



World Christian Fellowship

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Where is your heart?

Matthew 6:19-24

Matthew 6:19-24, *“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. ²²“The lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light. ²³But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is that darkness! ²⁴“No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.*

Overview:

Matthew 5, 6, and 7, the thrust of the whole sermon on the mount is basically to sweep aside the low, inadequate,

insufficient standard of the Pharisees and reaffirm God's divine standard for life in His kingdom.

They had invented a whole system of religion that was substandard, manmade, inadequate, inefficient, and ineffective.

Matthew 5:20, *“Unless your righteousness exceeds the righteousness of the scribes and Pharisees, you will not enter into the kingdom of heaven.”*

In other words, “To be in My kingdom, you must live up to this standard.” Jesus affirms the standard which contrasts with the Pharisees.

The Pharisees are proud, egocentric, self-sufficient, but you must be broken in spirit, mourning over sin, meek, hungry and thirsting after righteousness. You must also have the right relation to the world.

The Pharisees are part of the corruption, and part of the darkness, but you must be salt that retards the corruption and light to dispel the darkness.

You must not only have the right view of yourself,
You must have right view of the world, and
You must have the right view of the Word of God.

The Pharisees have developed their own system, but you must know that the Word of God is what you must be committed to and not one jot or tittle shall pass from that law till it's all fulfilled.

Then you must have the right view of moral issues.

Matthew 5:21-48, The Pharisees are only concerned with the externals.

Jesus gave 6 important things about life.

1. Murder
2. Lust
3. Divorce
4. Oath
5. Vengeance
6. Loving enemies.

Jesus told them that you must have the right view of moral issues.

Matthew 6:1-18, He says you must have the right view of religious issues.

Matthew 6:1-18 Jesus deals with the theme about Hypocrisy.

Matthew 6:1-4, deals about Hypocrisy on giving.

Matthew 6:5-15, deals with Hypocrisy in prayer.

Matthew 6:16-18, deals with Hypocrisy in fasting.

The whole sermon is set in contrast to the system of religion of the day dominated by the thinking of the Pharisees and the scribes.

Jesus is saying God's standard exceeds their standard, and it is His standard required for being in His kingdom.

Matthew 6:19-24, Jesus says you must also have the right view toward wealth, luxury.

Matthew 6:25-36, Jesus says you must have the right view of necessities.

First luxuries and then necessities.

Now some people go to church, and they say, preachers always talk about money.

If you are a first-time guest here or watching it online this is not our normal.

We just talk about money when the Lord talks about money.

As we go through the Scripture, when our Lord speak about it we also do!

Do you know?

Totally 346 times in the Gospels.

Matthew 109 times

Mark 57 times

Luke 94 times,

John 88 times.

By the way, our Lord talks about money 5 times more than He talks about any other subject in the Bible.

Jesus knew that we are a little hard of hearing when it comes to theme of money and wealth.

False religion motive is money.

Right after preached about the hypocritical religion Jesus speaks about money.

Wherever you have hypocritical religion, you will have greed.

Inevitably where you have false religion you have greed. Where you have a false teacher, you get behind the scenes and you will find out that he is in it for the money.

Even in the Old Testament where they had hypocrisy, we can see that they had greed for money.

1 Samuel 2, Eli is the high priest.

Eli is at the top of the pile in religious matters in Israel. He is the key religious leader, the high priest before God.

Eli had two sons named **Hophni and Phinehas**, and his sons were men of great responsibility as sons of the high priest in the priestly line. They were men of great responsibility before God and the people.

They were absolute hypocrites. They were totally immoral, and lustful, and lascivious, and lewd. They were evil, vile men that the Lord finally struck dead. But Hophni and Phinehas, because they were spiritual hypocrites, were characterized by greed.

God had given a clear instruction about how the offering to be done and how the priest should take his portions.

