

The Power of a Well-Placed Treasure

Good morning everyone, great to be with you all today. My name is Eric and I am a pastor in training here at City Church. If I haven't had the chance to meet you yet, I would love to have the chance to do that some time today. [Halloween reference] If you've got a bible with you, go ahead and turn to Matthew chapter 6. We'll be spending our time this morning wrapping up chapter 6. If you've been coming around for a while, you'll know we're well into our series on the gospel of Matthew. We've been going through Jesus' sermon on the mount, and today, Jesus gets into the part of life that includes everything people just *love* talking about: our resources - money, possessions, etc. and then he talks about how all of that has a huge impact on our worries. Today we are going to be talking about what Jesus says is a solution to some of our anxieties. We've got a lengthy passage to cover today, so we'll dive right in. Hopefully you've had time to get there, take a look with me at Matthew chapter 6 starting in verse 19:

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

So right off the bat, I think we need to make sure everyone is on the same page with some historical context. In Jesus' day, banks as we know them didn't exist. There were no savings accounts, no IRAs, no trust funds, none of that. Basically whatever you *had* in life, you quite literally *had*—like *on your person*. So what you did if you had *treasures*, or if you had lots of *stuff* and valuables and money you wanted to protect, is you would literally bury it. You would hide it somewhere that you could come back to later so it stayed safe. Now, I don't think it takes a genius to think about what could happen when you mix relatively fragile possessions and a hole in the ground. It's exactly what it says in verse 19, "where moth and rust destroy and where thieves break in and steal." So he's saying if you put your stuff in a hole in the ground, your stuff is *vulnerable*. That's the first reason he gives for why we shouldn't store up treasures on Earth: because if you do, bad things will likely happen to it—we're going to come back to that in a bit. **I remember when I was a young kid, we were at the beach one time and a random guy walked up to me and my brother and said if we could find the sunglasses he lost, he'd give us \$100. Looking back, that's pretty weird and he probably thought we were just being loud and annoying and tried to find a way to occupy us, but who cares. So we searched for hours and obviously didn't find anything. But from that point on, every time I went to the beach I would just dig holes looking for stuff to see if I could find some treasure! And I never really found anything, all I ever got were shells and crabs.**

Most of us probably don't store our treasure in literal holes in the ground (unless you're in some type of time capsule situation). We store up treasures in savings accounts, and 401Ks, and all sorts of investments. Or maybe we're spenders, and we store up treasures in the newest iPhone or the newest Apple Watch, or the newest TV, or a complete kitchen renovation. People in Jesus' day did what Jesus was saying more literally, whereas we today do it more figuratively.

But that is still “storing up treasure on earth,” and therefore the exact same principle applies. The more treasure you store up on earth, the more vulnerable your treasure is. There is nowhere you can put your treasure on earth that isn't vulnerable to it becoming outdated or taken away. To put it in slightly more modern terms, it's kind of like Jesus is saying, “don't store up all your treasure in the stock market where recessions happen and there's massive sell-offs and CEOs who make terrible decisions.” Or, “don't store up your treasure in iPhones where new updates make your phone obsolete. Don't store up your treasure in fashion where things fall out of style faster than you can keep up with them.” Anyone remember the 2008 financial crisis? The crash of the housing market wreaked havoc across the nation and consequently the world because of how many people functionally wagered their lives in a fragile system. Another poignant example is the entire premise of the show *Schitt's Creek*. Anyone seen it? The show starts with the feds coming and taking all the stuff out of this huge mansion because this ultra rich family was defrauded by their business manager without them knowing and they lose everything in an instant. They went from being multi-millionaires with everything they ever wanted to living in a motel in a small town within a matter of hours. Then the rest of the show is basically the fall out from that as the characters learn how to live this new life. Now, that probably isn't exactly what your life looks like or the situation you might find yourself in, but it's a good example of just how *vulnerable* things can be. Instead, Jesus gives another suggestion:

