

MATTHEW 6:19-24

JESUS ON MONEY: WHERE IS YOUR TREASURE?

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

“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!

“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.”¹

I invite you to take a little test. Just write down the answers to several questions, perhaps on a bulletin, or on a piece of paper, or even in the front of your Bible. You may find it helpful to refer to your answers later if they are so conveniently located. Now, for the test, write the answer to four questions.

What one thing in your life would you most hate to be without? That is the first question. The first thing to come to your mind is undoubtedly the correct answer.

What one thing in your life brings you the greatest pleasure? Again, the first answer that comes to mind is likely the best answer.

What thing in your life requires the most planning? As before, the first answer that comes to your mind is probably close to the best answer and should be written down.

Where does your mind go when it is free to go anywhere it wishes? This is the final question. As before, write down the first thing to come to your mind.

Please hold your answers for later in the message. No cheating, now. Don't go back and change any answers. Leave them as you first wrote them.

Jesus taught extensively about the ministry of money. If you were to collect all His teachings on the acquisition of wealth and on the use of wealth, you would discover that wealth was a major concern to the Master. Money must be very important, since the Master spoke on the subject so frequently. We know that one's worth as a person is not determined by money, but the place money occupies in one's life does reveal a great deal about the individual's values. The reason the individual is exposed by the view of money is that money can be such a powerful influence in an individual's life. Though money itself is neutral, the impact of money on the individual's soul is powerful and persuasive. Therefore, the way in which one uses wealth reveals a great deal about character.

In His “Sermon on the Mount,” Jesus spoke about money. Throughout the course of His earthly ministry, Jesus addressed so many truths concerning money that it is impossible to consider all that He taught in one message. The words of the text expose our hearts. Thus, Jesus' words demand thoughtful consideration. Join me in weighing the implications of one of the truths that He addressed in that message. He probed our hearts when He addressed the issue of where our treasure is found.

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TWO TREASURIES — “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.” Jesus spoke of two treasures. Consequently, he spoke of two types of treasures. At issue are those things which we value and our attitude toward those things we value. What do you treasure? What is it that you value above all else? What you claim as your treasure is of little consequence; your life exposes your values.

Refer to the test you took just moments ago. Your answers to the questions asked reveal what you treasure. Your treasure is that item or person or activity that you would most hate to lose. Your treasure is what gives you your greatest pleasure. Your treasure is what you spend the most time planning for and longing to be with. Your treasure is identified by where your mind goes when it is free to go where it will.

Jesus spoke of two treasures—one on earth and one in heaven. The treasury of this earth of necessity contains only things that are destined for dust. The things identified with this life cannot survive the judgement; they are destined to perish after they are used. What sort of treasures do we hold that must disappear with use?

Perhaps you treasure possessions. You evaluate your treasure in dollars and cents and speak of your acquisitions for this present age. You follow the change in currency rates avidly or you read the stock indices carefully to know precisely when to sell or buy. Your time is consumed with planning how to acquire still greater wealth, or perhaps you plan how to allocate what you have so that you will not be destitute at the last.

Many who bear the Name of Christ are careful to avoid being seen as greedy. They would contend that their primary concern is security. I will not speak against providing for one’s family. We must have housing; but we each have perhaps more house than we can actually occupy. In our modern world we would be foolish to be without transportation. However, most of us don’t need to drive a car that is upgraded on an annual basis. I counsel people to save against a rainy day, but many have far more than an adequate savings plan. I realise that we are responsible to plan for the eventuality of death, and thus we need to have sufficient insurance against the day when our loved ones no longer have us to provide for them.

Security is commendable—it is reasonable. The Word of God charges us with responsibility to provide for our own families. However, when “security” masks the desire to accumulate for the sake of accumulating, we must confront our desires, reminding ourselves that we are moving toward a divine accounting.

We will do well to call to mind the admonition of the Apostle to the Gentiles. “Those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.

“For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs...

“As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life” [1 TIMOTHY 6:9, 10, 17-19].

Again, we know that the Word cautions, “Keep your life free from love of money, and be content with what you have, for he has said, ‘I will never leave you nor forsake you’” [HEBREWS 13:5]. Possessions must perish. Whether securities or bonds, treasury bills or currency, whether precious metals or precious stones, all alike shall be burned up with this world. The possessions which money buys must likewise perish. Jesus speaks of moths and rust. We know that He is reminding us that the things of this world are destined for dust. Entropy—the second law of thermodynamics—ensures that all things must decrease in utilitarian value and become increasingly fragile and ultimately useless.

