

The Sermon on the Mount
The Deadly Dangers of Materialism, Part 2
Matthew 6:19-24
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Contrary to the teaching of the health, wealth and prosperity gospel that taints, as we learned last week, 90% of the Charismatic movement, Jesus never promised that following Him will always bring a financially prosperous life. Jesus never said that if you just give enough, if you just sow enough of your money into the kingdom, if you just have enough faith, God is going to give you wealth. In fact, it is obvious not only from Jesus' teaching, but even from His own life, that that's not true. In fact, as we begin this morning, look at Matthew chapter 8. Right after the Sermon on the Mount, we have this account in Matthew 8:18.

Now when Jesus saw a crowd around Him, He gave orders to depart to the other side of the sea. Then a scribe came to Him and said to Him, 'Teacher, I will follow You wherever You go.'

Here, one of the leaders of the nation, one of the lawyers responsible to interpret the Old Testament to the people and teach them, breaks with his compatriots and expresses his willingness to become a follower of Jesus Christ. But Jesus knows that this man, how well-intentioned his motives may be, has not yet truly counted the cost of following Him. And so He brings up the issue that will be the issue in this man's life. Notice what He says in verse 20: "Jesus said to him, 'The foxes have holes and the birds of the air have nests, but the Son of Man has nowhere to lay His head.'" Jesus isn't saying that every follower of His is going to live in poverty. Obviously, that isn't true from the record and the teaching of the New Testament. He's saying, though, when it comes to His own life, to follow Him may in fact not lead to financial prosperity; it may lead to deprivation. And He Himself didn't own His own home. He lived in a borrowed home in Capernaum, His headquarters. And He died literally possessing just the clothes that were on Him, and those were divided among the soldiers.

Spiritual life and God's blessing do not always bring financial prosperity. Our Lord may sovereignly determine to call some who are already wealthy in this world into His kingdom and make them His followers. Those who are already His followers He may choose to give more wealth than they could have imagined they would ever have. But whether we are rich or whether we are poor, we cannot allow personal wealth and possessions to become more important to us than our Lord and His kingdom. We must always be on guard against the dangers of materialism,

and that is the message of the section that we're looking at together. Beginning in Matthew 6:19, and for the rest of chapter 6, our Lord explains how we should think about wealth and possessions. It's really about materialism. We use that word. Materialism is simply preferring material possessions and physical comfort to spiritual values.

Now in this section, our Lord, first of all, in verses 19 to 24, helps us recognize the dangers of materialism. And then in verses 25 to 34, He explains how to overcome those dangers. So we're looking just at the first section as He helps us recognize what the deadly dangers of materialism actually are. Let's read it together again. Matthew 6:19. This is what our Lord says to us:

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also. The eye is the lamp of the body; so then if your eye is clear, 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 that is in you is darkness, how great is the darkness! No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.

Now in this paragraph, Jesus identifies for us three deadly dangers of materialism. And He expresses those dangers in three very pointed statements. The first danger comes in verses 19 to 21. And notice how He states the danger in verse 21: "For where your treasure is, there your heart will be also." The second danger comes in verses 22 to 23. And again, notice how at the end He states the danger: "If the light that is in you is darkness, how great is the darkness!" The third danger of materialism comes in verse 24. And He states it this way at the end of verse 24: "You cannot serve God and wealth."

Now we'll look at each of those dangers as we work our way through this passage together. Last week we began to examine the first deadly danger of materialism. It is the danger of being completely consumed by materialism. This is in verses 19 to 21. We looked last time just at verse 19 where Jesus explains the wrong approach to personal wealth. And specifically, notice His prohibition in verse 19: "Do not store up for yourselves treasures on earth..." Now I took you to a number of places in Scripture to show you how we are not to understand this passage. Jesus did not mean that it is sinful for followers of His to be wealthy. Wealth, in and of itself, is not an inherent evil. It's the love of wealth that's the issue. Secondly, we learned that Jesus did not mean that it is sinful to work hard, to excel in our business, and to provide for our own families. In fact, we are commanded to do that. Thirdly, Jesus did not mean that it is sinful to save for the future. We are given examples of that and those examples are encouraged; we are even commanded to save up for the future. Fourthly, Jesus did not mean by what He says in verse 19 that it's sinful for us to use some of our resources for our own enjoyment. In fact, in

both testaments we're told that the fruit of our labor is part of God's gift to us. We can enjoy the fruit of that labor. And in 1 Timothy 6, Paul says that "God gives us richly all things to enjoy."

