

## TRUE VALUE MATTHEW 6:19-24

Years ago, singer/songwriter Jackson Browne wrote a haunting ballad called “*The Pretender*” in which described an intense internal struggle. It was a struggle between the pursuit of love, on the one hand, and the pursuit of money, on the other; between the happiness that comes from looking outside oneself, and the happiness that comes from indulging oneself. Browne was smart enough to know that he couldn’t *really* do both. The choice was either/or. So after weighing the value and the rewards of each, after evaluating his own moral and volitional capabilities, he came to this conclusion:

*I’m going to be a “happy” idiot, and struggle for the legal tender...and believe in whatever may lie, in those things that money can buy, though true love could have been a contender.*

*Are you there? Say a prayer for the Pretender; He started out so young and strong only to surrender.*

By his own admission, it was a regrettable choice—a choice in which he forfeited something far more noble and enduring than the artificial and fleeting happiness that money can buy. But it’s as though he could not help himself. The lure was too appealing, the temptation too strong.

I’m pretty sure Jackson Browne doesn’t know the Lord, but his lyrics provide an insightful commentary on a similar struggle that a lot of Christians have when it comes to money and possessions.

There are few things in the Christian life that produce more *dissonance*, on the one hand, and *disconnect*, on the other, than our relationship to money. For some of us the lure of pursuing and putting our trust in wealth is almost irresistible, and it pangs our consciences. Others, however, don’t seem to feel any tension at all. They don’t see a conflict of interest; they don’t understand that one cannot love God and money at the same time. They’ve somehow convinced themselves they can love both and reap the rewards of both.

But either way—whether there is dissonance or disconnect— if we claim to love God but also love money, we are *pretenders*, because it is impossible to love both. If we say we love both, we really love money and only pretend to love God, because we are living as though God is not enough. By Himself He cannot really meet our needs or satisfy our desires. We need to supplement Him with something else.

But don’t take my word for it. Listen to Jesus’ words in **Matthew 6:19-21**. <sup>19</sup> *“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, <sup>20</sup> but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. <sup>21</sup> For where your treasure is, there your heart will be also.*

<sup>22</sup> *“The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, <sup>23</sup> 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!*

<sup>24</sup> *“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.*

Let’s be honest: Whenever Jesus talks about money we get a little antsy. In a culture that is preoccupied with the things that money can buy, to a people who have been conditioned to believe that our happiness, our security, and our identity is determined by how much we have, Jesus’ words have a discordant ring to them. Perhaps that’s why so many

of us in America have tried to read into Jesus' words what we *want* to believe, so we can feel more comfortable about our lifestyle and spending habits. We look longingly to the wealthy Patriarchs of the Old Testament, quote business advice from the Proverbs, and scour the New Testament searching for rich people who do not get condemned.

Conversely, there are some who believe that Jesus called His followers to renounce all wealth and private property. "Jesus condemned material possessions," they confidently assert, "and anyone who has more than what He needs for today is guilty of faithlessness. Thus, we should forsake all and live a hand to mouth existence as we depend on God to supply our daily needs."

Both of these views have gone to the Bible to answer the questions: "Is wealth okay? How much does God want me to have? How much does He want me to give away?" And both views have missed the point, because those are the *wrong* questions.

Scripture doesn't answer those questions because those questions do not address the *real* issue. The issue is one of the *heart*. What *priority* does wealth have in your life? How much does it occupy your thoughts or consume your energy? What emphasis do you place on it?

The answers to these questions are not difficult to determine, because your actions reveal your heart. Look again at **verses 19-20**. "*Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.*"

This exhortation is an appeal to common sense. Jesus is telling us something that ought to be readily apparent to kingdom people whose eyes have been opened to the truth. He is saying, "invest in what has true value! Invest in that which is secure and that which will endure."

There's not a person alive who would dispute the wisdom of that advice. The dispute arises when we try to define what is "secure". What is a safe investment? Mutual funds? Treasury bonds? IRA's? Gold? Real estate?

Not according to Jesus. He says, "If you're looking for a truly safe investment you won't find it in this world. The only investment that is truly safe are treasures in heaven, and those are the treasures we ought to be laying up.

The word translated, "lay up", literally means "to stack." In ancient Palestine people typically "stacked" or stockpiled their wealth in one of three ways. They purchased expensive wool garments, which often were embroidered with solid gold strands, and were considered an investment. But garments were a risky investment because expensive clothes made a lavish meal for gourmet moths. And if moths ate holes in a garment, it would lose its value.

