

## Our Special Treasure

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Brandon Phillips / General

The King and His Glory / Money; Wealth; Worship / Matthew 6:19–24

Jesus helps His disciples understand the grave danger of serving material wealth by giving three exhortations

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## Pre-sermon Comments

[Matthew 6:24](#) (LSB) <sup>24</sup> “No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.

## Introduction to our Text

**A man’s god is that for which he lives, for which he is prepared to give his time, his energy, his money, that which stimulates him and rouses him, excites, and enthuses him. ~ David Martyn Lloyd-Jones (Welsh Preacher and Writer)**

## Discussion Questions

## Review

[Matthew 5:17–18](#) (LSB) <sup>17</sup> “Do not think that I came to abolish the Law or the Prophets; I did not come to abolish but to fulfill. <sup>18</sup> “For truly I say to you, until heaven and earth pass away, not the smallest letter or stroke shall pass from the Law until all is accomplished.

[Matthew 5:20](#) (LSB) <sup>20</sup> “For I say to you that unless your righteousness surpasses *that* of the scribes and Pharisees, you will not enter the kingdom of heaven.

[Matthew 5:48](#) (LSB) <sup>48</sup> “Therefore you are to be perfect, as your heavenly Father is perfect.

[Matthew 5:6](#) (LSB) <sup>6</sup> Blessed are those who hunger and thirst for righteousness, for they shall be satisfied.

[Matthew 6:1](#) (LSB) <sup>1</sup> “Beware of doing your righteousness before men to be noticed by them; otherwise you have no reward with your Father who is in heaven.

## Sermon Text

[Matthew 6:19–24](#) (LSB) <sup>19</sup> “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. <sup>20</sup> “But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; <sup>21</sup> for where your treasure is, there your heart will be also. <sup>22</sup> “The eye is the lamp of the body; so then if your eye is clear, your whole body will be full of light. <sup>23</sup> “But if your eye is bad, your whole body will be full of darkness. If then the light that is in you is darkness, how great is the darkness! <sup>24</sup> “No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.

## Section Outline

In this section, [Matthew 6:19-34](#), Jesus warns His disciples about the dangers of having a wrong view of:

- **Excess Material Wealth** ([Matt 6:19-24](#)) [Today’s Sermon]
- **Essential Material Wealth** ([Matt 6:25-34](#)) [Upcoming Sermon]

## Proposition and Outline

In [Matt 6:19-24](#), Jesus gives three exhortations to help His disciples understand the grave danger of devotion to material wealth instead of the Lord. He urges you:

- **Only Store Up Heavenly Stockpiles ([Matt 6:19-21](#))**
- **Only See through Heavenly Spectacles ([Matt 6:22-23](#))**
- **Only Serve One Heavenly Sovereign ([Matt 6:24](#))**

## The Wealth of the Religious Elite

[Luke 16:14](#) (LSB) <sup>14</sup> Now the Pharisees, who were lovers of money, were listening to all these things and were scoffing at Him.

[John 2:14-16](#) (LSB) <sup>14</sup> And He found in the temple those who were selling oxen and sheep and doves, and the money changers seated *at their tables*. <sup>15</sup> And He made a scourge of cords, and drove *them* all out of the temple, with the sheep and the oxen; and He poured out the coins of the money changers and overturned their tables; <sup>16</sup> and to those who were selling the doves He said, “Take these things away; stop making My Father’s house a place of business.”

[Matthew 21:12-13](#) (LSB) <sup>12</sup> And Jesus entered the temple and drove out all those who were buying and selling in the temple, and overturned the tables of the money changers and the seats of those who were selling doves. <sup>13</sup> And He said to them, “It is written, ‘MY HOUSE SHALL BE CALLED A HOUSE OF PRAYER’; but you are making it a ROBBERS’ DEN.”