So if that isn't what Jesus meant in verse 19, what did He mean? Well, we learned last week that Jesus meant when He said, "Do not store up for yourselves treasures on earth," that it is sinful, first of all, to selfishly hoard the wealth that God has given us. The word *to store up* has the idea of stacking one thing upon another, of accumulating, and specifically, accumulating more than you will need or ever use. It's to hoard the wealth that God has given us. That's what He's prohibiting in verse 19.

Secondly, we learned also that He's prohibiting us from selfishly spending the wealth that God has given us, only on our own personal comfort and pleasure. Yes, we can enjoy the fruit of our labor. But if we use it solely for ourselves and our own benefit, we are prostituting the purpose of that wealth. We are violating our Lord's command because we don't store up treasures in heaven by spending it on ourselves, as we'll see today.

Thirdly, we learned from other places in the New Testament that we are not to sinfully crave the wealth that God has not given us. You don't have to be wealthy to violate the command of verse 19. If you long for wealth, if you crave what God hasn't given you, if you live in the desire for wealth, then you are out of touch with what our Lord is commanding here in verse 19.

Now before we leave verse 19 and continue on to the positive in verse 20, I want to first look at the rest of verse 19 because Jesus explains why this is patently the wrong approach. And He gives us two reasons why it makes no sense to store up for ourselves treasures here on earth. First of all, it makes no sense because you can't depend on earthly treasure. All earthly wealth is uncertain and fleeting. Notice verse 19: "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal." Jesus here highlights several weaknesses that are inherent in earthly treasure--all earthly treasure. First of all, notice He says "moths destroy". Now that's an unusual statement for us in the twenty-first century because what we invest our wealth in, for the most part cannot be destroyed by moths. But one of the investments that wealthy people in the ancient world made with their resources was in expensive clothes. In fact, you remember that it was a beautiful Babylonian garment that was the stumbling block for Achan as he made his way through the city of Jericho, and cost the defeat of God's people. Because our garments are mass produced, the price of them, the value of them compared to our total income is not really that much. But in the first century, a person's clothing often represented a considerable investment. They were all handmade and they were usually very carefully and meticulously handmade. And so therefore they had great value, they'd come at great cost. And fashion changed very little and very slowly. I long for those times. But because of that, those expensive garments were passed down as part of the inheritance from generation to generation. Now I'm the last of ten children and there were garments passed down to me but they had no value, let me tell you. All the value had been completely used up by the time I got them.

But not so in the first century. Now the best of clothing in that time period would have been made of wool. The problem with that, of course, is that moths deposit their eggs in wool and moth larvae love to feed on wool. And so even if you were extremely wealthy and even if you had these expensive garments that had been passed down to you from generations before, or you had become wealthy and invested in those garments for yourself – even if you had all of that, protecting that investment in those expensive clothes was a very difficult thing. Often your investment was literally eaten up. Moths destroy.

Jesus also says in verse 19 “rust destroys”. Now that’s a little misleading in its translation because the Greek word for *rust* literally means *eating*. And every other time the word occurs in the New Testament, that’s how it’s translated. So this is probably not a reference to wealth held in metals that corrode or rust. It’s far more likely that the reference is to wealth held in grain. This was very common in the first century world. It was an agricultural society. There were farmers, wealthy farmers, landholders. And they held their wealth, often, in grain that had been stored. You see this in the rich farmer in Luke chapter 12, you remember? He said, “I’ll tear down my barns. I’ll build bigger barns, and I will store all of my grain and my goods there.” Jesus’ point is that if you chose to invest your personal wealth in grain that’s stored, then you risked it being eaten by mice and rats and insects.

But even those things that are not easily destroyed by moths or by vermin – even those things-- notice what He says in verse 19: “thieves can break in and steal.” Literally, thieves *dig through* and steal. A very picturesque word and it’s right out of the first century because most of the homes were made with mud walls. So literally, if a thief wanted what was valuable in your home, he dug through the wall. And he searched in your home. He found the valuables that were there, hidden. Since homes were so vulnerable and since there were no banks, people would often literally bury their valuables somewhere on their property away from their homes and somehow disguise it. You remember in Matthew 13, Jesus describes a man who finds a treasure buried in a field. He was trying to protect his wealth from being stolen.

