



# **SERMON ON THE MOUNT**

**“Kingdom Living in  
a Material World”**  
**Matthew 6:19-21**

**<sup>19</sup>“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. <sup>20</sup>But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; <sup>21</sup>for where your treasure is, there your heart will be also.**

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## **Introduction**

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- B. But beginning in verse 19, Jesus shifts from warning us about hypocrisy to calling us to embrace the values of the kingdom of God.**

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**C. Citizens in the kingdom of heaven begin to think counter-culturally about everything, including the material possessions of this world.**

**D. Christians are to seek the eternal treasures in heaven rather than the fading treasures of earth.**

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**F. What's your attitude toward money, possessions, things, leisure, comfort?**

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**H. Big Idea: Invest your life in what is eternal, not in what is passing away.**

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## **I. Be Careful Where Your Treasure Resides (6:19)**

**A. In the ancient Middle East your wardrobe was considered to be part of your wealth.  
(2 Kings 5:21; Joshua 7:21)**

**<sup>21</sup>So Gehazi pursued Naaman. And Naaman saw one running after him, so he came down from the chariot to meet him and said, “Is all at peace?”**

**2 Kings 5:21**

**<sup>21</sup>I saw among the spoil a beautiful mantle from Shinar and two hundred shekels of silver and a bar of gold fifty shekels in weight; then I coveted them and took them; and behold, they are concealed in the earth inside my tent with the silver underneath it.”**

**Joshua 7:21**

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**B. You can get some fancy clothes, but moths can eat them.**

**C. You can collect precious metals and gems, but rust can destroy them.**

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**E. In verse 20 Jesus moves from a prohibition to an exhortation. Be careful where your treasure resides.**

## **I. Be Careful Where Your Treasure Resides (6:19)**

- D. You can get fancy stuff in your house, but thieves can break in (“dig through”) and steal it.**
- E. In verse 20 Jesus moves from a prohibition to an exhortation. Be careful where your treasure resides.**
- F. Is your treasure on earth or in heaven? Is it material or spiritual? Is it passing away or eternal?**

## **I. Be Careful Where Your Treasure Resides (6:19)**

- G. “The phrase ‘treasures on earth’ is broad enough to encompass anything from the worldly applause and recognition such as the hypocrites seek to material wealth” (Chuck Quarles).**

## **I. Be Careful Where Your Treasure Resides (6:19)**

**G. “The phrase ‘treasures on earth’ is broad enough to encompass anything from the worldly applause and recognition such as the hypocrites seek to material wealth”**  
**(Chuck Quarles).**

**H. Kingdom citizens need godly priorities.**  
**“Seek first His kingdom and His righteousness, and all these things will be added to you” (Matthew 6:33).**

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**J. Money can buy entertainment, not joy. A bed, not sleep. Companionship, not real friends. A house, not a home. Medicine, not health. Sex, not real intimacy. Therapy, not eternal life.**

## **II. Be Committed to Treasure That Remains (6:20)**

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**<sup>20</sup>But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal;**

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**A. Life does not consist of possessions.  
(Luke 12:13-15)**

<sup>13</sup>And someone from the crowd said to Him, “Teacher, tell my brother to divide the family inheritance with me.” <sup>14</sup>But He said to him, “Man, who appointed Me a judge or arbitrator over you?” <sup>15</sup>Then He said to them, “Watch out and be on your guard against every form of greed, for not even when one has an abundance does his life consist of his possessions.”

**Luke 12:13-15**

## **II. Be Committed to Treasure That Remains (6:20)**

**A. Life does not consist of possessions.**  
**(Luke 12:13-15)**

**B. Do not store up treasure for yourself.**  
**(Luke 12:16-21)**

**<sup>16</sup>And He told them a parable, saying, “The land of a rich man was very productive. <sup>17</sup>And he began reasoning to himself, saying, ‘What shall I do, since I have no place to store my crops?’ <sup>18</sup>Then he said, ‘This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods.**

**Luke 12:16-21**

**<sup>19</sup>And I will say to my soul, “Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.” <sup>20</sup>But God said to him, ‘You fool! This very night your soul is required of you; and now who will own what you prepared?’ <sup>21</sup>So is the one who stores up treasure for himself, and is not rich toward God.”**

**Luke 12:16-21**

## **II. Be Committed to Treasure That Remains (6:20)**

**A. Life does not consist of possessions.**  
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**B. Do not store up treasure for yourself.**  
**(Luke 12:16-21)**

**C. Storing up for yourself treasures in heaven is acquiring heavenly reward through righteous deeds.**

## **II. Be Committed to Treasure That Remains (6:20)**

**D. Examples of righteous deeds from the Sermon on the Mount include: suffering for Jesus' sake (5:12), loving one's enemies (5:46), generous gifts to the poor (6:2-4), fervent and sincere prayer (6:5-6), and humble fasting (6:16-18). This list is representative, not exhaustive.**

## **II. Be Committed to Treasure That Remains (6:20)**

**E. Storing up for yourselves treasure in heaven is NOT trying to get to heaven by good works (Romans 3:23-24). Sinners are saved by grace through faith in Jesus Christ, not by what they do or don't do.**