## Parallels In Church History and Today

### Modern Examples

Health & Wealth Teachers: Oral Roberts, Benny Hinn, Robert Tilton, TD Jakes, Creflo Dollar, Kenneth Copeland, Joseph Prince, Jesse Duplantis, and Joel Osteen.

## Examples During the Apostolic Era

[1 Thessalonians 2:3-4](#) (LSB) <sup>3</sup> For our exhortation does not *come* from error or impurity or by way of deceit; <sup>4</sup> but just as we have been approved by God to be entrusted with the gospel, so we speak, not as pleasing men, but God who examines our hearts.

[2 Corinthians 2:17](#) (LSB) <sup>17</sup> For we are not like many, peddling the word of God, but as from sincerity, but as from God, in the sight of God, we speak in Christ.

## Examples in Church History

An indulgence is the extra-sacramental remission of temporal punishment due, in God's justice, to sin that has been forgiven. ~ RCC

The RCC grants indulgences for the remission of the temporal punishment due to sin so that no further expiation is required in Purgatory. ~ RCC

Purgatory is a place or condition of temporal punishment for those who, departing this life in God's grace, are not entirely free from venial faults, or have not fully paid the satisfaction due to their transgressions. ~ RCC

"As soon as the coin in the coffer rings, the soul from purgatory springs" ~ Johann Tetzel

Any truly repentant Christian has a right to full remission of penalty and guilt, even without indulgence letters. Martin Luther, 95 Theses, no. 36

## Discussion Questions

Pastor Brandon describes the religious elite of Jesus's time as "money-hungry" and manipulative. How does [Luke 16:14](#) help us understand their attitude toward wealth?

What was Jesus' response to their behavior?

Reflect on [John 2:14-16](#) and [Matthew 21:12-13](#). Why did Jesus react so strongly to the buying and selling in the Temple?

What does this reveal about the misuse of religion for financial gain?

Pastor Brandon draws parallels between the religious elite of Jesus' time and modern health-and-wealth preachers. How does this compare to what Paul warned about in [2 Corinthians 2:17](#) and [1 Thessalonians 2:3-4](#)?

What dangers does material wealth pose to both individuals and church leaders? How can we safeguard ourselves and our churches from falling into the trap of loving money more than God?

How does Martin Luther's opposition to indulgences in the Roman Catholic Church during his time connect to the issue of wealth and exploitation in religion? How can Luther's bold stand encourage us in confronting similar issues today?

Considering the history of religious leaders using their positions for financial gain, what should the church's role be in handling wealth? How can we foster a biblical understanding of generosity, stewardship, and contentment?

Pastor Brandon states that Jesus "demands that His disciples consider their relationship to material wealth." How can we develop a healthy, biblical view of material wealth in our own lives?

What practical steps can we take to ensure that our focus remains on Christ rather than on material possessions?

## **Only Store Up Heavenly Stockpiles ([Matt 6:19-21](#))**

Human beings are naturally thing-oriented. We are strongly inclined to be wrapped up in seeking, acquiring, enjoying, and protecting material possessions. ~ John MacArthur

### **Do Not Treasure Up Treasures For Yourselves!**

[Matthew 6:19](#) (LSB) <sup>19</sup> "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.

**It is not a matter of possession but of desire. One man may have much money on him but no greed in him, whereas another may have no money on him but much greed in him. ~ Augustine**

We may love money without having it, just as we may have money without loving it. ~ **John Charles Ryle (Bishop of Liverpool)**

[Luke 18:22-28](#) (LSB) <sup>22</sup> And when Jesus heard *this*, He said to him, “One thing you still lack: sell all that you possess and distribute it to the poor, and you shall have treasure in heaven. And come, follow Me.”

<sup>23</sup> But when he heard these things, he became very sad, for he was extremely wealthy.

<sup>24</sup> And Jesus looked at him and said, “How hard it is for those who are wealthy to enter the kingdom of God! <sup>25</sup> “For it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.”