Other people stored grain. They would stockpile their barns so that in case of famine they would be able to sell their grain at exorbitant prices. However, it is a well-known fact, even in Pratum, that a granary is a rodents' castle. The word translated "rust" literally means, "to eat".

Thirdly, people would hide or bury their gold coins in their homes. But even that wasn't very secure because homes were made out of baked clay that could easily be penetrated with sharp objects. The word "break in" literally means "to dig through". Thieves were called "diggers" in this day because they could dig a hole in the wall and rob you blind in five minutes.

Jesus is saying in verse 19 that it is ridiculous to put your security in earthly treasures

because none of them are very safe. They are edible, corrosive, depreciable, and vulnerable to theft.

You might be thinking, “But it’s different today. We have more efficient and effective ways of securing our investments.”

Do you really believe that? The only difference between then and now is that we have developed more sophisticated ways of prolonging a false sense of security.

The Bible declares that there are only two things that will last forever—the Word of God and the souls of people. *When we die we take out of this world exactly what we brought into it—nothing!* (Carson). And there are no exceptions.

Isn’t it ironic that the second wisest man who ever lived did some of the most foolish things ever recorded in the Scriptures? In Ecclesiastes Solomon said that he tried everything this world has to offer—riches, real estate, home improvements, work, sex, recreation, and intellectual head trips. His conclusion was that all of it is like chasing after wind.

Haddon Robinson illustrates it well. “In the game of Monopoly players buy land and collect money. When one player has enough money and at least one monopoly of properties he/she can buy houses and hotels and collect rent on them. Eventually one player receives enough rental money through land and building holdings to bankrupt the other players, thus ending the game. Parker Brothers, the makers of Monopoly, take for granted one final instruction—when the game is over, put all the pieces back in the box.

Robinson continues, “People who live for the present, who spend their strength on what cannot last, are like children who play Monopoly as though it were reality. In the end we all get put in the box and we are gone...” (*The Solid Rock Construction Company*, 59-60).

And so it’s only common sense that we invest in heavenly treasures. **Verse 20.** “...*but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.*”

Don’t get Jesus wrong. He’s not pro-poverty as though being destitute was a virtue. He *wants* us to be prosperous. After all, we are His Bride, and nothing is too good for us. But the prosperity He wants for us is *real* prosperity, the kind that lasts forever. It’s what He calls “treasure in heaven.”

What is this *treasure*? The text doesn’t elaborate, but we know from other Scriptures that Donald Trump’s fortune is a mere drop in the bucket in comparison. It makes Bill Gates money seem like Monopoly money.

You see, the Bible says we are co-heirs with Christ. What is Christ an heir to? Everything that exists! And we’re not just talking about the cattle on a thousand hills and all the minerals and jewels and precious metals and natural resources on this tiny little planet called earth. We’re talking about galaxies and constellations and kingdoms in worlds unknown. But even more than that, we’re talking about experiencing the riches of God’s grace, unlocking the storehouses of His infinite love, and being able to explore the depths of that love for all eternity.

When we lived in Nairobi we had some friends that lived in one of the city’s many slums. These slums consist of thousands of adjoining one-room shacks made of corrugated tin with no electricity, no plumbing, and no bathing facilities. In Nairobi over a million people live in the slums.

Our friends were devoted followers of Jesus. They were hard workers. They had steady jobs. But talk to them about mutual funds and IRA’s and pensions and they wouldn’t

have a clue as to what you were talking about. Ask them where they planned to go for vacation and they would look at you with a blank stare. Ask them to project ahead five or ten years to a better paying job or an opportunity to move out of the slums, and they couldn't do it, because realistically it wasn't going to happen. They just hoped there was enough cornmeal on any given day to make a simple meal for their families.

One of the men worked in a local hospital—a decent job—but he worked seven days a week, twelve hours a day, for eight years, and had never once gotten a raise or a promotion. He made \$2 a day.

One day, while they were visiting our home, Mindy asked them an interesting question. “What do you have to look forward to?”

They replied, “Our hope is in the Lord and in our heavenly home”.

Mindy pressed them, “No, I mean right now. What do you hope for in *this* life?”

They looked at her with bewilderment and repeated, “Our hope is in the Lord and in our heavenly home. That's what we are living for.” And it really was!

I would suggest to you that our friends were doing what Peter exhorted us to do in his first letter. They were “*setting their hope fully on the grace to be given them when Jesus Christ is revealed*” (1:13). They were also, by putting their complete hope in the Lord, storing up for themselves treasure in heaven.