Perhaps you treasure power. Earthly power is meaningless in the Kingdom of God. Jesus rebuked Pilate, reminding him that he possessed no power except that which God had given. You, also, have no power except what God gives. Whatever power you possess over others, in business or in the church, must be recognised as a stewardship. You are responsible to employ any power to the glory of God, remembering that you also have a Master and to Him you must give an accounting [see COLOSSIANS 4:1].

Perhaps you treasure position. We must be careful not to treasure that which is no treasure at all. We Christians pay lip service to the Words of the Master, but we often reject those same words. How are you doing with the Words of the Master as recorded in MARK 9:35? “If anyone would be first, he must be last of all and servant of all.” Would your employees say you are a servant? Would fellow worshippers say you are a servant?

Recall that when the disciples jostled for first place, arguing and pushing to advance themselves, Jesus cautioned them. His words of caution still serve to put a brake on our own ambition for self-promotion. “Jesus called [the disciples] to him and said to them, ‘You know that those who are considered rulers of the Gentiles lord it over them, and their great ones exercise authority over them. But it shall not be so among you. But whoever would be great among you must be your servant, and whoever would be first among you must be slave of all’” [MARK 10:42-44].

Perhaps you treasure pleasure. There are illicit pleasures, and there are pleasures that God blesses. However, when pursuit of pleasure crowds God out, those treasures become illicit. I love to hunt; I love to prepare for the hunt almost as much as I love the hunt itself. I enjoy fishing; I enjoy patiently pursuing piscatorial adversaries and deceiving my finny prey. The outdoors can become a treasure that displaces God. Tragically, recreation has become self-indulgence for too many fellow saints.

Recent generations of Canadians are blessed to have time for such pleasurable pursuits. We live in a land filled with opportunity to refresh our souls as well as our bodies. However, I am fearful that far too many fellow worshippers have chosen personal pleasure—adoration of self, over the pleasure of serving and honouring the True and Living God. Jesus called His disciples to follow Him into a desolate place: “Come away by yourselves to a desolate place and rest a while” [MARK 6:31]. There can be rest in those places away from the crush of everyday life, but if in the refreshing of the body and in the refreshment of the soul one neglects the spirit, of what value is the rest?

Perhaps you treasure popularity. This, too, is destined to vanish. I grieve for the young man or young woman who for momentary popularity sells virtue; no young woman, no young man will never fully recover from trading virtue for momentary popularity. I know that there is incredible pressure to conform to the expectation of peers, but such pressure can condemn. We need to hear the Word which cautions us, “You shall not fall in with the many to do evil” [EXODUS 23:2].

This earthly treasury and all that we store up in it will vanish in that awesome day when God unleashes His judgement. We who preach need to be frequently reminded that “The heavens and the earth that now exist are stored up for fire, being kept until the day of judgement and destruction of the ungodly” [2 PETER 3:7]. All that is in the earth will be destroyed, and that includes our treasures if those treasures are identified with this world. We who preach need such reminder as much as those who listen to the preached message; each of us must be reminded of the ephemeral nature of this transient world?

How are we to lay up treasures in heaven? I knew you would ask, so I have prepared an answer. Please focus your attention ever so briefly on 1 CORINTHIANS 3:10-15. God, through the Apostle, has taught us, “According to the grace of God given to me, like a skilled master builder I laid a foundation and someone else is building upon it. Let each one take care how he builds upon it. For no one can lay a foundation other than that which is laid, which is Jesus Christ. Now if anyone builds on the foundation with gold, silver, precious stones, wood, hay, straw— each one’s work will become manifest, for the Day will disclose it, because it will be revealed by fire, and the fire will test what sort of work each one has done. If the work that anyone has built on the foundation survives, he will receive a reward. If anyone’s work is burned up, he will suffer loss, though he himself will be saved, but only as through fire.”

One must ensure that the foundation for all that will continue beyond this life is Christ the Lord; no other foundation will suffice before God. When the Apostle speaks of wood, hay and straw that will perish, it seems evident that he is speaking of the wood of self-aggrandisement, the hay of self-exaltation and the straw of self-preservation. That which is consumed on oneself is destined for the fire.

Gold, in this text, speaks of that which glorifies God. Gold covered the altar of the Tabernacle and adorned the walls of the Temple, reminding worshippers of the glory of God. Silver, throughout the Old Testament, spoke of the price of redemption. Thus, the silver in this text points to that which honoured the sacrifice of Christ through pointing others to His redemption. The precious stones speak of the souls that are won to faith in the Living Christ [see ZEPHARIAH 9:16; MALACHI 3:17].

