

Sermon Title: Where Is Your Heart?

Speaker: Jim Harris

Scripture Text: Matt. 6:19-24 (Sermon on the Mount #25)

Date: 2-14-21

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We come to Matthew Chapter 6. We are just more than halfway through this marvelous chapter, which is the middle of three chapters; and of course, Jesus didn't deliver it in three chapters—it was one sermon. This is the middle part of the Sermon on the Mount. And as you know, today is Valentine's Day; and if you look at my sermon title—"Where Is Your Heart?"—I want you to know: there is *no* connection whatsoever! When I came in for the first service and one of the guys saw that, he said, "Oh, you thought of that for Valentine's Day!" No, I'm not that smart—I didn't do it...And that's how deeply we're going to delve into Valentine's Day.

As we come to this passage, the issue is quite simple: What you are committed to in your heart—that central processing unit of your soul, and everything about you—reveals what is important to you, regardless of what you might say is important to you.

We encounter another one of those passages containing very often-quoted words of Jesus, usually quoted without any reference to the context and the purpose for which He said them. So, we're going to deal with His words, just as He said them; and you can be certain the Holy Spirit will teach us (1 Cor. 2:12; 1 Jn. 2:20), and will help you make application personally, to be the kind of people that Jesus wants us to be, in light of these famous words.

So we're going from Verse 19 through Verse 24, and we're going to break it down in a very simple little three-point outline: The Commands are in Verses 19 and 20; The Reason For The Commands in Verse 21; and then, Two Illustrations Of The Commands in Verses 22 through 24.

The passage begins with those very well-known words of Jesus. Follow along: Matthew 6:19-20—"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" (NASB-1995; and throughout, unless otherwise noted).

There's a little bit of a change here. In the first 18 verse of this chapter, Jesus has dealt with outward expressions of spiritual life. And He is doing a *frontal* attack—it's not even the slightest bit subtle—He is specifically attacking the Pharisees for their works-righteousness (Rom. 9:32; 10:3), hypocritical (Matt. 23:7-28), pride-motivated demonstration of religiosity (Is. 65:5; Lk. 18:9).

The first illustration He used was giving—especially giving to the poor, which they had turned into a show (see Matt. 23:5). Then He talked about prayer; which, likewise, the Pharisees had made into a public spectacle, instead of private communion with God. And then He talked about fasting, which they likewise turned into a spectacle and a way to show off their own sense of spirituality.

In each example, what Jesus points us to is a private response to God, and He condemns doing those things "so that they may be seen by men," and He says, if you get seen, well, you "have" your "reward in full" (Matt. 6:5).

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He's going to stay with the general theme of truly living out a practical kind of faith that is appropriate for a citizen of the Kingdom of God, but He switches from outward activities to inward attitudes. And in this paragraph, He addresses our attitude toward material things and money—earthly possessions. In the next paragraph, He is going to address the issue of anxiety, in light of who He is. So He's moving from external to internal, but He's staying with the theme of *genuineness*.

These two commands here obviously go together. First, He stated it negatively, then He states it in the positive. That's a pattern that He uses often in His teaching, even including several times in the Sermon on the Mount.

The phrase "lay up treasures" is kind of interesting. It's literally the noun and the verb form of the same word side-by-side; it's literally "treasure up treasures." It has to do with considering things as very important, something to be treasured. The verb "to treasure up" implies placing value on things, in addition to having them. Now, you can consider things "treasures" even if you don't possess them. That's called "lust." That's called "greed." You can be pursuing those things. But He's talking about mainly things that are under your control here on Earth. "Treasures on Earth" is describing anything that you might have that is physical and earthly in nature.

There is nothing on Earth that you can possess completely. You can have it temporarily (see 1 Tim. 6:7). If it's a thing that you value, you treat it with special consideration. You find a place to store it. You figure out ways to protect it and reserve it.

Because after all, a "moth" could destroy it, if it's something of the fabric kind. Moths and butterflies can lay their eggs in woolens; and then when the larvae hatch, they eat the cloth until they destroy it. Or if it's metallic, "rust" can destroy it, and it can be corrupted in that way.

And if it's anything that you're storing, a thief could always "break in and steal" it. Some of the old translations even say "break *through* and steal," because in those days, houses with clay walls wouldn't be that hard to bore a hole into and actually "break through" in that way. And you're sitting here and saying, "Oh, man! Am I glad that everything I have is gold, because it doesn't rust!" Well, it can still be stolen.

