



Where is Your Treasure?

Summary and Goal

In the first half of Matthew 6, Jesus described the believer's private life (giving, praying, fasting); in the second half, He focused on our public life (questions of money, possessions, food, drink, clothing and ambition). Jesus made it clear that you cannot serve God and anything else. Evaluate the use of your time, talent, and treasure to recognize what is truly on the throne of your life; identify and smash any idols you have placed there.

Main Passages

Matthew 6:19-24

Session Outline

1. The Treasure (Matt. 6:19-21)
2. The Eye (Matt. 6:22-23)
3. The Servant (Matt. 6:24)

Theological Theme

Jesus exhorted His listeners to labor toward things of eternal value, not temporal; to hold loosely to the things of this world that are passing away; and to choose whom they would serve.

Christ Connection

Those whom God has rescued from sin, death, and emptiness live a new life before the face of God through Christ.

Missional Application

When Christians seek the kind of treasure that endures into eternity, hold loosely to the things of this world, and serve the one true and living God with an undivided heart, then they beautifully display the gospel of Jesus Christ to others.

Historical Context of Matthew

Purpose

Matthew probably wrote his Gospel in order to preserve written eyewitness testimony about the ministry of Jesus. Matthew's Gospel emphasizes certain theological truths. First, Jesus is the Messiah, the long-awaited King of God's people. Second, Jesus is the new Abraham, the founder of a new spiritual Israel consisting of all people who choose to follow him. This new Israel will consist of both Jews and Gentiles. Third, Jesus is the new Moses, the deliverer and instructor of God's people. Fourth, Jesus is the Immanuel, the virgin-born Son of God who fulfills the promises of the OT.

Author

The author did not identify himself in the text. However, the title that ascribes this Gospel to Matthew appears in the earliest manuscripts and is possibly original. Titles became necessary to distinguish one Gospel from another when the four Gospels began to circulate as a single collection. Many early church fathers (Papias, Irenaeus, Pantaenus, and Origen) acknowledged Matthew as the author. Papias also contended that Matthew first wrote in Hebrew, implying that this Gospel was later translated into Greek.

Setting

Determining the date of composition of Matthew's Gospel depends largely on the relationship of the Gospels to one another. Most scholars believe that Matthew utilized Mark's Gospel in writing his own gospel. If this is correct, Matthew's Gospel must postdate Mark's. However, the date of Mark's Gospel is also shrouded in mystery. Irenaeus (ca AD 180) seems to claim that Mark wrote his Gospel after Peter's death in the mid-60s. However, Clement of Alexandria, who wrote only twenty years after Irenaeus, claimed that Mark wrote his Gospel while Peter was still alive. Given the ambiguity of the historical evidence, a decision must be based on other factors.

Special Features

This Gospel was written from a strong Jewish perspective to show that Jesus is the Messiah promised in the Old Testament.

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Session Plan

Where is Your Treasure?

Introduction

- ? What comes to mind when you think of a person as being rich?
- ? Would you consider yourself rich? Why or why not?

As we continue our study of the Sermon on the Mount, we would do well to remember that Jesus accomplished two goals with one sermon. First and foremost He spoke to His disciples, those who loved and trusted Him. He encouraged them to remember their future hope and blessed present as they sought to walk in obedience to the Word of God while clinging to Christ. Christ also taught to others who were listening to the sermon but were not trusting in Him. For this group, the Sermon held a mirror up so that they might see their great need for God. In this section, Jesus described the orientation of the heart of the Christian. The heart in this sense describes a person's devotion, loyalty, and affection. Jesus exposed the hearts of His hearers through a series of contrasts.

1. The Treasure (Matt. 6:19-21)

In this first section, Christ contrasts two kinds of treasure. The commands He gave were actually the positive and negative of the same command. In verse 19, we read, "Don't store up," and then in verse 20, "But store up." Christians are called to produce fruit while they sojourn in this foreign land. When God rescues a lost soul, His purposes go beyond saving him or her from the penalty of sin and eternity in hell. God's great rescue of sinners is the starting point of a life of joyful service to the King until death. That's why Paul told the Ephesians that they were created in Christ Jesus for good works (Eph. 2:10).

