

The Sermon On The Mount

*Seeing the crowds, he went up on the mountain, and when he sat down, his disciples came to him.
2 And he opened his mouth and taught them, saying: (Matthew 5:1-2 ESV)*

Where Your Treasure Is

February 16th, 2025

Matthew 6:19-24

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Introduction:

Good morning! Please turn with me in your Bibles to Matthew 6.

Over the first half of chapter 6, Jesus has been drawing our attention to the danger of religious *hypocrisy*. The warning is summarized in verse 1:

Beware of practicing your righteousness before other people in order to be seen by them, for **then you will have no reward from your Father who is in heaven.** (Matthew 6:1 ESV)

By way of reminder, Jesus has been teaching us that the fundamental problem with the hypocrite is that the hypocrite is constantly pursuing the wrong REWARD. Rather than living with a goal to please GOD, the hypocrite lives to please PEOPLE.

Now, as I have said numerous times over the course of this series, we are notoriously squeamish about this language of ‘reward’ but – if we look honestly at Jesus’ teaching – we see it everywhere!¹ To be clear – NO ONE will be disappointed in heaven – but the New Testament does seem to teach that there will be *degrees of reward* in the coming Kingdom and Jesus unapologetically uses the language of crowns, treasure, and reward to motivate us.

Admittedly, I don’t know exactly what that reward will look like. I just know that it will be amazing, and that Jesus wants us to pursue it! Whatever it is – Jesus assures us that it is infinitely better than the ‘treasure’ that the world has to offer.

¹ Matthew 25:14-30, Matthew 25:34-40, Matthew 19:21 and Mark 10:29-30 are a few clear examples, but there are many more.

In our passage for this morning, we are pivoting away from the warning against hypocrisy and shifting to Jesus' warning against worldliness, but this language of 'treasure' and 'reward' will still be front and centre. The cure for hypocrisy and the cure for worldliness are one and the same because – ultimately – the two are manifestations of the same underlying illness.

The hypocrite seeks treasure in the praise and approval of others. The worldly person seeks treasure in the comforts and pleasures of this life. Both are chasing the wrong treasure. Both are living in unbelief.

Let me ask you: Do you believe that there is a God? Do you believe that there is a coming judgement? Do you believe that God SEES and that God will REWARD your faithfulness? The way that you live your life – the treasures that you pursue – will flow directly downstream from the way that you answer those questions.

Look with me to Matthew 6. We will be reading verses 19-24. Hear now God's holy, inspired, inerrant, living and active word to us today.

“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. ²¹For where your treasure is, there your heart will be also.

²²“The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, ²³but 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!

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.
(Matthew 6:19-24 ESV)

This is the word of the Lord. Thanks be to God.

Before we jump into this text, I want to attempt to fence against some of the ways that we might *mishear* and *misapply* this teaching. I want to begin with a brief word about wealth.

A Word About Wealth

As we listen to Jesus' warning in this passage, we want to apply it in such a way that it does not undermine what other passages of Scripture teach us about wealth. That being said, before we go any further, let's remember that the Bible teaches that:

1. **Wealth is not evil in and of itself**

It's important that we say that from the outset. It would be a *misapplication* of Jesus' warning if everyone in this room left the service and gave away all their material possessions. As one commentator notes:

Our Lord is concerned here not so much about our possessions as with our attitude towards our possessions. ²

That sounds an awful lot like what the Apostle Paul would later write to Timothy:

For **the love of money** is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. (1 Timothy 6:10 ESV)

Money is not evil. But a LOVE of money – a WORSHIP of money – a TREASURING of money is the root of ALL KINDS of evil. It was leading many away from the faith in the first century, and it leads many away here in the 21st century as well.

That leads us to the second thing that we would want to say about wealth. While it is not evil in and of itself:

2. **Wealth DOES present a particularly dangerous temptation**

Money is morally neutral. But it is hard to read the New Testament without coming away with the sense that money is inherently *dangerous*. Jesus warns:

Truly, I say to you, **only with difficulty will a rich person enter the kingdom of heaven.**²⁴ Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God. (Matthew 19:23b-24 ESV)

² D. Martyn Lloyd-Jones, *Studies In The Sermon On The Mount*, (Grand Rapids, MI: William B. Eerdmans Publishing Company, 1971), 353.

