

M i s s i o D e i F e l l o w s h i p

*We exist to make disciples who delight in God and make Him known
by proclaiming the gospel of Jesus Christ.*

Do We Serve God or Money?

Matthew 6:19-24

Keywords: World, worldliness, money, mammon, worship, generosity, giving, tithe

PowerPoint Presentation included: NONE

SermonAudio Blurb: Money and possessions are the great idols of America. But it is obvious from the words of Jesus that they are the idols of mankind as well. How do we view money? What are the purposes of possessions? When is enough, enough? So how do we answer these and other questions? Pastor Henry shows that the answer starts and ends with worship—you cannot serve both God and money for your treasure—what you worship—is where your heart is. This means it is a lot more than merely giving up on the pursuit of riches, or tithing more, or helping the poor. Rather, it speaks of the true motivation for that giving.

I. Introduction.

- A. As the Father sent Jesus into the world, so Jesus sends us. Such is the reality of John 20:21.
 - 1. This is our mission and purpose as a people of God.
 - 2. It is wrapped up in our church's name.
 - 3. And it is the subject of this series of messages, reminding and teaching us what we are to be about.
- B. Money is perhaps the greatest external indicator of spiritual health. It is the one thing that over and over the bible brings up in the way of instruction, warning, and illustration.
 - 1. Warnings abound about the way money can capture our hearts and minds, moving us toward sin and eventual destruction
 - 2. Money, however, is neutral. It is not evil and it is not good. But nonetheless it is a good, accurate barometer of your heart.
 - a. Our actions simply reveal our heart. This is why I am always uncomfortable when people tell me I can't know their heart. I don't have to, their actions are revealing their heart to me and others.

Preached on July 29, 2018

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- b. But there are two things that Christ says specifically reveal our heart:
 - (1) The first is our words, Matthew 12:34 “. . . For the mouth speaks out of that which fills the heart.”
 - (2) The second is our treasure, Matthew 6:21, “. . . where your treasure is, there will your heart be also.”
 - c. You want to know the condition of your heart? Listen to your words and look at your spending and saving.
- C. Today we are going to consider the extremely clear words of our Lord on the topic of money and possessions and seek to consider how this relates to our lives in service for Him.
- D. Turn to Matthew 6:19-24.
- E. This section is brutal to the Westerner because it exposes our idolatry.
- 1. It is one of the few passages I have taught from over the years that elicits the greatest amount of excuses, arguments, rejections, accusations and such. And this is because it exposes our hearts.
 - 2. What I will do is first go through the text itself for it is simple and clear.
 - 3. Then I will make key observations and applications for you to consider before your Lord.

II. What we treasure defines where our heart ends up (6:19-21).

- A. Vss 19-20 show a negative and positive command from Jesus. It is very, very important that you understand that these are commands and not suggestions. So when you disregard this passage you are simply in open disobedience.
- 1. The negative: Don't store anything that is considered “treasure” on earth. And understand that He chose to use the word “γῆς” (*geis*) which simply means this world, this globe, this chunk of dirt we live on. So it is the physical location that is being emphasized.
 - 2. The positive: Do store it in heaven.
- B. Then Jesus gives reasons why you are to do this. Again it is simple and clear.

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1. The nature of this broken, fallen world is such that all of it will suffer and be destroyed. This is the “*hevel*” that MM taught so fully upon in Ecclesiastes.
 2. Present Active Indicatives. It is an ongoing reality. It is actively taking place and it is not merely a potential. Indicative means a fact or reality.
 3. Meaning, no insurance plan, maintenance plan, or buying guide will guard it if you try to keep your treasures here.
 - a. All of it will be destroyed.
 - b. Not just some. Not just if you are not careful. It is reality.
 4. And the opposite is true for all that you invest toward eternity in heaven. It is utterly and eternally safe. It is as safe as the soul of every blood bought person in this room.
- C. But the point of this is not about your money, your treasures or your things. It is about your heart (21).
1. “For” gives us the indicator that Jesus is now giving the point of the lesson.
 - a. It is not a lesson on money management.
 - b. It is not a lesson on giving.
 - c. It is about worship and idolatry.
 2. Wherever you treasure is, that is where your heart resides.
 - a. Note the verbs here: The treasure already is presently residing somewhere, either here on earth or in heaven. That is a present reality.
 - b. Then the verb shifts to the future for your heart. So because of the current placement of your treasures, **if left unchanged**, your heart will find itself there as well.
 - c. The “heart” here speaks to the core of you as a person. The place of your dreams, loves, delights, will, decisions, and thoughts.
 3. Wrap your head around this. For some of the most common excuses we make are that we look at our current spiritual condition and think it is doing pretty good even though every indicator is that our treasures are here

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and now. Therefore we think we are fine, but the reality is that there shall be an inevitable slide in your heart.

