

Lasting Treasure:

How to Guard Yourself from Misplaced & Worldly Priorities

Matthew 6:19–24

Central Truth: Your treasure, vision, and master reveal your commitment and priorities in life. [Over next two weeks we'll see: **Christ demands unswerving loyalty to kingdom values (vv. 19–24)** and uncompromised trust (vv. 25–34).

Engage: Many years ago I heard about a professing Christian who made it one of his primary goals in life to “make a lot of money.” While this person got what he wanted (much material wealth), the cost has been high. **Money can be a wonderful servant but it's a terrible master.** I was not surprised to hear in subsequent years that this person strayed from the Christian faith and has experienced much heartache and tragedy in life. This person divorced his wife because of his involvement with someone else. The last I knew this person had been living in immorality for many years.

ILL (cf. Robinson, 209): By way of contrast: **Jack Perry** spent twenty-five years in the U.S. Foreign Service. In his book *Light from Light* he writes, “We did not enter government service in order to make money primarily, but we were usually sad whenever we took stock after another move & found that we were once again in the hole. We never owned the house we lived in because we knew we would be moving again in a short while. After a Foreign Service career, we emerged without riches, but with a strong understanding that physical treasures of this world are not the important things.”

Do you understand that? Do you understand that a big house, a nice car, a good education at the best schools, a high-paying job—do you truly understand that the material possessions of this world are not what life is all about? If we do understand that, how should it show up in our lives? How can we make sure we do not end life, and look back with regret at a life wasted, lived for self? **How can you make your life count for eternity?**

God's value system is the exact opposite of what this world tends to value. One of the joys of our family when we lived up in Minnesota was taking **a ski boat** we acquired when we bought our home there out on the lake. We lived about two miles from one of the areas largest lakes, Lake Minnetonka, a 14,500 acre lake located in the western suburbs of Minneapolis. We used to enjoy taking our guests who came in from out of town in the summer out on the lake in our boat and admiring the many big, beautiful homes on many parts of the 125 miles of shoreline.

We had never seen so many large multimillion dollar homes in one place as we saw there. As you drove around the lake, or as we were out skiing in one of the many bays, we would see these “castles” on the lake. Many of these had more than one boat parked out by their dock, along with two or three jet ski's, and other water toys. As you admired them you couldn't help but wistfully think, “Wouldn't that be the life!”

Yet is what we accumulate in material possessions what life is all about? God gives us good gifts to enjoy, but are we to live for what we can get in this life?

What about you? **What are you living for?** Some people live for the applause of people. You see this at school in the student who becomes more concerned about what their classmates think about them than what God thinks. Is this true for you at work, at school, or in your contacts with those around you? Previously we've seen that Jesus teaches us to **Play for an audience of One!**

Focus on pleasing God. We've seen that as we give and serve God with pure motives, God promises to reward us.

Now some here today are wrapped up in the pursuit of material possessions. Your primary purpose and focus in life is on getting more stuff. **Jesus' instruction today serves as a needed warning to any of us who are tempted to live for the things of this world.** As Christ continues to do heart surgery through His Sermon on the Mount, we are going to look today at **what Jesus says about our priorities and material possessions.** For some this may be one of the most crucial sermons you ever hear.

Focus: Specifically today we are going to see how you and I can guard ourselves from misplaced and worldly priorities. On more than one occasion we hear about the Dad or Mom who says with regret, "I was too busy with work or doing my own thing as my children were growing up." This father or mother looks back with regret on wasted years when they could have been investing more heavily into their children's lives. They recognize an ongoing loss because they failed to seize the opportunities as well as they could have.

As significant a loss as this can be, **how much more the eternal loss, if we fail to put Christ and His interests first in our lives.** In fact, when we do truly put Christ and His interests first, I believe we will also find ourselves, as parents, being a better mother or father to our children. So today, I want to help you understand and apply Jesus' teaching on: **How to make sure you live with eternal values in view.** How to make sure your life counts for eternity.