Thankfully, he goes on to assure us:

With man this is impossible, but **with God all things are possible**. (Matthew 19:26b ESV)

The point is – and we will see this highlighted in our passage this morning – wealth can open the door to innumerable temptations. Wealth allows me to believe the lie that I am self-sufficient and thus fuels my pride. Wealth enables me to be lazy, and idle hands are the devil’s playground. Wealth affords me whatever pleasure my heart desires, and I can selfishly try to spend my way into a fulfilled life (which never works, by the way). As one old Puritan wisely summarizes:

Adversity has slain her thousand - but prosperity her ten thousand.³

So, according to God’s word, wealth is NOT evil in and of itself, but wealth DOES present a particularly dangerous temptation.

Third, it’s important for us to see that the Bible teaches that:

3. Saving wealth for future generations is commended by God

Again, this is where we might be tempted to misapply our passage for this morning. At face value, it *almost* looks like Jesus is condemning any type of material savings as *storing up treasures on earth*. But that can’t be true, because Jesus is WISDOM PERSONIFIED and – in the wisdom literature of the Old Testament – we are taught:

Go to the ant, O sluggard;
consider her ways, and be wise.

⁷Without having any chief,
officer, or ruler,

⁸she prepares her bread in summer
and gathers her food in harvest. (Proverbs 6:6-8 ESV)

In this proverb, God is teaching us to draw a lesson from nature and to store wealth away while we are able in preparation for seasons of adversity. He COMMENDS that! Similarly, He says:

A good man leaves an inheritance to his children's children (Proverbs 13:22a ESV)

³ Thomas Brooks, *Precious Remedies Against Satan’s Devices* (New York City, NY: Scriptura Press, 2015), 11.

Now, this isn't to say that a person is morally OBLIGATED to pass along an inheritance. Some people, unfortunately, will never have the means to pass on any wealth to their children, and they are not sinning in their lack. The point of the proverb is that it is a BLESSING to be able to pass along wealth to a future generation and God commends the practice. And yet:

4. **Hoarding wealth for greedy gain is condemned by God**

We will see this principle on full display in our text for this morning. Jesus lays out the same principle in Luke 12:

And he told them a parable, saying, "The land of a rich man produced plentifully, ¹⁷and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' ¹⁸And he said, 'I will do this: **I will tear down my barns and build larger ones**, and there I will store all my grain and my goods. ¹⁹And I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'"²⁰ But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?'²¹ So is the one who lays up treasure for himself and is not rich toward God." (Luke 12:16-21 ESV)

So, saving responsibly to pass on an inheritance is commended, but tearing down barns so as to build bigger ones – hoarding – is condemned. That begs a very important question: When does saving become hoarding? We find a clue as to the answer in that last verse. Did you catch it?

So is the one who lays up treasure for himself **and is not rich toward God**. (Luke 12:21 ESV)

The wealth is ultimately not the point. The wealth simply served to EXPOSE the fact that the man was not rich towards God. As we were reminded earlier:

Our Lord is concerned here not so much about our possessions as with our attitude towards our possessions. ⁴

The dividing line between saving and hording cuts right through the heart. If you search the Scriptures to discover how much money you are allowed to keep in your savings account before you have crossed over into sin, you won't find that number. Because the number would be different for each one of us! There are many people experiencing homelessness in the world today

⁴ D. Martyn Lloyd-Jones, *Studies In The Sermon On The Mount*, (Grand Rapids, MI: William B. Eerdmans Publishing Company, 1971), 353.

who will be condemned for their greed, and there are many people with millions of dollars in their savings account who will be commended for their righteousness! Because wealth – in and of itself – is not the issue. It’s a real temptation – to be sure – but it serves to function more like a litmus test. It exposes what we really love and where we ultimately place our trust. The REAL issue is the heart. And money – treasure – has a way of revealing where the heart is.

In our passage for this morning, Jesus shines his spotlight on this temptation towards worldliness and he calls us to look honestly at ourselves. He is the wisest teacher, so he utilizes repetition to hammer his lesson home. He makes the same point three times in three separate ways. We are going to consider each of them this morning as three probing questions:

Three Probing Questions

In verses 19-21, Jesus confronts us with the question:

1. **Where is your treasure?**

Look again at verses 19-21:

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.

Jesus tells us here that there are ultimately two types of treasure. There are those treasures which are stored up on earth, and there are those that are stored up in heaven.

