

The Heart of the Matter Matthew 6:19-24

There is a fine line between historical fact and legend, that which is true and that which has been added for dramatic flair. One such event occurred in 1519 when the Spanish conquistador Cortes began his conquest of the Aztec empire. Legend says that Cortes ordered his ships to be burned so that his men would realize that there was no opportunity of retreat. With retreat and failure no longer an option, his 600 men would give everything to the conquest. Winning every battle became all important.

Some historians doubt the legitimacy of Cortes's actions, believing instead that he had the ships dismantled and used as siege works.

Whichever is actually true, either action had the same result. There would be no possibility of retreat. They now had a singular focus in view.

We can say the same about our passage today in **Matthew 6:19-24**. It is a call to a singular focus.

An Old Testament passage that may say it a bit differently but have the same intentionality would be **Deuteronomy 6:5** **“Love the Lord your God with all your heart and with all your soul and with all your strength.”**

Jim Elliott puts it succinctly by saying *“He is no fool who gives up what he cannot keep to gain what he cannot lose.”*

The question I would ask each of us to consider this morning is this: **Is there anything in this world we are holding onto that is distracting us from the world you cannot yet see?**

Do we place more value on earthly things than on eternal things?

What obstacles hold us back from pursuing what is of most value?

Where are our priorities, our focus?

If your Bible has section headings, yours may say something like: Treasures in Heaven. Jesus gives an admonition to consider what is of importance. It comes right to a matter of the heart. The summary

of these verses is simply stated in **verse 21**: **“For where your treasure is, there your heart will be also.”**

Consider first that this is a matter of priority.

I. A MATTER OF PRIORITY – vv. 19-21

Admittedly I don't understand a lot about what happened the end of last month when Silicon Valley Bank, Signature Bank and Credit Suisse bank each failed, leaving many around the globe wondering if this was the beginning of another great depression like what happened nearly 100 years ago. It left many wondering if their accounts were secure in whatever bank they were kept. Was it safer to pull it out and bury it in the back yard in a tin can or stuff it in a mattress?

If you were honest with yourself, was there a sense of uncertainty about your own holdings during that crisis?

As Jesus addresses the matter of treasures in heaven, He speaks about earthly treasures – their susceptibility.

A. Earthly Treasures – Their Susceptibility – v. 19

“Do not store up for yourselves treasures” literally reads do not have the habit. The Greek word carries the idea of stacking or laying out horizontally as one stacks coins. The idea pictured here is hoarding or stockpiling something. It is the picture of unused wealth. Jesus also uses a play on words. In the original it reads “treasure not for yourselves treasures.” Or “don't treasure treasure.”

A key word in the sentence is **“yourselves”**, referring to self as the focus of one's accumulation of goods. Jesus gives a great illustration through a story He tells that reveals the true motive of the heart in storing up treasures on earth with self as the primary focus and the real motive of the heart.

Luke 12:13-21

Jesus says the real motive for storing up goods is out of greed for the purpose of satisfying self.

Is it wrong to have nice things? Jesus would say no. Is it wrong to save up? Jesus would say no. We are told in Proverbs to consider the lowly ant who works and stores up for the winter.

The focus of the wealthy landowner was for his own comfort. The harvest of his crops produced more than his barns could hold. He said “this is what I will do.” The focus was his own ease. He tore down his existing barns in order to build bigger barns to store all his harvest to meet his own needs. He would then be able to store all his goods – notice here – for many years to come. His focus was solely on his own provision and leisure – **“eat, drink, and be merry.”** In other words, live it up, you have enough stored up to last you many years. He had no concern for anyone but himself. It reminds me of King Nebuchadnezzar’s words **“Look at this great empire I have built.”**

Jesus points out the true nature of the landowner’s heart and the consequences of being selfishly motivated: **“This is how it will be with anyone who stores up things for himself, again it’s the idea of hoarding, but is not rich toward God.”** **Luke 12** says that God took his life that night.

Back again in our passage in **Matthew 6**, Jesus talks about the susceptibility to things outside our control regarding what we store up. But let me say first that while there was a banking system in those days, people tended to put their wealth in the form of costly fabrics or metals or in stored commodities. Like the rich man, they stored it in barns. Others put their wealth in costly fabrics like purple or linen. Some even had thread spun from gold and sew their clothes with the gold thread. Still others would just have it all put in precious metals.

But Jesus says these things can be susceptible to things outside our control.