? For Further Discussion

What are some ways that Christians labor for treasure that is in heaven? Why is it important to remember that Christians never labor to gain heaven, but as those already secure in Christ?

- ? Even if we know this truth that Jesus taught, why are we often tempted to labor for earthly treasure that will not last? What are some specific examples of earthly treasure that threaten to lure you away from laboring for eternal treasure in heaven?
- ? Application: Does your life give greater evidence that you labor for earthly treasure or heavenly treasure? How is God calling you to respond to this realization?

2. The Eye (Matt. 6:22-23)

In this section, we find a rather confusing teaching of Christ. Because this teaching was grounded in cultural idioms that have not been passed along to us, we need to dig a bit deeper to get at the intention of Christ. In ancient Israel, the idea of having a healthy eye was a reference to someone who was generous. A person who was generous and not stingy was full of light. The person who hoarded his goods was full of darkness.

- ❓ What does generosity have to do with storing up treasures in heaven? How are these two sections connected?
- ❓ What motivates Christians to give of their material resources freely and sacrificially for the work of the ministry and for the good of their neighbors?
- ❓ Application: How have you found a connection in your life between the amount you value treasure in heaven and the amount you are willing to give of your earthly possessions? How might you seek to assess this in your own life?

3. The Servant (Matt. 6:24)

Christians are unable to serve both God and money because they will hate one and love the other. They will despise one and be devoted to the other. In other words, the human heart isn't designed to worship in two distinct directions at the same time. The worship God demands is characterized by whole-hearted devotion.

- ❓ What are some ways a person might seek to serve both God and money? How have you been tempted by this personally?
- ❓ Does this mean that money is evil? Was Jesus prohibiting Christians from having anything to do with money or to treat it as a necessary evil? Explain.
- ❓ Application: How might you rightly evaluate whether you are serving God or money (or any other idol) in your life? What needs to change in your life that you might serve God alone?

Conclusion

- ❓ What is your greatest treasure? What would those who observe your daily life say is your treasure? What possessions do you have that you are simply unwilling to let go of? Is there anything that you might be holding onto with too tight of a fist?
- ❓ How does your relationship to the things of this world impact your willingness to give to God and others?

❓ For Further Discussion

How might it impact the world if Christians were to hold the things of the world loosely, trusting that they will receive an eternal treasure in heaven? How might this impact our local community if we lived this way?



Expanded Session Content

Where is Your Treasure?

Introduction

- What comes to mind when you think of a person as being rich?
- Would you consider yourself rich? Why or why not?

Imagine a distant cousin who contacts you and asks you to come over to his home as soon as possible. When you arrive he explains that it's time he put his affairs in order. He doesn't have any children, and so he has decided to leave his fortune to you—every bit of it. You can hardly believe what you are hearing. You immediately begin thinking about what debts you can pay off, and what vacations you can take your family on.

He tells you that he has been saving for decades and leads you down into his basement and opens the door. "It's all yours!" he proclaims. You can't believe your eyes as you look upon milk cartons, newspapers, and plastic grocery bags stacked almost to the ceiling.

Even though a man may have an abundance of it, trash is still trash. Amassing worthless goods doesn't convert them to something of value. What makes a man rich? A worldly person counts himself rich when he has stored up for himself money, stocks, properties, and businesses. A child collects marbles, rocks, bugs, and toys because these things suit his maturity and childish desires. Christians, however, count themselves rich when they have God for their portion, Christ as their advocate, and the Spirit as their helper.