And do you realize how we have created whole industries around disobeying this passage? A multibillion dollar insurance industry. How many of you have a security system in your home or in your car? *I do!* We now have a multibillion dollar industry now in teaching people how to worry, and to take pills for it. We are so attached to earthly things! Now, don't go cancel your insurance. Don't go trash your security system. Keep a balance—we'll see that when we get there, in a minute.

What about "treasures in heaven"? You probably have a pretty good idea what it means to treasure up things on Earth—store them, watch them, hoard them, keep track of them. Sometimes, we're actually so attached to our things on Earth that we're unwilling to use them, because we connect them to our security—so that's what we have to keep hold of.

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Well, "treasures in heaven" are different. That means attaching the greatest value to heavenly things—which for us, of course, is *future* things (Rom. 8:18-25). They are blessings that are reserved for us in Heaven. One of my favorite passages—First Peter Chapter 1, Verses 3 and 4—says it this way: "Blessed be the God and Father of our Lord Jesus Christ, who according to His great mercy has caused us to be born again to a living hope through the resurrection of Jesus Christ from the dead, to obtain an inheritance which is imperishable"—it can't be eaten by moths—"and undefiled"—it can't rust or be corroded—"and will not fade away"—nobody can take it—"reserved in heaven for you." And by the way, if you read the next verse, it says *you* are "protected by the power of God" until you get to your inheritance, if you are in Christ.

These are the things that are *heavenly* in character. Now, we get a foretaste of them, and we get a great description of all that is included in our heavenly inheritance, even now. Just consider a few of the heavenly treasures that you have now, in Christ: You have justification by faith—you've been declared righteous, as if you had never sinned (Rom. 4:3; 2 Cor. 5:21). You have redemption—you've been bought out of slavery to sin (Gal. 3:13). You have reconciliation—you are no longer alienated from the God who created you (Rom. 5:10). You have forgiveness—you will therefore experience "no condemnation" for your sin (Rom. 8:1). You have the privilege of prayer that we've seen earlier in this chapter, and He answers your prayers and gives you things according to His will (Heb. 4:16). You have "the love of God...poured out within our hearts" (Rom. 5:5). You're on track for receiving "the crown of righteousness" (2 Tim. 4:8), and you're declared righteous now (Rom. 8:33). You have "peace with God" (Rom. 5:1), although you were formerly His enemy (vs. 10). You have "fellowship" with Him, and we have "fellowship" with each other (1 Jn. 1:3)—genuine partnership. We have "victory" over Satan and sin (1 Jn. 5:4; cf. Rom. 16:20). You have His Spirit within you (1 Cor. 12:13; 2 Cor. 1:22; 5:5; Gal. 4:6; Eph. 1:13; 4:3). And you know what? He's working on a dwelling place in Heaven for you (Jn. 14:2). That's just a list of *some* of the stuff!

Let's go way back into ancient history—let's remember back when we studied Chapter 5 of Matthew—the Beatitudes. Just remember the promises that are there, and He says, "They are yours and yours alone"—in other words, "only if you are in Me." What did He say we had? The Kingdom of Heaven. Comfort in all of our affliction. We will "inherit the earth." We're going to get to "reign with Him" (2 Tim. 2:12)—how cool is that? Satisfaction of the needs of your soul. You have mercy from God. You get to see God—yes, now with spiritual eyes, but like we sang: "In the moment He appears and the light from Heaven shines, I'll forget every fear and leave every pain behind, and I'll see Him as He is, and I'll know as I am known" ("When I Go Home," by G. Michael Eldridge). Wow! We really are "heirs of God" (Rom. 8:17); and He promises that when we get knocked around here for living in light of our heavenly treasures, we have great reward in Heaven.

So regarding those two commands—"Do not store up for yourselves treasures on earth...But store up for yourselves treasures in heaven"—the question is: Are those things of Heaven *more important* to you than your money and your stuff that you collect? All these things that we are waiting for—they're moth-proof, rust-proof, and burglar-proof. They will endure forever in *all* of their beauty.

