

**The Sermon on the Mount | A New Kind of Obedience**  
Part 5 | Matthew 6:19-24  
Sermon Title: **GOD & MONEY**

**Introduction**

We are walking through the most famous sermon of all time, Jesus' sermon on the mount. He's hitting the big topics of life and how the love of God transforms the way we approach them. He's been tearing down empty religion and replacing it with a new kind of obedience to God. An obedience that flows from a love of God. How the gospel message changes us at the core and then from there a new love radiates out and changes how we approach everything in life.

So if Jesus is going to teach us how his love changes how we approach all of life, his next subject in the sermon on the mount should come as no surprise. In our passage today, Matthew 6.19-24, Jesus is going to talk about Money.

And I know that instantly evokes some kind of reaction from every person here. Because money matters to every single person here. It makes the world go round. You want to go see black panther for the 5<sup>th</sup> time this week? Gonna cost money. You need to pay your roommate back for groceries? Money. Guy you finally get courage to ask that girl out you are going to PAY for dinner and that will cost money. Bills...money. Evaluating a job offer.. what's the salary. Gonna buy a new house...whats our budget cause We need money.

It's central to our lives. Jesus knew that, that's why he talked about it so much. If you combine everything he said about heaven & hell it still isn't as much as what he had to say about money.

And Jesus said money is absolutely a spiritual matter. Maybe you like to think of money in one bucket and spiritual in another, but Jesus is going to show us today that money doesn't work that way. Money is spiritual. I've told you before trying to figure out your spiritual life without talking about money would be like going to the doctor to get healthy, but not allowing him to check your blood pressure. Blood Pressure is a measurement of physical health and how you handle your money is a measurement of spiritual health.

So I'm going to give you a free pass, we are going to study this passage, and then give you some principles to apply the bible's teaching on money to your life.

First: The Free Pass - Some of you might be newer to church and you are skeptical about a pastor talking about money. And you wont listen to a pastor talk about money because you are waiting for the pastor to try and get your money. So let me say right here: I DON'T WANT YOUR MONEY. Ok? That's not the goal Jesus' teaching and its not my goal today. Free Pass. Now I will challenge you to give your money away today. But not because Mercy Needs it. **But because giving it away is a part of liberating you from its power over you.** The challenge is going to be to give it *somewhere*. The members of Mercy Church give here because they believe in our mission and have committed to give here but if that's not you that's fine. I just want you to put

the boxing gloves down a bit so that you can really hear and consider what Jesus is saying.

And listen, even if you aren't a Christian it seems wise to lean in here and learn what the greatest teacher in history had to say about one of the most central aspects of life. And here's our big idea from this passage we are going to build towards:

**Main idea: God doesn't need your money, but he does want your heart.**

It's a pretty simple concept and we are going to keep coming back to it time and again. He doesn't need your money. He's God. He's got plenty. But in this sermon on the mount, time and again Jesus is pointing out heartless religion and saying ITS WORTHLESS. God wants a new kind of obedience. And Jesus is saying how we handle our money reveals our hearts unlike almost anything else. That's why I love money sermons. I've seen them set people free to worship Jesus. You better believe today aint really about money. It's about Jesus. Ok getting ahead of myself.

We'll walk through the passage and unearth the teaching, then we'll talk about the keys to applying this main idea.

[19] "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal,

The moth and rust thing is referring to treasures of fine clothing & precious metals. Definitely a form of storing

up wealth in the time this was written. Jesus is saying to secure your wealth on these things is foolish. These are vulnerable assets. Moths can find their way in and eat the clothes. Rust can make its way in and corrode the metals. Moths & rust are just two ways your wealth can be destroyed. On top of that, Oceans 11 crew can crack your vault and take all your stuff. Your stuff, the things that give you material wealth here on earth...is vulnerable. It cannot guarantee security in this life and it will not guarantee the security for your kids you hope it will. Today's examples:

Your house - not secure. I bought our home in December of 2007. Cause for generations buying property was a good decision. Nope. Tanked in value & never fully recovered.

our investments can tank, your 401k can crash, you can get fired from your job, encounter one huge medical bill, you name it. The point is you can't put enough walls up around your wealth to create the security you want from it.