4. You end up in a situation and place that you did not expect.

D. We are the wealthiest nation in the entire world. And we are the wealthiest nation ever in the known history of humanity.

1. Most of us here in this room would not describe ourselves as rich; yet we are more rich than the wildest dreams of most people alive.

2. People in this church spend more money on their phone plan than most people make in an entire year.

More than 1 billion people live in absolute poverty. This includes 700 million people living in slums, 500 million people on the verge of starvation, 93 million beggars, and 200 million children exploited for labor. These are not just poor people who can work their way out of their troubles like we can here in the US. These are people who have no hope and no opportunity to improve their horrid situation.

Compare this to these statistics: In 2000, American evangelicals collectively made 2.66 trillion in income. In the US, all who claim to be a Christian in 2000 collectively made 5.2 trillion annually.

3. It is common that the amount a Christian puts aside into savings, investments and retirement each month is greater what he or she gives to the work of the Lord.

E. Various observations and applications of the text.

1. He is speaking of our treasure. This is what is above and beyond our needs. And those needs are laid out clearly in 6:31.

2. Our heart is unable to withstand the pull of our treasure. We must guard our heart for it is precious. And it is how we worship.

3. He assumes we all have treasure. Jesus is not against treasure and wealth. But He is concerned with where we store it.

4. I always thought that the money I gave to the offering plate was the money I lost. But the reality is that all that I kept is what was lost. This is the way of God and it is something we have to remember.

a. “whoever wishes to save his life shall lose it” and “whoever loses his life ... shall save it” (Mk 8:35)

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- b. “If any one wants to be first, he shall be last of all” (Mk 9:35)
- c. “whoever wishes to become great ... shall be your servant” and
“whoever wishes to be first ... shall be slave of all” (Mk 10:43-44)
- 5. The issue is storing your treasure. Not how well you obtain it or maintain it. There is those people who are very careful how they spend their money and how they maintain their things **but not so that they might be more generous**. They still store their treasure here, just well maintained and ever growing as investments.
- 6. The issue is not where future treasure will be stored. It is your present treasure. The promise is that where it presently exists is exactly where your heart will end up.
- 7. The challenge built into this statement is this: Determine now to shift your treasure out of this planet and into heaven.
- 8. Change your focus from this world to another. Understand that this one is passing away and with it will go your trophies, your lawn, your pictures and your fishing poles.
- 9. But if you learn to treasure a different place, where Christ is, and you begin to invest in that place....then your reward shall be full and eternal.

III. What we set our heart upon defines what or who we worship (22-24).

Matthew 6 consistently focuses upon reward and money. Note the constant references of reward, repay, money, treasure. A key point in the chapter is a call to trust in God and to pursue God's kingdom with all our heart. To do this means to stop worrying about the rewards and opinions of man and seek God's pleasure. It means that we must divert our finances to kingdom-oriented work. It means that we must change our perspective on what sustains us, from 'things' to God.

Vss 1, 2, 4, 5, 6, 16, 18.

What you will see in these next three verses is merely a retaking up of Jesus' point of money, possessions and eternity.

- A. What you desire is a clear picture into the state of your soul. So if you desire that which is good your soul pursues and grows toward it (22).
 - 1. This is what is meant by the “eye” and it being clear. If you doubt me then simply look at verse 24 where Jesus makes it blatantly clear.

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2. What we set our eyes upon as desirable and good and satisfying shall define what we worship and love.
 3. Matthew 20:1-15 is helpful here.
 - a. What did these people desire? Did they delight in the fact that their master was generous? Did they delight in His mercy and kindness?
 - b. No. Their eye was envious. The result was that they received a rebuke rather than praise.
 - c. This is one of those nasty little passages for the covetous because it shows their heart well.
- B. If you desire that which is not of Christ and eternity rather you allow yourself to be defined by this fallen age then your soul and actions will follow (23).
1. What the eye finds delightful defines the condition of the person's heart.
 - a. If the eye delights in that which is good and right, then the heart is filled with light.
 - b. If the eye delights in that which is selfish and evil, then the heart is filled with darkness.
 - c. If the eye is full of the glory of the Gospel, of the greatness of God's forgiveness through Jesus Christ, of the hope of what is to come, then the heart is full of light.
 - d. If the eye is full of the things of this world, of that which you have not or cannot obtained, of taking all that you can because you are what matter, then the heart is full of darkness.
 - e. The good eye ultimately sees that God is more desirable than money.
 - f. A good eye is a discerning eye. It looks at what is being presented and considers it in light of how it affects his relationship with God.
 - (1) **Will it enhance that relationship? Will it promote the glory of God in this world?**
 - (2) It will discern whether the thing being offered is truly beautiful and excellent, or just one more cheap imitation that is designed only to destroy.

