

Rev. Dustin Daniels | River Bible Church
Matthew 6:19-21 | God, Money and Possessions
March 19, 2023

WELCOME:

- Please turn your Bibles to Matthew 6.
- Bibles in the back—our gift to you.

REVIEW:

We continue our verse-by-verse study of Matthew's Gospel.

We're in the section called the Sermon on the Mount.

The Sermon on the Mount is the most famous sermon ever preached.

The author is none other than our Lord and Savior, Jesus Christ.

For the past several months, Jesus has taught on the subjects of how to give, how not to give—how to pray, and how not to pray.

Last Sunday, Jesus made a transition from prayer to fasting.

As we learned, prayer and fasting are two sides of the same coin.

We had nine key points last week. Let me review just a few.

LW KEYPOINT 1:

You can pray without fasting, but you cannot fast biblically without praying.

LW KEYPOINT 2:

Fasting has no lasting spiritual benefit if your heart is not entirely devoted to God.

LW KEYPOINT 9:

Fasting makes us consider what to do with our unhappiness.

We also learned that fasting doesn't necessarily have to do with food.

Last Sunday we closed with a question—

+ Question: What is the one thing you do that you know God doesn't like but puts up with for now?

~~+~~ My encouragement was to ponder that question this past week and join God in dealing with that one thing.

Because more than any other spiritual discipline, fasting reveals the things that control us.

Fasting helps us keep balance in life.

How easily we begin to allow nonessentials to take precedence in our lives.

How quickly we crave things we don't need until they enslave us.

+ INTRODUCTION: And this concept of being a slave to worldly goods is where Jesus leads us today.

For the next month or so, Jesus discusses our possessions, money, and the anxiety that comes from those worldly things.

We have been studying Jesus's Sermon on the Mount for the past nine months.

And up to this point, Jesus has primarily focused on spiritual character.

He's really honed in on the vertical relationship that He wants us to have with God the Father.

But our faith is not only a vertical relationship.

Our faith resembles the cross that the Lord Jesus was crucified on.

If Jesus is our lord,

We have a vertical relationship with the Father— we also a horizontal relationship with people AND the things of this world.

So today, Jesus moves us into that horizontal space.

So let me ask some preliminary questions:

- What does it look like for a Christian to ^{live} the simple life?
- How do we think about material things, especially food, clothing, and money?
- How should we think about the future?
- How do we plan for retirement?
- How do we receive an inheritance?
- How do we plan our wills?

We're going to see a theme emerge from today's passage, and the theme is this:

What Jesus has said about our spiritual character—that vertical relationship...

Those same principles are to govern our horizontal relationship with people and possessions.

Over the next several weeks, Jesus talks about money, anxiety, judging others, and the constant need for prayer.

He then ends this section of His sermon with the Golden Rule.

So that's the plan for the next several months.

Today, however, let's dive into what Jesus teaches about earthly treasures and possessions.

Please stand for the reading and honoring of God's Word.

SCRIPTURE: Matthew 6:19-21 CSB

Matthew 6:19— "Don't store up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal.

Matthew 6:20— But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves don't break in and steal.

Matthew 6:21— For where your treasure is, there your heart will be also.

Matthew 6:22— "The eye is the lamp of the body. If your eye is healthy, your whole body will be full of light.

Matthew 6:23— But if your eye is bad, your whole body will be full of darkness. So if the light within you is darkness, how deep is that darkness!

Matthew 6:24— "No one can serve two masters, since either he will hate one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and money.

And dear friends, these are the very words from the inerrant, inspired, and infallible Word of Almighty God.

PRAY:

*I have treasured your word in my heart
so that I may not sin against you. (Psalm 119:11)*

EXEGESIS:

Matthew 6:19— "Don't store up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal."

I read a survey asking people what they would do for one million dollars.

Forty-two percent of the people said they would be willing to: *114 things.*

- spend time in jail,
- never see their best friend again,
- move permanently to a foreign country,
- or throw their pet off a cliff!

A survey like that will have us reevaluating our friends!

As we study the life of Jesus through Matthew's Gospel, we will notice how much Jesus teaches on the subject of money.

Jesus teaches more about money and wealth than about any other social issue.

More than marriage, politics, work, sex, or power.

With Jesus focusing so much on money, wealth, and possessions, we need to ask why.

The Bible has 2,350 verses on money.

There are only 500 verses on faith and prayer.

Why are there more than four times the number of Bible verses on money than our faith?

If God has so much to say about money and wealth, it seems God knows that we will struggle with it.

