this is just a collection of disconnected sayings. But the placement of these verses between two sections that very clearly talk about money implies they must have something to do with money and wealth.

The key is found in the interpretation of good and bad eyes. Jesus is not talking about our literal eyes and whether their healthy or not. He’s talking metaphorically about the eye somehow being the entrance way of light into the body. Good eyes bring in light. Bad eyes prevent light from coming in so they leave the person in darkness. People who think they have light in them while being filled with darkness are really in a bad state.

But what does he mean? The word translated “healthy” has two primary meanings. Single-minded and generous. So a healthy or good eye could mean that person was single minded in their focus. They were totally focused on God and what He wanted. So they would have a right view towards wealth and not stockpile treasure on earth. Or it could mean they were generous. So they looked at others in need and saw a relationship between that person’s needs and their own wealth. The person with the good eye was willing to be generous with that wealth and use it to help others. The person with the bad eye saw no connection between a person in need and their wealth. Their money was their own money and that other person was never going to get their hands on it. Oh, maybe 5 bucks here and there. But nothing substantial. That attitude is pretty widespread. So a person who sees no connection between their resources and other people’s needs besides the occasional 5 bucks could be convinced they were doing good in this area. But in fact they’re walking in darkness in God’s eyes because they are more focused on accumulating treasure for themselves. When the early Christians saw others in need, some sold their land and gave it all to help others. Some sold houses. Some gave generously so the poor could be fed. Acts 2:44-45; 4:34-37). Our attitude towards others in

need can reveal our heart towards wealth and possessions. When we see other people in need do our hearts warm with generosity or go cold with cynicism?

The final way that Jesus helps us evaluate our hearts is found in verse 24. **Look at your master. (6:24)** *“No one can serve two masters, for either he will hate the one and love the other or he will be devoted to one and despise the other. You cannot serve God and money.”* Jesus uses the slave/master relationship to make his point. Slaves formed the backbone of the economy. There were different types or classes of slaves. Some could earn their freedom. Some were pretty high up in their master’s homes. But ultimately slaves had one master. Slaves couldn’t have two masters. It wasn’t like holding down 2 part time jobs. Slaves were at the total mercy and control of one master.

Jesus says this same principle applies when it comes to God and money. He doesn’t say it’s really hard but possible to serve both God and money. He says you cannot do it. It’s either God or money. Our choice of master impacts our relationship with the one we don’t choose. We love our master and devote ourselves to them. We hate the other and despise the one we don’t choose. This doesn’t really mean we emotionally hate and bitterly despise the one not chosen. They just get crowded out.

It’s like two friends – two girls. They’re very good friends. But then one of the girls gets a boyfriend. Suddenly the time and energy available for friendship with their girlfriend is dramatically reduced. In some cases the friendship even ends because the girl is so devoted to her boyfriend. She doesn’t hate or despise her other friend. But to that friend it almost seems like they’ve been replaced. People with maturity can maintain good friendships through such a transition.

But when it comes to God and money, Jesus says it’s one or the other. If we think we can do both we are idolaters. We have given a portion of our heart to something that is not god. That is by definition, idolatry. This is where the first statement we looked at today really hits home. Treasuring treasure threatens our soul. If we think we can get on by giving 50% of ourselves to God and 50% of ourselves to money, we’re deceived. We’ve chosen our master and it’s money.

One commentator put it like this – whoever we choose as master will be revealed by who we hate later in life. As we grow older in the faith and in life, do we find ourselves hating God more or hating possessions more? I had an opportunity last week to evaluate that. I was off work for a week and spent some time down in our store room going

through boxes and bins to purge, sift, condense and make space. One reason I am doing this is to relieve my children and others from the task. I was reminded again of how possessions and accumulation can require such a high price of time, space and money. By the end of a few days in the storage room, I came out of there hating possessions. I was so done dealing with stuff and making multiple decisions of should we keep this and not that. I needed people, sunshine, God and outdoor air.

I went to a mall at the end of the week. I can tell you honestly that I had absolutely zero desire to buy anything. If you have a problem with accumulating stuff, spend some time trying to sort it out and deal with it in your storeroom to get a dose of reality in dealing with it.

We say Jesus is our Lord. That means Jesus has authority over our possessions and finances. He commands us to guard against allowing our hearts to be stolen by possessions or money. He shows us how we can evaluate our hearts.

He commands us to pursue the alternative. **Trust Christ daily to turn your heart's desire from earthly treasure to God. (6:20)** You might have noticed I skipped verse 20. There Jesus says "Lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal." We must ask God to give us a heart to pursue a treasure that will last forever. We have a choice between devoting ourselves to earthly rewards or giving ourselves to God and that which glorifies Him. But what kind of treasure would we find in heaven? Do we think that there we will finally get that pile of jewels to sit on and have everyone come along to OOOOO and AHHHHH at how much we've accumulated?

The greatest treasure in heaven is God Himself. When we finally see Him face to face and experience His unfiltered presence in all His fullness, we won't care about some jewel pile. And I think the secondary treasures will involve seeing people whose lives were impacted by choices we made on earth. It will be something to connect with them again and see what God did with our obedience. God calls us to give ourselves not to the accumulation of stuff but to eternal deep abiding treasure of Him. Will you give your heart to Him anew or afresh now?