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- (3) This is what happened to Eve. The bible says that there came a point where she looked at the fruit and saw that it was desirable to make her wise, and she ate.
 - (4) This is what happened to David. He goes to the roof of the castle and sees a woman, Bathsheba, bathing. He continues to look at the end result was murder, deceit, and destruction.
 - (5) This is what happened to Achan. He enters Jericho, knowing that he is not to keep anything that he finds there. But he steals some treasure and hides it in his tent. The result is the next battle is lost to Israel and his entire household is killed by God.
2. What is the condition of your eye? Is it filled with darkness for your soul or is it filled with light?
 3. God has given us the ability to make money. God has given us the ability to enjoy the benefits of money. But God has never given us the right to love money, hope in money and delight in money. To love, hope and delight is reserved for Him alone.
 4. What do you treasure? God? Or possessions and money?
 5. And if you say God, then how is that being evidenced with your possessions and money?
 6. What is your attitude when something breaks?
- C. Whatever it is that you desire is what you serve. And you can have **only** one master (24).
1. Again brutal passage because it will not allow you to find some little hiding place to keep your rationalizations.
 2. It is impossible to desire God and money/possessions. It is impossible because God has made it so.
 3. So if you are trying right now to figure out how to do so just give it up. Here are a couple examples of what I mean:
 - a. This comes in the form of trying to minimize your risk. You hide it in the religious sounding words of trying to be a good steward but it is really just trying to find safety in your money and things.

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- b. Or, you try to figure out how much you have to give to make your conscience quiet. It simply means that you haven't yet heard these words of our Lord rightly.
- 4. This puts most of us in a very hard position, for if it is believed, then it will force us to rethink a lot of things that perhaps we see as non-negotiables in our lives.
- 5. **Notice, however, that I did not say that we cannot have God and have money at the same time.** Only, that we cannot **desire** both at the same time. It is an issue of worship and delight.
- D. This makes the whole issue an issue of eternal importance. It is because money and possessions define who we truly worship and follow.
 - 1. It is a description of your true joy and your true hope.
 - 2. It is a description of the true state of your soul.
 - 3. It may even be an issue of even your salvation. Hear these words in Matthew 19:16-22.

IV. Conclusion:

- A. I have found that a common concern expressed by Christians is that they do not have a heart for the things of the Lord. They do not have an eternal, heavenward perspective.
 - 1. What is the answer?
 - 2. Two-fold:
 - a. First examine where your treasure is and this requires brutal honesty.
 - b. The second thing you must do is begin to systematically and prayerfully begin to shift the location of our treasure to eternity.
 - 3. I believe that the great error we make is waiting first for God to give us a "heart" to invest in eternal things, when the exact opposite is true. Obey Jesus' command here and invest your treasure in heaven and only then will the heart change.
- B. I thought about how to give suggestions for you to consider but I decided not to at least in any detail. As some point each of you must be a man or woman who

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actually stands on their true convictions and treasures and submit to the right actions and attitudes. So instead I will simply pose some questions.

1. How do we store our treasure here on earth?
 - a. IRA's, 401(k) and 403(b) plans.
 - b. Jewelry that is hardly worn.
 - c. New vehicles when the ones we already owned were fine, just not new.
 - d. Clothes that will be worn only a couple of times. Or clothes that have a recognized name printed on them that are sold at 3-10 times their value.
 - e. Books that will never be read. Guns that will never be fired. Land that we own but only visit once or twice a year.
 - f. There are some people who would be shocked if they would look at the amount they give to the Lord and compare it to the amount they spend on eating out.
 - g. There are people who have never forgotten to pay their house payment, who could not remember to write a check for their giving.
2. What do you desire? The answer is simply this: Where do you lay up your treasures?
3. Is it possible that the reason that you never seem to have enough is because you have no eternal perspective on your money?
4. Is it possible that God is taking what should be cheerfully given to Him through breakdowns, poor health, interest rates, thefts, etc.?
5. What does your giving say about the grace of God in your life?