Now Jesus’ overarching point here is don’t store up your treasure in commodities here on earth because they can all be destroyed or stolen or lost in some other way. Now we don’t carry our wealth in garments –most of us don’t anyway. I won’t say about all of you. I haven’t looked in your closet . But most of us don’t. Most of us don’t carry our wealth in grain. But regardless of what we are invested in (and today we are invested in a number of different things), our earthly treasures can disappear in countless ways. That’s Jesus’ point. How do our treasures – think about your own investments. Think about your own personal wealth. How does that disappear? Well, it disappears through a prolonged illness in which you can’t support yourself. It disappears through the loss of a job, through a bank failure, a faulty investment, or a fraudulent investment, or a recession like we’ve just had, or a stock market crash, or as may be coming, runaway inflation. Wealth just vanishes. It disappears. That’s Jesus’ point. All earthly wealth is fleeting so don’t invest your treasures here.

But He gives a second reason for not investing in treasure on earth – not only because you can't depend on it, but also because you can't take it with you. Notice Jesus' deliberate contrast in verse 19 between storing up on earth and, in verse 20, storing up in heaven. The clear implication is that the wealth you accumulate here stays here. Think about that for a moment. Think about what you own – your possessions, your assets, whatever those may be. Even if you managed through your entire life to protect those resources--which is a challenge. But if you manage to protect them and not to see them diminish but to grow, they all stay here. Someday every person in this room, if our Lord doesn't return, will die. It's the reality, and you're taking none of it with you. Job in Job 1:21 says, "Naked I came from my mother's womb, and naked I shall return there." 1 Timothy 6:7 – "We have brought nothing into the world, so we cannot take anything out of it either." I love the story – in fact, I'm sure I've told it to you before – of the wealthy Texas businessman who demanded in his will that he be buried in his Cadillac. And as two cemetery workers watched this Cadillac being lowered by a small crane into the hole they had dug in the earth and the wealthy businessman sitting at the wheel of the car, one of the workers said to the other one, 'Man, that's really living.' It's true. You cannot take it with you.

So here's the heart of Jesus' prohibition in verse 19. Don't selfishly hoard what God has given you. Don't selfishly spend all that God has given you on yourself. And don't sinfully crave what God hasn't given you. Because you can't depend on it and you can't take it with you. That's the negative, verse 19: "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal."

Now we come to verse 20. And in verse 20, Jesus goes on to tell us the right approach to personal wealth: "But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal..." Here is Jesus' command for all of us who are His disciples. Jesus says literally--instead of treasuring up for yourselves treasures on earth where they can be destroyed or stolen, treasure up for yourselves treasures in heaven. Now there's an important point implied in our Lord's words here. Contrary to what the TV prosperity gospel preachers teach, investing in kingdom work doesn't always bring financial results here. Nowhere are we promised that we will all get guaranteed financial results in this life. Instead, our Lord says we are investing where?-- in heaven. And it's primarily in heaven where we receive the return on that investment.

But of course, this first raises the key question – how? Jesus says, "Store up for yourselves treasures in heaven." How do you do that? What are the ways to store up treasure in heaven? Well, there are three of them. First of all, and this is absolutely crucial, make sure you will be in heaven. You see, the Pharisees gave their money--they thought, to God. They gave their money to the temple, and through that they thought they were giving to God. But their treasure wasn't invested in heaven. In fact, look back at 6:2. He says to His disciples, "When you give to the poor, do not sound a trumpet before you, as the hypocrites do (*that's a reference to the Pharisees*) in the synagogues and in the streets (*in other words, they try to call attention to*

themselves in their giving; they do it) so that they may (*literally*) be glorified by men. Truly I say to you, they have their reward in full.” They weren’t investing in heaven and they had no prospect of a return in heaven. In fact, in Luke 18, Jesus has a Pharisee say, “I pay tithes of all that I get.” A Pharisee gave ten percent off of everything he got. But two verses later Jesus says, “I tell you, that man was not justified...” He was not declared right before God. He had no treasure in heaven, no hope of treasure in heaven, because he wasn’t going to heaven. To invest your treasure in heaven, you first have to be justified. You have to be declared right before God not based on your own righteousness (that will never happen), but based on the righteousness of Jesus Christ – His life and His death. You have to know God through His Son. You have to repent of your sins and believe in Jesus Christ.