Therefore, as we worship God in spirit and in truth, desiring Him above all else, we are adding gold to our heavenly treasury. As we invest time and the possessions we hold as administrators of the grace of God, seeking to advance His glorious Name, we are adding gold to our heavenly treasury. I make it a point to remind those who attend our service of worship that giving is an act of worship. If it is not worship, we should not give. Through giving sacrificially and willingly, we exalt the Name of the Living God and worship Him. Unbelievers cannot worship, and thus they should be discouraged from giving. Those who have no intent of worshipping, those who give out of mere habit or who give grudgingly, should refrain until such time that they are prepared to worship. Those who worship through giving, however, are adding gold to their heavenly treasury.

Whenever we witness to the grace of God, we are adding silver to our royal treasury. When you stand firm for righteousness, refusing to denigrate the Name of the Saviour, you are adding silver to your heavenly treasury. When you tell a seeking soul of Christ’s salvation, encouraging that individual to believe the Good News, you are adding silver to the heavenly account registered in your name. When you speak well of the Faith and honour the Name of Christ before an unbelieving world, you are forwarding yet more silver to your heavenly account.

A man confessed to me that he was becoming burdened for the souls of lost people; he admitted that it “felt weird.” What he meant was that he was beginning to realise that the church existed for lost people, and if we aren’t witnessing with a view to winning lost people to faith, we are worthless. He is precisely correct.

Every service for children, every Bible study must seek to win participants to faith. If a teacher does not teach with a view to winning lost children or lost adults, the class she or he teaches has no business existing. Every meeting of the church has a responsibility to present the claim of Christ on those attending. To fail to do so is to dishonour Him who died for us. Whenever the church sings, if our purpose is not to so present Christ that the lost long to know Him, we are merely making noise!

Just so, the distribution of the resources of our church must be critically assessed to ensure that we are not wasting our energies or the gifts entrusted to us. If the salvation of the lost is not evident in our church budget, we are to be faulted. We must review our budget and ensure that the salvation of the lost is a major priority, or we need to get out of the business of attempting to be a church. As you give your gifts week-by-week, I urge you to pray, asking that the Son of God will employ your gift, and all the gifts presented, to glorify His Name in the salvation of precious souls even in that week.

Whenever men and women come to faith in the Son of God, those eternal souls, redeemed to the praise of His glory, become the precious stones that are deposited to our heavenly account. Paul asserts to the Thessalonians that they are his jewels. “What is our hope or joy or crown of boasting before our Lord Jesus at his coming? Is it not you? For you are our glory and joy” [1 THESSALONIANS 2:19, 20].

When you have prayed for a lost soul, and that soul turns in faith to Christ the Lord, you share in His glory. When you have witnessed to His grace, perhaps simply standing firm against evil and refusing to permit His Name to be degraded, perhaps someone took notice and as result turned in faith to embrace the Son of God. You share in that glorious salvation and a deposit is made to your heavenly account. I long for the people of God an experience what has become increasingly rare in this day; I long for each one to know the joy of deliberately leading some soul to faith in the Son of God.

TWO VISIONS — “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!” Jesus speaks of healthy eyes and of bad eyes. He is not presenting a treatise on ophthalmology; rather, He is equating the eye to the heart. Just as the eyes permit light into the body, so the heart reflects the light of the presence of God’s Holy Spirit. The heart set on God will hold fast to His commands. The Psalmist has written:

“With my whole heart I seek you;
let me not wander from your commandments!”

[PSALM 119:10]

A heart seeking God is equivalent to an eye fastened on God’s law.

“Open my eyes, that I may behold
wondrous things out of your law...

“My eyes are awake before the watches of the night,
that I may meditate on your promise.”

[PSALM 119:18, 148]

The individual attempting to focus on God while simultaneously attempting to focus on possessions, suffers distorted vision. The one whose concern is earthly treasure cannot have in mind the concerns of God. The individual whose treasure is destined for dust is a spiritual liability. Tragically, far too many of our churches attempt to promote just such individuals as congregational leaders. I must say for the sake of some who need to be wakened that the most spiritual individuals are not often the wealthiest individuals. The most spiritual individuals are not necessarily the most influential people in this life.