Jesus uses the imagery of moth, rust and thieves to make the simple point that all earthly treasure will eventually waste away. Treasure in heaven – on the other hand – will endure forever. Every single investment that you make in this world will eventually turn to nothing, but every single investment that you make in heaven will endure for all eternity.

Let’s move out of the theoretical and begin to think very practically. What does it mean to store up treasure on earth? Is Jesus simply talking about money here? I think Martyn Lloyd-Jones is right when he warns:

Not only love of money, but love of honour, the love of position, the love of status, the love of one's work in an illegitimate sense, whatever it may be, anything that stops with this life and this world. These are the things of which we must be wary, lest they become our treasure. ⁵

Consider this: Right now – at this very moment – there are men and women lying on their death beds staring at the ceiling. I know it's uncomfortable for us to think this way, but – as Solomon reminds us:

The heart of the wise is in the house of mourning,
but the heart of fools is in the house of mirth. (Ecclesiastes 7:4 ESV)

If we want to be wise, then we need give our attention to the house of mourning. Right now, there is a man lying on his death bed staring at the ceiling. He is realizing that – in spite of all of his tireless work – in spite of the fact that he gave more attention to his company than he did to his own children – his position has already been filled, and his name has already been removed from the office door. He stored up treasure on earth.

In another hospital room, a woman is staring at the ceiling thinking back to the hundreds of thousands of hours that she spent at the gym trying to maintain the beauty of her youth. She spent more time running on a treadmill than she *ever* spent reading her Bible. She gave all of her time and focus to the pursuit of vanity. She stored up treasure on earth.

Lloyd-Jones gets us to the heart of the matter so powerfully:

Think of all the things for which you tend to be living at this moment, the things that really count, the things that really matter in your life. Then ask yourself the simple question: 'How many of these things will I be able to take with me when I die?' That is the test. ⁶

One day you and I will find ourselves on that bed, and we will stare at that ceiling, and we will look back at this life we've lived. In that moment, Christian, I PROMISE you that you will not think to yourself, 'Why didn't I store up more treasure on earth?'

You will be thinking about treasure in heaven.

⁵ D. Martyn Lloyd-Jones, *Studies In The Sermon On The Mount*, (Grand Rapids, MI: William B. Eerdmans Publishing Company, 1971), 354.

⁶ D. Martyn Lloyd-Jones, *Studies In The Sermon On The Mount*, (Grand Rapids, MI: William B. Eerdmans Publishing Company, 1971), 375.

You will be asking yourself: ‘What did I do for the Lord? He called me to make disciples. Did I do that? He called me to share the good news. Did I give myself to that? He called me to love and obey Him. Did I do that? Did I put Him first? Did I model that for my kids and my grandkids? He called me to serve the least of these, and he said that whatever I did to them I did unto him. Did I serve him? When I had opportunities to be generous, was I generous? When I had opportunities to bless, did I bless? Did I store up any treasure in heaven?’

We will all ask this question on our death bed. But those who are wise will deal honestly with the question right now: Where is your treasure?

Jesus continues to press, and in verses 22-23, he asks:

2. **What is your focus?**

Look with me again at verses 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, ²³but 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! (Matthew 6:22-23 ESV)

If any of you are young enough to remember driver’s ed, then you likely remember your teacher telling you, ‘Look where you want to go.’ If you’re always looking at the car in the other lane, you’re going to veer towards the car in the other lane, so look right at the center of the road.

That’s a helpful analogy, and I think it captures the heart of what Jesus is saying here. It’s the same principle that we find in Proverbs 4:

Let your eyes look directly forward,
and your gaze be straight before you.

²⁶Ponder the path of your feet;
then all your ways will be sure.

²⁷Do not swerve to the right or to the left;
turn your foot away from evil. (Proverbs 4:25-27 ESV)

Tell me where you’re looking, and I’ll tell you where you’re going. What are your sights set on, Christian? What is the vision that drives you?

Jesus is presenting us with this warning because he knows that we are prone to adopt too low an aspiration. Too often we set our eyes on worldly pursuits.

For example, how many of us live a life that is perpetually looking ahead to the weekend, or to the next vacation, or to retirement?

Or how many of us live a life that is perpetually looking longingly to the next stage of life? ‘I just need to find a career, then I’ll be fulfilled! I just need to get married, then I’ll be happy! I just need to have a baby, then I will have arrived! That promotion – that new vehicle – that property – it will satisfy me!’

