

Attention:

With an everchanging society, many people are always in pursuit of the next upgrade. Whether it be a new car, new phone, or new shoes, the consumer upgrade is never enough. How often you give is a predictor of what is given to you (**Luke 6:38**). Anne Frank said, “*No one has ever become poor by giving.*”

Need:

Will you ever be satisfied with what God has entrusted you with? **What captures your heart will eventually control your life.** The people listening to Jesus lived under Roman occupation. Many struggled financially, while others sought wealth and status as a means of security. Mammon is a biblical term used to personify wealth, material possessions, or greed as a false god. It derives from an Aramaic word meaning "wealth" or "property". In the New Testament, Jesus uses the term to warn against letting material riches take the place of devotion to God. Matthew 6:21–24 is ultimately about worship and lordship. Jesus teaches that every person has a master. The heart follows what it treasures, the eyes focus on what they value, and the life serves what it worships. Christ calls His followers to wholehearted devotion to God rather than divided allegiance between God and material gain.

Background:

The gospels in the New Testament explain the life of Jesus Christ on earth as the Son of God. They give an account of the miracles, the compassion, the preaching, and teaching, and the attacks on Christ, which led to His crucifixion and resurrection for the sin of man. His message was good news while the sun was seeming to set on a dark world. Matthew’s gospel was written during a time before many myths were beginning to circulate. He wrote during a time when many witnesses could have easily refuted the authenticity of the writing. If the life of Christ was a lie or myth, it would not have proven itself over time as the truth.

Your treasure is what you invest in, pursue, protect, and prioritize. Jesus is saying that your heart always follows your treasure. If your greatest investment is in earthly things, your heart becomes attached to earthly things. If your investment is in God and His kingdom, your heart becomes attached to God.

In Matthew 6, Jesus is confronting the religious culture of His day. Many religious leaders focused on outward appearances—public praying, public fasting, and public giving—to gain the approval of people. Jesus redirects His followers from living for earthly recognition to living for God's approval. This is the Sermon on the Mount where Jesus teaches about money, priorities, and spiritual focus. It highlights that our hearts naturally follow whatever we value most and warns that we cannot divide our ultimate devotion between God and material wealth. In the first century, wealth was often measured by clothing, precious metals, crops, livestock, and stored goods. People spent much of their lives accumulating possessions to provide security and status. Jesus reminds His listeners that earthly treasures are temporary.

1. What Has Your Heart? (v. 21)

- a. Wherever/whatever the desires of your heart (kardia) are is where you will want to be.
 - i. You either possess stuff or stuff possesses you.
- b. **Illustration** of the **forgotten birthday**.
 - i. A little girl sat by the window waiting for her father to come home on her birthday. Hour after hour passed. Finally, late that night, he walked in carrying a briefcase. His daughter was asleep on the couch. He kissed her forehead and whispered, "I'm doing all of this for you." The tragedy was that she never wanted the money.
 - ii. She wanted him. Years later many parents discover they gave their children everything except themselves.
 - iii. Sometimes we become so **busy providing a living that we forget to provide a life**.
- c. **A heart captured by Christ, cannot be satisfied by the world**.
 - i. The world offers pleasure; the Lord offers purpose.
 - ii. The greatest danger to the church is misplaced treasure.
 - iii. Natural wealth can take your heart, your time, your faith, and take you away.
- d. Show me your treasure and I'll show you your condition.

2. What Are You Focused On? (v. 22-23).

- a. The eyes of the Pharisees were diseased with coveting money and wealth.
 - i. They were slaves to greed (**Rom. 6:16**).
- b. God does not condemn a good harvest, but keeping it all for yourself, He does.
 - i. See **Luke 12:15-21**, the rich fool who built bigger barns.
- c. Too many people are lost because they are walking in darkness.
 - i. God called us out of darkness into his marvelous light (**1 Pet. 2:9**).
- d. Stop focusing on get rich, quick schemes, and invest in the kingdom of God.
 - i. Many are in a drought because you never give.
 - ii. **Illustration**: (the dream of) the **green algae**.
- e. **Illustration**: The more I grew in Christ, the more I wanted to give to the Lord. So many times, I saw offering opportunities pass by me, but I did not have enough faith to give. The greater my love for God grew, I exceeded my fear and learned to give.

3. Are You Serving God or Mammon? (v. 24).

- a. You can't worship money while serving God.
 - i. *"For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows."* (1 Timothy 6:10).
- b. Either God or your money will be on the throne.
- c. **Mammon**: it was later associated with a deity or demon—it is an idol of materialism.
 - i. Mammon describes wealth, riches, possessions, and its false sense of security.
 - ii. Jesus presents mammon as a rival master competing for the throne of the heart.
 - iii. The warning isn't against possessing money but against being possessed by money.
 - iv. **Acts 5** – Ananias & Sapphira lied to the Holy Spirit
- d. Many who struggle financially aren't givers.

- i. *“Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.”* (Luke 6:38, NKJV).
- e. Some of the most materialistic people are poor because they’ve never been givers.
- f. **Illustration: The Silent Bible**
 - i. A widow passed away, and her children gathered to sort through her belongings. They found a Bible beside her chair. Its pages were worn thin. Notes filled the margins. Tears had stained certain passages.
 - ii. Then they opened her checkbook register.
 - iii. For decades she had quietly supported missionaries, widows, church work, and people in need.
 - iv. Long before her funeral, she had already told her family where her heart was.
 - v. Preaching Point: Your greatest sermon may be preached by where you invest, not what you say.