Leviticus 7:29-36, *“Speak to the children of Israel, saying: ‘He who offers the sacrifice of his peace offering to the Lord shall bring his offering to the Lord from the sacrifice of his peace offering. ³⁰His own hands shall bring the offerings made by fire to the Lord. The fat with the breast he shall bring, that the breast may be waved as a wave offering before the Lord. ³¹And the priest shall burn the fat on the altar, but the breast shall be Aaron’s and his sons’. ³²Also the right thigh you shall give to the priest as a heave offering from the sacrifices of your peace offerings. ³³He among the sons of*

Aaron, who offers the blood of the peace offering and the fat, shall have the right thigh for his part. ³⁴For the breast of the wave offering and the thigh of the heave offering I have taken from the children of Israel, from the sacrifices of their peace offerings, and I have given them to Aaron the priest and to his sons from the children of Israel by a statute forever.’ ”

³⁵This is the consecrated portion for Aaron and his sons, from the offerings made by fire to the Lord, on the day when Moses presented them to minister to the Lord as priests. ³⁶The Lord commanded this to be given to them by the children of Israel, on the day that He anointed them, by a statute forever throughout their generations.

People are not happy with what they have got.

They want more, more and more.

This makes them to be greedy.

Look at the way in which the prices have been raised during this pandemic?

The very method of testing is nothing but making money!

The prices of PPE had gone up!

Recently Manikandan in Chennai working as a manager of a bank killed his wife and children committed suicide. Reason he wanted to make more money started playing online gambling.

Every now and then we read about people life are shattered because greediness.

But what happens when the greed sets in?

1 Samuel 2:12-17, *Now the sons of Eli were corrupt; they did not know the Lord. ¹³And the priests' custom with the people was that when any man offered a sacrifice, the priest's servant would come with a three-pronged fleshhook in his hand while the meat was boiling. ¹⁴Then he would thrust it into the pan, or kettle, or caldron, or pot; and the priest would take for himself all that the fleshhook brought up. So they did in Shiloh to all the Israelites who came there. ¹⁵Also, before they burned the fat, the priest's servant would come and say to the man who sacrificed, "Give meat for roasting to the priest, for he will not take boiled meat from you, but raw." ¹⁶And if the man said to him, "They should really burn the fat first; then you may take as much as your heart desires," he would then answer him, "No, but you must give it now; and if not, I will take it by force." ¹⁷Therefore the sin of the young men was very great before the Lord, for men abhorred the offering of the Lord.*

They were tampering with things that belonged to God.

What did God do to the sons of Aaron?

Leviticus 10:1-2, *Then Nadab and Abihu, the sons of Aaron, each took his censer and put fire in it, put incense on it,*

and offered profane fire before the Lord, which He had not commanded them.² So fire went out from the Lord and devoured them, and they died before the Lord.

Did the sons of Eli learn from this?

2 Samuel 4:11, *Also the ark of God was captured; and the two sons of Eli, Hophni and Phinehas, died.*

The Pharisees were doing the same thing.

They were using their religious position to fill their pockets.

The system was a system that filled their greed.

They were using their religious position to get rich.

There is nothing more foul smelling to the nostrils of God than that.

I dare say there are people now, some of them that you know well from seeing them on television or wherever, who are doing the same thing.

Wherever you have religious hypocrisy you inevitably have the problem of greed.

The Pharisees were living this way.

For them to be rich was to be holy.

To be rich was to say that look how much I have got. God is blessing me. I am rich because God is saying that you are so righteous, so I am unloading all the riches on you.

That's why when the Lord said, you see, "It's easier for a camel to go through the eye of a needle than a rich man to get into the kingdom."

That was absolutely and utterly shocking, because to them riches were the stamp of divine approval on your life. You had it because God gave it to you because you were so righteous.

To say that a rich man could no more get in the kingdom than a camel could go through the eye of a needle was really a shocking statement. Because they equated money with the blessing of God. That was their whole system.

They greedily gathered money, and when the richer they became, the more they pretended to the people that this was the mark of their spirituality.

Annas and Caiaphas ran concessions in the temple that made them extremely wealthy men, and everybody else that could cash in on the deal.

Where did they get this concept?

Deuteronomy 28.

