* RECAP AND OUTLINE(A):
* Matt 5:1-12 : The Different/Blessed life
* Matt 5:13-16: The witness of the Different/Blessed life
* RECAP AND OUTLINE(B):
* Matt 5:17-20: The Different/Blessed life is (a) according to the law, and (b) different from and the Pharisees’ life. It comes right down to the heart…
	+ Matt 5:21-58 According to the law (the heart of the law)
	+ Matt 6:1-7:20 Above the Pharisees’ life (a right heart involved)
		- Matt 6:1-18 Not showy
* Today we will look at how the blessed life values God over money (Matt 6:19-24), by looking at what Jesus has to say about the question “Where is your treasure?”
* TITLE: WHERE IS YOUR TREASURE (MATT 6:19-24)
* Before we begin with or passage we might want to ask the question “Are money and wealth necessarily evil?”
* ARE MONEY AND WEALTH IN AND OF THEMSELVES EVIL?(A) (Haggai 2:7-8, Malachi 3:10, 1 Kings 3:13 Psalms 75: , 1 Chron 29: 16)
* The word says money is from God (Haggai 2:7-8, 1 Kings 3:13).

Haggai 2:7–9

[7] And I will shake all nations, so that the treasures of all nations shall come in, and I will fill this house with glory, says the LORD of hosts. [8] The silver is mine, and the gold is mine, declares the LORD of hosts. [9] The latter glory of this house shall be greater than the former, says the LORD of hosts. And in this place I will give peace, declares the LORD of hosts.’” (ESV)

* ARE MONEY AND WEALTH IN AND OF THEMSELVES EVIL?(B) (Haggai 2:7-8, Malachi 3:10, 1 Kings 3:13 Psalms 75: , 1 Chron 29: 16)
* It speaks of the way money can be used for ministry, for the needy, for good (Luke 16:1-9, 1 Tim 6:17-19).
* However our passage today gives us a warning/principle as regards to money… Let’s read it again…
* PASSAGE: MATTHEW 6:19-24

Matthew 6:19–24

[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.

[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!

[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)

* This passage in a narrow sense is about the place and value of money and wealth in our hearts in our lives… how much of our live is driven by it? Is it the center of our lives and everything we do?
* We know that it is about not only money but also wealth in general because:
	+ We could literally translate verses 19-21 as saying “do not treasure up treasures for yourselves”
	+ Treasures, literally store houses are anything we value.
	+ The word for money is the word Mamonas which could literally also be translated riches, processions or property.
* We know the passage is about the place money holds in our heats because of verses 21 and 24:
	+ The phrase there also will be your heart.
	+ No one can serve God and money
* So in a narrower sense this passage speaks about Money and Wealth.
* But in a broader sense it gives us a general principle about anything we treasure such as family, friends, health, school, degrees, and so on …
* In this passage
	+ Jesus has something he does not want us to do as his disciples, “do not layup”.
	+ He then has something he wants us to do “but layup”.
	+ He then gives the reasons why with an illustration.
	+ And then concludes.
* Let’s look at each of them in more details.
* DO NOT LAY YOUR TREASURES ON EARTH (PART A)

Matthew 6:19

[19] “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal,

* Jesus is against us laying treasures for ourselves on earth. Before we look at why Jesus doesn’t want us to do that, we might want to ask the question how does laying up treasures for ourselves on earth look like?
* First a treasure is something precious, something of great value.
* Second lay up, or treasure up, or store up has to do with stock piling, it has to do with amassing, with gathering, accumulating.
* Is Jesus literally saying do not accumulate money or wealth?
* No that he is not saying that. It is not bad to save as we have seen.
* He is not saying do not accumulate money, but “DONOT ACCUMULATE MONEY OR WEALTH FOR YOURSELVES ON EARTH”.
* For yourselves is a very important thing to take into account, it is not wrong to save… but what and who are you saving for? To what end are you saving?
	+ Is it to spend it all on yourself at retirement? So that after you retire you can go on boat trips every day and live in the fanciest hotels?
	+ Did you store it all so you could buy the most showy house or car in town?
	+ Why did you accumulate? To look at your bank account and feel happy about yourself?
* Next where you accumulate it is important… he is warning not to accumulate wealth for yourselves ON EARTH.
	+ Did you accumulate and amass lots of money for purely selfish and earthly motives?
* One quick and easy problem with accumulating reassures for yourselves on earth is that treasures down here are not permanent.
* In those days, treasures were (a) garments, (b) gold, or (c) lots of stored food in barns
* Moths will eat the garments stored, animals and insects will devour the stored food and thieves will get the gold.
* We are not safer today. Maybe you think you are because your money is in the bank, but just one strong cancer will devour that, one economic recession, on government action.
* EXAMPLE
* It is important for us to look at a good example of storing up wealth for ourselves down here in the Bible. What does this look like:

Luke 12:13–21

[13] Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” [14] But he said to him, “Man, who made me a judge or arbitrator over you?” [15] And he said to them, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.” [16] And he told them a parable, saying, “The land of a rich man produced plentifully, [17] and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ [18] And 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. [19] And 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.” (ESV)

* So Jesus doesn’t want us to lay up treasures for ourselves on earth. Before we look at why, what does he want us to do then with the treasures we might have? As we know they are given to us by him?
* LAY YOUR TREASURES IN HEAVEN:

[20] but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

* Jesus wants us his disciples to lay up, store up, and accumulate their treasures in heaven.
* One easy to see advantage of this is that such treasures to not wear out, no moth or rust can access to destroy it there in heaven. No thieves can ever dream to get there.
* But what does this look like? What does it look like to lay up our treasures in heaven?
* EXAMPLE 1 :
	+ Giving to the needy:

Matthew 19:21 & Luke 18:22

[21] Jesus said to him, “If you would be perfect, go, sell what you possess and give to the poor, and you will have treasure in heaven; and come, follow me.” (ESV)

Luke 12:33–34

[33] Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. [34] For where your treasure is, there will your heart be also. (ESV)

* EXAMPLE 2:
	+ Being rich in good works:

1 Timothy 6:17–19

[17] As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. [18] They are to do good, to be rich in good works, to be generous and ready to share, [19] thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life. (ESV)

* EXAMPLE 3:
	+ Using wealth for the gospel course:

Luke 16:9

[9] And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings. (ESV)

* So now that we have seen what Jesus wants us to do and what he doesn’t want us to do let’s look at why he says and commands these.
* WHAT IS JESUS’ CONCERN? YOUR HEART (Matt 6: 21)

Matthew 6:19

 [21] For where your treasure is, there your heart will be also. (ESV)

* Jesus is not against investment or saving, but selfish investments, selfish saving and selfish accumulation of wealth.
* More deeply though he is after our hearts. He has been after the heart since the beginning of his sermon.
	+ The beatitudes, the heart of the law, and false self-exalting religious practices all addressed the heart
* Now he comes to the heart with regards to money. Unlike the Pharisees who were lovers of money, Jesus commands his followers to be lovers of God.
* Jesus is not only against laying our treasures on earth. He is not only saying that if your heart is on earthly things then you will lay your treasures on earth.
* But also he is saying where your treasures are, there will be your heart.
* If your treasures are in heaven, you investment will show that, but if your treasures are on earth your investments will also show that.
* If someone was to ask our family, Job mate or anyone else what we love most what would they say we like most? That answer will be very revealing.
* What you do with your money, with your wealth shows what you treasure… and what you treasures dictates what you do. Recall Zacchaeus the chief tax collector in Luke 19:1-10.
* QUESTIONS:
* But what is the problem with putting our hearts on money?
	+ Can’t we focus on God and money?
	+ Can’t we do both?
* THE PROBLEM WITH FOCUSING ON MONEY (PART A) (Matt 6: 22-23)

Matthew 6:22–23 (Luke 11:15-16&34-35)

[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 this passage Jesus gives an illustration of the danger of focusing on money, of having your hearts on money and wealth, of loving it.
* He says “Your eye is the lamp of the body”
	+ In a Jewish home in those days there was no electricity.
	+ So the whole house was lit with a lamp, and if ever it was bad or broken or clouded with tar, the whole place was dark.
	+ So in the same way Jesus says your eye is the lamp of your body, if it is in good state your whole body will be full of light.
* We know in this sermon light has been used to refer to the way we live in Matthew 5:16, Jesus said let your light so shine… referring to the way we live….
* With that in mind Jesus is here saying if your eye is bad your life will not be light, but darkness…
* THE PROBLEM WITH FOCUSING ON MONEY (PART B) (Matt 6: 22-23)
* So what does it mean to have a bad eye:

Matthew 20:15

[15] Am I not allowed to do what I choose with what belongs to me? Or do you begrudge my generosity?’ (ESV)

Deuteronomy 15:9

[9] Take care lest there be an unworthy thought in your heart and you say, ‘The seventh year, the year of release is near,’ and your eye look grudgingly on your poor brother, and you give him nothing, and he cry to the LORD against you, and you be guilty of sin. (ESV)

Proverbs 28:22

[22] A stingy man hastens after wealth and does not know that poverty will come upon him. (ESV)

* THE PROBLEM WITH FOCUSING ON MONEY (PART C) (Matt 6: 22-23)
* The problem with focusing on money is it will make you live like the devil stingy, selfish, envious, begrudging, it starts with little compromises and little by little you are lost and move away from the faith
	+ Exactly like Paul describes it:

1 Timothy 6:6–10

[6] But godliness with contentment is great gain, [7] for we brought nothing into the world, and we cannot take anything out of the world. [8] But if we have food and clothing, with these we will be content. [9] But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. [10] 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. (ESV)

* THE PROBLEM WITH FOCUSING ON MONEY (PART D) (Matt 6: 22-23)
	+ Why did Judas betray Jesus?