And even if you could, you can't take it with you. Here's what Jesus is saying: Money, and the stuff it buys, is the short-sighted treasure of fools. It's vulnerable to attack, to random acts of nature. Whatever, it isn't secure. Instead he says:

[20] **but lay up for yourselves treasures** in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

To me this is the big twist. In our whole passage today Jesus gives only one command. He gives it inside these first two verses: **Lay up treasure for yourself.** That's

the command. Which I find fascinating to this whole teaching. Now you gotta get the destination right because the destination determines the treasure. Heavenly treasures look different than earthly ones. But he IS greenlighting the practice of storing up treasure. And I think that makes some of us really uncomfortable. Made me uncomfortable this week. Here's why: it feels selfish. I thought I was supposed to NOT be greedy. Better TO give than to receive...etc. But listen...Jesus' words are clear here. Lay up for yourselves treasures in heaven. And in case you think this is an anomaly, he speaks about heavenly treasures and our heavenly reward all over the gospels. Best encounter is the rich young ruler in Matthew 19. Guy says Jesus I've done everything according to the law now what is left? Jesus says:

[21] Jesus said to him, "If you would be perfect, go, sell what you possess and give to the poor, and you will have treasure in heaven; and come, follow me."  
Matthew 19:21

It's basically the same thing as Matthew 6...Stop storing up earthly treasure & you will have heavenly treasure. He is appealing to the desire for treasure. What is that treasure? Ok I'm not gonna get hung up here too long but here's what we know:

- We know first and foremost it is God himself! We get God! And we get fellowship with other people who are in Christ. And that is a good thing. Listen, I'M EXCITED about heaven! That's where my hope is. I've got a child in heaven Courtney and I never got to know and you better believe

I'm excited for that reunion. That's not ignorant sentiment that helps me cope. That is a fundamental belief that heaven is better and I'm putting my stake in THAT not in trinkets.

- God, other Christians, but then there is even more treasure. Here's what we know: The gates of heaven...the gates. That are made to stay open...they are made out of pearl. The streets...the most utilitarian of things...the streets are made out of gold. Ya'll there are interpretive differences on if we will have crowns and mansions, most think yes, but it doesn't matter. We know if he made streets of gold, we can only imagine the real, meaningful rewards that await us.

HOW do Christians store up treasure in heaven? **The clear biblical teaching is that we store up treasures in heaven by being radically generous with our wealth here on earth.**

- Luke 12:32-34 [33] Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. Luke 12:33
- 1 Timothy 6:18-19 (the rich) [18] They are to do good, to be rich in good works, to be generous and ready to share, [19] thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life. 1 Timothy 6:18-19

By compassionately and generously leveraging our earthly resources to serve the physical and spiritual needs of others, we free ourselves from the control of treasure and store up heavenly treasure.

Now in verse 21 Jesus tells us “why” we are to store up treasure in heaven.

[21] For where your treasure is, there your heart will be also.

This is a fundamental human truth. Like I said, even if you are not a Christian you can respect the crazy good insight Jesus has into the human experience. Where your treasure is, there your heart will be also. 2 realities here:

- First if you want to know where your heart is now, look at where your money is going now. Your current spending **reveals** your heart. Your bank statement does an incredibly honest job at revealing what we love. You love golf, your bank account will reveal it. Love going out with friends...it will reveal that too.
- But listen, What we do with our money doesn't just *reveal* where our hearts are, Jesus is saying it *determines* where our hearts go. Your future spending directs your heart. You invest in Amazon stock...you will check that ticker regularly. You give money to research for curing a disease, you will start noticing all articles that talk about it. You give money to church planting in Nepal and then you see news about an earthquake there... you start praying like crazy. Our hearts will always follow our money. When u buy a car, you

notice your car everywhere. I'm calling any of those bad. Our money reveals our hearts and our hearts follow our money.

So...what does your current spending reveal about your heart? What does your personal budget say about what you love?

Here's the cool thing: AS you give away money (earthly treasure) to God's mission...you store up treasure in heaven. On top of that: Managing your money God's way actually brings you JOY here on earth. It directs your heart to God and his glory. AND brings joy to other people as they experience the gospel through your giving. Sacrificial giving like what we are going to talk about today...it directs your heart to Joy!

Jesus changes the word picture in the next two verses but he's still talking about the same thing.

[22] “The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, [23] 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!

Again it's a contrasting image just like earthly treasures vs. heavenly treasure. Light and Darkness are repeated metaphors throughout the bible that represent good and evil.

The eye is what lets light into the body. This is a simple concept Jesus is going to use to teach us a deep truth:

You see the world through your eyes. Healthy eyes let the light in and you see the world rightly, bad eyes leave the body in darkness.