It may be that they first began to develop this concept from this thought. When the Lord had delivered Israel from Egypt and brought them to the edge of Canaan, the promised land, the land of milk and honey, the land that God had promised to give them, the Lord laid down some wonderful conditions for them to enter the land, and on the basis of those conditions being met some wonderful promises.

Deuteronomy 28:1-6, *“Now it shall come to pass, if you diligently obey the voice of the Lord your God, to observe carefully all His commandments which I command you today, that the Lord your God will set you high above all nations of the earth.² And all these blessings shall come upon you and overtake you, because you obey the voice of the Lord your God: ³“Blessed shall you be in the city, and blessed shall you be in the country. ⁴“Blessed shall be the fruit of your body, the produce of your ground and the increase of your herds, the increase of your cattle and the offspring of your flocks. ⁵“Blessed shall be your basket and your kneading bowl. ⁶“Blessed shall you be when you come in, and blessed shall you be when you go out.*

All the blessings were material blessings, physical, tangible, visible, earthly blessings. God says, “You obey Me and I will bless you visibly, tangibly, materially, and physically.”

Deuteronomy 28:15-19, *“But it shall come to pass, if you do not obey the voice of the Lord your God, to observe carefully all His commandments and His statutes which I command you today, that all these curses will come upon you and overtake you: ¹⁶“Cursed shall you be in the city, and cursed shall you be in the country. ¹⁷“Cursed shall be your basket and your kneading bowl. ¹⁸“Cursed shall be the fruit of your body and the produce of your land, the increase of your cattle and the offspring of your flocks. ¹⁹“Cursed shall you be when you come in, and cursed shall you be when you go out.*

God says material blessing is a sign of your obedience. Material poverty is a sign of your disobedience.

The Pharisees probably begun to build their hypocritical system off of things like this, that the more you have got, the more it proves that God is blessing, which is a misinterpretation of the whole point of Deuteronomy 28.

Another place they may use it from proverbs.

Proverbs 10:22, *The blessing of the Lord makes one rich, And He adds no sorrow with it.*

Now the Old Testament warned against this. Solomon said he was rich and yet it was vanity, vanity, and all vanity.

What does the Ten Commandments say?

Exodus 20:17, *You shall not covet.*

Proverbs 23:4, *Do not overwork to be rich; Because of your own understanding, cease!*

Proverbs 28:20, *A faithful man will abound with blessings, But he who hastens to be rich will not go unpunished.*

The Bible warns against greed, covetousness, hastiness, and being rich.

But in spite of all of those warnings the Pharisees were covetous!

Luke 16:14, *Now the Pharisees, who were lovers of money, also heard all these things, and they derided Him.*

Against the backdrop of the greed of the Pharisees that our Lord speaks, and what He is saying here is that we must have the proper view of money, wealth, and possessions.

The problem is the heart of man, not the periphery.
Man is greedy!

Man must divert his heart from covetousness.

This is the main thrust from our Lord on this sermon.

People in our society are not satisfied with what they have got. They want more and more.

We must handle our possessions, money, wealth, and luxury like we do anything else.

What is the challenge we have taken for this year 2022?

Glorify God in everything we do!

1 Corinthians 10:31, *Therefore, whether you eat or drink, or whatever you do, do all to the glory of God.*

So, in our text in **Matthew 6:19-24** we have three alternatives.

- Two treasuries.
- Two visions.
- Two masters.

In each of those three alternatives, you have the very same principle hit from a different angle.

You have some subordinate reasons why that principle is to be obeyed.

The principle is given, then the reasons are given in each case.

So, you ought to make a choice.

V 19-20- Lay up the treasures.

- Heaven or
- Earth.

V 22-23 -Living choice

- Light
- Darkness

V 24 – Master

- God
- Money

So, the Lord really gives us three choices, which really come together to be one choice, and that is to choose properly how we handle our wealth.

Very tough for everyone who hears this message includes me!

There are three questions arise out of this text which we will look at it.