In Matthew 6:19-24, Jesus taught His followers to adopt an accurate scale to weigh the value of things. He called His disciples to understand that the treasure of those whose only hope is found on earth is susceptible to rust and moth. Christians must audit their storehouses and examine whether or not they have been accurate with their accounting. In other words, does your life and what you are laboring toward really matter?

Session Summary

As we continue our study of the Sermon on the Mount, we would do well to remember that Jesus accomplished two goals with one sermon. First and foremost He spoke to His disciples, those who loved and trusted Him. He encouraged them to remember their future hope and blessed present as they sought to walk in obedience to the Word of God while clinging to Christ. Christ also taught to others who were listening to the sermon but were not trusting in Him. For this group, the Sermon held a mirror up so that they might see their great need for God.

In this section, Jesus described the orientation of the heart of the Christian. The heart in this sense describes a person's devotion, loyalty, and affection. Jesus exposed the hearts of His hearers through a series of contrasts.

1. The Treasure (Matt. 6:19-21)

In this first section, Christ contrasts two kinds of treasure. The commands He gave were actually the positive and negative of the same command. In verse 19, we read, "Don't store up," and then in verse 20, "But store up." Christians are called to produce fruit while they sojourn in this foreign land. When God rescues a lost soul, His purposes go beyond saving him or her from the penalty of sin and eternity in hell. God's great rescue of sinners is the starting point of a life of joyful service to the King until death. That's why Paul told the Ephesians that they were created in Christ Jesus for good works (Eph. 2:10).

Christians aren't to be idle or lazy, but are called to labor faithfully. Followers of Christ now live for the pleasure and will of the one true and living God. Their work is different from the work of the world, however, because their labor is rooted in the glorious gospel of Jesus Christ. They don't labor under the cloud of the curse, but in the power of the Spirit with full assurance that all of their work done in faith, according to the Scriptures, will be fruitful in its time.



Jesus commanded His followers to labor for treasure. Christians who aren't storing up eternal treasure are being disobedient. Furthermore, Christians who are storing up treasure for themselves here on earth are also breaking the commands of Christ. Christians aren't called to simply work for work's sake, but they are to labor for eternal treasure. This is the kind of treasure that is stored up in heaven where neither moth nor rust destroys.



Even if we know this truth that Jesus taught, why are we often tempted to labor for earthly treasure that will not last? What are some specific examples of earthly treasure that threaten to lure you away from laboring for eternal treasure in heaven?

Look Up!

There is a connection between this portion of the Sermon on the Mount and its immediate context (6:1-18). In the preceding section, Jesus contrasted the earthly reward of men's attention with the heavenly reward from the Father. Now, beginning in 6:19, he contrasted the transience of earthly wealth with the permanence of heavenly wealth. Even the teachings on anxiety (6:25-34) climaxes with the exhortation to seek first his kingdom and his righteousness (6:33) in the assurance that the fulfillment of our earthly needs will naturally follow. All of Matthew 6 seems to be saying, "Look up!" when our natural tendency is to look at the world around us (see Col. 3:1-2).¹

-  What are some ways that Christians labor for treasure that is in heaven? Why is it important to remember that Christians never labor to gain heaven, but as those already secure in Christ?
-  Application: Does your life give greater evidence that you labor for earthly treasure or heavenly treasure? How is God calling you to respond to this realization?


Does this seem stifling to you? Does it seem constrictive that Christians are not free to labor to whatever end they desire? If this truth is a bitter pill to try to choke down, it is because of one of two possible reasons. First, as a person grows in the faith, he or she will often kick against the goads until such a time that they are brought under more fuller lordship of their God. When we are children, it takes time and experience to grow into adulthood. Likewise, we grow into spiritual adulthood as we move further in submission to Christ by the power of His Spirit.

The second option is that, despite what a person may believe about his or herself, they are not actually a Christian. We ought to examine ourselves to see if we are in the faith. A person who has no interest in submitting to God's purposes in their lives and continues with no repentance or desire to obey God's Word can have no assurance of salvation, regardless of what they claim to believe.