God knows that as weak, sinful human beings, we tend to place our trust in things that we can see.

Or the things that we can do with our own effort.

So Jesus starts by giving us a command:

Matthew 6:19— "Don't store up for yourselves treasures on earth,

Don't means don't.

Jesus forbids and prohibits His Disciples from ~~doing this~~. *storing up Treasures.*

Matthew 6:19— "Don't store up for yourselves treasures on earth,

We are not to lay up, save up or store away.

Timeout!

there are examples -

In other parts of Scripture, we are to save and store things away.

In the OT, Joseph store up and saved—

Genesis 41:33 NLT— "Therefore, Pharaoh should find an intelligent and wise man and put him in charge of the entire land of Egypt." *intelligent and wise*

Genesis 41:34 NLT— Then Pharaoh should appoint supervisors over the land and let them collect one-fifth of all the crops during the seven good years. *save/storing*

Genesis 41:35 NLT— Have them gather all the food produced in the good years that are just ahead and bring it to Pharaoh's storehouses. Store it away, and guard it so there will be food in the cities.

Genesis 41:36 NLT—*That way there will be enough to eat when the seven years of famine come to the land of Egypt. Otherwise this famine will destroy the land.*"

In the Epistles, the apostle Paul writes.

1 Corinthians 16:2—*On the first day of the week, each of you is to set something aside and save in keeping with how he is prospering,*

So what's Jesus talking about?

Is Jesus contradicting other parts of Scripture?

Let's discuss what he's not talking about first.

Jesus is not saying we should not have a savings account, rainy day fund, or retirement.

In fact, business and banking principles are encouraged by Jesus in the Parable of the Talents (Matt. 25:14–30).

Jesus is also not saying that having wealth is inherently evil. Abraham was a wealthy man and was called a friend of God (Gen. 13:2, Isa. 41:8; 2 Chron. 20:7; James 2:23).

Zacchaeus, the wealthy tax collector, was worthy of being called "a son of Abraham" (Luke 19:9).

Joseph of Arimathea was a follower of the Lord Jesus and had wealth. (Matt. 27:57).

Now Scripture also tell us that we are responsible for providing for our family with material things.

Who are not wealthy
still

→ store up / save

+ **1 Timothy 5:8**— But if anyone does not provide for his own family, especially for his own household, he has denied the faith and is worse than an unbeliever.

To honestly earn and save is Biblical counsel. — Right thing to do.

So what exactly is Jesus saying?

Back to our Gospel text to find out.

+ **Matthew 6:19**— “Don’t store up for yourselves treasures on earth,

Storing up/Layup thēsaurizō (Thay-sorry-e-zo) and **treasures** thēsauro (thay-sar-oh-s).

Both Greek terms point to our English word *thesaurus*— a treasury of words.

+ A ^{paraphrase} ~~literal~~ translation of this phrase would be, “do not treasure up | treasures for yourselves.”

+ **Matthew 6:19**— “Don’t store up for yourselves treasures on earth,

The picture is this—Imagine someone stacking coins on top of one another.

And he’s got piles and piles of these coins (or bills) with no intention of spending them.

In other words, he’s showing off the money he’ll never use.

He simply has it, to have it.

Or it might be better to say, it has him.

He may spend it—on himself.

But the problem is that he has no plan to use that money to serve others.

Serving God or serving money is Jesus' main point in verse 24.

What Jesus is referring to is hoarding.

Think of his money as a stockpile.

It's a reserve that he may or may not use.

So let's bring this teaching closer to home—

After you have tithed to your home church,

After you have paid off your debt,

After you have a three to six-month emergency fund in place,

After you save each month for retirement,

After you have a plan and are working the plan to provide for your family,

After you have created a will to be carried out after you die...

What are you going to do with the money and possessions that, through God's grace AND your hard work, that you still have?

Do you have a plan for your giving?

Are you telling your money where to go?

I was walking my dogs this past week in my neighborhood.

And as it's getting warmer, I noticed people were out in the yards, and several people had the garage doors open.

There was no room for their cars in the garage because of all their stuff.

Piles and piles of stuff.

Boxes and crates of stuff are stacked up everywhere.

One man had barrels and barrels of stuff!

Have you ever seen the TV show, Hoarders?

I've watched enough of the show to know that hoarding is not a compulsive disorder, as the show says.

KEYPOINT 1:

Hoarding is a sin against God—because we don't trust Him.

Jesus indirectly teaches about hoarding in other parts of the Gospels.

