

Renewing Your Mind Money and Possessions

Two Kingdoms, Two Visions and Two Masters (Outline)

“A miser sold all that he had and bought a lump of gold, which he buried in a hole in the ground by the side of an old wall and went to look at it daily. One of his workmen observed his frequent visits to the spot and decided to watch his movements. He soon discovered the secret of the hidden treasure and, digging down, came to the lump of gold and stole it. The Miser, on his next visit, found the hole empty and began to tear his hair and make loud lamentations. A neighbor, seeing him overcome with grief and learning the cause, said, “Pray do not grieve so; but go and take a stone, and place it in the hole, and fancy that the gold is still lying there. It will do you quite the same service; for when the gold was there, you had it no, as you did not make the slightest use of it.” Aesop

Scripture:

Matthew 6:19-24

Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

The eye is the lamp of the body. So, if your eye is healthy, 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 in you is darkness, how great is the darkness!

No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

Context:

Matthew describes the scene leading up to the preaching of this sermon: “Seeing the crowds, he went up on the mountain, and when he sat down, his disciples came to him. And he opened his mouth and taught them,” (Matthew 5:1–2).

Introduction:

- Our grocery store shelves are full, and every fruit is in season every month of the year. While our country experienced soup lines during the Great Depression and food scarcity during the Dust Bowl years, the United States has never seen a year of famine.
- We are a prosperous nation. We alone hold the world’s reserve currency, which allows our government to print money as they need to cover anything they want to buy rather than levy taxes. Most American families own their homes, possess two or more cars, and stockpiled

enough clothing to outfit an entire third-world village. The average income of a person living in the US is \$80,000: the average Columbian is \$6800, Kenyan is \$2000, and Pakistani is \$1500.

- When I walk through Costco with the shelves full of products twenty feet high, I think of the prosperity of Solomon's reign where he made silver as common as the stones. (1 Kings 10:27). Yet his possessions were his downfall, collecting gold, wives, and horses.
- The United States wastes or throws away more than 100 billion pounds of food annually.
- All day long, we are exposed to the affirming voice of advertising. Consider the following messages:

L'Oreal – "Because you're worth it"

Nike – "Just do it."

BMW – "The ultimate driving machine."

Energizer – "It keeps going and going and going."

De Beers – "A diamond is forever"

Skittles – "Taste the rainbow"

American Express – "Don't leave home without it."

- Our appetite for more is never satisfied materially. As Solomon wisely said:

"He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity. (Ecclesiastes 5:10)

Two Kingdoms, Two Visions, and Two Masters

Two Kingdoms

Verses 19-21

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

but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.
(Matthew 6:19–21)

Randy Alcorn gives this illustration:

"How can we teach our children the emptiness of materialism in a direct and memorable way? Take them to a garage sale and show them how things that people spent great amounts of money on are now sold for pennies.

Or, take them to visit a dump or junkyard. It can actually be a great family event. (The lines are shorter than at amusement parks, admission is free, and little boys love it.) Show them all the piles of “treasures” that were formerly Christmas and birthday presents. Point out things costing hundreds of dollars, that children quarreled about, friendships were lost over, honesty was sacrificed for, and marriages broke up over. Show them the remnants of battered dolls, rusted robots, and crashed cars. Let them look at the expensive furniture and electronic gadgets that now lie useless. Point out to them that nearly everything *your* family owns will one day end up in a junkyard like this.

Then read, or ask them to read, 2 Peter 3:10-14, which says when Christ returns, the whole world “will be destroyed by fire” and “the earth and everything in it will be laid bare.” Ask them the ultimate question: ‘When all that you owned lies abandoned, broken, burned, and useless, what will you have done that will last for eternity?’”ⁱ Randy Alcorn.

How often do we, when considering a material purchase, consider side by side a kingdom's use of those funds?

“There’s nothing wrong with having money. We need it to live on while we’re still in this foreign land away from home, and God graciously provides it for us. Still we must understand its limits. Like Confederate money near the end of the Civil War, It’s only good for a very short period of time, and that time is running out. It will be worthless once we get home. We’re here on earth on a short-term visa. One day soon it’s going to expire.”