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And if you are in Christ today, they belong to you irrevocably forever (Ps. 37:24; 2 Tim. 4:18; Jude 1, 24). But if you don't belong to Christ, you have *none of that!* You are going to get His *perfect, glorious justice*—which means "tormented day and night forever and ever" in "the lake of fire" (Rev. 20:10; cf. Rev. 21:8). What a *contrast!*

Treasure up the right treasures. How foolish to worry here on Earth! How foolish to fear death, when it's actually a promotion (2 Cor. 5:8; Phil. 1:21; Heb. 12:23b). How foolish to question salvation, when it's all by His grace. How foolish to question His forgiveness. How shortsighted to question His wisdom or His plan, when He has told us all about these things that we have.

I found another great list; it came from somebody's commentator somewhere, so that will be my documentation for this. It was too good a list not to steal. He has given us, in His Word, all we need to know about a faithfulness that will never be removed from us (Jn. 6:37; Phil. 1:6; Heb. 13:5). We have a life that will never end—it's called "eternal life" (Jn. 3:15; 5:24). There's a spring of water within us that will never cease to bubble up as we drink of it and bathe in the beauty of the forgiveness and the new life we have in Christ (Jn. 4:14). We have a gift that will never be lost, because God is the One who decides to give it (Jn. 6:39). We are in the "hand" out of which the Good Shepherd's sheep can never be "snatched" (Jn. 10:28; cf. Jer. 32:40). We're in the midst of a chain of promises that is never broken, and it's a guarantee of the finality of our redemption (Rom. 8:29-30). Later in Romans, there's a "love" from which we will never be separated (8:38-39). There is a "calling" that will never be revoked (Rom. 11:29). There is a "foundation" that will never be destroyed (Is. 28:16; 2 Tim. 2:19). We have that "inheritance" that will never "fade away" (1 Pet. 1:4), *and* perfect protection "by the power of God" (vs. 5), until we are there to receive our inheritance (1 Jn. 5:18).

*Wow!* Can you treasure that treasure? Or, are you assigning more value to keeping your stuff and being happy and comfortable here on Earth? (see Ps. 17:14; Lk. 16:25)

So, does this mean that we should go cash in all our savings, give it all away? Should we call a halt to business and commerce, and just sit around and contemplate Heaven? Is making a profit evil? Are earthly wealthy people to be condemned? Well, the answer in every case is, "No."

That's not the point of this. The point is: What is your *heart* most attached to? The Bible tells us that we need to be wise managers of what God has entrusted to us (1 Cor. 4:2). The Bible teaches us to save wisely. We're to borrow wisely, we're to invest wisely, and to do none of it rashly or with a carnal motivation. It tells us in Scripture that to fail to "provide for" our families is tantamount to having "denied the faith" (1 Tim. 5:8).

So how do you keep your balance? What is the key to living in that tension between the fact that we *have* to have earthy things in order to live on Earth, and we *have* to have our heart set on the things of Heaven (Col. 3:1-2)? Well, how to keep that balance is in the next verse, Verse 21—which is Point #2 of our outline: The Reason For The Commands.

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Why should you *not* treasure up treasures on Earth, and why *should* you treasure up treasures in Heaven? "For where your treasure is, there your heart will be also." It's all about the importance that you attach to things, the value that you see in them—*that* determines their spiritual significance in your life. Get somebody enrolled for the first time in a retirement account, and all of a sudden, they care about the stock market! What importance do you attach to something?

Years ago, there was a span of about six or eight years that I served on the board of a small Christian organization, and we had one board meeting a year. The people who did this ministry did it really well, and didn't need any more oversight than that. And like most good organizations of its kind—it was just local, only in one place—they struggled to have enough money, most of the time; when they got a little money, they would do something. Right after one of our annual board meetings, someone had invited this group to apply for a one-time grant; I think it came from a foundation.

They applied, and they were given a one-time gift of ten thousand dollars! That was 25 years ago or more, and in that time, ten thousand dollars was worth something! Now, it's a stimulus check... There were no specific instructions attached to it—it was just like, "On the basis of the credibility of who you are and what you do, we're giving you this ten thousand dollars." And so, the people who managed the ministry were rather humbled by that, and they immediately put it in a savings account. It was the largest amount of money that organization had ever seen at one time.

Well, we came together for the next board meeting, about eleven and a half months later. We went through all the stuff that you do at the board meetings—the financial situation—and we found on the ledger ten thousand dollars in a savings account; and they were asking, "Do you think we should apply again this year?" We on the board said, "Well, you know, it would be *kind of* embarrassing to apply again when we still have the original gift that was given a year ago."