Ex:

Jesus was teaching one day about fearing God, and it appears that some guy was rolling his eyes, gets impatient, and interrupts Jesus.

Luke 12:13— "Teacher, tell my brother to divide the inheritance with me."

It's been my experience that it's the hardworking brother who receives the inheritance.

The brother who doesn't work hard—the brother who is entitled and expects things to be given to him is the one who doesn't receive an inheritance.

Luke 12:14— "Friend," he said to him, "who appointed me a judge or arbitrator over you?"

In other words, Jesus says, *I'm not your referee between you and your brother.*

That's not my job.

Making sure you get your inheritance is not why I have come from Heaven.

Luke 12:15— Jesus then told them, "Watch out and be on guard against all greed, because one's life is not in the abundance of his possessions."

Dear friends, regardless of what the world says, we, as Christians, are not defined by how much we make or have.

Jesus goes on to make a point to this man through a parable.

Luke 12:16— Then he told them a parable: "A rich man's land was very productive.

Pause—Who made this land productive?

Was it the rich man?

He tends to think so...

Luke 12:17— He thought to himself, 'What should I do, since I don't have anywhere to store my crops?

Luke 12:18— I will do this,' he said. 'I'll tear down my barns and build bigger ones and store all my grain and my goods there.

Luke 12:19— Then I'll say to myself, "You have many goods stored up for many years. Take it easy; eat, drink, and enjoy yourself."

It is time to live the good life!

It's time to retire.

His ship has come in! And it's loaded down with more earthly treasures than he could ever spend.

But the story doesn't stop there

Luke 12:20— *But God said to him, 'You fool! (Clown, Jester, Dupe) This very night your life is demanded of you. And the things you have prepared—whose will they be?'*

Are you going to leave all your stuff to your ungodly grandchildren?

Is that wise?

Luke 12:21— *"That's how it is with the one who stores up treasure for himself and is not rich toward God."*

So let's learn a crucial lesson from this rich fool in the parable.

This man had no plan to give anything away.

His god was—me, myself, and I.

That's his unholy trinity.

Storing up his treasures was a complete waste of time.

Why?

Because now he's dead.

The whole parable is about an exercise in futility and vanity.

KEYPOINT 2:

To save and spend everything we earn only on ourselves is unwise and sinful.

Contrary to popular belief, “He who dies with the most toys does not win.”

The key to Jesus’ warning here is the pronoun, *yourselves*.

Matthew 6:19— “Don’t store up for yourselves treasures on earth,

When we accumulate possessions simply for our own sake—whether to hoard or to spend on ourselves—those possessions become idols.

Please know
God wants us to enjoy our money—however, we have to guard against making money our **G**od.

1 Timothy 6:17— Instruct those who are rich in the present age not to be arrogant or to set their hope on the uncertainty of wealth, but on God, who richly provides us with all things to enjoy.

Notice the play on words.

1 Timothy 6:18— Instruct them to do what is good, to be rich in good works, to be generous and willing to share,

1 Timothy 6:19— storing up treasure for themselves as a good foundation for the coming age, so that they may take hold of what is truly life.

Paul uses the same Greek term as Jesus. *but in a different context, which Jesus gets to in a moment.*

Matthew 6:19— “Don’t store up for yourselves treasures on earth,

What’s the first thing you think of when you hear the word, treasure?

Big house, a nice car, or expensive jewels.

What’s interesting is that when we get to verse 25, Jesus mentions food, drink, and clothing, not the big house, nice car, and jewels.

So within the context of Jesus' sermon, treasures on earth can actually be things we need—not just want.

The issue here is more significant than whether or not we live a life of luxury.

It's not only confined to money.

What Jesus has in mind are people who get their entire satisfaction from things that belong to this world only.

It could be our ambitions, dreams, and hopes for the things in this life.

And it's primarily in those things—where they become a sinful treasure.

KEYPOINT 3:

Sinful Treasure: Anything in this world that is everything to you.

The question becomes, do we trust in money more than we trust in God to provide?

In other words, is money the middle man or the main man?

KEYPOINT 4:

It is not wrong to possess things, but it is wrong for things to possess us.

The last time we talked about money was at the beginning of Matthew chapter six.

And one of those key points was to make a plan and tell our money where to go.

Because if we don't, Jesus tells us what will happen.

Matthew 6:19— "Don't store up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal."

Jesus now gives us two practical reasons why we are not to store earthly treasures for ourselves.

Jesus mentions two kinds of loss.

First, we suffer the *passive* form of loss—harm of rust, moths, and decay.