The Apostle James wrote this in his letter: “*...has not God chosen those who are poor in the world to be rich in faith and heirs of the kingdom...?*” (2:5).

When we teach and train pastors in some of the poorest countries of the world, pastors who don't get paid for their work, pastors who are rich in faith, I sometimes say to them, “You know brothers and sisters, I'm not sure I'm going to see you in heaven. You are going to be so close to the Throne, and I so far away that I'm not sure I will ever see you.”

Once again, it's not that poverty is a virtue, nor does being poor make a person rich in faith. I've seen plenty of poor people in developing countries who love money just as much as Americans love it. But poor people are more inclined than wealthy people to trust in the Lord than in money, simply because they can't trust in what they don't have. Many are *compelled* to put their entire trust in the Lord, and that makes them rich in faith.

Jesus sums up this principle in **verse 21**, “*For where your treasure is, there your heart will be also*”.

A treasure is not just something you consider to be of great value, it is something you put your hope in. A treasure is something you think will provide security, peace, contentment; something you think can rescue you from your problems; something you think about a lot; something you hold on to tightly; something you may think you cannot live without. And because of that your treasure, whatever it is, will govern your life. That's what Jesus meant when He said, your heart is where your treasure is.

When I was a boy I left my heart in San Francisco; more precisely at Candlestick Park where the Giants played. During baseball season I listened to every game on the radio, devoured the sports page every morning, and wore Giants memorabilia as often as possible. I knew every player's statistics, every player's strengths and weaknesses, and could imitate every player's batting stance.

The Giants consumed a large portion of my thoughts and time and energy. To some degree, my emotional well-being was determined by whether they won or lost on any given day.

It took me many years to realize that making the SF Giants my treasure was not just

an undependable and unpredictable investment, it was a terrible investment. During my childhood the team had several losing seasons, which meant that I was constantly vulnerable to disappointment and dashed dreams.

It's easy to look at that and say, "That was a childish thing to do." It was. But isn't it just as childish to make money or wealth our treasure?

Look at what Jesus says in **verses 22-23**. *"The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, 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!"*

This is a parable in which the soul of a person is pictured as a room. The eyes are the windows of the soul that illumine the room. In order for the room to be full of light the eyes must be "healthy". The root meaning of the word "healthy" is "singular" or "undivided." In other words, a healthy eye is one that is able to focus and stay focused. A person with healthy eyes fixes his gaze on one thing. She is not divided or diverted by other things, as flashy or glitzy as they might be.

On the other hand, someone with bad eyes cannot stay focused on one thing. They are like a strobe light, flitting about here and there, but never settling on one thing. In the ancient world the "evil eye" referred to a person that coveted what belonged to another. It is a greedy eye (Wilkins, 295). In this context about treasure, Jesus is saying that if someone's eyes are focused upon earthly treasure, the heart will be full of darkness.

Jesus is saying that the way to have a healthy soul is to keep your eyes fixed on God and heavenly things. Paul said it this way when he wrote to the Colossians. *"Since, then, you have been raised with Christ, set your hearts on things above, where Christ is seated at the right hand of God. Set your minds on things above, not on earthly things" (3:1-2).*

When we set our hearts and minds on things above, when we fix our spiritual eyes on heavenly things, we are able to see things as they really are. We have a perspective that is true and a vision that is clear and focused. As the songwriter so eloquently wrote, "When we turn our eyes upon Jesus and look full in His wonderful face, the things of earth grow strangely dim in the light of His glory and grace."

And one of the results of turning our eyes upon Jesus is that we see the folly of putting our trust in money or things. We see, as Solomon eventually did, that money and things don't provide real security or real happiness. They're hollow, like chasing after wind.

However, if we divide our loyalties between God and money our perspective will be skewed, our vision blurred, our judgment clouded. We will have a dim view of eternal realities. And that's the darkness Jesus is referring to. The reason the darkness is so great is because when our loyalties are divided we succeed in neither the goal of accumulating earthly or heavenly treasures, yet we are often deluded into thinking we have both. We are deluded because, **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.*

Jesus is not commenting on the impossibility of working for two employers; He is talking about working for two *masters*. In the first century a slave was the *property* of his master. He belonged to him, not just from 8 to 5, but twenty four/seven. He was at his master's beck and call day and night. The reason it is impossible to be a slave of two masters is because one cannot respond to both of their demands.