Why is it that Christians are so often willing to give from their resources for kingdom work? I thought about that this week. There are a number of answers that we could give. We could say, Well, Christians do it out of love for Christ. They do it out of obedience because Scripture commands them. And both of things are true but I was really struck by the fact that it’s because our definition of treasure has radically changed. Other things besides money and wealth have become our treasures – Christ and the gospel and belonging to His kingdom. In fact, turn over to Matthew 13. This is, of course, the long chapter filled with parables about the kingdom--Jesus’ spiritual kingdom to which all believers belong. And I want you to see there are two parables, two very short parables back to back in this chapter, that describe this reality. Look at Matthew 13:44. Jesus says: “The kingdom of heaven is like (*in other words, belonging to My spiritual kingdom, having salvation, following Me – is like*) a treasure hidden in the field, which a man found and hid again...” Here you have that situation I was describing a moment ago where there was no great place to put your valuables. And so you decided I’m going to hide my wealth; I’m going to hide these precious stones or this gold or this silver in a chest and I’m going to bury it somewhere on my property so that a thief can’t steal it. And then I’ll disguise where I’ve buried it so that nobody’ll ever find it. Apparently that happened, and then the man who buried it died without telling his heirs where it was buried. They now have rented out that field and here the renter is, you know, messing around one day, and comes across this treasure hidden in the field. He realizes that he can’t just take it. It’s a small town and it’ll be obvious that he has wealth he hasn’t earned, and the heirs will begin to suspect it. And so he decides his best course is to rebury the treasure and then go and buy the land so that’s what on it and beneath it will be rightly his. Now notice what happens, verse 44. Having found that treasure, “from joy over the treasure, he goes and sells all that he has and buys that field.” He recognizes that everything he currently owns has no significant value compared to the value of the treasure that he’s just found. And so he is willing to sell everything else to get the field and therefore to get the treasure. Now what’s Jesus saying? He’s saying, To know Me, to be a part of My spiritual kingdom, to have salvation is like a guy who isn’t really looking and he stumbles across the treasure which is My kingdom, which is the gospel, which is knowing Me. And he comes across this treasure and he realizes this is more valuable than everything else I have. And if I have to, I’ll give everything else up to get this treasure. This is like the apostle Paul on the road to Damascus. He wasn’t looking. God

found him. The treasure found him. If you're a believer, there was a time in your life when you came to realize that everything else in your life really wasn't valuable at all compared to the treasure of knowing Jesus Christ. And you were willing to give everything else up to get that.

Look at the next one, verse 45. Here is a person who is looking: "Again, the kingdom of heaven is like a merchant seeking fine pearls..." Here's a businessman who deals in pearls. In the ancient world, the average person couldn't own pearls. They came from either the Persian Gulf or from the Indian Ocean, and only the wealthy could have them. And here's a man who deals with the wealthy and with pearls. And he hasn't yet found one that he really likes, that really has that great a value. But one day in some small shop somewhere, he comes across the greatest pearl he's ever seen. And he recognizes that its value is so much greater than everything else he owns that he will sell everything else he has to get that pearl. Again, the story's the same. Here's a man who is searching – not because he was seeking on his own. If he's searching, it's because God is at work in his heart. "No man seeks for God," Romans 3 says. So God is at work in his heart and he's seeking. This is like Cornelius in Acts 10. He's looking. By the grace of God he's looking and he discovers the treasure, the pearl – Christ, and knowing Christ, and forgiveness, and being a part of Jesus' kingdom. And he's willing to give up everything else in order to have that.

Paul is a great example of this. You remember in Philippians 3: 8, he says, "I count all things to be loss in view of the surpassing value of knowing Christ Jesus my Lord, for whom I have suffered the loss of all things, and count them but rubbish so that I may gain Christ..." The Greek word Paul uses for *rubbish* is *skubalon*. The most polite word he could use for *excrement*. He says, I look at everything I have. I look at every accomplishment I've been able to accomplish. I look at everything I own. I look at everything that I once thought was valuable and then I compare it to Jesus Christ and knowing Him, and it's excrement. I'm willing to give it all up. And then he goes on in verse 9 to say that, "I may be found in Him, not having a righteousness of my own which is by keeping the Law (*by doing something*), but rather a righteousness (*a right standing before God*) that comes by faith in Christ (*and what He did*)..." That's the treasure. So if you want to store up treasure in heaven, you've got to make sure you're going there. You have to renounce every other treasure in view of the surpassing value of knowing Jesus Christ.