So we said, "What we'd *really* like you to do is spend that money!" "Well...How?" And we said, "Well, there's *one* thing that you do, so take some of the money and invest it on letting more people know what you do; and take the rest of the money and spend it on doing what you do for the people that you find with the money that you spent telling them what you do."

I immediately thought of a passage; I don't think I was rude and preacherly enough to have read it all to them, but I'm going to read it to you. I thought of a passage that applies to that, that day. It's a little bit lengthy for what we usually quote, but I want to read it to you.

It's the last part of the Parable of the Talents—one of three parables that Jesus told, following the time when He describes His Second Coming in the Olivet Discourse; and then, in Chapter 25 of Matthew, He explains some things that are going to happen after that. He's explaining what this era is like—it's like a king or a manager who went away, and he entrusted his stuff to people to take care of it while he was gone.

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You know the story: Matthew 25, starting at Verse 18—"But he who received the one talent"—one guy got five talents, one guy got two talents, one guy got one talent; that doesn't mean that one guy could sing, one guy could sing and dance, and one guy could sing and dance and play the kazoo. A "talent" is a measure of weight; it was a weight of precious metal, or something like that; so it's an amount of wealth.

"He who received the one talent went away, and dug a hole in the ground, and hid his master's money. Now after a long time the master of those slaves came and settled accounts with them. The one who had received the five talents came up and brought five more talents, saying, 'Master, you entrusted five talents to me. See, I have gained five more talents.' His master said to him, 'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.' Also the one who had received the two talents came up and said, 'Master, you entrusted two talents to me. See, I have gained two more talents.' His master said to him, 'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.'

"And the one also who had received the one talent came up and said, 'Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed. And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.' 'But his master answered and said to him, 'You wicked, lazy slave! You knew that I reap where I did not sow and gather where I scattered no seed. Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. Therefore take away the talent from him, and give it to the one who has the ten talents.' For to everyone who has, more shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away. Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth."

That's pretty strong! You hear, "Well done, good and faithful," or, "You wicked, lazy slave!" What *should* we do with those things that we have on Earth, entrusted to us by the King of Heaven? We should manage them; we should be stewards of them for *His* use and for *His* glory; and we *shouldn't* be lazy, and we *shouldn't* be motivated by fear—"Well, if I do something, I might put it at risk, and then I might *lose* it!" Then, maybe God would give it back to you.

Now mind you: on that day, in that board meeting, I did *not* tell the people who managed that ministry that they were going to hell for not spending the ten thousand dollars! But it *was* a pretty good learning point. Those well-intended people had let the fear that someone might criticize their actions keep them from taking any action at all.

Now, if they [the foundation] had given that ten thousand dollars one three-hundred-and-sixty-fifth of it every day for the year, they would have probably gone bonkers with all the ministry that they would have done! But give them ten thousand at once, and—"We're afraid!"

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You see, it isn't mainly the *things* that matter. And it doesn't matter if you have ten thousand or one thousand or one, it's your *attitude* toward the things that matters.

It was God who gave Joseph that incredible position in Egypt, and He gave Joseph the plan to tell Pharaoh to store up the grain for future use. You could say, "Joseph, you're treasuring up treasures on Earth!" Yes; and by then using it wisely, a whole bunch of people were spared from starvation. Solomon and Agur—authors in the Proverbs—they were both inspired by God to use the ant as an illustration of common sense in working hard, providing during the summer for the needs of the winter; and the ants don't starve to death. Jesus's parables—the one we just saw, and others—they encourage doing business—and even banking—for the purpose of making a profit, *so that* that profit can be used to glorify God and to serve Him and His people!

Abraham was a *very* wealthy man, and he was called a "friend of God" (Jas. 2:23). But, there was that young ruler who came, who was very rich; and with one instruction Jesus gave him, it became obvious that he was more attached to his riches than he was to anything heavenly—and, heartbroken, he walked away (Matt. 19:22).

Abraham was called "the friend of God." Zacchaeus was a wealthy man. Joseph of Arimathea was a wealthy man. God used him in the preparation for the burial and resurrection of Jesus. But you know, you can have money—that's okay; you can have a lot of earthly stuff—that's okay (Acts 5:4a). A friend of mine who, in his life, gave away many, many, many multiples of my net worth—he said, "There's no problem with having money and being a Christian, as long as you give it away!" And not *all* of it—you live on some. But the accumulation of wealth is fraught with great spiritual danger (see Prov. 18:11). Money is a great blessing *if* it is not an end in itself (Prov. 23:5); if it's a *means* to an end, and if you see it that way, what a blessing!