You may think, "Yeah, I get that...but it doesn't apply to me! I'm not a slave!"

According to Jesus we are all slaves to something or someone, whether we know it or

not. Every one of us serves and is devoted to a master, and you can only serve and be devoted to *one*.

Incidentally, in Near Eastern thought the words “hate” and “love”, when used in a context like this, have little if anything to do with emotion. They have reference to loyalty or allegiance. If you love God you will be devoted to Him, loyal to Him, and serve Him above all else. He will be your first priority, pleasing Him and obeying Him will be your supreme ambition, and you will stay away from anything that prevents you from doing that.

If you love God you will hate money! Not that you renounce it or consider it evil, but that you won't be mastered by it. The pursuit or the accumulation of wealth won't govern your life, it won't be your priority, and it won't dominate your thinking or your desires.

But if you love money *it* will be your master. Your thoughts will be consumed with what it can do for you and how you can acquire more of it. It will dictate what you do with your time and energy.

At the same time, you will also hate God. Not that you are repulsed by Him or that you have bad feelings toward Him. You may profess to love Him. You may pray to Him and worship Him. But you hate Him in that you are not really devoted to Him, you are devoted to money.

You can only have one master. Anyone who divides his allegiance between God and money is really serving money and only pretending to serve God.

So the big question is, how do you stand in relation to Jesus' words? Do you love and are you devoted to God, or do you love and are you devoted to money? Earlier I told you that the answer to that question is *not* difficult to determine, because your actions reveal your heart.

If, after honestly evaluating your own heart, or, better yet, if the Spirit of God has shined His light into your heart so that you can see where your treasure actually is, and you have come to the conclusion that you have been a pretender, it's not too late to make things right. Up until now you may have chosen, like Jackson Browne, to be “happy” and struggle for the legal tender, in part because you didn't even know it was impossible to serve God and money, and you didn't realize that when you divide your allegiance between God and money you're actually serving money and only pretending to serve God.

I would encourage you, in the strongest way, to come clean. Be honest about the choice you've made, acknowledge to God that you've been a pretender, and then repent. Repent means, renounce those ambitions and pursuits, do an about face, and go in the other direction.

If you don't, you will make the same regrettable choice that Jackson Browne made, a choice in which you will forfeit something far more noble and enduring than the artificial and fleeting happiness that money can buy.

You say, “But I can't help myself. The lure is too appealing, the temptation too strong.”

Let God help you. Surrender to Him. Give your allegiance to Him and let Him change your heart. Fix your eyes on Jesus and set your heart on things above. Store up for yourself incorruptible, everlasting treasures in heaven. You will never, ever regret it.

TRUE VALUE  
MATTHEW 6:19-24

MAIN IDEA: WHERE YOUR TREASURE IS THERE YOUR HEART WILL BE ALSO

LAYING UP TREASURES (19-21)

TWO KINDS OF TREASURES (19-20)

EARTHLY TREASURES (19)

HEAVENLY TREASURES (20)

TREASURE REVEALS HEART (21)

LAMP OF THE BODY (22-23)

TWO KINDS OF EYES (22-23)

HEALTHY EYES AND LIGHT (22)

BAD EYES AND DARKNESS (23)

SERVING ONE'S MASTER

TWO MASTERS

THE IMPOSSIBILITY OF SERVING BOTH

PRINCIPLES:

- WE TAKE OUT OF THIS WORLD EXACTLY WHAT WE BROUGHT INTO IT—NOTHING!
- WHERE YOUR TREASURE IS THERE YOUR HEART WILL BE ALSO
- ANYONE WHO DIVIDES HIS ALLEGIANCE BETWEEN GOD AND MONEY IS REALLY SERVING MONEY AND ONLY PRETENDING TO SERVE GOD

# Family Life Groups

## Sermon Discussion Questions

### “True Value”

Matthew 6:19-24

**Main Idea:** Where your treasure is there your heart will be also.

1) Jesus said that your treasure is whatever you are looking at (focused on). What are you focused on in your life?

2) A treasure is not just something you consider to be of great value, it is something you put your hope in. It is something you think will provide security, peace, contentment; something you think can rescue you from your problems. Therefore, your treasure is something you think about a lot. It is something you hold on to tightly; something you may think you cannot live without. And because of that your treasure, whatever it is, will govern your life. That's what Jesus meant when He said, “Where your treasure is, there your heart will be also.”

Is there anything in your life that is competing with God and eternal things? If so, what can you do about it?