[Matthew 16:24-25](#) (LSB) <sup>24</sup> Then Jesus said to His disciples, “If anyone wishes to come after Me, let him deny himself, and take up his cross and follow Me. <sup>25</sup> “For whoever wishes to save his life will lose it; but whoever loses his life for My sake will find it.

## The Logical Reason We Shouldn't Treasure our Treasures

[Matthew 6:19](#) (LSB) <sup>19</sup> “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.

## Wealth Measured in Clothing

[James 2:2](#) (LSB) <sup>2</sup> For if a man comes into your assembly with a gold ring and dressed in bright clothes, and there also comes in a poor man in dirty clothes,

[Acts 12:21-23](#) (LSB) <sup>21</sup> And on an appointed day Herod, having put on his royal apparel and sitting on the judgment seat, *began* delivering an address to them. <sup>22</sup> And the assembly kept crying out, “The voice of a god and not of a man!” <sup>23</sup> And immediately an angel of the Lord struck him because he did not give God the glory, and he was eaten by worms and breathed his last.

## Wealth Measured in Grain

[Luke 12:16-21](#) (LSB) <sup>16</sup> And He told them a parable, saying, “The land of a rich man was very productive. <sup>17</sup> “And he *began* reasoning to himself, saying, ‘What shall I do, since I have no place to store my crops?’

<sup>18</sup> “Then he said, ‘This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. <sup>19</sup> ‘And I will say to my soul, “Soul, you have many goods laid up for many years *to come*; take your ease, eat, drink *and* be merry.”’

<sup>20</sup> “But God said to him, ‘You fool! This very night your soul is required of you; and now who will own what you prepared?’ <sup>21</sup> “So is the one who stores up treasure for himself, and is not rich toward God.”

[Romans 14:17](#) (LSB) <sup>17</sup> for the kingdom of God is not eating and drinking, but righteousness and peace and joy in the Holy Spirit.

[1 Corinthians 8:4](#) (LSB) <sup>4</sup> Therefore, concerning the eating of things sacrificed to idols, we know that an idol is nothing in the world, and that there is no God but one.

For this reason: ‘where neither moth nor rust doth corrupt, and where thieves do not break through nor steal’. Our Lord is saying that worldly treasures do not last; that they are transitory, passing, ephemeral. ‘Change and decay in all around I see.’ ‘Where moth and rust doth corrupt.’ ~ Martyn Lloyd-Jones

[Earthly treasures] never fully satisfy. There is always something wrong with them; they always lack something. There is no person on earth who is fully satisfied; and though in a sense some may appear to have everything that they desire, still they want something else. Happiness cannot be purchased. ~ Martyn Lloyd-Jones

## Treasure Your Treasures in Heaven

[Matthew 6:20](#) (LSB) <sup>20</sup> “But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal;

Jesus tells us that we are so to live in this world, and so to use everything we have, whether our possessions, or gifts, or talents, or propensities, that we shall be laying up for ourselves treasures in heaven. ~ Martyn Lloyd-Jones

## Your True Heart

[Matthew 6:21](#) (LSB) <sup>21</sup> for where your treasure is, there your heart will be also.

[James 4:4](#) (LSB) <sup>4</sup> You adulteresses, do you not know that friendship with the world is enmity *toward* God? Therefore, whoever wishes to be a friend of the world sets himself as an enemy of God.

Spiritual problems are always heart problems. Sinful acts come from a sinful heart, just as righteous acts come from a righteous heart. ~ John MacArthur

## Summing up [Matthew 6:19-21](#) -

[Proverbs 3:9-10](#) (LSB) <sup>9</sup> Honor Yahweh from your wealth And from the first of all your produce; <sup>10</sup> So your barns will be filled with plenty And your vats will burst with new wine.

[Luke 6:38](#) (LSB) <sup>38</sup> “Give, and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, running over. For by your standard of measure it will be measured to you in return.”

[Luke 16:9](#) (LSB) <sup>9</sup> “And I say to you, make friends for yourselves from the wealth of unrighteousness, so that when it fails, they will take you into the eternal dwellings.

