

## Fiscal Fitness Part 3: More Than Money!

### Matthew 6:19-24

#### INTRODUCTION

Please turn in you Bible to **Matthew 6:19-24**. In **Matthew 6**, one of the main points, if not the main point, is our relationship as Christians to our heavenly Father. In this chapter alone, Jesus mentions the term *“Father”* 11 times, showing the significance and importance of that relationship (verses: 1, 3, 6, 8, 9, 14, 15, 18, 26, 32). Our relationship to the Father as His children is the most remarkable and incredible relationship. We have been bought with a price, so that we can be called *“children of God.”* (See Romans 8:15-17)

In **Matthew 6**, Jesus brings up **two big temptations** we all face as believers that distract us and pull us away from the importance and the satisfaction that we can have in our relationship with God the Father. The **first temptation** evident in **chapter 6** *is the religious man doing his works before man to receive the praise of man instead of doing them in secret, where only God the Father knows.* The **second temptation** we face as believers *is the temptation of being like the world in seeking treasures on this earth.* So often, we look at the things of this earth and say to ourselves, *“If only I had that, then I would be all set.”* We seek to find security and satisfaction in temporary things instead of what we already have in our relationship with God the Father through Jesus Christ. Both of these temptations want our attention, and both distract us from what truly matters – our relationship with God the Father.

The big question is the question of where my heart is. In this passage, Jesus directly addresses the heart by asking the question, *“Where is your treasure?”* There are a lot of things vying for your heart, as this is the control center for life. A person’s life is a reflection of his heart. **Proverbs 4:23** states it like **this**: *“Keep your heart with all vigilance, for from it flow the springs of life.”* The word picture here is graphic. **The heart is the center of the personality, and it controls the intellect, emotions, and will.** Therefore, we must guard our hearts and

watch over them so that our heart follows hard after the things of God and is not distracted by the things of this world.

For this morning, we’re going to explore this passage by way of **3 questions**.

*So, let’s begin with the first question:*

#### **I. Where is our \_\_\_\_\_? (6:19-21)**

Now in the Greek language the words *“lay up”* and *“treasures”* come from the same basic Greek term from where we get our English word, *thesaurus* – a treasury of words. What Jesus literally said was, *“Do not treasure your treasures.”* In fact, the force is one of saying, *“Stop treasuring your treasures.”* **What Jesus precludes here is the accumulation of massive amounts of treasure as a life goal.** Now by treasure Jesus referred to anything tangible that has a price tag. If you can see it, touch it, measure it, buy it, and enjoy it, it has the potential to be a treasure.

**The problem is not what we own, but what owns us.** The key phrase here is the words *“on earth.”* The issue is laying up treasures *“on earth.”* Jesus is not concerned with **what** you are laying up, but **where** and **why** you are laying it up. In fact, the *“why”* outweighs the *“where.”* What Jesus is warning against is the motivation for money, the allegiance. Citizens of the kingdom of God have been freed from that old way of thinking and valuing, where everything is monetized. Everything is valued by what enhances my sense of self-worth. So, it’s not what I have but why I have it and why I do with it what I do. **That’s the key.** What we do with it is merely the revealer of what motivates my life. Nobody is saved by what they do with their money. We are saved by faith in Christ and Him alone. **Genuine salvation changes us on the heart level.** God gives us a new heart with new motives and passions and a desire to advance God’s kingdom and agenda.

Jesus doesn’t say, *“do not lay up treasures on earth.”* He says, *“do not lay up for yourselves treasures on earth.”* (**Matthew 6:19**) Praise God for kingdom people that God enables to have treasures on earth. Practically, we should want every single

one of us to succeed financially. We shouldn't envy a brother or sister who does well. Let's celebrate it.

The issue is laying this up *"for ourselves."* **There is the question of motivation.** Two people could both earn a million dollars. One is pleasing to God, and one isn't. The one earns a million dollars and can't wait to spend it on himself, to buy the indicators of wealth and status. The other person earns a million dollars and is excited to meet his family's basic needs. He's like the ant who saves up for winter. He uses practical wisdom for future needs. **But the real joy is to think, how can I use this money for kingdom purposes?** How can I use this to lay up treasure forever? The one increases his spending on himself and the other increases his giving for God. One serves King Money. One serves King Jesus.