Set the Stage (cf. Wallace): Now as we continue our study of Jesus' Sermon on the Mount it is helpful to review the overall purpose of the sermon. The Sermon on the Mount has several interlocking purposes. **First**, Jesus' Sermon on the Mount shows us the intent of the OT law. God is not just concerned with our outward conformity to the letter of His commands, God is concerned that we understand and obey the spirit of His commands from the heart. **Second**, by making us aware that God looks at our heart, Jesus' sermon points us to our need of His substitutionary death on the cross. There is no way we can measure up by our own efforts to the perfect standard God requires. So the Sermon on the Mount reminds us of our need of putting our trust in the only One who did perfectly obey God's law, and who died for our sins and rose again the third day. **Third**, the Sermon on the Mount reveals to us the attitudes & actions that God calls us to practice as followers of Jesus Christ.

Now in the first half of chapter six (which we've considered the last two weeks) Jesus gives us a lesson on real righteousness, the kind that is not done for show (6:1-18). Jesus reminds us that only as we do our acts of service for Him will we have an eternal reward. Jesus also gives us a model prayer to show us how to pray. Now as you or I pray for personal needs, anxiety over material needs inevitably surfaces. In this next section of the Sermon on the Mount presents Jesus' teaching on this topic. So this week & next we will consider what Jesus says about our relationship to material possessions.

PREVIEW: After Jesus warns us against performing acts of religious devotion for show (Matt 6:1-18) He vividly alerts us against the opposite sins of greed (that overwhelming desire to have more than we need), **materialism** (which shows itself by our focus on possessions; being devoted to material wealth and possessions at the expense of spiritual values), **and worry.** These three sins (greed, materialism, and worry) characterize lives, including at times our lives, because of misplaced and worldly priorities.

So this morning we will see **Jesus calls us to give unswerving loyalty to the advancement of His kingdom values (6:19-24)**. How can you give unswerving loyalty to the advancement of God's kingdom? Jesus gives us three ways to guard ourselves from misplaced and worldly priorities. And the promise Jesus gives us is this: **If you obey these instructions you will experience lasting treasure in heaven**.

ANNOUNCE the passage: To see these three ways to experience lasting treasure in heaven turn with me in your Bibles to **Matthew 6:19-24** (p. 854).

The Pharisees of Jesus day did not have God's value system. They were people of wealth and lovers of money (Luke 16:14). Now, there's nothing wrong in itself with money and possessions. The tragedy comes when your life, my life, become wrapped up in what we have. Eternal loss comes when we lose sight of what life is all about. **How tragic if you or I live life for here and now, and lose sight of the real meaning of life.**

How can you and I guard ourselves from misplaced and worldly priorities? **How can you live with God's priorities and values in mind** so that one day when you stand before Christ you hear Him say: *"Well done, good and faithful slave! You have been faithful in a few things. I will put you in charge of many things. Enter into the joy of your master"* (Matt 25:21)?

How can you guard yourself from misplaced and worldly priorities? How can you keep from standing before Christ one day, and seeing most, if not all that you have worked so hard for in this life, going up in smoke? How can you experiencing lasting reward from God? This morning we are going to see three ways Christ calls us to **demonstrate unswerving loyalty to the advancement of God's kingdom values (vv. 19-24)**. How can you and I demonstrate unswerving loyalty to the advancement of God's kingdom values? First,

Focus on laying up treasures in heaven.

In Matthew 6:19-21 Jesus teaches us that the time has come for a decisive break. Jesus instructs us that our material wealth and possessions are not to be our primary focus. Jesus reminds us that **the treasures of this world do not last**. Note Jesus instruction to us in vv. 19-21: *"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"* (Matt 6:19-21 NKJV).

It's easy to become attached to our possessions, to the point that they begin to control us. Rather than us holding and using our possessions with an open hand, recognizing that our possessions are gifts from God, they wrap their tentacles around us. We begin to live life with a temporal focus. We live for the here and now, and wonder why we don't have satisfaction when we obtain the financial and material goals we set for ourselves. An emptiness inside cries out: "There has to be something more to life than possessions!"