To prevent your family from becoming a burden to others—*that's* a good use of wealth. To help others who are in need—*that's* a good use of wealth. To encourage the work of the Gospel, to support people who spread the Gospel—*that's* a good thing. But outside of purposes like that, it becomes a snare.

The Apostle Paul addressed both issues of that in the same chapter—First Timothy, Chapter 6. Now, bear in mind: Paul was writing to his protégé, Timothy. Timothy was ministering as a pastor in Ephesus. Ephesus was a *very* wealthy city in the world at that time. It was a center of commerce. It was the headquarters for the temple of Diana ("Artemis," Acts 19:27-28, NASB). It was a huge, thriving city. And Paul wrote this to Timothy, for him to pass along to his people: First Timothy 6:9-10—"Those who want to get rich"—now, give me a choice, rich or poor, and I'll pray about that for a millisecond, and I'll choose "rich" and try my hand at stewardship. But he's talking about those who are *motivated* by becoming rich (Prov. 23:4). "Those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs."

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You can go all the way back to the first of Jesus's Kingdom Parables, about the Sower and the four kinds of soil; those who are snagged by the world fall away, because that's incompatible with true faith.

Skip down seven verses to First Timothy 6:17-19. He was ministering in a place where there *were* many wealthy people. Now, some parts of the Bible and of the New Testament are written to very poor people—like the Book of James; likewise, the Books of First Peter and Second Peter. But if anybody was dealing with how to minister to rich people, it would have been Timothy.

I thought of this when I once interviewed for the possibility of a pastorate in a *very* wealthy church in a very wealthy area. In part of the interview process, one of the guys said, "Would you be okay with, say, leading a lunchtime men's Bible Study where you were the only one at the table who wasn't a multimillionaire?" That's what Timothy was dealing with—people who had to deal with this.

Listen to what Paul says. Does he say, "Riches are evil?" No. Look what he says: "Instruct those who are rich in this present world..." Notice: they're "rich," but it doesn't say that they're "treasuring up treasures in this world." "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, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed."

Do you think Paul had read the Sermon on the Mount? Do you think he had ever heard what Jesus said? That's *exactly* the same thing. What do you put the most value upon? To treasure up treasures in Heaven is to be devoted to the blessings of eternity *to the extent* that it affects how you live with *whatever* you have here on Earth. To treasure up treasures on Earth is to be preoccupied with this world, to the point that it keeps you from stretching, risking, expending yourself or your possessions for the glory of God.

I was privileged a long time ago—41-plus years ago—when I got to visit India. Talk about poverty, for most of the people. We were introduced to the Christians there—which was a teeny, teeny, tiny fraction of one percent of the people. A group took about 25 pastors over there; and we were told the story of a woman—and actually shown the village and the house of the woman; she didn't want to be made a spectacle of. This woman was one of the "untouchables." You know the "caste system"—there are four castes, and then there are the ones who don't even have a caste, the "untouchables"; you don't go anywhere near those people, if you're any of the other castes.

She lived a dirt-poor existence with her husband and a few kids. They did what little farming they could. In their village, typically every year during the rainy season, everything would be reduced to mud and then washed away; and then, as it began drying, you'd rebuild your house again, out of the mud.



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She came to know the Lord. Somehow, the Lord brought the Gospel, and she heard it. She was in a Bible study then with some women; neither her husband or anybody in her household had come to Christ yet. And she became convicted that she wasn't *giving*! She had *nothing* to give, but she came up with a plan. She would take the rice that was the staple of their family every day, and she would take out a cup or whatever it was, and she would scoop off maybe a tablespoonful and she'd put it in a separate can and save it. Her family never knew that; nobody felt deprived by her doing that. And then, when she got that other can full, she would sell it so that she could give to the *poor*!

And the people who took us there exploited that story to its *fullest* extent, to guilt-manipulate the rich American pastors to go home and raise funds. This was the 1980s, and I was privileged to put together some events that raised about thirty thousand dollars for that organization, which sent Bibles and other things over there to them. They were calling that principle "Save Without Sacrifice." They got downright personal with people, like: "Make your own coffee at home, instead of paying eleven dollars at one of those places where you pay a whole lot of money for coffee. Just save what you *would have* spent that way, and give that to provide a Bible for somebody in India." I mean, guilt-manipulation ran absolutely *deep* that day!