Christians labor for that which God determines is valuable, not what the world pursues. We can discover what God finds valuable and how we are to go about storing those things up by living in accordance with His Word. The good works that we are called to are plainly laid out in the Scriptures. An excellent place to start is by looking at the commands and commissions of Christ. Jesus told His followers to repent and believe the gospel (Mark 1:15), be baptized (Matt. 28:19), participate in the Lord's Supper (Luke 22:19-20), pray (Matt. 6:9), give (Matt. 23:23-24), love God and neighbor (Matt. 22:37-40), and teach others to obey the words of Christ (Matt. 28:19-20) to name a few.



2. The Eye (Matt. 6:22-23)

In this section, we find a rather confusing teaching of Christ. Because this teaching was grounded in cultural idioms that have not been passed along to us, we need to dig a bit deeper to get at the intention of Christ. In ancient Israel, the idea of having a healthy eye was a reference to someone who was generous. A person who was generous and not stingy was full of light. The person who hoarded his goods was full of darkness.

-  What does generosity have to do with storing up treasures in heaven? How are these two sections connected?

When Christians labor to store up treasures in heaven, they aren't holding too tightly to the treasures of this world. Though followers of Jesus may be entrusted with many temporal resources to steward, they don't horde these things for their own good and glory, giving no thought to what God—the actual owner—may have in mind.

A person who is primarily concerned with obeying the Scriptures to honor God and store up treasures in heaven will have more to share with those in need because he is not fretting over storing up treasures on earth.

-  What motivates Christians to give of their material resources freely and sacrificially for the work of the ministry and for the good of their neighbors?
-  Application: How have you found a connection in your life between the amount you value treasure in heaven and the amount you are willing to give of your earthly possessions? How might you seek to assess this in your own life?

Some people give money to atone for their sins. This, however, is a failing effort because the forgiveness of God isn't for sale. God's judgment against sin cannot be placated with money. Only the perfect and sufficient sacrifice of God the Son can pay for sin. Nothing else.

Contrary to this way of giving, followers of Jesus hold loosely to material things because the mercies of God lead to a generous heart. Christians honor the Lord with their devotion, love, and obedience. Furthermore, that devotion, love, and obedience translate into kindness, love, and generosity toward their neighbors.

3. The Servant (Matt. 6:24)

In verse 24, Jesus summed up the point of these teachings. People can only serve one master, and it is only fitting for Christians to serve God as their Master.

Jesus' point regarding money would have been very clear to the ancient Israelite ear up until this point. Yet, if there were any who were still confused about His point, Jesus directly said that they must either serve God or money, but they couldn't serve both.

Christians are unable to serve both God and money because they will hate one and love the other. They will despise one and be devoted to the other. In other words, the human heart isn't designed to worship in two distinct directions at the same time. The worship God demands is characterized by whole-hearted devotion.

- ❓ What are some ways a person might seek to serve both God and money? How have you been tempted by this personally?
- ❓ Does this mean that money is evil? Was Jesus prohibiting Christians from having anything to do with money or to treat it as a necessary evil? Explain.
- ❓ Application: How might you rightly evaluate whether you are serving God or money (or any other idol) in your life? What needs to change in your life that you might serve God alone?

Money is the root of all sorts of evil (1 Tim. 6:10), but it isn't evil in and of itself. Money is a product of functioning human societies and can be used for many kingdom-advancing purposes. Money also serves to ferret out the facts about one's heart. In these verses, Jesus made it clear that there is a proper place for money, but it isn't on the throne of one's heart. The Christian should see money as belonging to God; people are simply stewards of it. Since all money belongs to God it is to be stewarded according to His purposes and will.

The human soul wasn't crafted to cling to money or any other created thing, even though these things often give the appearance of peace and protection. The human soul is meant to adore, praise, exalt, rejoice in, cling to, trust in, and love the one true and living God in Christ and nothing else. When a person's affections and devotion are fully oriented toward the Triune God, then all other issues of life fall into place. Evidence for Jesus' main point in this passage has been given throughout human history; no one can serve both God and money.