[2 Corinthians 9:6](#) (LSB) <sup>6</sup> Now this *I say*, he who sows sparingly will also reap sparingly, and he who sows with blessing will also reap with blessing.

## Discussion Questions

In [Matthew 6:19](#), Jesus warns against storing up treasures on earth. What does this look like practically in our daily lives? How do we know if we are storing up treasures inappropriately?



According to Jesus, the issue is not simply possessing wealth but making it an idol. How do we identify when wealth (or the pursuit of wealth) is becoming an idol in our hearts?

What does it mean to "store up treasures in heaven" ([Matt 6:20](#))? What practical steps can we take to shift our focus from earthly wealth to heavenly treasures?

How can we be good stewards of the resources God has given us while avoiding the pitfalls of hoarding or desiring wealth for the wrong reasons?

Have you ever felt "crushed" by the possessions you accumulate, as mentioned in the sermon? How can we shift our mindset from accumulating possessions for comfort or security to trusting in God for our needs?

How can you apply Augustine's or JC Ryle's statements about desire and wealth in your own life? Do you have money or possessions that have an unhealthy grip on your heart?

## **Only See through Heavenly Spectacles ([Matt 6:22-23](#))**

[Matthew 6:22-23](#) (LSB) <sup>22</sup> "The eye is the lamp of the body; so then if your eye is clear, your whole body will be full of light. <sup>23</sup> "But if your eye is bad, your whole body will be full of darkness. If then the light that is in you is darkness, how great is the darkness!

[Matthew 6:22](#) (KJV 1900) <sup>22</sup> The light of the body is the eye: if therefore thine eye be single, thy whole body shall be full of light.

There are but two ways of looking at everything in this world. There is what Jesus calls the 'single' eye, the eye of the spiritual man who sees things really as they are, truly and without any double view. His eye is clear and he sees things normally. But there is the other eye which He calls the 'evil' eye, which is a kind of double vision, or, if you like, it is the eye in which the lenses are not clear. There are mists and opacities and we see things in a blurred way. ~  
Martyn Lloyd-Jones

[Matthew 6:23](#) (LSB) <sup>23</sup> "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!

[Matthew 6:23](#) (KJV 1900) <sup>23</sup> But if thine eye be evil, thy whole body shall be full of darkness. If therefore the light that is in thee be darkness, how great *is* that darkness!

[Proverbs 28:22](#) (LSB) <sup>22</sup> A man with an evil eye hurries after wealth And does not know that want will come upon him.

Jesus is supposing that where there should be light in a person there is in fact darkness, a perversion at the very heart and center of the person's life, a complete lack of vision. When that happens, "the darkness—how great!"

The principle is simple and sobering: the way we look at and use our money is a sure barometer of our spiritual condition ~ John MacArthur

"If man divides his interest and tries to focus on both God and possessions, he has no clear vision, and will live without clear orientation or direction. Life not focused on God's claim and command is lost in spiritual darkness." Leon Morris

## Discussion Questions

What does Jesus mean when He says the eye is the lamp of the body in [Matthew 6:22-23](#)?

Pastor Brandon explains that the eye in this passage represents the heart. How does having a "clear" or "single" eye translate to a heart focused on God?

How does a "bad" or "evil" eye affect someone's spiritual perception and understanding, according to Jesus in [Matthew 6:23](#)?

Martyn Lloyd-Jones describes two ways of seeing the world: a clear, single eye versus an evil eye with blurred vision. In what ways do you see this "double vision" in your own life?

[Proverbs 28:22](#) warns about the "evil eye" that pursues wealth. How does this Old Testament teaching align with Jesus's warning in [Matthew 6:23](#)?

What are some indicators that our spiritual "vision" may be becoming clouded by a love for possessions or worldly concerns?

How does the way we handle money and possessions serve as a “barometer” of our spiritual condition, as John MacArthur suggests? How can we ensure our use of money reflects our devotion to God?