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

He says instead of laying up treasures on Earth, lay up treasures in Heaven. Throughout Matthew, the author mentions “The Kingdom of Heaven.” We talked about it at the beginning. What's important to note is he's referring to the kingdom of God. He's talking about this reality of things being the way God intended, that's what the kingdom of God is like. This is super important because it's dangerous to think he's saying, “hey don't store up your treasure here where it's vulnerable, just wait and get some treasure later in heaven!” That's no different than trying to greedily hoard things in this life, there's just

this idea of delayed gratification. No, what he is saying is this contrast: don't store up treasure here on earth *now*, store things in heaven, or in God, *now*. Do you see why that's different and why it matters? Let's give a few examples. Let's say you've got \$50 a month in your budget floating around. Storing up treasure on Earth might look like thinking "great, I can go to that fancy restaurant every month!" How long does that meal last? A few hours maybe. Let's say instead you decide to sponsor a child through a reputable organization to help provide food, clothing, an education. And maybe through that organization they hear about the love of Jesus that motivated a stranger to do that and they come to know Jesus. How long does that last? Maybe a more universal one: let's say you and a coworker have exactly the same pay. Same benefits, all that. Storing up treasure on Earth would mean your standard of living is indistinguishable from their's. You have the same size house, the same car, the same shopping habits, the list could go on. Storing up treasure in God's kingdom would look like you actually living differently, giving sacrificially to those in need and tithing to the local church to see God's mission advanced here on Earth. And as a result, your life and standard of living look markedly different. And Jesus gives us the reason in verse 21:

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

Where is your *heart* going to be? Where your *treasure* is. Whether that's money, or stuff, or experiences, or where you spend your time, whatever your *treasure* is, it will take your heart with it. *Let me illustrate this so it's a little clearer, because this is vital to understand. Let's talk about Whole Foods. Do I like Whole Foods? Sure, they have delicious gelato which is really the only thing I can afford there. They also have great cheese, which I happen to enjoy very much. Do I lose sleep over Whole Foods? Do I go throughout my day wondering what's going to happen to the company if something goes wrong? Where will I get my gelato?! No. Of course not, I have no reason to care, plenty of places sell gelato and cheese, and for significantly less money. But let's say I find myself with \$10,000. And instead of saving it or using it for something else, I invest it in Whole Foods. Do you think I care now? I guarantee there would be some sleepless nights, some checking out when I'm hanging out with friends because I need to check the stock price again, days consumed by thinking about all the wealth I could accumulate if it does well. On a smaller scale, I have a couple investments personally, and I see this still happen even though it isn't a huge amount of money. Especially when COVID first hit, I found myself feeling like I had to check it constantly, to the point where I had to decide to just not look at it at all right now because I had a tendency to fixate on it. These things demand my attention because, to some degree, I've stored my treasure in it. I've invested a large part of my *life* in it in the Whole Foods example and the natural*

response is to care deeply about it. But how long does it last? I've heard this phrase before that's pretty cheesy, but I think it can be something helpful to think about in light of all this. It goes, "when is the last time you saw a moving truck following a hearse?" It's true though, right? So Jesus here is saying storing up treasure on Earth is giving all our time, money, energy, etc. to things that are going to eventually pass away. But storing treasure in God is to invest our time, money, energy into things that will last forever. And where we invest those things is where our affections will go. Those will be the things we care about and things that drive us. If you store up your treasure in the stock market, your heart is going to be wrapped up in the stock market. If you store up your treasure in your house, your heart is going to be wrapped up in your house. If you store up your treasure in your kids, your heart is going to be wrapped up in your kids. Wherever you most consistently store up treasure, your heart will naturally follow it. So you can follow that logic as a means of changing your affections. Do you want to care more about kingdom things? Do you want to be more passionate about the things that God is passionate about? Start "storing up your treasure" in things God cares about. And as you do, your heart will go with it. God will use that process to knit your hearts and your passions together with his. Look with me at verse 22:

[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!"

So Jesus transitions into this illustration of an eye. So this probably sounds a little cryptic, but here's the deal: in Jesus' day, "the eye" was a widely used phrase to refer to greed and generosity. If someone had a "good eye," it meant they were a generous person. They gave to others in need. If someone had a "bad eye" or "evil eye," it meant they were greedy and envious. Someone who both loved their own money and was jealous of others who had *stuff* too. And Jesus draws a straight line between that greed and someone's whole body being full of darkness. This is the next reason Jesus says we shouldn't store up treasure on Earth, it will shape the way we view everything. Our whole life will be consumed by it. We see examples of this throughout history. Many wars have been fought and civilizations destroyed over the pursuit of wealth. The growth of the Roman empire in a pursuit of power left hundreds of thousands of people under an oppressive rule. The British empire overtook and occupied countries all over the world in a pursuit of wealth and status. The Mayan civilization, and many other native American peoples, destroyed because of someone's pursuit of wealth. People have been utterly consumed by it. We can see it in recent history too. John D. Rockefeller is a pretty good example of it I think. He's seen as one of the richest people in modern history. At the

height of his success, his net worth was equivalent to 1% of the entire US economy. That's an astronomical amount of money. With all that wealth and success, he was once asked how much money is enough. He responded by saying, "just a little bit more." From everyone else's perspective, this man had *made it*. He had everything! But his life was all about money, and it controlled him and drove every aspect of his life. This materialism, or the idea that *stuff* and *money* and *possessions* are ultimate, was all-consuming. But listen, this is not exclusive to the ultra-rich. This happens every day, even if it is sometimes more subtle. If money and success is the primary thing you care about, you will constantly be looking for new jobs with higher pay, moving from job to job, city to city in the pursuit of *more*. And you will end up leaving behind valuable relationships and opportunities for kingdom growth. It will shape everything about how you view your entire life. In v. 24 he's just going to say the same thing a slightly different way:

[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."