“Where’s your treasure? Are you heading toward it or away from it? Is it time to start relocating your treasure?”ⁱⁱ Randy Alcorn

Parable of the Rich Fool

“And he told them a parable, saying, “The land of a rich man produced plentifully, and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.”’ But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ So is the one who lays up treasure for himself and is not rich toward God.”’ (Luke 12:16–21)

Questions for reflection:

- What conversations (confident or fearful) do you hold with yourself about money, savings, retirement?
- Are you equally excited to lay up treasures in heaven as on earth?
- How do you respond when special offerings are announced?
- Think of a time when you were jazzed to buy something that you couldn’t wait to get - something your heart was totally wrapped up with. Can you remember a time when you were equally excited to give to the kingdom of heaven?

So, what comes first, the giving or the heart's desire?

- Jesus isn't saying move your heart first. He is saying invest in the kingdom of heaven, and you will move your heart toward the kingdom. Your heart follows your wallet.

Two Visions

Vs. 22-23

"The eye is the lamp of the body. So, if your eye is healthy, 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 in you is darkness, how great is the darkness!" (Matthew 6:22–23)

In his commentary on Matthew, Dan Doriani comments on the two visions, saying:

"In Matthew 6:21, Jesus addresses the inner attitude, the heart. In verses 22-23, he speaks of the eye when he says, 'The eye is the lamp of the body.' It might seem that Jesus is changing the subject, as he shifts from the heart that desires to the eyes that see. But the terms 'heart' and 'eyes' can both refer to the inner person that sets life's direction."ⁱⁱⁱ

Then, in support of this thesis, Doriani points to Psalm 119:36-37

Psalms 119:36-37

"Incline my heart to your testimonies, and not to selfish gain! Turn my eyes from looking at worthless things; and give me life in your ways."

- Jesus is saying that we find direction for what we do through what we take in through our eyes and what we treasure in our hearts.

It was through her eyes that Eve coveted the fruit and rejected God's law.

"So when the woman saw that the tree was good for food, and that it was a delight to the eyes, and that the tree was to be desired to make one wise, she took of its fruit and ate, and she also gave some to her husband who was with her, and he ate." (Genesis 3:6)

- It was not sufficient in the seventh and eighth commandments for God to forbid taking your neighbor's spouse and stealing in general. God went after the heart sin, which precedes theft.

"You shall not covet your neighbor's house; you shall not covet your neighbor's wife, or his male servant, or his female servant, or his ox, or his donkey, or anything that is your neighbor's." (Exodus 20:17)

- Prior to the battle of Jericho, Joshua warned the people not to take the spoils of war, saying that it was devoted to the Lord. But Achan did not follow Joshua's warning. Notice in the following account how Achan's eyes and heart betrayed him.

"Then Joshua said to Achan, "My son, give glory to the LORD God of Israel and give praise to him. And tell me now what you have done; do not hide it from me." And Achan answered Joshua, "Truly I have sinned against the LORD God of Israel, and this is what I did: when I saw among the spoil a beautiful cloak from Shinar, and 200 shekels of silver, and a bar of gold weighing 50 shekels, then I coveted them and took them. And see, they are hidden in the earth inside my tent, with the silver underneath." (Joshua 7:19–21)

- Diagnostic questions:
 1. What do your eyes see that you want – what do you covet?
 2. What do you treasure in your heart?
 3. What do you desire?

When it comes to possessions, there are two options – earthly treasure that passes away and heavenly treasure that endures.

Remember Asaph's prayer: *"Whom have I in heaven but you? And there is nothing on earth that I desire besides you. My flesh and my heart may fail, but God is the strength of my heart and my portion forever." (Psalm 73:25–26)*

Jesus is dropping truth and wisdom on us. "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal." (Matthew 6:19–20)

Why don't we take that advice? Why do we insist on investing in the everlasting kingdom to come? One word – coveting.

Two Masters

Vs. 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. (Matthew 6:24)

Very simply put – you can't have both. You cannot love money and love God. God demands our all.

- Paul taught Timothy that the love of money is the root of all kinds of evil.

“we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.” (1 Timothy 6:7–10)

Notice that it is the love of money which leads to evil.

- Consider Judas’ demise, which began with a love for money.

After Jesus raised Lazarus, when Mary anointed Jesus’s feet Judas objected. “Why was this ointment not sold for three hundred denarii and given to the poor?” He said this, not because he cared about the poor, but because he was a thief, and having charge of the moneybag he used to help himself to what was put into it.” (John 12:5–6)

“Then one of the twelve, whose name was Judas Iscariot, went to the chief priests and said, “What will you give me if I deliver him over to you?” And they paid him thirty pieces of silver. And from that moment he sought an opportunity to betray him.” (Matthew 26:14–16)

What master did Judas serve? Let us take warning – just because we go to church and hang with Jesus doesn’t mean he is your master.