But, you know what? The question is legitimate. Are you treasuring up the treasures on Earth, or are you treasuring up the treasures in your Heavenly home, where you belong?

Now, look at The Illustrations. As if we hadn't gotten it already, Jesus gives us two word pictures to reinforce His point. He says, "The eye is the lamp of the body" (vs. 22). That doesn't mean there's a lightbulb inside your eye. It means that the eye is the channel through which light comes to you. "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!" (vss. 22-23).

"The eye is the lamp of the body"—you know, no matter how much light is around, if your eyes are clouded, you can't see; you'll never know that the light is there, unless your eye is working properly. It's translated here as "clear"—"if your eye is *clear*"; that's a fascinating word. The root idea of the word that is translated "clear" is "simple" or "single" or "uncomplicated." In other contexts, that Greek word is translated "sincerity," "integrity," or "uprightness." And so in *this* passage, the way Jesus is using it, He uses the "eye" as a synonym for your perception—how you see things, how you think they are, what you think of things. It must be "simple" in the sense of "singular" in the sense of "unmixed with selfish motivations." So, you're treasuring up the right things that are of the greatest eternal value.

And if you're seeing things properly, you can have joy in all that you have because you see the things that you have as blessings from God, and you can glorify Him! You can bring honor to Him. If your seeing is distorted, your earthly treasures get in your way; they bring temptation and a snare, and—to use First Timothy 6—many evil things.

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The second illustration also points to that either/or nature of spiritual priorities. You can either see things clearly, or you can see things badly—and in that case, your body will be crippled.

The same principle is stated another way in Verse 24—"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." The word that is translated "master" there is the word that is usually translated "Lord"—the one in charge. And you're either going to have a master on Earth, or a Master in Heaven (Rom. 6:16-18). God does not tolerate co-ownership; He doesn't say you can be fifty-fifty...ooh, you're growing spiritually—it's sixty-forty! No, you either "love the one" and "hate the other," or the other way around.

The word that is translated "wealth" there is a translation of an Aramaic word: "mammon," the Aramaic word for "money" or "earthly goods" or "possessions." And He's saying: "Don't let that be your Lord! Don't let that rule you!" In many of the older translations—I don't know why—they were fond of not translating that Aramaic word; but you *remember* the word "mammon," and if you learned that verse a long time ago, they always had to explain what "mammon" actually means. "Wealth" (NASB) is a good translation.

Do you realize: we live in a world—*especially* in America, *especially* in the 21st Century—where *all* the momentum is sweeping in the wrong direction! We are *not* in a nation that is prone toward saving without sacrificing, giving generously—and even so, we're the most generous nation on the planet! But in our world, people don't like to take ownership of responsibility. It's a foreign concept to many people. We want to blame everybody else, and blame circumstances, for the consequences of our actions that have actually resulted from worldly pursuits.

"Where your treasure is, there your heart will be also"—take responsibility for it! If you've gotten yourself into a lot of debt, I have a pretty good idea who made the decisions that led to that. Other things can happen; there can be calamities, there can be crises—I get that. But take responsibility—and then, you'll see what you have as a stewardship from God (cf. 1 Cor. 4:2).

We live in a world that no longer has loyalty as a byword—loyalty to institutions, loyalty to people, loyalty to friends. It used to be that families would be in a church for generation after generation, but now—"Eh...I don't have enough friends there. I'm going somewhere else. I'm outta here! They said something I didn't like! I didn't like the way they used that offering that came in! It's all about me!" That's our world.

We have a presumption of great need in the midst of our abundance. Now, are there people who are needy? Yes! Should we do something about it? Yes! Should we respond when we have the opportunity? Yes! But we're in a world that is all about hoarded resources. That's the key to security and happiness (Lk. 12:19)—and they never satisfy (Prov. 27:20; Ecc. 5:10).

Sermon Title: Where Is Your Heart?

Scripture Text: Matt. 6:19-24 (Sermon on the Mount #25)

Speaker: Jim Harris

Date: 2-14-21

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There is *no problem* with being able to retire comfortably! But, what's "comfortable"? What's "necessary"? And what can you do to glorify God with what He has entrusted to you?

The reason for generosity and the reason for stinginess in every person's life is right here in this passage. Where is your heart? What are you treasuring up?