Listen, don’t get me wrong. There’s nothing wrong with rest on the weekend, or being excited about marriage, or planning to purchase a home. There’s nothing wrong with all that – but none of those things deserve to be the center of your focus! Jesus calls us to set our sights higher!

This brings us back to that theme of reward that has been running through this entire chapter. Christian, do you have any vision at all of a reward in heaven? Do you have a vision of the moment when you will stand before Jesus, and he will say to you:

‘Well done, good and faithful servant. **You have been faithful over a little; I will set you over much.** Enter into the joy of your master.’ (Matthew 25:23b ESV)

Does that vision drive you? Do you give any thought to it at all? The Apostle Paul describes that day, and he pictures the moment when our ministry for the Lord will be tested. He writes:

If the work that anyone has built on the foundation survives, **he will receive a reward.** ¹⁵If anyone's work is burned up, he will suffer loss, though **he himself will be saved, but only as through fire.** (1 Corinthians 3:14-15 ESV)

In this scene, two people’s ministries will be held up. The one who built faithfully will receive a REWARD. But the one who did not work faithfully will see his whole life’s work burnt up! He was saved, but as one who narrowly escaped from a fire.

Here's the lesson: People who store up treasure in heaven don't do it by mistake! They SET THEIR SIGHTS on the finish line! They run the race SO AS TO RECEIVE THE REWARD! They have a VISION of Jesus, and they long to hear the 'well done'! They LOOK where they intend to GO! So, Christian, what is your focus?

Finally, in verse 24, Jesus asks:

3. Who is your master?

Look again at verse 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. (Matthew 6:24 ESV)

One of the uncomfortable lessons that jumps out at us as we read the New Testament is that we're not nearly as free as we like to think we are. We all have a master. We are all slaves to something or someone. The Apostle Paul uses the same language in Romans 6. In verse 16, he explains:

Do you not know that if you present yourselves to anyone as obedient slaves, you are slaves of the one whom you obey, **either of sin**, which leads to death, **or of obedience**, which leads to righteousness? (Romans 6:16 ESV)

Your master calls the ultimate shots in your life. Your master sets the schedule. Your master sets the budget. Your master tells you where your treasure is, and your master demands your focus.

So, who is your master? We could come at this question from a number of angles, but let's start here: I want you to think for a moment about your family schedule. What is immovable on that calendar? And what is the first thing to get bumped? Look closely at that immovable schedule item and you'll get a good idea of who your master is.

'I wish I had time to read my Bible in the morning, but it doesn't fit with my gym schedule.' 'I wish we could attend church regularly, but coach Mike keeps scheduling practices and tournaments on Sunday mornings.' 'I wish we could spend time praying as a family, but I need to take all the overtime I can get to afford this big house that I love.'

If you want to know who or what you are serving, look at the calendar and ask: ‘Who is the one who forces everything else to move?’ The most dangerous sin in your life is the sin that enslaves you without you even noticing.

In this passage Jesus is inviting us to take an honest look at ourselves. If you see something that needs to change, then what a GIFT that is! One of the things that the Apostle Paul explains in Romans 6 is that – if we are in Christ – then sin is NOT actually our master any longer. Sin MASQUERADES as our master. Sin tries to BOSS US around like a master. But we have already been set free! The chains are already broken! Jesus set you free! It was finished upon that cross!

Choose today to listen to the Master who loves you. Listen to the One who proved His love for you at the cross. Look at the generosity that He has already displayed! Do you think that the world has ANYTHING to offer you that will compare to what He has in store? The Apostle Paul asks:

He who did not spare his own Son but gave him up for us all, **how will he not also with him graciously give us all things?** (Romans 8:32 ESV)

God is SO GOOD! He is SO GENEROUS! He has PROVEN IT ALREADY! He gave His Son to save you! If you have placed your trust in Jesus, then you have already become a child of God. Jesus has gone ahead to prepare a place for you. And, before he left, he told you again and again to use this limited time that you have on earth to store up for yourself treasure in heaven.

Live like you know where your home is. Run so as to win the prize.

Life is short, and – in the blink of an eye – you will be lying on that hospital bed staring at that ceiling. Live your life in such a way that you will be ready for that day. DO NOT SETTLE FOR TREASURE THAT WILL NOT LAST! Choose today which master you will serve.

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. (Matthew 6:24 ESV)

This is the word of the Lord. Thanks be to God. Let’s pray together.