



First Baptist Church Selmer

SERMON ON THE MOUNT • WHO DO YOU SERVE? • MATTHEW 6:19-24 • 11/2/2025

MAIN POINT

We can either spend our lives collecting treasures on earth or in heaven, but not both.

INTRODUCTION

As your group time begins, use this section to introduce the topic of discussion.

Do you collect anything? If so, what? What is the most extreme measure you have taken to get one of your collectibles?

What does your collection say about your interests and passions?

Most of us live in a Western culture dominated by excess, choice, upgrades, affluence, consumerism, and debt; yet, because there's always someone around us who has considerably more than we do, we tell ourselves that we're not wealthy. The truth is that we're blind to the fact that our financial decisions reveal our focus and passions. We can either spend our lives collecting treasures on earth or in heaven, but not both.

Matthew 6:19-24 addressed the priorities of those who are followers of Christ. We worship what we prioritize. Jesus warns that His followers should focus on eternal things with their heart (v. 19-21), their soul (v. 22-23), and their will (v. 24).

UNDERSTANDING

Unpack the biblical text to discover what the Scripture says or means about a particular topic.

| HAVE A VOLUNTEER READ MATTHEW 6:19-21.

19 "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also." (ESV)

How would you define earthly treasure?

What is the inevitable outcome of treasures stored on earth? Have you experienced this reality firsthand? If so, how?

Even though material possessions can have benefits—such as meeting our needs and the needs of others—Jesus forbids self-centered accumulation of goods as the goal or passion of one's life. Instead, Jesus focused on the issue at the root of our sinful attitude toward material possessions: love of possessions may replace our devotion to God. It's a matter of treasures on earth versus treasures in heaven.

Akin in *The Christ-Centered Exposition Commentary* states, "Life is a series of decisions and choices... The decisions we make are critically important. They have eternal consequences. Jesus simplifies our decision-making. He tells us there are only two places where our treasures can be: on earth or in heaven. There are only two options."

When Jesus speaks of "*treasures*," He's thinking about that which we value most and spend our money on most easily. Where is the priority? Jesus never said possessions and money are intrinsically evil. Furthermore, He did not speak against wise stewardship of money through savings and investments. Jesus never opposed ownership of possessions. However, He reproached the misplaced value and priority that believers may devote to material wealth.

How would you define treasures in heaven?

What are some ways we put earthly treasure before heavenly treasure?

What attitudes or circumstances keep you from seeking heavenly treasures?

Jesus pointed out the foolishness of making earthly treasures the goal of life, instructing His followers instead to focus their attention on collecting treasures in heaven. As believers, we need to see that "It is a poor bargain which exchanges the eternal for the temporal." - Don Carson

Unlike earthly treasures, spiritual treasures aren't material possessions that bring us temporary satisfaction. Rather, they're the benefits we'll get one day for our faithful

service to God while on earth—such as eternity in His presence, an inherited place in the kingdom of God (1 Peter 1:3-5), and our perfect, glorified bodies (1 Corinthians 15). We don't remain faithful to God to accumulate spiritual treasures for ourselves, but so that we can offer them back to Him.

As verse 21 points out, our treasures reveal our hearts' motivations and desires. Where we spend our money reveals what we treasure most. Why is that the case?

How can you shift your spending habits toward heavenly treasure?

We must be careful of our hearts' motivations and desires to obtain more earthly treasures. Jeremiah warns us, *"The heart is deceitful above all things, and desperately sick; who can understand it? (Jer. 17:9)* Unlike the counsel of the world, in which we state, "Follow your heart," the Bible warns us that our hearts cannot be trusted. Commentator James Boice states, "If you are absorbed with money, you will miss everything else in life that really matters."

| HAVE A VOLUNTEER READ MATTHEW 6:22-23.

22 *"The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light,*
23 *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!" (ESV)

In verses 22-23, Jesus used the imagery of the eye and the body to reinforce His point about selflessly serving God, rather than selfishly serving ourselves. In Jewish writings, a good eye represented a generous attitude and a bad eye a stingy, miserly attitude. The bad eye (an improper perspective on wealth) results in a deep internal darkness—a moral blindness that diminishes the ability to see and pursue what is good.

What criteria should we use to rate our eyes as good or bad?

What alternative does Jesus propose with respect to our desires?

Is money evil? Why or why not? How can money become evil?

When the eyes wander from the ultimate goal—eternal life with God—the rest of the body goes with them. One of the easiest ways for believers to be distracted from following God is through the pursuit of wealth. Money buys a lot of good things, a lot of needed things, but money can slowly pull us away from God and make us believe that it can provide for

all our needs. When money becomes our idol, it becomes evil. Generous giving is one of the primary ways to combat this problem.

| HAVE A FINAL VOLUNTEER READ MATTHEW 6:24.

24 *"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." (ESV)*

Why are materialistic and godly values at odds? Is there a way to reconcile those values? Why or why not?

What are some ways we attempt to serve Jesus and money?