Too many of our churches are run as though they were businesses; and the model for church governance, despite a contrived appeal to biblical precedence, is a worldly model that cannot succeed for long. Deacons are to be godly models of maturity living to honour Christ through caring for benevolence and administering the properties of His people. Elders are to be men of undoubted integrity and unblemished character charged with spiritual oversight of the flock of God. Tragically, too often people are appointed on the basis of earthly wealth instead of their spiritual standing before God.

Individuals intent on amassing an earthly treasury must be exposed for who they truly are. They are driven by desire to honour self instead of honouring God. Such an individual cannot really see where he is going since he is morally and spiritually blind. How else are we to understand the Master's words recorded in **LUKE 12:22-34**? Jesus said, “I tell you, do not be anxious about your life, what you will eat, nor about your body, what you will put on. For life is more than food and the body more than clothing. Consider the ravens: they neither sow nor reap, they have neither storehouse nor barn and yet God feeds them. Of how much more value are you than the birds! And which of you by being anxious can add a single hour to his span of life? If then you are not able to do as small a thing as that, why are you anxious about the rest? Consider the lilies, how they grow: they neither toil nor spin, yet I tell you, even Solomon in all his glory was not arrayed like one of these. But if God so clothes the grass, which is alive in the field today, and tomorrow is thrown into the oven, how much more will he clothe you, O you of little faith! And do not seek what you are to eat and what you are to drink, nor be worried. For all the nations of the world seek after these things, and your Father knows that you need them. Instead, seek his kingdom, and these things will be added to you.

“Fear not, little flock, for it is your Father's good pleasure to give you the kingdom. Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. For where your treasure is, there will your heart be also.”

I charge that the churches of our day—assemblies composed of Christians just like you and me—too often do not believe God. We do not believe that He will care for us, and consequently we do not seek to advance His Kingdom cause. Our treasure is too often identified with this dying world; consequently, rather than being light houses our churches become country clubs to pamper somnolent, sated saints. Our giving reveals the focus of our heart as surely as the thickness of our glasses speaks to our visual acuity.

Are your loyalties divided? The record of your giving, the record of your generosity, speaks of the focus of your loyalty. Consequently, if your giving is but a tip toward God and His work, it must be stated that you walk in moral darkness. I did not say that, but the Master has clearly stated the case when He spoke to the multitude gathered on a mountainside so many years ago. In your case, the light in you is at best an attitude of selfishness that can only be characterised as darkness.

TWO MASTERS — “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.” Two treasuries—you are either amassing goods in an earthly treasury or you are building a divine portfolio by investing in Heaven itself. Two visions—either you are intent on what honours God and what pleases Him, or you are concerned with narrow self-interests. Behind the choice of which treasury receives your attention and which vision dominates in your life is a still more basic choice between two masters.

I doubt that I can speak authoritatively of what it means to have a master, but in my early ministry I was privileged to worship with a black congregation in the Oak Cliff section of Dallas, Texas. There, each Sunday morning, at the point of preparing to receive the gifts of God’s people, an elderly deacon would make his way to the platform. There, he would kneel and pray before the Lord his God. His prayers were humbling, to say the least, but what especially remains in my memory is the manner in which that old deacon would lift his eyes toward heaven and call Jesus, “Massa.” As only one could do who had lived life outside of privileged society, he called on Jesus as his Massa.

The tone, the attitude of utter submission to the will of the Massa, excludes the possibility of more than one Master. Just so, the child of God can have but one Master. Either we live for the will of God, or we live to satisfy our own inward desires. Either we use our possessions for God’s glory, or we are ruled by those possessions. Either our position is a means for honouring God, or our position becomes the **summum bonum** of life. Either we employ our power for the good of others and the glory of God, or we abuse it, consuming it on our own desires. It all depends on who has mastered us.

The issue is not merely that one could conceivably have two employers; the issue is who masters us. Masters own slaves. We have no real understanding of what is entailed by such a statement in our day. A slave is owned by one master, and hence it is an impossibility to be owned by two masters. Slaves give full-time service to one master, and hence it is impossible to serve two masters full-time. Either God is served with our full devotion, or He is not served at all.² We cannot divide our loyalties. To attempt to do so is to deceive ourselves. “Attempts at divided loyalty betray, not partial commitment to discipleship, but deep-seated commitment to idolatry.”³

The manner in which you handle your finances reveals who rules your life. Without doubt, was I to ask each of you to state publicly if you believe the Scriptures, you would undoubtedly aver that such a question need not be asked. However, it must be asked, if for no other reason than that the Master has raised the issue. Either you are serving God, or you are serving your own desires for security and superiority.