But many of us here are already followers of Jesus Christ. How do we store up treasure in heaven? There are a couple of ways. Secondly, we invest in the advance of Jesus' spiritual kingdom. We're in. We've already gotten the kingdom. It belongs to us. We've found the treasure! And now we invest in the kingdom. How do we do that? A couple of ways – we invest in the advance of Jesus' spiritual kingdom by investing in missions and evangelism. Look at Philippians chapter 4. Paul talks about how the Philippian church invested in this way. Philippians 4:15. He says,

You yourselves also know, Philippians, that at the first preaching of the gospel, after I left Macedonia, no church shared with me in the matter of giving and receiving but you alone; (*in other words, you were the one who was supporting my missionary work*) for even in Thessalonica you sent a gift more than once for my needs. (*He says*) It's not that I'm after the gift (*here's what I want*); I seek the (*literally*) fruit which increases to your account.

He's not talking about financial fruit. He's talking about spiritual blessings. Verse 18 – your giving to my missionary work is “a fragrant aroma; (*in God's nostrils*) it is an acceptable sacrifice, well-pleasing to God.” That's what I want. I want you to invest with God. I want Him to be pleased with how you're using your resources.

You remember the story of the unjust steward in Luke 16? I wish I had time to take you there; I don't. But in Luke 16, Jesus tells a story of a guy who was very shrewd. He knew he was going to get fired (I'll kind of modernize the story a bit – he knew he was going to get fired) and so he decided to use his master's money to his advantage. And Jesus makes this point in the end. Listen to Luke 16:9 – “I say to you, (*Jesus now talking to His disciples*) make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings.” What's Jesus saying? He's saying use the money you've been given to buy friends for eternity. How do you do that? You invest it in missions and evangelism so that, when you get to heaven, you will have invested in such a way that there will be people there waiting to see you because your funds made it possible for them to hear the gospel. You invest in missions and evangelism. You also invest in the advance of Jesus' spiritual kingdom not only by investing in missions and evangelism, but also by investing in the church. Now I covered this recently when we did Matthew 6:2, so I'm not going to go over that ground again. If you weren't here, you can go back and the proof will be there in that message—Matthew 6:2. But let me just mention it and say that we invest in the advance of His kingdom by investing in the work of the church as well.

So we need to make sure that we're going to be in heaven. We need to invest in the advance of Jesus' spiritual kingdom. There's a third way we store up treasure for heaven, and that is: we invest in the needs of people. Jesus says this explicitly in Luke 12. Turn there with me. We'll come back to this chapter next week or the next time we come back to the Sermon on the Mount, because Jesus deals with several other things related to money here, that relate to the rest of our study in Matthew 6. But I want you just to look at two verses today – Luke 12:33. Jesus says to us as His disciples: “Sell your possessions and give to charity...” Now again, He's not meaning that we need to sell everything we have. There's another passage we'll look at in a moment, that makes that very clear. He's saying be generous with your resources in helping others. The word *give to charity* is the same Greek word as *give alms* or *give to the poor* in Matthew 6. Because when you give to meet the needs of other people, notice you “make yourselves money belts which do not wear out, (*you have*) an unfailing treasure in heaven, where no thief comes near nor

moth destroys. For where your treasure is, there your heart will be also.” Jesus says you can invest in heaven, you store up for yourself treasure in heaven, by using your resources to help other people.

1 Timothy 6 makes exactly this same point. Turn there – 1 Timothy 6:17. Jesus says through Paul, His apostle: “*(I want you to)* instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God...” That’s how they’re to think. Now what are they to do with their resources? By the way, all of us in this room are wealthy compared to the rest of the population of this world. I’ve shown you that before. All of us in this room are in the top twenty-five percent of the world’s wealthiest people. How do we respond to that?