Luke 22:3–6

[3] Then Satan entered into Judas called Iscariot, who was of the number of the twelve. [4] He went away and conferred with the chief priests and officers how he might betray him to them. [5] And they were glad, and agreed to give him money. [6] So he consented and sought an opportunity to betray him to them in the absence of a crowd. (ESV)

* THE PROBLEM WITH FOCUSING ON MONEY (PART E) (Matt 6: 22-23)
	+ Did his love for money appear suddenly out of nowhere?

John 12:1–8

[1] Six days before the Passover, Jesus therefore came to Bethany, where Lazarus was, whom Jesus had raised from the dead. [2] So they gave a dinner for him there. Martha served, and Lazarus was one of those reclining with him at table. [3] Mary therefore took a pound of expensive ointment made from pure nard, and anointed the feet of Jesus and wiped his feet with her hair. The house was filled with the fragrance of the perfume. [4] But Judas Iscariot, one of his disciples (he who was about to betray him), said, [5] “Why was this ointment not sold for three hundred denarii and given to the poor?” [6] He said this, not because he cared about the poor, but because he was a thief, and having charge of the moneybag he used to help himself to what was put into it. [7] Jesus said, “Leave her alone, so that she may keep it for the day of my burial. [8] For the poor you always have with you, but you do not always have me.” (ESV)

* See also James 5:1-5… (No need to mention)
* Illustration of cults in Africa, gangs here in Hong Kong, dying alone haven forsaken family and children.
* You can’t live holy when money is your God.
* You can’t lay treasures in heaven and on earth.
* So though wealth and money are not evil, they are dangerous. Remember the rich young ruler in Matthew 19. They can shut the door to heaven to one.
* JESUS CONCLUDE’S(Matt 6: 24)

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)

* No one can serve two masters.
* He doesn’t say it would be hard. He says no one can do that.
* The reason it might not make sense for us is that we do not know what slavery was like in the Roman Empire.
	+ A master owned his slave, it was his property, no off time for a second job, always at the service of your master as Ps. John MacArthur points out.
	+ If your master said you should do something and you didn’t you would be in big big trouble.
	+ Now imagine having two masters who hate each other fiercely asking you to do completely opposite things at the same time.
	+ How can you do that?
	+ God commands you serve the needy and be generous, money commands you be selfish
	+ God commands you don’t lie nor commit adultery but be faithful like Joseph, even if it means poverty or jail… Money says sleep with her to get more money, lie to get more.
* Jesus says No one can serve God and money
	+ Not even you Christian. He was speaking to his disciples any ways.
* Placing money in the center of your attention will automatically lead you to serving it, slaving for it.
	+ You can’t show me someone who idolizes money without loving it. Neither can you show someone who deeply loves it and gives his heart to it without idolizing it.
* APPLICATIONS
* It is impossible to save yourself from slavery to money, it is impossible not to allow its attraction draw you down to hell as Jesus said in the story with the rich young ruler.
	+ But He can save you from that. He said what is impossible with man is not impossible with God.
	+ If you don’t know him here today, and have seen the wreck money has done in your life, in your family, in your relationships and are tired of it all why don’t you come to Jesus? Why don’t you wait after the service and talk to pastor Shannon or one of the deacons here?
* The problem with the prosperity gospel, and the clarity required in our evangelism.
* Where are our treasures? What are our investments all about? What are our savings all about? Are we actively seeking to lay up our treasures in heaven?
	+ The British pastor Martin Lloyd Jones told the story of a farmer who one day went happily to wife and family to report that their best cow had given birth to twin calves, one brown and one white. The farmer said, “I suddenly had an impulse that we must dedicate one of these calves to the Lord. We will sell one and keep the proceeds; the other we will also sell, but give the proceeds to the Lord’s work.” His wife asked him which one he was going to dedicate to the Lord. He replied, “There is no need to bother about that now. We will treat them both the same way, and when the time comes, we will do as I say.” And off he went. A few months later the farmer entered his kitchen looking unhappy. When his wife asked him what was troubling him, he answered, “I have bad news to give you. The Lord’s calve is dead”.
	+ This story captures the point of the passage which is:
		- Who do you serve? Whom do you love? What is the center of your focus? What grabs your heart?
		- Or like Jesus said “where is your heart?”
		- Whose calve always dies in your life? The Lord or yours?
		- We love to be rich towards self but poor towards God. And in this passage Jesus warns about that. Let’s see what he says in more details