## Only Serve One Heavenly Sovereign (Matt 6:24)

[Matthew 6:24](#) (LSB) <sup>24</sup> “No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.

[2 Timothy 2:24](#) (LSB) <sup>24</sup> And the Lord’s slave must not be quarrelsome, but be kind to all, able to teach, patient when wronged,

[1 Peter 2:16](#) (LSB) <sup>16</sup> Act as free people, and do not use your freedom as a covering for evil, but *use it* as slaves of God.

[Jude 1](#) (LSB) <sup>1</sup> Jude, a slave of Jesus Christ, and brother of James, **To** those who are the called, beloved in God the Father, and kept for Jesus Christ:

[Revelation 1:1](#) (LSB) <sup>1</sup> The Revelation of Jesus Christ, which God gave Him to show to His slaves the things which must soon happen; and He indicated *this* by sending *it* through His angel to His slave John,

The orders of those two masters are diametrically opposed and cannot coexist. The one commands us to walk by faith and the other demands we walk by sight. The one calls us to be humble and the other to be proud, the one to set our minds on things above and the other to set them on things below. One calls us to love light, the other to love darkness. The one tells us to look toward things unseen and eternal and the other to look at things seen and temporal.

## Conclusion:

[1 Corinthians 10:31](#) (LSB) <sup>31</sup> Whether, then, you eat or drink or whatever you do, do all to the glory of God.

[Psalm 16:11](#) (LSB) <sup>11</sup> You will make known to me the path of life; In Your presence is fullness of joy; In Your right hand there are pleasures forever.

## Discussions Questions

What does Jesus mean by saying, "No one can serve two masters"?

How does this relate to the Master/Slave relationship described in the passage?

Why do you think Jesus specifically contrasts God and wealth (mammon) in this verse?

What is significant about these two "masters" being incompatible?

What are some ways wealth can act as a competing master in our lives today?

How might our culture encourage us to prioritize wealth or material possessions over God?

John MacArthur points out that the commands of God and wealth are "diametrically opposed."

In what ways have you experienced this tension in your own life, where following Christ conflicted with pursuing material security or success?

[1 Corinthians 10:31](#) calls us to do everything for God's glory.

How does this verse influence how you view your daily decisions, including how you spend your money?

Jesus calls us to serve only one master—God.

What practical steps can you take to ensure that God remains the only master in your life, especially in how you handle your finances and possessions?

Consider your own credit card statement or recent spending habits.

How do they reflect your devotion to God versus devotion to material things?

What changes could you make to better align your spending with glorifying God?

[Psalm 16:11](#) says, "In Your presence is fullness of joy; In Your right hand there are pleasures forever."

How does this verse challenge the idea that possessions and wealth bring lasting joy? How can you cultivate a greater sense of joy in God's presence rather than in material things?

## The Gospel

### **God**

#### **Created and owns everything**

[Gen 1:1](#)—*In the beginning God created the Heavens and the Earth*

[Psalm 24:1](#)—*The earth is the Lord's, and all it contains, the world and those who dwell in it.*

#### **Is Perfectly Holy**

[1 John 1:5](#)—*This is the message we heard from Him and announce to you that God is light and in Him there is no darkness at all.*

[Matt 5:48](#)—*Therefore you are to be perfect as your heavenly Father is perfect.*

#### **Requires perfect obedience to His Law**

[James 2:10](#)—*for whoever keeps the whole law and yet stumbles in one point, he has become guilty of all.*

### **Man**

#### **Has broken God's law**

[Rom 3:10,23](#)—*there is none righteous, not even one...for all have sinned and fall short of the glory of God*

#### **Will pay the eternal penalty for his sin**

[Rom. 6:23](#)—*For the wages of sin is death, but the free gift of God is eternal life in Christ Jesus our Lord*

## **Cannot save himself by his good works**

[Titus 3:5](#)—*He saved us not based on works which we have done in righteousness, but according to His mercy, by the washing of regeneration and renewing by the Holy Spirit.*