Conclusion

No one envies the man who feasts on lobster tail, filet mignon, or some other delicacy when that meal is provided as his last before taking his seat in the electric chair. Nor is anyone jealous of the mirth and laughter of a man dancing below the gallows. The coming end of life overshadows any pleasure experienced in these instances.

Likewise, Christians shouldn't envy the unpardoned sinner, recognizing that all comforts of this life will one day come to an end. The person whose sins have been forgiven stores up treasures for herself in heaven. She doesn't hold tightly to the things of this world because they are passing away. Christians know that only one Master is worthy of undivided devotion, and they will live before the face of God with thanksgiving, repentance, love, fear, and joy. They will seek to live a life rendering worship to the one true and living God.

- ❓ What is your greatest treasure? What would those who observe your daily life say is your treasure? What possessions do you have that you are simply unwilling to let go of? Is there anything that you might be holding onto with too tight of a fist?
- ❓ How does your relationship to the things of this world impact your willingness to give to God and others?
- ❓ How might it impact the world if Christians were to hold the things of the world loosely, trusting that they will receive an eternal treasure in heaven? How might this impact our local community if we lived this way?

Prayer of Response

Close in prayer adoring the Triune God for who He is and what He has done. Ask for the discernment to examine your own heart and life, especially your relationship to money.

Additional Resources

- *Money, Possession, and Eternity* by Randy Alcorn
- *True Riches* by John Cortines and Gregory Baumer
- *The Money Challenge* by Art Rainer

For Next Week

Session Title

- Your First Priority

Main Passages

- Matthew 6:25-34

Session Outline

1. Consider His Word (Matt. 6:25a, 31)
2. Think About Eternity (Matt. 6:25b, 32-33a)
3. Reflect Upon His Work (Matt. 6:26-30, 33b-34)

Memorize

“No one can serve two masters, since either he will hate one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and money.”

- Matthew 6:24

Daily Readings

- Monday - Philippians 4:6-7
- Tuesday - 1 Peter 5:6-7
- Wednesday - 2 Timothy 1:7
- Thursday - Psalm 55:22
- Friday - Isaiah 41:10
- Saturday - Matthew 11:28-30

Extended Commentary

Matthew 6:19-24

6:19-21. Verses 19 and 20 are almost exact parallels, designed for easy understanding and easy memorization. This is a critical passage. Here the king drew an ultimate contrast between on earth and in heaven. He urged his followers to forget earth and think of heaven. We must not waste our time trying to get ahead in this world. It is the same idea he expounded in 16:24-27. What does it profit a person “if he gains the whole world”? Jesus was demanding that his disciples look up and ahead—”for the Son of Man is going to come in his Father’s glory. . . and then he will reward each person according to what he has done” (Matt. 16:27).

Jesus was summarizing why the kingdom servant is motivated to practice righteous acts. It is not for temporary honor among men on earth, but for eternal reward before the Father in heaven. The point of this life is preparation for the world to come. The present tense verb here can best be translated, “Stop storing up treasures on earth!” But Jesus does specifically command us to store up for yourself in heaven. Moths were universally known as a destructive force (Job 4:19; Isa. 50:9; 51:8). Burglary was especially common in the day of mud-brick homes. Break is the Greek term meaning “break through.” It literally means “dig through.” There is no permanence in this world. You cannot take your treasure with you into the next world, but you can send it on ahead through kingdom-oriented stewardship.

Jesus not only saw nothing wrong with his followers working for reward; he went so far as to command it. The New Testament clearly encourages it (e.g., 1 Cor. 3:10-15; 9:24-27). Jesus’ words in the last few verses of the Bible emphasize it: “Behold, I am coming soon! My reward is with me, and I will give to everyone according to what he has done” (Rev. 22:12).