*****How tragic to live life for yourself and forfeit eternal rewards.** A person interested in the net worth of a person who died asked: **"How much did he leave?"** **The response:** **"Everything!"**

How do we focus on laying up treasures in heaven? First, realize what you must not do. Jesus commands us: *"Do not lay up for yourselves treasures on earth."* Don't become wrapped up in

seeking, acquiring, enjoying, and protecting material possessions. Don't build your life around your possessions.

The leading religious people of Jesus' day were preoccupied with their possessions. As Bible teacher, John MacArthur notes: "Because the Pharisees did not have a right view of themselves (Matt 5:3-12), of their relation to the world (5:13-16), of the Word of God (5:17-20), of morality (5:21-48), and of religious duties (6:1-18), it was inevitable they would not have a right view of material things" (MacArthur, *Matthew 1-7*, 407-8).

Jesus commands us: "Do not lay up for yourselves treasures on earth." **The treasures of this world do not last.** Just look at the downturn of stock market over these past twelve months.

TRANS: If it is wrong to lay up treasures on earth does this mean, then, that making provision for future physical needs is always and absolutely wrong? The answer, of course, is "No." God does not condemn Joseph for advising Pharaoh to store up grain for future use [to save many people, including his family] (Gen 41:33-36). You and I have a responsibility to provide for our families (1 Tim 5:8). God encourages us to save during times of plenty for future needs in the Bible.

Solomon and Agur (in the book of Proverbs) point to **the ant** as an example of the common sense revealed in providing during the summer for the needs of the winter (Prov. 6:6; 30:25). SLIDE: "Ants are creatures with little strength, but they prepare their food in the summer" (Prov 30:25 NET). [BLANK SLIDE] The wisdom of the ants is found in their diligent preparation (כִּנּוּן, *kun*) of food supplies in the summer for times in the winter when food is scarce. Thus, **being prepared ahead of time is a mark of true wisdom.**

But this is Jesus' very point. **Our ultimate purpose of living and of our possessions are not for the here and now.** What you and I have ultimately comes from God. God entrusts us with material possessions now not only to provide for the needs of ourselves and our families. **Manage the resources God gives you in such a way that God's kingdom is advanced.**

If you focus only on how you can **use** the resources you have for yourself, you have missed God's purpose for your possessions.

TRANS: Now how can we focus on laying up treasures in heaven? To focus on laying up treasures in heaven we must now **how** do you and I lay up "treasures in heaven?" **"Treasures in heaven' refer to whatever is of good and eternal significance that comes out of what is done on earth."** (Cf. D. A. Carson, 177.)

You lay up treasures in heaven by such activities as **doing righteous or kind deeds** (Matthew 5:30, 46; 6:6, 18; **Matthew: 10:40-42**; 25:40; 2 Corinthians 4:17). Turn to Matthew 10:40-42: "He who receives you receives Me, and he who receives Me receives Him who sent Me. **41** He who receives a prophet in the name of a prophet shall receive a prophet's reward. And he who receives a righteous man in the name of a righteous man shall receive a righteous man's reward. **42** And whoever gives one of these little ones only a cup of cold water in the name of a disciple, assuredly, I say to you, **he shall by no means lose his reward**" (Matt 10:40-42 NKJV). One way to lay up treasure in heaven is by helping those who serve the Lord. This could include showing hospitality to a missionary, opening up your home for lodging or providing a meal for them. Jesus said, even the smallest act of kindness done because the other person is a follower of Jesus, is done as if to Jesus Himself and will be rewarded by Him.