Verse 18:

Instruct them to do good, to be rich in good works, *(and here’s what we’re to do with our resources)* to be generous and ready to share, *(help other people; be generous in helping others because when you do, verse 19, you are)* storing up for yourself the treasure of a good foundation for the future, *(in other words, you’re storing up in heaven)*

When we invest our resources in these things, we are investing in heaven. And the investments we make there will never be destroyed. They can never be taken from us. In fact, we will receive an eternal reward. Listen to Jesus in Matthew 10:42: “. . . whoever in the name of a disciple gives to one of these little ones *(that is, to one of My followers)* even a cup of cold water to drink, truly I say to you, he shall not lose his reward.” Listen. If all you have to give is a cup of cold water in the name of Christ, Jesus says, I’m watching. I see it. And there’s no way in time or eternity you’re not going to be rewarded for that.

So that’s the right approach to personal wealth. Make sure you’ll be in heaven. Invest in the advance of Jesus’ spiritual kingdom by investing in missions and evangelism, by investing in the church. And invest in the needs of people.

Now in verse 21, Jesus identifies the first danger with materialism. Notice verse 21 begins with that important little word *for*. In this verse, Jesus is going to explain for us the reason behind the negative command in verse 19 and the positive command in verse 20. And here we get to the essence of the first great danger of materialism: “For where your treasure is, there your heart will be also.” Now the pronouns in the Greek text of verse 21 are singular, unlike the pronouns in the previous two verses. Jesus was speaking to all of His disciples as a group in verses 19 and 20. In verse 21, He’s speaking to you and to me individually. And the key to understanding what He says here is understanding the word *heart*. It’s not the English word. The biblical word both in Hebrew and in Greek is not primarily a reference to your affections, to what you love. That’s how we use the word *heart*. Instead, the biblical word *heart* describes the entire inner self, the center of your personality. It embraces your mind, your emotions and your will. Now look again at what Jesus says: “For where your treasure is, there your *entire inner self* will be also.”

Wherever you primarily invest your time and energy and financial resources, your entire person will be there also. Your thoughts, your will, your affections will all be completely consumed with where you have invested your treasure. Whatever it is you most treasure (listen carefully – whatever it is you most treasure) will suddenly but inexorably determine the direction of your life. William Hendriksen writes: “If a person’s real treasure, his ultimate aim and all his striving is something pertaining to this earth – the acquisition of money, fame, popularity, prestige, power – then his heart, the very center of his life, will be completely absorbed in that mundane object. All of his activities, including even the so-called religious, will be subservient to this one goal. On the other hand if, out of sincere and humble gratitude to God, he has made God’s kingdom his treasure, then there is also where his heart will be.”

When I was growing up, my dad had this brilliant idea. Let’s recapture a piece of land behind us and put a large garden there. Now this is south Alabama. This is summertime. The temperature is 95 degrees and about 85 percent humidity. And this is unclaimed land; it’s Alabama topsoil with, Alabama clay beneath it. And there are these little scrubby pines and there are scrub bushes everywhere. And dad said let’s take that quarter acre and make a garden. Well, it fell my lot to prepare the land. So one summer I cleared off all the trees, cleared off all the scrub brush and got the land ready. Then what I did was--we didn’t have any equipment at this point except me. And so I got a shovel and I turned that entire quarter acre, foot by foot, turning over every spadeful of earth so that the stuff that was growing on the top of the ground could be killed and the ground could be prepared. After turning every spadeful of that quarter acre by hand, I was thrilled when my dad said we were getting a rototiller.

But it didn’t take me long to discover, you know, that as a junior high or high school boy (I don’t remember now exactly how old I was), you know, I was distracted. It was hot. I didn’t really want to be doing this. I didn’t really love okra that much, or whatever it was he wanted to plant. It wasn’t worth this, I can tell you that. And so, I was happy to be somewhere else, but I had to do this. So my mind would wander. My eyes would wander. And I learned pretty quickly that if I looked away from this row that I was preparing with this rototiller that, when I got to the other end, it didn’t look very good. It was terribly crooked. In fact, I learned that I always steered in the direction I was looking. That’s exactly what our Lord is saying here. Wherever you store your treasure, that’s where you’ll always be looking. And wherever you look, that will determine the direction of your life. You will steer your whole life toward that treasure. You see, whether you are wealthy or poor or somewhere in the middle, if you primarily invest in the treasure of your career, your business, your retirement, your financial success, your investments, your possessions, your personal comfort, then it is those things that will consume your mind and heart. That’s where you’ll look and that’s where your entire life will end up going. On the other hand, if you primarily invest in the treasure of the kingdom, then Jesus’ kingdom will consume your heart and mind. That’s where you’ll always be looking and that will help set the direction and course of your life.