This concept of storing up heavenly treasure by doing good works was common in rabbinic tradition, and so it would have been easily understood by Jesus’ audience and Matthew’s readers. (New Testament passages that expand on this concept, including specific examples of behaviors that have eternal significance, include Matt. 5:12,30,46; 6:6,15; 10:42; 16:24-27; 19:21,27-29; 25:40; Luke 12:16-21; 2 Cor. 4:17; 1 Tim. 6:13-19.)

6:22-23. The conditional “if statements of 6:22b-23a are parallel, again using the form of poetic wisdom literature.

These two verses can be confusing until we look at them in the light of the preceding and following context. We have not departed from the theme of the person's attitude toward material wealth. Jesus spoke of a small part of the body as being very important to the body as a whole, much as James claimed that anyone who could tame his tongue could tame his whole body (James 3:1-12). No muscle of the body can relax if the eye is uncomfortable. Both Jesus and James were speaking of the inner human control over one's attitude toward wealth and one's choice of words. These two limited aspects of human choice can have profound consequences for the entire person (the whole body, figuratively speaking).

In keeping with the figurative language, the light would be an accurate perspective on the value of material wealth, while darkness would be some warped distortion of this truth. The person with a generous eye can see clearly, and life can be guided in wisdom and safety by such light. The person with a covetous, selfish eye is walking in darkness and is bound for harm he cannot see." Poor perspective causes stumbling.

6:24. The center of this verse is, again, a symmetrical parallel pair of statements, poetically memorable. The term Money is from the Aramaic *mamon*, meaning "wealth" or "property." It is anything in which a person places confidence. Jesus carefully chose here the picture of a slave. There could be no doubt about the issue of control. No person can serve two masters.

Any compromise of allegiance in this issue reminds us of the Lord's attitude toward those who are "lukewarm" in Revelation 3:15-16. It seems to suggest he thinks even less of those who claim to serve him, but have other loyalties, than he does of those who claim no loyalty to him at all. The terms hate and despise should be taken to mean "be less devoted to," "disregard," or "love less." On the other hand, love and be devoted to would imply a higher priority commitment, not necessarily an exclusive commitment.²

References

1. Weber, Stu. *Matthew*. Edited by Max E. Anders. Nashville, TN: Broadman & Holman, 2000.
2. Ibid.

Author Bio

Stu Weber (Matthew)

Stu Weber is senior pastor of Good Shepherd Community Church near Gresham, Oregon. He is a much-in-demand international speaker and the author of the popular Four Pillars of a Man's Heart, Tender Warrior, All the King's Men, and Along the Road to Manhood. He and his wife, Linda, have three children: Kent, Blake, and Ryan.

Max Anders (Matthew)

Dr. Max Anders is the author of over 25 books, including the bestselling 30 Days to Understanding the Bible, and is the creator and general editor of the 32-volume Holman Bible Commentary series. He has taught on the college and seminary level and is a veteran pastor. Max provides resources and discipleship strategies at www.maxanders.com to help people grow spiritually.

Randy Alcorn (Money, Possessions, and Eternity)

Randy Alcorn is the founder and director of Eternal Perspective Ministries, a nonprofit organization dedicated to teaching biblical truth and drawing attention to the needy and how to help them. Alcorn is the author of over 40 books, including Heaven; Money, Possessions and Eternity; Pro-Life Answers to Pro-Choice Arguments; and The Treasure Principle. His novels include Deadline; Dominion; Deception; and Safely Home. Alcorn resides in Oregon with his wife, Nanci.

John Cortines (True Riches)

John Cortines serves as Chief Operating Officer at Generous Giving, a Christian nonprofit that seeks to spread the biblical message of generosity. In addition to True Riches, John is the coauthor of God and Money and also speaks regularly at churches and conferences around the country. He earned his MBA at Harvard Business School and has two engineering degrees. John and his family of five live in Orlando, Florida.

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