² Cf. R. T. France, **Matthew, Tyndale New Testament Commentaries** (Eerdmans, Grand Rapids, MI 1985) 138-9

³ D. A. Carson, **Matthew**, in Frank E. Gæbelein (ed.), **The Expositor’s Bible Commentary, Volume 8, Matthew, Mark, Luke** (Zondervan, Grand Rapids, MI 1984) 179

Possessions are not inherently evil; however, a higher priority demands our resources. If we value what Christ values, our giving and our participation in the life of the Body will reflect that value. If we value what society values, we cannot value that which Christ values. If we live as servants of Christ, the evidence will be seen through generous giving to support the advance of His Kingdom, through compassionate service to those who are weak and needy about us and through energetic and persistent outreach to the lost surrounding us. Jesus as Master requires us to surrender to Him the ownership of everything so that we can never again consider anything as our own.

Consider the account of a rich young man who approached Jesus on one occasion. The account is found in **MATTHEW 19:16-22**. “Behold, a man came up to him, saying, ‘Teacher, what good deed must I do to have eternal life?’ And he said to him, ‘Why do you ask me about what is good? There is only one who is good. If you would enter life, keep the commandments.’ He said to him, ‘Which ones?’” And Jesus said, ‘You shall not murder, You shall not commit adultery, You shall not steal, You shall not bear false witness, Honour your father and mother and, You shall love your neighbour as yourself.’ The young man said to him, ‘All these I have kept. What do I still lack?’ Jesus said to him, ‘If you would be perfect, go, sell what you possess and give to the poor and you will have treasure in heaven; and come, follow me.’ When the young man heard this he went away sorrowful, for he had great possessions.”

Craig Keener challenges us with these words in his commentary. “Can we claim not to love wealth more than our brothers and sisters in Christ when we see them hurting and do not sacrifice what should matter to us less than their need? While many of us pursue status symbols that television suggests are ‘necessities,’ evangelical ministries to the poor claim that forty thousand people die of starvation and malnutrition daily. That means roughly twenty-seven a minute, twenty of whom are children under five years old. (this represents a loss of life roughly equivalent to the first atom bomb being dropped again—every three days.) Wherever possible, people should earn their own wages and not become dependent on charity. But children under five cannot ‘pull themselves up by their bootstraps,’ nor can our brothers and sisters in drought- and famine-stricken areas.”⁴ I might add that neither can brothers nor sisters routinely assaulted, attacked and enslaved in countries with Muslim and Hindu majorities pull themselves up by their own bootstraps. We are responsible to pray for them and to support them if need be.

Look at your lifestyle. If you spend more on personal grooming than you do on missions and relief, can you honestly say that you are laying up treasures in heaven? If you spend more on entertainment and recreation than you do on support of the ministry of this congregation, can you say that you seriously are laying up treasures in heaven? Were we fully committed to the reign of Christ as Master of life what changes would be witnessed? Would we expand our facilities anticipating His blessing? Would we add staff? We would surely win the lost routinely. We would minister to our community. Beloved people, what is at issue is nothing less than the lordship of Christ.

And that is our invitation to each listener. Some among us have need to be born from above, submitting to Christ as Lord. Do so today. Some among us profess to love Him, but we know He is not Master since we refuse to obey His command to be baptised. Others of us refuse membership in the assembly, though we know the will of the Master.

⁴ Craig S. Keener, **Matthew, The IVP New Testament Commentary Series** (InterVarsity Press, Downers Grove, IL 1997) 149

Our invitation is for each individual sharing this service to examine his or her life. Is Christ Jesus Lord of your life? Does your life demonstrate His rule over your life? Are you living openly as a Christian? Have you obeyed His call to confess His reign over your life through baptism as a believer? Are you obedient to the call to membership in the assembly to which you are appointed? This is the call of the Lord to your heart today. Jesus Himself has queried each individual with the probing question that asks, “Why do you call me ‘Lord, Lord,’ and do not do what I tell you” [**LUKE 6:46**].

Consider again the familiar words of the Apostle Paul as he teaches the way to salvation. Paul has written, “If you confess with your mouth that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved. For with the heart one believes and is justified, and with the mouth one confesses and is saved. For the Scripture says, ‘Everyone who believes in him will not be put to shame.’ For there is no distinction between Jew and Greek; the same Lord is Lord of all, bestowing his riches on all who call on him. For ‘everyone who calls on the name of the Lord will be saved’” [**ROMANS 10:9-13**]. Our plea is that you will be saved today. Amen.