Jesus is drawing a super important contrast that I need everyone to see. He's saying God-motivated generosity is the opposite of greed. Notice what he isn't saying though: he is not saying the opposite of greed is poverty. Is it wrong to have a nice car and a big house and a good paying job? Absolutely not. Those can all be fantastic gifts that can be used to glorify God and grow his kingdom. But is it wrong to view having a nice car and a big house and a good paying job as being what you need to be satisfied in life? Jesus would say so. He just said before how all those things will pass away and be gone forever one day. And he knows those things will never satisfy. Materialism and greed will *never* satisfy, they just fuel that hunger. I read a statistic the other day that said on average across all income levels, most people said they would need almost double what they currently make and then they'd be happy. No one who chases after those things gets to a point in life where they feel like they've made it. Listen, God's generosity is the cure for greed, and it's what we are called into as followers of Jesus. Our lives will either be defined by God, or defined by greed. It's all or nothing, only *one* of those things will rule your life.

That is strong language. Does Jesus say, "you *should* not serve God and money"? Does he say, "hey, I know you're still toying with how much you should be devoted to me and all the other stuff you've got going on..."? No, he says, "you **cannot**." It's actually super interesting right here the words he uses. In the original language he uses the word

“mammon.” It’s not a casual word for cash. This word actually *personifies* wealth. It describes this as something to be trusted in, to have faith in. A pseudo-spiritual force of sorts. Jesus is describing it functionally as a rival god. That is seriously strong language. And to be honest, I really wish he didn’t say it. I wish Jesus just said something like, “be careful around money, it can be tempting.” I can get on board with that. Or maybe, “try not to focus so much on money.” I can do that okay. No, he doesn’t describe money as being neutral. He describes it as something that will demand your love and trust. Jesus says you can either trust God for life and joy, or you can trust money for life and joy. You can either depend on God, or you can depend on wherever your treasure is stored. And so next, Jesus moves into what will happen if you trust in your treasure on earth: worry.

Most of my life I feel like I’ve been taught verses 19-24 talk about money, and verses 25-34 talk about worry, as if they’re different topics. But in reality, the next thing Jesus says is just a continuation of thought. He started off telling us to store up treasure in Heaven, then he warns against storing up treasure on Earth. And so far he’s told us one reason is that it’s vulnerable. He’s also told us that it will run our lives if that’s what we do. And the next verse he tells us a third and incredibly significant effect. Look at verse 25:

[25] “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?”

Jesus comes right out and says it. He says if you store up treasure on Earth, you will *worry* about it. You’ll be anxious about it. Because it’s vulnerable on Earth and because it will control what you think about and do, the response will be worry. There are all kinds of studies out there on worry and anxiety. And do you know what most people said was the number one source? Money. *I’ll let you in on a little bit of my life. In general, and I feel like most people who know me well would agree, I am not an anxious person. I’m much more of a “go with the flow” type and see where it takes us, and wherever we end up, I guess that’s where we’re going. I don’t feel worry often. As long as we don’t talk about money. As soon as my mind goes to finances, I start reeling. I fixate on it, I stress about it, I’m consumed with thinking about it. I think about what might happen if this thing pops up, or what if *that* happens. I feel a physiological response in my body. My heart rate goes up, my palms get sweaty. And that isn’t a coincidence. I have this deep underlying feeling of wanting to be “okay” in life because *I* made me okay. Because *I* took care of myself. Because *my* success meant I could do what I wanted when I wanted, and people could see me as being strong because of it. Because I had the*

money to do it. And when I start to think about all the ways that might *not* happen, that anxiety hits like a ton of bricks. And it's something I have to constantly fight against. This is exactly what Jesus has been talking about.