**<sup>23</sup>for all have sinned and fall short of the glory of God, <sup>24</sup>being justified as a gift by His grace through the redemption which is in Christ Jesus;**

**Romans 3:23-24**

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**E. Storing up for yourselves treasure in heaven is NOT trying to get to heaven by good works (Romans 3:23-24). Sinners are saved by grace through faith in Jesus Christ, not by what they do or don't do.**

**F. The evidence that you've been born again is that God changes your heart and your priorities are changed.**

## **III. Be Concerned about What Your Treasure Reveals (6:21)**

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- A. What you treasure is a barometer of your true spiritual condition.**
- B. Shouting and raising your hands is not the best test to show how close you are to God.**
- C. What do you value most? What do you pour into? In what have you chosen to invest your life?**

### **III. Be Concerned about What Your Treasure Reveals (6:21)**

**D. A person's treasure shows where his heart truly is. When the Bible refers to the heart in this way, it is not referring to the organ in your chest that pumps blood through your body. It is referring to the source of your thoughts, desires, decisions, and actions.**

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**E. When a person chooses to devote his life to the accumulation of earthly possessions, his heart truly belongs to those earthly treasures rather than to God.**

### **III. Be Concerned about What Your Treasure Reveals (6:21)**

**F. Materialism, which treasures earthly things more than God Himself, is a subtle form of idolatry. (Ephesians 5:5; Colossians 3:5)**

**<sup>5</sup>For this you know with certainty, that no one sexually immoral or impure or greedy, who is an idolater, has an inheritance in the kingdom of Christ and God.**

**Ephesians 5:5**

**<sup>5</sup>Therefore, consider the members of your earthly body as dead to sexual immorality, impurity, passion, evil desire, and greed, which is idolatry.**

**Colossians 3:5**

### **III. Be Concerned about What Your Treasure Reveals (6:21)**

**F. Materialism, which treasures earthly things more than God Himself, is a subtle form of idolatry. (Ephesians 5:5; Colossians 3:5)**

**G. God can't have your heart if He isn't your treasure. (1 John 2:15-17; Acts 8:14-25)**

**<sup>15</sup>Do not love the world nor the things in the world. If anyone loves the world, the love of the Father is not in him. <sup>16</sup>For all that is in the world, the lust of the flesh and the lust of the eyes and the boastful pride of life, is not from the Father, but is from the world. <sup>17</sup>And the world is passing away, and also its lusts, but the one who does the will of God abides forever.**

**1 John 2:15-17**

**<sup>14</sup>Now when the apostles in Jerusalem heard that Samaria had received the word of God, they sent them Peter and John, <sup>15</sup>who came down and prayed for them that they might receive the Holy Spirit. <sup>16</sup>For He had not yet fallen upon any of them; they had simply been baptized in the name of the Lord Jesus.**

**<sup>17</sup>Then they began laying their hands on them, and they were receiving the Holy Spirit.**

**<sup>18</sup>Now when Simon saw that the Spirit had been bestowed through the laying on of the apostles' hands, he offered them money,**

**<sup>19</sup>saying, "Give this authority to me as**

**Acts 8:14-25**

well, so that everyone on whom I lay my hands may receive the Holy Spirit.” <sup>20</sup>But Peter said to him, “May your silver perish with you, because you supposed you could obtain the gift of God with money! <sup>21</sup>You have no part or portion in this matter, for your heart is not right before God. <sup>22</sup>Therefore repent of this wickedness of yours, and pray earnestly to the Lord that, if possible, the intention of your heart may be forgiven you.

<sup>23</sup>For I see that you are in the gall of bitterness and in the bondage of unrighteousness.”

Acts 8:14-25

<sup>24</sup>But Simon answered and said, “Pray earnestly to the Lord for me yourselves, so that nothing of what you have said may come upon me.” <sup>25</sup>So, when they had solemnly borne witness and spoken the word of the Lord, they started back to Jerusalem, and were proclaiming the gospel to many villages of the Samaritans.

Acts 8:14-25

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**H. What does your treasure reveal about you?**

### **Conclusion**

**A. For to me, to live is \_\_\_\_\_  
and to die is \_\_\_\_\_.**

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- C. “For to me, to live is Christ and to die is  
gain” (Philippians 1:21).

# Conclusion

## D. 1 Timothy 6:17-19

<sup>17</sup>Command those who are rich in this present age not to be haughty or to set their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. <sup>18</sup>Command them to do good, to be rich in good works, to be generous and ready to share, <sup>19</sup>storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.

1 Timothy 6:17-19

## Conclusion

D. 1 Timothy 6:17-19

### E. The Gospel Definition

**The gospel is the good news that the just and gracious God of the universe looked upon hopelessly sinful people and sent His only Son, Jesus Christ, God in human flesh, to bear His wrath against sin on the cross and to show His power over sin in the resurrection so that everyone who turns from their sin (repentance) and believes in Him (faith) will be reconciled to God forever.**