- 1. Where is your heart?**
- 2. Where is your focus?**
- 3. Who are you serving?**

- By answering where is your heart you will come to know where your treasure is.
- By answering where is your focus you will come to know whether you are heaven bound or earth bound.
- By answering who you are serving you will come to know who your master is!

Where is your heart?

Two treasures:

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

Two treasuries you have an option to choose.

- You have a treasury on earth.
- You have a treasury in heaven.

Jesus gives us the answer too...

Put it in heaven not on earth.

What do you do with your wealth?

Don't invest it here.

Invest it there.

1 Timothy 6:10, *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.*

It isn't money that's the root of all evil, it's the love of it.

You can have none of it and love it like mad.

You just can't get a hold of it.

It's the love of money that corrupts.

For example:

Achan, Joshua chapter 7.

Instead of inheriting the Promised Land, he died with his whole family because he decided to take what God said don't take.

In his love he saw a good garment, some coins, and he stashed them in the ground in his tent. The Lord confronted him through Joshua, and said you better confess your sin because you are going to die. Achan did, and he died, and everybody in his family died. The love of money.

Solomon, the king of Israel.

Solomon kept amassing fortunes, and fortunes until he was the wealthiest man in the world.

When it was all said and done, he said, "Vanity, vanity, all is vanity." Emptiness, uselessness, meaninglessness, void.

Ananias and Sapphira

They decided that they were going to keep some of the money they promised to the Lord and God struck them dead.

Judas

Who betrayed the Lord for 30 pieces of silver went out and hanged himself?

Demas

Who left for the worldly system, dear apostle Paul mentions about him?

We could go through many other illustrations of those people who, because of the love of money, were devastated and destroyed in some degree or another.

We all need to learn about this because it is self-destructive if we don't, as well as destroying everyone around us.

V19, *“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal;*

Don't stockpile.

The word “treasure” is to place something someplace, to stick it somewhere, to stash it somewhere.

What the Lord is talking about here is not that which we use to live everyday but that which we just pile up.

- It's not our necessities.
- It's not that which we use to meet the needs of our own life, of our family, of the poor, of the Lord, for setting aside money for the future, or for making wise investments that we may be better stewards of God's money in days to come.
- It is not that which is active,

But it is that which is stockpiled just to amass for our own selves. That is what Jesus is talking about.

Jesus is talking about luxury.

Jesus is talking about that which is beyond what we can possibly use.

It's all those things you don't use, you just stash somewhere, and keep saying they are so valuable, and so you keep them. The implication is that there is an abundance too numerous for use, and so you just pile it up.

What is He forbidding?

Does He forbid a bank account, savings account, life insurance policy, a wise investment?

Does He say we shouldn't possess anything?

“Lay not up for yourselves treasures on earth.”

Some people say that means you shouldn't possess anything. Don't have any earthly treasure.

What you should do is sell it all and walk the street, get a brown bag?

Is that what He's saying?

They also quote the rich young ruler. Jesus asked him to sell everything and give it to the poor.

But Jesus did not say that to Zacchaeus.

Jesus did not say that to Mary and Martha.

Jesus loved to go their house and probably like Martha cooking very much because he also dined there whenever He was in the vicinity of Jerusalem.

Then why did Jesus tell the rich young ruler to sell everything?

Because Money was in between himself and God.

Money had become a barrier for him to come to God.

The Lord is never condemning possessions.

Illustration Acts 5.

Ananias and Sapphira had a piece of property, so they said, let us sell the property and we will give all the money to the Lord.

They made a big announcement about it. We are going to sell our property, give all the money to the Lord.

The Bible didn't tell them to do that.

God didn't tell them to do that.

They said they wanted to do that voluntarily.

They sold the property and they looked at all that money and they said we were going to give that all to the Lord. Let us keep a little back. The Lord knocked them dead in front of the whole church. But before He did, He gave them a message through Peter.

Acts 5:3-4, *But Peter said, "Ananias, why has Satan filled your heart to lie to the Holy Spirit and keep back part of the price of the land for yourself? ⁴While it remained, was it not your own? And after it was sold, was it not in your own control? Why have you conceived this thing in your heart? You have not lied to men but to God."*

It was yours.