How can you store up treasure in heaven? **Be willingness to share.** Notice how the apostle Paul gives specific instructions to Timothy to teach us how to lay up treasures in heaven. In 1 Tim 6:17-19 Paul instructs Timothy: **SLIDE(S):** “Command those who are rich in this world’s goods not to be haughty or to set their hope on riches, which are uncertain, but on God who richly provides us with all things for our enjoyment. ^{6:18} Tell them to do good, to be rich in good deeds, to be generous givers, sharing with others. ^{6:19} In this way they will save up a treasure for themselves as a firm foundation for the future and so lay hold of what is truly life” (1 Tim 6:17-19 NET). [BLANK SLIDE]

APPL: How can you lay up treasures in heaven? **Do good. Be rich in good deeds. Be generous givers. Share with others.** You lay up treasures in heaven as you take meals to those in need. You lay up treasures in heaven as you visit those in need; as you pray with and for them. You lay up treasures in heaven by being a generous giver, by being rich in good deeds, sharing with others. It might be as simple as sharing grapefruit from Florida with us who are still anticipating spring. But note we do these good deeds not to earn salvation but because we are saved (cf. Matt 7:21-23).

TRANS: The principle Jesus shares here in Matthew 6:19-21 is this: **Your treasure is what controls your direction and values.** **ILL (cf. Robinson): Samuel Johnson**, an eighteenth-century English writer and editor of dictionaries, was once invited to tour a mansion, a place of magnificent beauty surrounded by manicured lawns. As Johnson was leaving he remarked to a friend, “**A place like this makes it difficult for a man to die.**” As Robinson notes (213): “The more we store up here, the more disastrous death appears, because we leave behind what we have valued most highly. Put it down as a principle of life—**wherever you have your treasure you will have your heart.**”

“People who live for the here and now, who can total up their treasures by their bank statements or their real estate investments, live for this age because it is the only age they know. This is all there is. But if you and I know the reality of God’s kingdom, we understand that Jesus was not making a special appeal for funds or cozying up to a big giver; He is talking sense.

APPL: Where is your treasure? Is your heart focused on the things of this world? Or are your treasures in heaven? Remember it’s only what we do for Christ that lasts.

Trans & Reit: In vv. 22-23 Jesus moves to a second metaphor to illustrate our need to be unswervingly loyal to God’s kingdom values. He moves from comparing unswerving loyalty to **treasure**, to comparing kingdom values to **light**. In this second ill. Jesus continues His emphasis of our need to demonstrate complete loyalty to God’s kingdom. **How do we demonstrate unswerving loyalty to the advancement of God’s kingdom values (vv. 19–24)? First, Stop focusing all your attention on laying up treasures on earth. Make your primary focus the laying up of treasures in heaven.** Second, and going right along with Jesus’ first point:

View life from God’s eternal perspective.

Discover God’s perspective. In vv. 22-23 (of Matt 6) Jesus stresses the importance that we see life from God’s perspective. Just as **through** our physical eyes our body finds its way, so when we see life from God’s perspective, when we have an eternal perspective, we have direction for how to conduct our lives. In vv. 22-23 Jesus teaches: “*The lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light. 23 But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is*

that darkness!” (Matt 6:22-23 NKJV). Now the eye is the lamp of the body in the sense that through our eyes the body finds its way” (cf. Carson, “Matthew,” *EBC*, 178). If then our eye is good (or healthy), our whole body will be full of light. **If you have an eternal perspective, if you see life from God’s point of view, you have direction for how to live your life in a way that pleases God.**

But if your eye is bad (i.e., diseased or evil), that is, **if you don’t see life from God’s viewpoint, you miss the real purpose of your life.** If you miss the real purpose of your life—enhancing God’s reputation with your life—then you miss everything. You will find yourself living for the here and now, and missing the lasting fulfillment and reward that comes from living with eternity’s values in view.

The danger is that we would be like the Pharisees who had this problem because their spiritual eyes were diseased (Matt. 6:22). With their eyes they coveted money and wealth. Thus they were in spiritual darkness. *If therefore the light that is in you is darkness, how great is that darkness!*

APPL: If our heart loves material things, and puts earthly gain above heavenly investments, then the result can only be a tragic loss. The treasures of earth may be used for God. But if we gather material things for ourselves, we will lose them; **and we will lose our hearts with them. Instead of spiritual enrichment, we will experience impoverishment** (cf. Wiersbe). ***Christ warns: **“Be careful what you pay attention to or look at.** If you only look to your own gain, if you are selfish, unkind, unsympathetic, and/or if you take a dishonest approach to acquiring wealth, ultimately you will experience poverty.