The eye is just like the heart. What captures our eyes, what we spend time looking at, what we spend time thinking about becomes what we spend time caring about. It's is what we love...what we treasure. Simple Question time:

- What are you focused on in your life right now?
- Are you focused on treasure that will fade? do you experience Stuff Lust? - Some people spend hours looking up cars they want, homes they want, vacations they want, computers and cameras they way...None of these things are bad on their own. But when they become what you focus on...what you treasure...that means you are slipping into darkness.

the great thing about this word picture is that you cannot focus your eyesight simultaneously at two things. You focus on one thing and others are in the periphery. That's the point. You cannot divide your focus, your treasure between God and stuff. You can try to focus your sight on two things, but it won't work.

The healthy eye is Hebrews 12.2 - let us fix our eyes on Jesus, the author and perfecter of our faith. Who for the JOY that was set before him...endured the cross, despising the shame, and is seated at the right hand of God.

focuses on God's love for us and then looks for ways to be generous with our possessions to others. The

unhealthy, sickly eye focuses on building fading wealth.... And the one consumed by it is lost in darkness. Which leads right to the last insight on this money teaching

[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.

Now Jesus is driving his point home and its pretty strong language. Cannot ...is a strong term. Servant...actual word is slave...is a strong term. Master is strong...love & hate are strong. Here's the point: It is possible to devote yourself to God. In fact God calls you to 100% devotion. It is also possible to devote yourself to money. But it is **IMPOSSIBLE** to do both. Jesus is saying it is not a sin to **have** money, it is a sin to **serve** money. You gotta really search your heart here. Do you serve Master Money (sounds like a stage name) or Master Jesus. You can only serve one of them. Money has a uniquely subtle way of moving from something you *have* to being a master you serve.

And the longer you serve money, the more you will resent God for asking for it. You will despise that he asks for your money. Obviously...he's asking for your first love. God doesn't need your money, he's asking for it because he knows otherwise it will wrap around your heart. By heart I mean soul. You will love money more than God. In fact before we go any further, can we put that question really straightforward right now? What do you love more? God...or money? And the best way to

answer that is to think about them as masters you serve. That's what Jesus said. Do you serve God OR do you serve money?

**God doesn't need your money, but he's after your heart.** Listen: The bible says we are made to serve...to devote our hearts to something. So we will always serve something. And whatever it is we are devoted to...will be our god. And the warning here today is that money makes a terrible God that promises blessings but doesn't deliver. It promises security but delivers anxiety. Promises friends but delivers loneliness. Promises happiness but delivers problems. Promises redemption from past sins but delivers temptations to new sins. Jesus on the other hand is a benevolent, giving God who is faithful to his promises. He gives you salvation from your sin. He gives you eternal life with God. He gives you joy as you walk with him. He gives purpose in your life. He gives you people who love you. He gives you his Holy Spirit. He gives you deep peace. He gives you comfort in times of need. He gives you redemption from your sin and deliverance from future sins.

Today before you go any further maybe you need to confess you've been worshipping the wrong god. The gospel says if you confess your sin he is faithful to FORGIVE you from all unrighteousness. Let Christ SET YOU FREE!! I'm talking to you if you are chasing it, if you lost it, if you've got tons of it. You don't have to be dominated by it.

Last few minutes are going to fly. I'm going to give you **4 principles on following God with your money**

I'm pulling most of these from Randy Alcorn's book "The Treasure Principle" because I think the book is awesome. Short, read it in 2 hours.

### **God owns everything, I'm his money manager**

This one is the key to the rest. Psalm 24.1 The earth is the Lord's and the fullness there-in, the world and THOSE who dwell within. Listen, God owns it all. And the bible says everything we have is given to us from God. When you get this, it will set you free. There's a story about a guy who went to John Wesley in 1700s and said 'something terrible has happened, your house has burned to the ground.' Wesley paused, thought for a moment and said 'no, the Lord's house burned down. One less responsibility for me.'

Whenever we think like owners about our money, it's a red flag. ALL OF IT IS HIS. Not the 10% You are supposed to give or something. ALL OF IT! IT'S NOT YOURS! We should be thinking like stewards, investment managers, always looking for the best place to invest the Owner's money. And I've got news for you: God wants to store up treasures in heaven. Which means his money here on earth goes to adding to the population of heaven!

Question for the car ride: How are you investing God's money?

### **My heart always goes where I put God's money**

Our big takeaway for today. God doesn't need your money, but he's after your heart. And your heart will follow where you put God's money. If you want to love something, put your money into it.