D.A. Carson writes: “The things we treasure actually govern our lives. What we value tugs at our minds and emotions. It consumes our time with planning, daydreaming, and effort to achieve. If a man wants above all else to make a lot of money, buy an extravagant house, ski in the Alps,,or sail in the Mediterranean, head up his company, or buy out his competitor, build his reputation, or achieve that next promotion, he will be devoured by these goals and the values of the kingdom will get squeezed out. Notice (he says) that none of those goals is intrinsically bad, but none of them is of ultimate value. Therefore any of them can become evil if it is valued as ultimate treasure and thereby usurps the place of the kingdom.” Carson goes on to say: “We think about our treasures. We’re drawn toward our treasures. We fret about our treasures. We measure other things and other people by our treasures. This is so painfully true that a person who honestly examines himself can pretty well discover what his real treasures are simply by studying his deepest desires. We tend to move toward the object on which we fix our gaze. In the same way (listen carefully), our whole lives drift relentlessly toward the spot where our treasures are stored because our hearts will take us there.” Jesus warned us of this first great danger of materialism – the danger of being completely consumed by it, of being led toward it with our whole lives.

Let me ask you this morning. How are you doing with materialism? How are you doing with this first danger? Are you completely consumed by materialism? Let me give you a little test. Just ask yourself these questions as I’ve had to ask my own heart this week. Number one: have you hoarded wealth or possessions beyond what you need or will ever reasonably use? Number two: do you spend your wealth exclusively on your personal comfort and pleasure? Whatever you have, is it all about you? Number three: do you live in a state of revolving credit card debt to buy possessions you can’t afford on your own income? Number four: do you long to be wealthy and constantly scheme and plan to make it happen? Number five: do you often fall prey to get-rich-quick schemes like pyramid schemes (and unfortunately there are no shortage of those in the Christian community) or the lottery or whatever it might be – some shortcut to wealth? Number six: where do you find your greatest joy? Is it in your personal wealth, investments, houses, cars, possessions, experiences, trips? Or is it in those things that have to do with Jesus and His kingdom? And number seven: are you willing to give up what God has given you if being faithful to Christ demanded it?

There’s an interesting passage in Hebrews. Hebrews 10:34. The author of Hebrews says things got bad toward the destruction of the temple in 70 a.d. Persecution in the Roman Empire accelerated and they began to take away Christians’ property. How would you do with that? Listen to how they responded. Hebrews 10:34 – “...you. . .accepted joyfully the seizure of your property, knowing that you have for yourselves a better possession and a lasting one.” Is that your perspective on what God’s given you? Or what about Moses’ perspective? Think about Moses for a moment. Here’s a guy who for forty years was at the top of the world. He was the adopted son of the most powerful woman in the history of Egypt. There was a period of time when he might very well have been the next pharaoh, but he gave it all up. How could he do that? Listen to Hebrews 11:26 –Moses considered “the reproach of Christ (*the reproach of the*

Messiah – He considered the reproach that came with knowing the Messiah) greater riches than all the treasures of Egypt; for he was looking to the (ultimate) reward. (the heavenly reward)” If it was necessary to be faithful to Christ, would you be willing to let everything He’s given you go? How’d you do on the test of materialism? May God help each of us to examine our hearts. Let’s pray together.

Our Father, we live in a material world. We are constantly influenced by the advertisements and the bombardment of ideas that happiness can be attained in the ownership of stuff. Wealth will bring us joy. Father, thank You for this correction to our thinking. Help us to see the danger that comes--that we can easily become so absorbed in it that where our treasure is, there our heart will be also. Father, may we invest not in mere earthly treasures, but may we truly invest in Your kingdom and in Your kingdom work so that our hearts will follow toward You and toward heaven.

Father, I pray for the person here this morning who’s still living satisfied by the trinkets of this life. They’ve never really seen the treasure that is Jesus Christ. I pray that even today they would see Him for the treasure that He is and be willing to give up everything else to get Him – to get a right relationship with You through Him, to get forgiveness of sins through His death on their behalf. Father, may this be the day when they come to embrace the treasure that really is a treasure. We pray in Jesus’ name. Amen.