Jesus cautioned His followers on the impossibility of serving two masters. A slave is owned by another person. Both the world and the Lord demand ownership of our lives. Jesus sharply declared that such dual loyalty is impossible. Eternal values and temporal values are mutually exclusive; one cancels the power of the other. If we're going to collect the right kind of treasure, we need to serve the right Master. Jesus taught that His followers must choose between loyalty to God and loyalty to money.

Charles Spurgeon says it clearly, "God and the world will never agree, and however much we may attempt it, we shall never be able to serve both... You can live for this world, or you can live for the next; but to live equally for both is impossible."

APPLICATION

Help your group identify how the truths from the Scripture passage apply directly to their lives.

What stuff in your life tends to pull your attention away from God most easily? How can you counteract that tendency?

What is one thing you can do this week to help you chase money a little less and God a little more?

How does materialism affect our ability to share the gospel? Think in terms of reputation, attitudes, priorities, resources, and so forth.

PRAYER

Close your time with prayer, asking God to help your group encourage one another to focus on God and not on money. Pray that God would be seen as valuable and precious, far more than the treasures of the world.

COMMENTARY

| MATTHEW 6:19-24

The last half of Matthew 6 deals with wrong perspectives regarding the material realm—in a word, money. In 6:19-24, Jesus dealt with our greed, while in 6:25-34, He dealt with our anxiety over basic necessities. These two problems are actually cousins to each other, because both display a lack of trust in the Father and a lack of eternal perspective.

In the preceding section, Jesus contrasted the earthly reward of men's attention with the heavenly reward from the Father. In 6:19, He contrasts the transience of earthly wealth with the permanence of heavenly wealth. All of Matthew 6 seems to be saying, "Look up!" when our natural tendency is to look at the world around us (see Col. 3:1-2).

6:19-21. Verses 19 and 20 are almost exact parallels, designed for easy understanding and easy memorization. This is a critical passage. Here, the King drew an ultimate contrast between on earth and in heaven. He urged His followers to forget earth and think of heaven. We must not waste our time trying to get ahead in this world. It is the same idea He taught in 16:24-27. What does it profit a person "if he gains the whole world"? Jesus was demanding that His disciples look up and ahead—*"for the Son of Man is going to come in His Father's glory ...and then He will reward each person according to what he has done"* (Matt. 16:27).

Jesus was summarizing why the kingdom servant is motivated to practice righteous acts. It is not for temporary honor among men on earth, but for eternal reward before the Father in heaven. The point of this life is preparation for the world to come. The present tense verb here can best be translated, "Stop storing up treasures on earth!" But Jesus does specifically command us to store up for yourself in heaven. There is no permanence in this world. You cannot take your treasure with you into the next world, but you can send it on ahead through kingdom-oriented stewardship.

Jesus not only saw nothing wrong with His followers working for reward; He went so far as to command it. The New Testament clearly encourages it (e.g., 1 Cor. 3:10-15; 9:24-27). Jesus' words in the last few verses of the Bible emphasize it: *"Behold, I am coming soon! My reward is with me, and I will give to everyone according to what he has done"* (Rev. 22:12).

This concept of storing up heavenly treasure by doing good works was common in rabbinic tradition, and so it would have been easily understood by Jesus' audience and Matthew's readers. The conditional "if" statements of 6:22b-23a are parallel, again using the form of poetic wisdom literature.

6:22-23. These two verses can be confusing until we look at them in the light of the preceding and following context. We have not departed from the theme of the person's attitude toward material wealth. Jesus spoke of a small part of the body as being very important to the body as a whole, much as James claimed that anyone who could tame his tongue could tame his whole body (Jas. 3:1-12). No muscle of the body can relax if the eye is uncomfortable. Both Jesus and James were speaking of the inner human control over one's attitude toward wealth and one's choice of words. These two limited aspects of human choice can have profound consequences for the entire person (the whole body, figuratively speaking).

In keeping with the figurative language, the light would be an accurate perspective on the value of material wealth, while darkness would be some warped distortion of this truth. The person with a generous eye can see clearly, and life can be guided in wisdom and safety by such light. The person with a covetous, selfish eye is walking in darkness and is bound for harm he cannot see. Poor perspective causes stumbling.

6:24. The center of this verse is, again, a symmetrical parallel pair of statements, poetically memorable. The term Money is from the Aramaic mammon, meaning "wealth" or "property." It is anything in which a person places confidence. Jesus carefully chose here the picture of a slave. There could be no doubt about the issue of control. No person can serve two masters.

Any compromise of allegiance in this issue reminds us of the Lord's attitude toward those who are "lukewarm" in Revelation 3:15-16. It seems to suggest He thinks even less of those who claim to serve Him, but have other loyalties, than He does of those who claim no loyalty to Him at all. The terms hate and despise should be taken to mean "be less devoted to," "disregard," or "love less." On the other hand, love and be devoted to would imply a higher priority commitment, not necessarily an exclusive commitment.