Moths can be quite destructive. Homeowners can have a problem with two types of moths. One type eats clothes. They chew holes in your favorite sweater or coat, leave nasty insect casings and reproduce as wiggly larvae in your cereal, rugs and other household items.

One morning a number of years ago I decided to make some oatmeal for breakfast. I was surprised and disheartened when I discovered a maze of weblike stuff inside the bag of oatmeal. Upon further investigation, we found that little winged insects had infested other such items like breadcrumbs and walnuts. They had slithered through the opening in the box and eaten a tiny hole in the plastic bag and settled into making a nice home. We had to throw many food items away. The cupboard had to be emptied and then cleaned. We sprayed and cleaned. We thought we had gotten it all, but spraying the shelves revealed that some of the larvae had nestled between the shelves and the wall. Eventually we were able to get rid of the pests.

Storing large amounts of grain ran the risk of rats, mice, worms, and other pests that could destroy what was saved up.

Jesus points out a second problem that could take what you have stored away and that is rust. The word means to eat, to gnaw, or to corrode. Leave your favorite wrench or hammer outside for a while and you know about rust. Own a car for a long time and you know about rust.

Rust is caused by a reaction called oxidation, in which iron reacts with water and oxygen to form iron oxide that eats the metal.

If the metal they had was mixed with iron, where it wasn’t purified, it could rust and lose its value.

Jesus mentions a third type of concern and that is robbery. Your translation may say burglar. The Greeks called this person a “mud-digger.” Homes were made of mud or sun-dried bricks. The material was easy to dig through. When Jesus says thieves break in, it literally means to dig through.

If someone wants to break into your home, they’ll find a way. **Years ago when my Dad was serving as Chaplain for the Sheriff’s Department, there was a call about a breaking and entering. The owner had installed a pricy security door to keep robbers out. When they arrived on scene the robbers had removed the door, frame and all, and set it to the**

side to gain entrance.

Nowadays, it's not just robbing banks or homes. Thieves have all kinds of sophisticated ways of stealing your identity or your banking information from online hacks or phone scams. Nothing is secure and nothing we store up in this life will last. It's only temporary and its value fluctuates.

Jesus says it's easy to become encumbered by what might happen to things we own preoccupying our attention causing us to take our eyes off what is of real importance. What we own is susceptible to all kinds of threats. Be careful that greed doesn't become the reason you save up.

Where should our focus be? Jesus says it should not be on earthly treasure because they are susceptible to loss, but instead focus on what is eternal, because it is secure.

B. Eternal Treasures – Their Security – vv. 20-21

None of the concerns about what might happen to possessions down here on earth are a risk to what we have stored up in heaven.

You won't lose it by rot.

You won't lose it by rust.

You won't lose it by robbery.

Your heavenly treasures will be 100% guaranteed and secure and will never decrease in value.

Someone has said that our attitude toward wealth is the barometer of our spiritual health. The Pharisees believe that the Lord naturally blessed all He loved. That's what Job's friends thought, too. If you were poor, then there must be some sin you haven't confessed. Consequently, the Pharisees desired wealth in this life to demonstrate how religious they were. But Jesus condemned their greed.

Matthew 23:25 “Woe to you, teachers of the law and Pharisees, you hypocrites! You clean the outside of the cup and dish, but inside they are full of greed and self-indulgence.”

In other words, they lived for themselves. Their only concern was for their own personal gain. Jesus goes on in that passages (**vv. 27-28**) to describe

them as “**full of hypocrisy and wickedness.**”

John Stott notes that “**worldly ambition has a strong fascination for us. The spell of materialism is very hard to beat.**”

I Timothy 6:6-10

John MacArthur writes “**False doctrine leads to false standards, false behaviors, and false values.**”

Instead of pursuing what won't last and what won't satisfy; instead of pursuing what will pull us away from godly pursuits; instead of what can lead to potential evil; instead of pursuing what can cause you to wander from the faith and consume you with all kinds of grief, store up your treasure in heaven.

What does it mean, then, that we are to store our treasures up in heaven? Is there a routing number we use to make sure those deposits are automatically added?

Let me say here before I forget that Jesus is emphasizing what is spiritual in nature versus what is material or physical. Store your treasure where it will last and where it has eternal value. Where your treasure is, that's where your heart will be. Your heart follows your treasure.

In **Matthew 10:41**, we read that the Bible mentions rewards that await the believer who faithfully serves the Lord in this world. The Bible also speaks of different rewards that will be given in **II Timothy 4:8** for example. **Revelation 22:2** says that when Jesus returns, He will bring rewards with Him. What we are to treasure most of all is Jesus. If He is our treasure, we will commit ourselves and what we have to Him because we recognize that everything we have comes from Him.