If your eye is good your whole body will be full of light is that if your eye is good, i.e., if you see life from God’s perspective, your whole body will be full of light. **You will be rich in good works because your attitudes and actions will reflect God’s perspective on life.** The Hebrew thought picked up on this and used: a “good eye” to refer to one who was generous. So one way you can demonstrate that you have God’s perspective is to: **Generously use your resources to advance God’s kingdom and provide for the needy, especially believers.** This includes regular giving to the church where we are taught God’s Word, as well as to the poor and needy. (Cf. Gal. 6:6; 1 Tim. 5:17–18.) **Jesus instructs us to not be attached to the earth but to be generous:** SLIDE: “Do not be afraid, little flock, for your Father is well pleased to give you the kingdom. ^{12:33} Sell your possessions and give to the poor. Provide yourselves purses that do not wear out – a treasure in heaven that never decreases, where no thief approaches and no moth destroys. ^{12:34} For where your treasure is, there your heart will be also” (Luke 12:32-34 NET). [SLIDE] “Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up. Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers” [Gal 6:10 NLT]. [BLANK SLIDE]

ILL: When I think of viewing life from God’s eternal perspective, I think of Joni [johnny] Erickson Tada. Listen to what Joni says: “When a diving accident in 1967 robbed me of use of my hands and legs, I found myself strapped to a Stryker frame in a hospital ward, wondering if I would ever smile and **be hopeful** again. I had become a statistic in the increasing population of people affected by disability. I was dangerously close to becoming another statistic among the lists of the clinically depressed. The darkness was lifted when friends from my church rallied around my family, offering help, hope, and ascribing positive meaning to my affliction. It was the church that kept us connected to reality, opening doors of possibilities and paving the way for me to re-enter the mainstream of life. They made all the difference.... [Jesus instructed us] in

Luke 14:13,23 NET), ‘But when you host an elaborate meal, invite the poor, the crippled, the lame, and the blind. Then you will be blessed, because they cannot repay you, **for you will be repaid at the resurrection of the righteous...** Urge people to come in, so that my house will be filled’ When we reach beyond our comfort zones and embrace the unlikely, people are blessed by the realization that we are all richer when we recognize our poverty, we are strong when we see our weaknesses, and we are recipients of God’s grace when we understand our desperate need of Him.” [End of quote] God took a terrible tragedy and used Joni [Johnny] to motivate us to reach out to those in need. What gives Joni such hope? Her focus is not on what is seen, which is temporal, but on what is unseen which is eternal. Her eye is healthy, seeing life from God’s perspective. **Your priorities are shown by where you fix your eyes.**

APPL: Where are your eyes fixed this morning? Have you been focusing on your troubles or upon the Lord? Are you wallowing in self-pity? Or do you see your struggle as an opportunity for God to show Himself strong in your life?

Now when you or I don’t live life with God’s perspective in view, we are heading for tragedy. Those with bad eyes, who walk in darkness, think they have light, but this light is in reality darkness. The darkness is all the more terrible for failing to recognize it for what it is. Note the warning Jesus gave to the Pharisees: [SLIDE:] “Jesus replied, ‘If you were blind, you would not be guilty of sin, but now because you claim that you can see, your guilt remains’” (John 9:41 NET). [BLANK SLIDE: end of slides] In the context here the blind man received sight physically, and this led him to see spiritually as well. But the Pharisees, who claimed to possess spiritual sight, were spiritually blinded.

APPL: How many people think “they see?” They have learned how to make a good living, but they are failing to really live! The rich man thought he was really living, he ate great meals everyday. But all the while he was missing the real meaning and purpose of life. He was wrapped up in his pursuits in this life, and he failed to consider what awaited him after death.

The person who is stingy and selfish cannot really see where he is going; he is morally and spiritually blind.