In other words, worldly things fall apart.

Second, we suffer *active* harm. Jesus says thieves break in and steal.

Let's take a closer look at each type of loss.

Moth and rust do one thing: destroy.

In ancient times, wealth was measured in part by the clothes that people wore.

Clothing represented an investment to people in the first century.

Wealthy people sometimes had golden threads woven into their clothing. Why?

Two Reasons.

The first is to put their wealth on display, and the second is to store it.

The houses were made of mud bricks, and rodents could gnaw their way through the mud and get to the valuables.

So if rodents could chew through mud bricks, imagine what they would do to clothing.

The best clothes were made of wool, which is one of the moth's favorite tasty treats.

Matthew 6:19— “Don't store up for yourselves treasures on earth, where moth and rust destroy...”

The Greek, *Brōsis* (Burr-Oh-e-sees) **rust** literally means “an eating.”

So just as rats, mice, and insects eat worldly things, so does rust.

Next, Jesus discusses theft.

Matthew 6:19— “Don't store up for yourselves treasures on earth, where ^{why?} ~~where~~ ^{Brāse} moth and rust destroy and where thieves break in and steal.”

Anything can be stolen.

In the first century, many people buried their valuables within the dirt floors of their houses.

The idea of *breaking in* is literally— “dig through,”

Thieves would dig through the mud walls of a house and then dig for buried treasure.

Some people kept their valuables buried in a field—thieves would find out and dig up the treasure in the field.

But since most of us don't bury our valuables today, we tend to think that they're a little safer

What are some of the thieves in our day?

- Identify Theft - ee or debit cards
- Inflation.
- Heavy taxes.
- Stock crashes—banks closing
- Unexpected expenses with illness. / Hospital Bill

Thieves are also violent.

Fires, floods, wars.

We had floods right here a few days ago.

Jesus' main point is that you can't take any of this stuff with you.

It will be either eaten or destroyed, or it will be left behind when you die.

It reminds me of a story.

A dying older man called his doctor, lawyer, and minister to his deathbed.

"They say you can't take it with you," the dying man said. "But I'm going to try.

I have three envelopes with \$30,000 cash in each one.

I want each of you to take an envelope and throw it in as they lower my casket."

On the day of the funeral, each man did as he was told.

But on the way home, as they were driving together—

The minister confessed, "I needed the money for the church, so I took out \$10,000 and threw only \$20,000 into the grave."

The doctor said, "I, too, must confess. I'm building a clinic. So I took \$20,000 and threw in only \$10,000."

The lawyer said, "Gentlemen, I'm ashamed of you. I threw in a personal check for the full amount."

We can't take it w/ us! - Nor should we want to!

So, if we're not to store up earthly treasures for ourselves, what are we supposed to do?

Matthew 6:20— But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves don't break in and steal.

Let's start again with what Jesus isn't saying in verse 20.

He doesn't mean that someone can earn his salvation through good works.

Salvation only comes by one way—John 3:16—believing that Jesus is God.

What Jesus *is* saying is that Believers are rewarded in Heaven as a result of their fruit displayed on earth.

1 Corinthians 3:11 NLT—For no one can lay any foundation other than the one we already have—Jesus Christ.

1 Corinthians 3:12 NLT— Anyone who builds on that foundation may use a variety of materials—gold, silver, jewels, wood, hay, or straw.

1 Corinthians 3:13 NLT— But on the judgment day, fire will reveal what kind of work each builder has done. The fire will show if a person's work has any value.

1 Corinthians 3:14 NLT— If the work survives, that builder will receive a reward.

The Scriptures are basically silent as to what this “reward” is.

It's probably best that way.

But how, practically, do we store up for ourselves treasures in Heaven?

Here are a few thoughts:

First, Instead of viewing money as the source of provision, Christians are to see God as the source.

Disciples of Jesus beat money into submission.

And the primary way of beating money into submission is a plan to give it away.

Secondly, We lay up treasures in heaven by investing in God's causes and God's people.

We use the same principles Jesus taught us throughout the Sermon on the Mount.

First, We worship God and God alone.

Second, We choose to love people.

Third, Financially speaking, we store treasures in heaven by using money for God's purposes.

Forth, It means to use everything—not just money—we have for God's glory.

So to do this practically—

It means to hold to our money and possessions loosely.

Easy come and easy go.

KEYPOINT 5:

Contentment is a core value in handling possessions.

1 Timothy 6:6—Godliness with contentment is great gain.

+ **1 Timothy 6:7**— For we brought nothing into the world, and we can take nothing out.