James 1:17 “Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.”

Everything we have, whether it is our time, our talents, or our possessions, comes from God and when we give those things back to Him to use for His glory, we are storing up treasure in heaven. We read in **II Corinthians 10:31** that everything we do

is for God's glory.

Paul reminds us in **Colossians 3:23-24** that whatever we do must be done with the right heart or motive. When we work for the Lord in the sincerity of our heart, Paul says an inheritance awaits us.

“Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward.”

Matthew 10:42 says that when we give sacrificially by serving Jesus, even something as little as a cold cup of water given in His name will be rewarded.

We have each been given at least one spiritual gift. Those with the more visible gifts can tend to want to use their gift for their own glory instead of for God's glory. We learned in the previous sections of this chapter that when we do something to be seen by men, we have our reward. Jesus says here, have the right heart and motive so that what you do will result in treasures stored in heaven.

Don't be like the rich man in **Matthew 19** who treasured what he had in earthly goods so much that he was unwilling to give them up in order to gain what was of greater importance and value. The issue wasn't in his being rich, but instead what he treasured and did not treasure or what he could have in Christ. Jesus told him to sell everything and follow Him. His unwillingness to part with his earthly treasures revealed the true nature of his heart and what he considered of value out of his greed. *“He is no fool who gives up what he cannot keep to gain what he cannot lose.” (Jim Elliott)*

We do not labor in vain if our work is done for the Lord (**I Corinthians 15:58**).

Storing up treasure in heaven then, is done by giving our time, our talent, and our possessions for the Lord's use and for His glory. It boils down to a choice of what we love most: what is earthly or what is eternal. It is not wrong to possess things. What is wrong is when things possess us. One focuses on storing up earthly treasures, the other focuses on storing up eternal treasures. When we

have a wrong view of God, we will have a wrong view of things.

Where is your heart?

What is your priority?

“He is no fool who gives up what he cannot keep to gain what he cannot lose.” (Jim Elliott)

The early church is an example of what it looks like to give of what you have to the Lord by serving others and so laying up treasure in heaven.

Acts 2:42-47; 4:32-37

Here is an example of those who didn't consider holding on to possessions, but instead gave joyfully for the purpose of benefiting others. It's a way of storing up treasure in heaven. Their motive wasn't in what they would get in return, but in what they could give.

In contrast, turn over a couple more chapters.

Acts 5:1-4

Ananias and Sapphira conspired to keep a portion of the proceeds from the sale of property they received for themselves, but made it appear that they had given all of it to the Lord. They were deceitful. It may seem like a harsh punishment that God took both their lives, but it served as a lesson to the early church that God won't be lied to and that dishonesty not only isn't profitable, but it is also serious. Have the right motive of heart when storing up treasures.

John Piper writes that **“the love of money is a condition of the heart that feels more security, more pleasure, and more hope in earthly possessions than it does in the fellowship and faithfulness of God.”**

In addition to that John Calvin gives us something to consider when he writes **“Where riches hold the dominion of the heart, God has lost His authority.”**

There is a story of an early church during Roman persecution that soldiers broke into to confiscate its presumed treasures. An elder of the church is said to have pointed to a group of widows and orphans who were being fed and said, ‘There are the treasures of the church.’”

John MacArthur suggests that “our material possessions are ‘unrighteousness’ in the sense of not having any spiritual value in themselves. But if we invest in them in the welfare of human souls, the people who are saved (or served) or otherwise blessed because of them will someday greet us in heaven with thanksgiving.”

Where are you storing up your treasures?

Jesus goes on to say that if you are going to store up your treasures in heaven, you need to see clearly, which brings us to our next point – a matter of principle.

II. A MATTER OF PRINCIPLE – vv. 22-23

Jesus speaks first about a good eye.

A. A Good Eye – v. 22

The eye is the lamp that lights up the body. Another way to say it is that the eye is the entrance to our heart and mind and so provides a doorway to our soul. When Jesus referred to good eyes, He meant eyes that both see and perceive well, a heart that is morally and spiritually perceptive. It is the difference between godliness and ungodliness between light and darkness.

Our eyes help us see between what is good and bad, what is helpful and what is harmful. These things can affect our whole being. If we are perceiving something that is good, it will be evident in our character through what we say, what we think and in what we do.

When our spiritual eye is healthy, we see clearly and with singular focus. That is a good eye. But Jesus goes on to describe a grievous eye.