## **Christ**

### **Came to earth both as God and sinless man**

[Col 2:9](#)—*For in Him the fullness of deity dwells in bodily form*

### **Demonstrated God's love by dying on the cross to pay sin's penalty**

[Rom 5:8](#)—*But God demonstrated His own love toward us, in that while we were yet sinners, Christ died for us*

[2 Cor 5:21](#)—*He made Him who knew no sin to be sin on our behalf so that we might become the righteousness of God in Him.*

### **Rose from the grave and is alive today**

[1 Cor 15:4](#)—*And that He was buried, and that He was raised on the third day according to the Scriptures*

## **Sinners**

### **Must repent of all that dishonors God**

[Isa 55:7](#)—*Let the wicked forsake his way and the unrighteous man his thoughts; and let him return to the Lord, and He will have compassion on him and to our God, for He will abundantly pardon.*

[Luke 9:23](#)—*if anyone wishes to come after Me, he must deny himself, and take up his cross daily and follow Me.*

### **Must believe in Christ as Lord and Savior**

[Rom 10:9](#)—*that if you confess with your mouth Jesus as Lord and believe in your heart that God raised Him from the dead, you shall be saved.*

### **Will you repent and believe in Christ?**

[Acts 17:30](#)—therefore having overlooked the times of ignorance God is declaring to men that all everywhere should repent.

Don't hesitate to contact Pastor Brandon or Pastor Keith if you have any questions about this sermon or if you would like to know how to follow Christ.

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## Additional Quotes

Christians are to be taught that he who sees a man in need, and passes him by, and gives [his money] for pardons, purchases not the indulgences of the pope, but the indignation of God. ~ **Martin Luther (Founder of the German Reformation)**

Why does not the pope, whose wealth is to-day greater than the riches of the richest, build just this one church of St. Peter with his own money, rather than with the money of poor believers? ~ **Martin Luther (Founder of the German Reformation)**

Men particularly admire him who is not to be influenced by money; for in whomsoever they see this quality strongly marked, they regard him as ore purified by fire. ~ **M. Tullius Cicero**

The idea is that money does not last. Rather than rely on it, one should put it to beneficial use. Use money in a way that pleases God and serves him. ~ **Darrell L. Bock**

A fool may make money, but it needs a wise man to spend it. ~ **Charles Spurgeon**

The money, the pleasures, the daily business of the world are so many traps to catch souls. ~ **John Charles Ryle (Bishop of Liverpool)**

The church must never beg for money as if this were the secret of her strength. ~ **Andrew Murray**

You can see what God thinks of money when you see the people he gives it to.  
~ **Abraham Lincoln (Sixteenth President of the United States)**

Money is a marvelous servant but a terrible master. ~ **Warren W. Wiersbe**

The prime need of the church is not men of money nor men of brains, but men of prayer. ~ **Edward McKendree Bounds (American Methodist Episcopal Minister)**

Money and marriage ... are the two things that make men and women devils or saints. ~ **Oswald Chambers (Lecturer and Missionary)**

People who are satisfied only with the things that money can buy are in great danger of losing the things that money cannot buy. ~ **Warren W. Wiersbe**

Many people who have the things money can buy have lost the things that money cannot buy. ~ **Warren W. Wiersbe**

As to money, every man will have enough when he has a little more, but contentment with his gains comes to no man. ~ **Charles Spurgeon**

Money” is more literally *mammon*, referring to all of a person’s material resources. ~ **Craig Blomberg**

Too often, we think that money is the answer to every need. ~ **Warren W. Wiersbe**

It has been said that the love of money is the root of all evil. The want of money is so quite as truly. ~ **Samuel Butler**

A Christian making money fast is just like a man in a cloud of dust; it will fill his eyes if he is not careful. ~ **Charles Spurgeon**

The world says, “In everything by money.” ... The Church says, “In everything by prayer.” ~ A. W. Tozer