- The confession of a materialist:

“whatever my eyes desired I did not keep from them. I kept my heart from no pleasure, for my heart found pleasure in all my toil, and this was my reward for all my toil. Then I considered all that my hands had done and the toil I had expended in doing it, and behold, all was vanity and a striving after wind, and there was nothing to be gained under the sun.” (Ecclesiastes 2:10–11)

- Daniel Doriani writes,

“Christians, by nature, love God more than money. We have committed our hearts to the Lord by entering into his covenant. The challenge comes in the realm of diligence and consistency. We can lose sight of the antithesis between God and Money. We can drift, a little bit at a time, toward loving and serving money. We can lose our discernment and our clarity and make one decision, and then another, on the basis of money and possessions. Let us pray, therefore, that the Lord keeps our eyes clear, that he fills us with his light and truth and love. May he finish the good work that he had begun in us”^{iv}

Practical considerations

Wealth – The bible does not encourage laziness toward poverty but diligence toward generosity. Consider the rebuke of the master to the servant who buried his talent in the parable of the talents: “You ought to have invested my money with the bankers, and at my coming, I should have received what was my own with interest” (Matthew 25:27). Work hard and demonstrate faithfulness and excellence in your career. Earn money for the glory of God. Never lose sight of the fact that it is God’s money - we are but stewards of his wealth.

Tithing – The practice of tithing reminds us that all we have comes from the Lord. Jesus affirmed the wisdom of tithing when he rebuked the Pharisees. “You give a tenth of your spices—mint, dill and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former” (Matthew 23:23 NIV).

Here is a helpful maxim: God gives you 100% so that you have plenty left over after you return the 10% that the law declared “belongs to the Lord” (Leviticus 27:30). While we are no longer bound by the law but set free by grace in the New Testament, grace never means less. Grace fueled the widow’s offering to give 100% of all she had. Grace fueled Zacchaeus’ generosity after his encounter with Jesus. He gave 50% of his money to the poor and paid back four times what he stole. Grace motivated the Spirit-filled believers in the early church in Acts to sell their possessions and give the proceeds away. The Gospel, where God gave us his only Son, provokes generosity.

Offerings – Offerings are gifts we give beyond the tithe. New Testament saints did not calculate what they should give based on a percentage; caring for the needs of others motivated their generosity. Of the early church we read, “There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold” (Acts 4:34). Barnabas sold his field and laid the proceeds as an offering at the apostle’s feet so that they might distribute it as they saw fit (Acts 4:37).

Our Motivation – There is no improving Paul’s encouragement to the Corinthians: “The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. As it is written, “He has distributed freely, he has given to the poor; his righteousness endures forever.” (2 Corinthians 9:6–9)

Conclusion

An empowering truth: We can give away freely from what we own because God provides amply for everything we need.

Matthew 6:19-24

Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? And which of you by being anxious can add a single hour to his span of life? And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin, yet I tell you, even Solomon in all his glory was not arrayed like one of these. But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith? Therefore do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. But seek first the kingdom of God and his righteousness, and all these things will be added to you.

"Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble." (Matthew 6:19–34)

- We need not worry about giving our money away – God is Sovereign over endless supply.

As you consider giving and you wonder how you are going to make ends meet, don't worry, God will provide.

As you struggle with fears that reveal your weakness of faith consider God's promise. Your Father knows what you need them all and all these things will be added unto you.

As you are caught up with life's challenges here on earth – lift your eyes to the future kingdom and invest.

- We can put the kingdom first – for that is what Jesus directs

Don't miss the opportunity to give away what the Spirit of God whispers in your heart to give. Say no to storing up treasure for an earthly Kingdom and invest in the eternal kingdom to come.

ⁱ Alcorn, Randy. Field Trip to a Junk Yard. <https://www.epm.org/resources/2014/May/2/trip-junkyard/>

ⁱⁱ Alcorn, Randy. Money Possessions and Eternity page 106

ⁱⁱⁱ Doriani, Daniel. Matthew Volume 1: Chapters 1-13. Page 246

^{iv} Doriani, Daniel. Matthew Volume 1: Chapters 1-13. Page 254.