+ **1 Timothy 6:8**— If we have food and clothing, we will be content with these.

+ **1 Timothy 6:9**— But those who want to be rich fall into temptation, a trap, and many foolish and harmful desires, which plunge people into ruin and destruction.

+ **1 Timothy 6:10**— For the love of money is a root of all kinds of evil, and by craving it, some have wandered away from the faith and pierced themselves with many griefs.

→ neutral

The apostle Peter says it this way:

+ **1 Peter 1:3**— Blessed be the God and Father of our Lord Jesus Christ. Because of his great mercy he has given us new birth into a living hope through the resurrection of Jesus Christ from the dead

+ **1 Peter 1:4**— and into an inheritance that is imperishable, undefiled, and unfading, kept in heaven for you.

Peter reiterates what the Lord Jesus is teaching.

The inheritance of Heaven is imperishable—moths and rust can't get to it.

The apostle Paul writes to the church in Corinth:

+ **2 Corinthians 4:16**— Even though our outer person is being destroyed, our inner person is being renewed day by day.

Catch that? Even our bodies are rusting away.

2 Corinthians 4:17— For our momentary light affliction is producing for us an absolutely incomparable eternal weight of glory.

2 Corinthians 4:18— So we do not focus on what is seen, but on what is unseen. For what is seen is temporary, but what is unseen is eternal.

These heavenly things are imperishable, and the thieves cannot break through and steal. Why?

Because God Himself is reserving them for us.

No thief can rob us of them.

God, Himself is the Guardian.

Matthew 6:21— For where your treasure is, there your heart will be also.

It's better understood— *the desires of your heart will be also.*

The “heart” in the first century means more than we realize in our day and age.

Throughout Scripture, the *heart* refers to the center of one's being, involving emotions, reason, and will.

SLIDE: It could be translated,
“Where our treasure is; there will be our inner being—our total person.”

Generally, we think of *the heart* as affection.

Love, fondness, and endearment.

But the Bible uses it for the whole inner man.

The heart is the core of who we are—mind, body, soul and spirit.

Not only will our affections focus on that treasure, but our entire self will be entwined with it.

Earthly affectionately
Mixed, Attached

KEYPOINT 6:

What happens to our treasure happens to us.

Jesus points out that a person's deepest motives and utmost desires are inseparable from his most cherished possessions.

KEYPOINT 7:

Our treasures and desires (hearts) will either both be earthly or both be heavenly.

Having our treasure on earth and our heart in heaven is impossible.

The apostle James doesn't mince words—

James 4:4—*You adulterous people! Don't you know that friendship with the world is hostility toward God? So whoever wants to be the friend of the world becomes the enemy of God.*

KEYPOINT 8:

If you want to know where your heart is, follow your calendar and money.

What we do with our time and money reveals the kind of person we are, regardless of what we think or say.

If our heart is right, everything else falls into its place.

KEYPOINT 9:

Financial problems are spiritual problems.

And spiritual problems are *always* heart problems.

PREACH:

So how is your heart this morning?

If you were to look at your calendar and checkbook, are you investing in you?

Are you storing up treasure on earth or in Heaven?

It's been well said that there is no U-Haul trailer hitched to the herse.

The worldly man thinks he owns all his stuff.

But the Christian realizes that none of these earthly goods are his—they are simply on loan from His Heavenly Father.

We are stewards and custodians of our treasures.

Jesus asks an eternal question relating to earthly treasures...

Matthew 16:24— *Then Jesus said to his disciples, "If anyone wants to follow after me, let him deny himself, take up his cross, and follow me.*

Matthew 16:25— *For whoever wants to save his life will lose it, but whoever loses his life because of me will find it.*

Matthew 16:26— *For what will it benefit someone if he gains the whole world yet loses his life?*

And that's the question I would like us to focus on this week.

What's going to happen when you lose your earthly life?

Last time I checked, the death rate holds steady at 100%.

Are you looking forward to meeting the Lord Jesus face to face?

If not, why?

What sinful treasure is so important that you would rather stay here?

Dear friends, please confess that today.

We're either going to die or Jesus is coming back.

Are you ready?

PRAYER

BENEDICTION

Amen! Blessing and glory and wisdom and thanksgiving and honor and power and might be to our God forever and ever! Amen. (Revelation 7:12)

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ADDITIONAL RESOURCES:

<https://churchleaders.com/outreach-missions/outreach-missions-articles/314227-2350-bible-verses-money.html>