“God wants your heart. He isn’t looking for dispassionate “philanthropists” for His kingdom. He’s looking for disciples so filled with a vision for eternity that they wouldn’t dream of not investing their money, time, and prayers where they will matter most.”<sup>1</sup>

2 cor 9.7 says. You cannot give reluctantly or under compulsion for God loves a cheerful giver. Which means giving money is supposed to be FUN! Exhilarating! Like I’ve said before when the offering buckets get passed around here we should be like...WOOOHOOOO! I GET TO GIVE GOD’S MONEY TO THINGS GOD LOVES and I LOVE THAT! OR...when you get support letters from people going on missions trips. If that is a drudgery to you my challenge is to pick one or two and give to them radically and pray for them. See what God does to you. Courtney and I love getting support letters from people we know. Like everyone we have a budget but we look and see how we can leverage God’s money for God’s desires. And I’ve never once felt like it was a bad investment. Ever.

Just because you don’t have a lot of money doesn’t mean you can’t give. Paul wrote 2 Cor 9.7 about churches in abject poverty giving to one another. Giving isn’t a luxury of the rich, it’s a joyful privilege of the poor. Whatever we have is Gods. I’m not saying be foolish with it. Be wise, but remember where true joy comes from.

### **Giving is the only antidote to materialism**

I want to really go in here guys. Because I think this is such important insight. Materialism...the constant need to build earthly wealth...is neutering the American Church. We think we own our possessions but in reality they own us. They distract us, they give us anxiety and demand attention that could be spent on the things God loves and cares about.

This is why we love college students here. They have no stuff weighing them down. So what happens is they LEAD US in being fully devoted followers of Christ. They go share the gospel with their friends, move their lives with a church planting team, give radically of the little \$ they do have and take RISKS for God’s glory. And we are like...ohhh man if only I was in college. And God is like NO IF ONLY YOU WEREN’T ENSLAVED TO YOUR STUFF I GAVE YOU.

The act of giving is a vivid reminder that its all about God. That he doesn’t exist for me, I exist for him! Giving de-thrones me & exalts Christ! It frees me from Master Money! As long as I have something, I’m tempted to think I own it. But as soon as I give it away I lose control of it and the spell it has on me is broken.

I know God wants to use some of you professionals to turn your workplace, your industry upside down for the gospel and master money is keeping you quiet. Some of you need to break out and pursue a better calling but

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<sup>1</sup> Alcorn, Randy. The Treasure Principle, Revised and Updated: Unlocking the Secret of Joyful Giving (p. 47). The Crown Publishing Group. Kindle Edition.

you can't leave master money. Would mean big scary changes. I'M BEGGING YOU FOR YOUR SOUL START GIVING YOUR MONEY AWAY to God's work. Your heart will follow and the Lord will set you free.

**God prospers me not to raise my standard of living but to raise my standard of giving**

In case you are wondering, by the world's standards everyone in this room is rich. Ever wonder why he gives you all that?

Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that...

Prosperity Gospel would say...so that we might live in wealth and show off how much God blesses those who love him. But that ain't it. It says you will be made rich in every way to be generous in every way. 2 Corinthians 9.10-11

It's not a bad thing to be wealthy. Let's be clear. God loves to give his children good things and we should receive and enjoy them. But that's different than hoarding wealth. God has given us wealth as an opportunity to be generous to the world and show the world the love of Christ through our generosity!

This is why I believe that if you are a Christian you should go ahead and plan on living one or two steps behind your career counterparts. They are trying to build earthly treasure. You are building heavenly treasure. So you probably won't drive what they drive or live in homes like they live in. Your treasure is being stored up differently. I met one man a few years ago

who is reverse tithing now. A tithe is an OT word for giving 10% of what you make back to the church. Reverse tithing isn't stealing money from the church, but instead giving 90% and living on 10. Crazy! God has blessed him and he's used that income to increase his standard of giving!

**Question for the car ride: What opportunities do I/we have to increase my/our standard of giving?**

### **Getting Started**

I want to close out by challenging you to consider what gospel motivated giving looks like for you. The sermon on the mount is about a new kind of obedience. One where your heart is fixed on Christ's love for you and you obey God in response to it. It's not heart-less obedience, it's heart-FILLED obedience. And the difference is everything.

So, if you've never given before, just start somewhere. See what God does with it. Again doesn't have to be here, just see what he does.

Already giving? Consider tithing. The OT tithe was 10% of your first fruits. And God said in Malachi 3 if they didn't give it to the temple they were ROBBING God. New Testament doesn't say to tithe but to give. Yet every NT example of giving goes way beyond the 10% tithe. Tithing to the church is like training wheels. It's clear cut and is a good starting point for us. If that scares you, make it a goal to be tithing by end of the year and start making steps to that end.



Start Somewhere. Trust him. He doesn't need your money. It's all his anyway! But he wants your heart.