TRANS: Jesus who came from heaven and was soon to return to heaven to prepare a place for us, and who knows better than anyone what awaits each person beyond the grave encourages us to **have unswerving loyalty to God’s kingdom values.** **How? First,** stop focusing your attention on laying up treasures on earth. Focus on laying up of treasures in heaven. **Second,** Jesus uses the metaphor of light to remind us we need to view life from God’s perspective. Now in v. 24 Jesus compares unswerving loyalty to slavery. How can you have unswerving loyalty to God’s kingdom values?

Serve God not money.

Serve God with a single-eyed devotion, as a slave serves his master. **How do you or I demonstrate unswerving loyalty to Christ? Jesus tells us here, “God must be first not money.”** Who or what you serve is shown by the choices we make. Note Matt 6:24: *“No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal (i.e., devoted) to the one and despise the other. You cannot serve God and mammon [i.e., money or material possessions]”* (Matt 6:24 NKJV).

I like what John Stott says, “Behind the choice between two treasures (where you lay up your treasures) and the choice between two visions (where you focus your eyes) there lies the still more basic **choice between two masters**, i.e., whom **are you going to serve**)? Here in v. 24 Jesus tells us: Serve God not money.

The picture Jesus gives us here is of two slave-owners: God and Money or wealth. Who are you serving? Are you serving God or are you serving your possessions? You may work for two employers, but when it comes to a master/slave relationship; the essence of slavery is **single ownership and full-time service**. As **D.A. Carson** notes, “Either God is served with a single-eyed devotion, or He is not served at all. Attempts at divided loyalty betray, not partial commitment to discipleship, but **deep-seated commitment to idolatry.**”

APPL: I read that the typical American spends 150,000 hours – or 40%--of his life at work. How can you serve God with a single-eyed devotion if you spend that much time at work? The key is, if you are truly serving God, then even in your employment you are doing your work with diligence and zeal as to the Lord, because He is the one you are ultimately serving. (Cf. Eph 6:7, “Work with enthusiasm, as though you were working for the Lord rather than for people.”) In times of pay cuts or extra work being added, remember who you serve.

CONCL: Haddon Robinson concludes this section by asking us a couple of questions, which I would like to end with as well: How can you know if you are mastered by your money? A couple of questions: First, how did you get the money? Did you sacrifice something eternal to get it? If so, you have become a slave to money. Would you put competitors down and destroy them to be sure you got what was due you? If so, money is determining your priorities. **Second**, what do you do with your money? Is the cause of God in the world better off because you have been entrusted with money? Or does God only get your spare change?

ILL: A boy on his way to church had two quarters—one for the offering and the other for a candy bar. While crossing the street he tripped and fell, and one of his quarters went rolling out of his hand and into the sewer, ker-plunk. Later he told his father what had happened. “Did you put the other quarter in the offering?” his father asked? “No,” the boy said slowly. **“God’s quarter went down the sewer.”** If you suffer financial reversals and you change your budget accordingly, does God and God’s work get eliminated? What stands at the top of your budget? Where does God fit in your priorities?

This passage about treasures, light, and masters was Christ’s commentary on the first three petitions of the Lord’s Prayer. When you pray: “Hallowed be Your name,” you are saying, “Let God be God to me,” and you promise to invest everything you possibly can to see “His kingdom come, His will be done on earth as it is in heaven.” Praying the Lord’s Prayer has implications that go deeper than mere words; they reach right into our pocketbooks.

ILL: In the game of Monopoly, players buy land and collect money. When one player has enough money and at least one monopoly of properties; he or she can buy houses and hotels and collect rent on them. Eventually one player receives enough rental money through land and building holdings to bankrupt the other players, thus ending the game. Parker Brothers, the makers of Monopoly, take for granted one final instruction—when the game is over, put all the pieces back in the box. People who live for the present, who spend their strength on what cannot last, are like children who play Monopoly as though it were reality. In the end, we all get put in the box and we are gone. What matters is what remains when the game is over. Let’s be ready

when the game is over. Let's make sure we lay up treasures in heaven! (**Challenge also for salvation.**)