This is a *great* passage for a pastor to use when the congregation is not giving sufficiently to meet the church budget. Well, you just saw our financial report from last year. You *did*, and we had an excess that we could roll over to this year, to do some more things this year. And you know what? It's February now—January was *even better* than last year! So, we're looking for some things that we can *do* that can better enable us to do more ministries.

But you know how this can be used. Maybe you've been in the meetings where the preacher says, "Are you giving all you can?" Look, unless you *emptied* your bank account into the offering today, and turned in the title to your car and the deed to your house, you're not giving all you can.

But like an economist friend of mine said to me one time: "You can go down to the Red Cross and you can give nine pints of blood tomorrow—once! Or, you can give one at a time for the rest of your life!" Do you understand? It's a matter of where your treasure is. Or, the way the Prosperity Gospel people put it—"Have you given your 'seed gift'? Oh, you *did*? And you didn't get what you asked for? Oh—well, *give more!*"

It's so easy to manipulate this, but the fact is: *That's not what it's about!* It's about *you* and *your heart* before the Lord, *vis-à-vis* the stuff He has entrusted to you here, and His plan for eternity.

I read these verses to you a couple of weeks ago, when we were talking about prayer. I'm going to read them again, for a whole different reason. Ephesians 3:20-21—"Now to Him who is able to do far more abundantly beyond all that we ask or think, according to the power that works within us, to Him be the glory in the church and in Christ Jesus to all generations forever and ever. Amen."

So, what I want to say is: As we seek to apply this passage individually, and collectively as a church, if our giving and our actions don't reflect the character of God as it is described there, our problem is *far more* crucial than a lack of dollars to do things; our problem is with the *reality* of our faith.

When we were both young in ministry, a friend of mine was doing a Bible study with newlywed fathers...Boy, if ever there is a time to go into debt, when you want to do all that stuff. He just said to these guys, point-blank: "If God doesn't have your wallet, He doesn't have your heart. Do we need to talk about anything?" He was pretty bold about that. I like that.

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You can go read in Second Corinthians 9 about how God provides the seed for the sower to give in all liberality. The point I want to make is: What kind of God will people think that we serve when they watch how we use our resources? Individually, family-by-family, and as a church—where are you treasuring up your treasures?

Let's pray:

*Father, it is my prayer always for Heritage Bible Church that You will do with us as You will, that You will use us for Your glory. We thank You for entrusting to us such an abundance. We pray that You will teach us to treasure up our treasures in the right place. And Father, we confess—it's so easy to be to be torn! We need Your wisdom. We know we can't give those nine pints all at once, but teach us how to be the best steward for the longest time possible, to do the most things for Your glory. And we ask You to have Your way with us. Convict us where conviction is needed, and encourage where encouragement is needed. In all things, teach us always to stand in Your grace, and to minister for Your glory. And Father, beyond just this passage before us, we know that You have also made a very clear command to us to pray for our leadership. We pray for our president and for others in leadership over us. Turn their eyes toward Jesus Christ and heavenly treasures. Bring about a revival. Bring salvation to so many who are pursuing so many things which are so opposite what is important to You.*

*We want to lift up several special people: We pray for Jeff Allen, as his mom was taken away this week by COVID-19. May Your encouragement and Your comfort wash over Jeff and the rest of his family. We pray for those in our midst who are facing upcoming surgeries, who are recovering from surgeries, those who are still dealing with COVID, those who are facing chronic problems, those who are in earthly ways stretched to their limits as caregivers for family members. Father, we also pray for Voddie Baucham—what a servant of Yours he is for our generation, facing heart failure and now travel woes in trying to get back to the United States from Zambia. Please spare him, we pray. Strengthen him. Encourage him along the way. We pray for our friends in California at Grace Community Church, and for their ongoing battle with the local authorities who have targeted them, wanting to make an example of them, treating them differently from other entities where people gather together; and for their need to cancel the Shepherd's Conference in light of all of the conflict going on. Give them grace, and make the truth known, and somehow glorify Yourself through that situation and the way that all Your people act in the midst of it. And Father, that's just in California; we know there are persecuted believers far beyond governmental regulations opposing the church—people in Africa, Pakistan, North Korea, China, and other places, where just to gather like this and to pray in the name of Jesus Christ is to put your earthly life at risk. Strengthen them, we pray. Strengthen us, that we would understand our genuine communion with our brothers and sisters around the world.*

*And have Your way in all these things, we ask, in Jesus' name. Amen.*