You had power over it.

You had control over it.

You didn't have to sell it.

You didn't have to promise it.

The issue is you lied to God. But the point I want to make is it was theirs. But once they had given it in promise, they needed to follow that through.

Many occasions I have been personally tested on this area!
God tests us sometimes about our promises.

The Lord has given us the right to possess things.
All He wants is to be sure that our attitude is right in the way we possess them.

Deuteronomy 8:18, *“And you shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day.*

1 Corinthians 4:7, *For who makes you differ from another? And what do you have that you did not receive? Now if you did indeed receive it, why do you boast as if you had not received it?*

1 Timothy 6:17-19, *Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. ¹⁸Let them do good, that they be rich in good works, ready to give, willing to share, ¹⁹storing up for themselves a*

good foundation for the time to come, that they may lay hold on eternal life.

Enjoy what the Lord has given to you!

God is not withholding from us, and God is a God of great generosity.

Do you know that business for example and wise banking principles are encouraged by our Lord in His parables in Matthew 25 and Luke 19?

Did you know that the very rich man Abraham was called “a friend of God”?

God made Job wealthier than he had been before and he was so wealthy before he couldn’t hardly count it?

Did you know that Zacchaeus was rich and yet was counted to be called a son of Abraham?

The Rich Young Ruler

Matthew 19:16-22.

In this story, a rich young ruler comes to ask Jesus a question. The question he asks is how he might have eternal life. Jesus answers the man by telling him that he needs to obey the

commandments, and the rich young ruler responds, “Which ones?”

Jesus responds,

- ✓ “‘You shall not murder,’
- ✓ ‘You shall not commit adultery,’
- ✓ ‘You shall not steal,’
- ✓ ‘You shall not bear false witness,’
- ✓ ‘Honour your father and your mother,’ and
- ✓ ‘You shall love your neighbour as yourself.’”

The young ruler responds that he has kept all these things and asks, “What do I still lack?”

This is where Jesus drops the bomb on the rich young ruler. Jesus says, “Go, sell what you have and give to the poor” and “follow Me.”

Where was this young man’s heart?

You can tell by his reaction.

His heart is controlled by his wealth and riches. This young ruler is wealthy and supposedly has a lot going for him, but he is not willing to let those things go in order to follow Jesus.

He is willing to love his neighbour and do the commands that pertain to his fellow man, but when it comes down to loving the Father and having no other gods before Him, he is not

willing to let go of the wealth he obtained here on earth in order to gain eternal life.

Hearts were set upon the things of this earth were willing to disobey God for the sake of temporal riches that do not last.

The things we gather here on earth are only temporal. They do not last for eternity.

Where is your treasure?

Are you earthly-minded or heavenly-minded?

Are you investing in the future eternity to come, or are you investing in the here and now?

Are you enthralled with the temporary versus the permanent?

Jesus uses the moth, rust, and the thief.

We can all think of examples of these things in our lives.

The Moth: When moths get into our clothes, they eat holes right through them. The moth is a tiny little butterfly-looking animal that doesn't appear harmful at all. But it will destroy the most expensive, elaborate fabric you could ever own.

Rust: When the roads are salted in the winter, and the effect of that salt on cars is brutal. Our car will have holes in the bed because of rust. It even had holes in the floorboards due to rust. You could have the nicest car in the world, but

eventually, because of the snow and slush and all the salt that gets on the outside of your car, it eventually rusts.

Rust destroys, as moths do, the property and riches we work so hard to obtain.

The Thief: With money and riches comes great fear of someone taking them, so mankind does all in his power to protect what he has. He puts walls around his house so no one can get in. He has security guards always guarding them and hidden safes for his rare jewels.

What does the thief do?

He breaks in and takes what the wealthy man has, and he will do anything to get it.

What do you deem as valuable, because what you deem as valuable shows you where your heart is?