Jesus uses the **three examples** to show how the things we deem most important are only temporary. **He uses the moth, rust, and the thief.** When Jesus referred to treasure, people in Bible days would have understood that to refer to clothing, to food, metals, and to money. **Much wealth in the Middle East was concentrated in clothing.** In fact, rich people would often sew gold into the threads of their clothes to show just how rich they were. Because most clothing was made by wool, it could be eaten by moths and clothing didn't last very long. **Another source of wealth was grain or food.** That's why Jesus spoke about what *"rust could destroy."* The word ***rust* refers not only to the corrosion of metals but to the destruction effected by rats, mildew, and the like.** Then people had wealth in the form of gold and silver. The only problem was there were no banks or vaults back in those days, and the only place to really keep your money was in your house. But houses were made of clay and mud and a thief could easily break through the wall and steal your money. **So, Jesus is simply saying, don't put your treasure in what can be ruined, rotted, or robbed.** *Let us not get to the end of our lives having pursued the wealth and riches of this world only to realize that we pursued and were controlled by the wrong things.*

*The next question is:*

## **II. Where is our \_\_\_\_\_? (6:22-23)**

**Here the eye is pictured as a window through which light comes into the body.** Now if the window is clean and the glass is clear, the light that comes in will properly light every part of the room. But if the window is dirty, or the glass is tinted or discolored, the light will be hindered, and the room will be dark. So, the amount and the quality of the light that comes into the room depend upon the condition of the window through which it comes. **What Jesus is telling us here is the light that comes into a man's soul depends strictly on the spiritual condition of the eye; and the spiritual condition of the eye is determined by how it sees money.**

Jesus talks about a *"healthy or good or clear"* eye and a *"bad"* eye. Now the word *"healthy [good, clear]"* here points to generosity while the word *"bad"* here means stingy. Here's exactly what Jesus is asking: *Do you see wealth as treasure to get, or as a tool to give? Do you see what you have as a gift of God's love, or as a result of your labor?* You see, too many people have the *"cataract of consumption"* over their eyes, and they really don't see money and wealth the way God sees it. All they can see when it comes to money is get, get, get; never give, give, give. The heart is the eye of the soul. If your heart is clean, you'll be a giver. If your heart is dirty, you'll be a getter. **The principle is simple and sobering: the way we look at and use our money can reveal our spiritual condition.**

*Lastly,*

### III. 'Who' or 'What' do you \_\_\_\_\_? (6:24)

Now we come to a very powerful and pivotal point in the passage at hand. This passage asks the all-important question, *"Who are you serving?"* **Now you can work for more than one employer, but you cannot serve two masters.** There are certain things in life that nobody can do. You cannot walk in two directions at the same time. You can't think two thoughts at the same time, and you cannot serve two masters at the same time.

**This is not a question of \_\_\_\_\_.**

Jesus did not say, *"You \_\_\_\_\_ serve both God and money."*

**It is not a question of \_\_\_\_\_.**

Jesus did not say, *"You \_\_\_\_\_ serve both God and money."*

**It is a matter of \_\_\_\_\_.**

Jesus said, *"You \_\_\_\_\_ serve God and money."*

### CONCLUSION

**What can we take with us this morning?** God is the subject of the first sentence of the Bible: *"In the beginning, God"*. He is also the subject of all that comes thereafter. And herein lies one of our fundamental problems, which ultimately and inevitably leads us into rebellion. **We think we are the subject of the sentence.** We think life revolves around us! And this affects you we deal with material possessions.

*Where is your treasure? How is your vision? And who are you serving?* What does this mean for you and me?

*Think about money in these four simple terms.*

1. It is a \_\_\_\_\_ -

2. It is a \_\_\_\_\_ -

3. It is a \_\_\_\_\_ -

4. It is a \_\_\_\_\_ -

Does your use of money make clear that you follow Christ and pursue godliness? If so, hallelujah! If not, will you resolve that from this day forward your giving will show that Jesus Christ is the center of your life?