B. A Grievous Eye – v. 23

This speaks of a spiritual eye that is diseased. The word bad in the Hebrew also means evil and sometimes is referred to as an evil eye. It refers to things like holding a grudge, being stingy or hostile. **Proverbs 28:22 “A man with an evil eye pursues after wealth”** suggesting that the man with an evil heart indulges only in self. This person needs the

light of God’s Word to reveal his heart and pursue after what is good and godly instead.

As I age, my vision becomes worse requiring corrective lens to help me see better. If I remove my glasses, I can still see and I can even read but everything is quite blurred. When we are not walking with the Lord as we should, our spiritual vision becomes blurred making it difficult to distinguish right from wrong, and leads us to be concerned about storing things on earth rather than in heaven.

Tony Evans adds that “Unless your spiritual perspective is directed by God, you’ll wander in darkness. Few things can distract our spiritual focus and fill us with darkness as effectively as becoming a slave of money.”

A skewed perspective gives us skewed priorities. A good eye sees God, A bad eye sees greed. A good eye sees what is spiritual, a bad eye sees what is selfish.

Spiritual blindness can result from material concerns. Again, it comes down to a matter of the heart, our motives, and priorities. Where your treasure is, that’s where your heart is also.

Warren Wiersbe writes that “if our aim in life is material gain, it will mean darkness within. If our outlook is to glorify God, there will be light within. If what should be light is really darkness, then we are being controlled by darkness, and our outlook determines our outcome.”

Our eyesight is a matter of principle. **How is your spiritual vision? Is it good or bad?**

Jesus has one more matter to address and that is a matter of practice.

III. A MATTER OF PRACTICE – v. 24

In this verse, Jesus uses an obvious illustration. A slave cannot serve two masters. A master is anything that enslaves or controls us. Material things control some people. Addictions control some people. Work controls some people.

Power controls some people.
Whatever you let control your heart is your master.

Jesus says there are only two masters: God or money; God or other things. You will follow one or the other, but never both at the same time.

Two great examples are found in the Old Testament.

Joshua 24:14-24

I Kings 18:20-24, 39

How long will we waver between two opinions?

How long will we try to serve two masters?

It is an impossibility. It can't be done.

Let's waver no longer.

Let's choose today to have the Lord as our Master.

We can only love and be devoted to one. The call to follow the Lord is a call to abandon all other masters and follow Him.

When Jesus called Matthew to follow Him, he left a very lucrative tax business.

When Jesus called Peter, James, John and Andrew they left their fishing business.

When we follow other masters, we rob ourselves of what God made us to be, we rob God of the glory He deserves, we rob ourselves of the joy we would otherwise have.

What Jesus calls us to here in this closing verse is having Him as our exclusive Master. Many followed Jesus for what they could get, but when He called them to an exclusive relationship, the superficial nature of their following Christ became evident, and many followed Him no more. **If it came down to your treasures in heaven or on earth, which would we choose?** We cannot serve two masters. We will love one and hate the other. It is the true nature of it.

Someone wrote that **"opposing masters demand different things and lead down different paths. The Lord is headed in one direction, and our flesh and the world are headed in the other. A choice must be made. When we follow Christ, we must die to everything else, or we won't make it. We will be like some of the seeds in Jesus' parable (Luke 8:5-**

15) where many of the seeds were choked out by the cares of this world."

It's like the puppy my dad was training to hunt rabbits. He couldn't stay with one scent.

James 1:8 says that a double-minded man is unstable in all his ways. "When the difficulties of discipleship clash with the lure of fleshly pleasure, the magnetic pull of wealth and worldly success will draw us away from Christ."

II Timothy 4:10 "Demas, because he loved this world, has deserted me."

Only with the help of God's Spirit can we be devoted to God as our master, choosing to abandon all other things that want to be our master.

John Phillips writes: **"we have to decide which world we are going to live for and which master we are going to serve."**

David Russell is noted as saying **"The hardest thing to learn in life is which bridge to cross and which to burn."**

If we have the right heart, a good eye, and pursue the right master, the choice should not be difficult. If we love the Lord with all our heart, with all our strength, and with all our soul, the choice is clear. We will then have treasures waiting for us in heaven where nothing can destroy them or take them away. In the words of Joshua, **"choose today whom you will serve"** and as Elijah says: **"stop wavering."**

"He is no fool who gives up what he cannot keep to gain what he cannot lose." (Jim Elliott)

C.T. Studd is credited with saying:

"Only one life twill soon be past, only what's done for Christ will last."

That is the heart of the matter.