- Maybe it is money and wealth.
- Maybe it is power and the desire to be recognized as a leader.
- Maybe it is looking spiritual on the outside so that people think you have it together.
- Maybe it is popularity and acceptance through nice clothes, a home, or any gaming console.
- Maybe it is your family and how you have raised great kids.

Jesus is calling us to change our minds from the temporary to the eternal, from the things that are passing by to the things that are permanent.

Hebrews 11:13-16, *These all died in faith, not having received the promises, but having seen them afar off were assured of them, embraced them and confessed that they were strangers and pilgrims on the earth.¹⁴ For those who say such things declare plainly that they seek a homeland.¹⁵ And truly if they had called to mind that country from which they had come out, they would have had opportunity to return.¹⁶ But now they desire a better, that is, a heavenly country. Therefore God is not ashamed to be called their God, for He has prepared a city for them.*

V 20, *“but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.”*

What are these treasures Jesus is talking about?

1 Peter 1:3-5, *Blessed be the God and Father of our Lord Jesus Christ, who according to His abundant mercy has begotten us again to a living hope through the resurrection of Jesus Christ from the dead,⁴ to an inheritance incorruptible and undefiled and that does not fade away, reserved in heaven for you,⁵ who are kept by the power of God through faith for salvation ready to be revealed in the last time.*

What an awesome thing to know that as believers our inheritance is waiting for us, that as children of God, we will inherit eternity!

Being with Christ, that is our reward!

Those who strive to store up treasures here on earth will be disappointed because those treasures will only pass away.

At the end of our life as believers, we will all stand before the judgment seat of Christ and give an account for our lives here on the earth. Whatever we have laid upon that foundation, whether gold or hay, will go through the fire and either last or not last. Those believers who seek to build up wealth and riches on earth will suffer loss and will be saved as through fire, whereas those who strive to lay up treasures in heaven will receive a reward. The greatest of these treasures is that we can enter eternity fully pardoned and set free from the bondage of sin because of Jesus' death, burial, and resurrection.

How do we lay up treasures in heaven?

The answer is by living the way God has asked us to live and following after Him in all that we do.

Loving your neighbour as yourself.

If a man has a need for a shirt and you have extra, give him one.

Being a cheerful giver.

Honouring God in your marriage, guarding your mind against adulterous thoughts, sharing the good news of the gospel with those around you.

V21, *“For where your treasure is, there your heart will be also.”*

Exodus 20:3, *“You shall have no other gods before Me”*

When we set our hearts on the things of this earth and fall to the temptation of being worldly in our ways, we are committing idolatry because we are no longer serving God.

Rather, we have put our riches above God, and we are serving them. They have become our god and our life.

Jesus challenges us, as He challenged those He was talking to that day in the crowd, to ask ourselves where our treasure is.

If your treasure is on earth and the things of this world, your heart will be there as well.

If your heart is focused on the Father and on laying up treasures in heaven, your heart will be there.

“Lay not up for yourselves treasures on earth.”

What does that mean?

Jesus is not talking about what we have.

He is talking about the attitude toward what we have.

It is right to seek needed things.

It is right to provide for my family.

It is right to plan for the future.

It is right to make wise investments.

It is right to help the poor.

It is right to have enough to carry on my business.

It is wrong to be greedy.

It is wrong to be covetous.

We come right back to the motive again, if I am doing this to use it to the glory of God in the life of those around me and in His kingdom, then I have a right to all of it.

But if I am gaining it to stockpile it, to hoard it, to keep it, to amass it, to indulge myself in it, that is sin.

John Wesley was an extremely wealthy man.

We think of **John Wesley** as a great man of God, and a great man of prayer, and a man devoted to the time in the Word of God, up every morning for hours in the Greek text studying, and we think of him as a man of some low means.

John Wesley gained his wealth from the hymns he wrote and the books he penned. At one period of time in his life he gave away almost 50,000 pounds sterling, just gave it away to people, which was a fortune in his time.

He was a wealthy man, and he gave this fortune away. When John Wesley died, his estate was worth 28 pounds.

John Wesley didn't lay it up on earth. When it came in, it went right back out in the lives of people. It went right back out invested in the kingdom of God.