Here's the principle Jesus is talking about: **you worry most about what you treasure most**. Let me show you how it could show up in your life. If you worry most about your job, your job performance, your relationships with colleagues and your boss, that probably means what you treasure most in life is your job or career. If you worry most about your relationship status, about who you are going to date, how you are going to date, *if* you are going to date or get married, your treasure is probably in romantic relationships. If you worry most about your kids, how they'll turn out, who their friends are, what school they go to, their grades, your treasure is probably in your kids. If you worry most about your appearance, about wrinkles, about current style, about grey hair, about bodies changing, it's probably that your treasure is in youth or your appearance. If you worry most about what people think about you, the things people might say about you, the image you portray in front of people, it could be that your treasure is in your reputation. So if you want to do something about your worry, the first thing you need to do is trace it back to what you treasure. So the more you "store up treasure" in things on earth, the more you will worry, because all those things will be vulnerable. But Jesus gives us an alternative way of life. Keep reading with me:

[26] 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? [27] And which of you by being anxious can add a single hour to his span of life? [28] And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin, [29] yet I tell you, even Solomon in all his glory was not arrayed like one of these. [30] 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? [31] Therefore do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' [32] For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. [33] But seek first the kingdom of God and his righteousness, and all these things will be added to you.

Now it might be easy to think Jesus is saying, "hey don't worry, everything will be fine and your life will work out!" There are millions of people in the world today and throughout history who would laugh in your face if you told them following Jesus meant everything in your life would be fine and dandy. Some would probably do more than

laugh. Our American culture is so deeply ingrained with and built on this comfort idol that we have the audacity to think our stuff and our money will make everything okay. That we will be safe and secure without a care in the world. We read this passage and think, “be like the birds, be like the flowers, they’re not stressed and everything works out okay for them.” Birds get killed all the time! When’s the last time you went to Chick-Fil-A, you think everything was just peachy for all those birds? Jesus even says in this passage that flowers are here today and tomorrow thrown into the oven. That doesn’t sound like he’s saying everything will be perfect and easy. He’s not using the birds and the flowers as examples of safety and security, he’s using them as examples of a life free from worry and anxiety. Birds don’t anxiously store up more than they need. Lilies don’t anxiously accumulate clothes for themselves. They work for what they need now, and they trust God for the rest.

It’s really important to notice here, Jesus isn’t *just* telling us to not worry. He doesn’t just leave it at that. He’s not saying “hey, you shouldn’t care about your job or relationships or your family, just chill.” He tells us to *replace* our worry about things on Earth with a concern for things in the kingdom of God. Jesus is saying in plain terms that you worry about what you worship. So what is the alternative?

Jesus says in verse 33 our *worship* should be going to the kingdom of God. He tells us “seek first the kingdom of God.” He says to focus our mind, our time, our energy, our resources on things that are in line with God’s heart and God’s kingdom. And he says something really interesting happens when we do. He says “all these things shall be added to you.” It can be easy to think what Jesus is saying is that if you follow him, he’ll give you *stuff*. This idea that the more we do for God, the more he owes us. That is certainly not what Jesus is saying here. What he’s saying is far more beautiful than that. He’s saying if we don’t look to things here on Earth to satisfy and define us, money, relationships, popularity, youth, all those things, but instead look to God’s kingdom, something incredible happens. We can find rest. We can find satisfaction. We can find peace. We can find *freedom*. And when we find those things in Christ, he frees us up to be able to actually enjoy those parts of his creation. All those things can just be *things*. And it also gives us a new lens to view life. Jesus tells us instead of storing up and worrying about things for ourselves, we are able to redirect our attention and our affections and our resources to the things the Lord cares about. We can store up treasure in Heaven.

Now at this point, if you’re anything like me you might be thinking, “that sounds great, what does that even look like?” So I want to wrap up today giving you some practical

examples of what I think it looks like to “store up treasure in heaven.” When I first started working on writing this, in my head the practical application was just “spend less money on me and more on others.” And that’s not necessarily an incorrect application. But I think it’s far too limited the more I think about it. It’s bigger than that. If you’re a note-taker I assume you’re ready to get this stuff down, but if you’re not, I would encourage you to get outside your box for a minute and actually write some of this down, because I think it’s super important. As abstract of an idea as some of this might seem, there are incredibly practical applications. The first, and arguably most important, step is to invite other people in. Confess your worries and anxieties to your LifeGroup. If you’re not in a LifeGroup, step one is to get in one. Be honest about your worries and invite other people to speak into where your treasure might be. I mentioned some of my tendencies earlier, but you can ask my wife or guys in my LifeGroup and they can probably tell you one of the things I worry most about is cars. I hate car repairs, and it just seems like I need the most out of anyone I’ve ever met. And really what that goes back to is the money stuff I talked about earlier. I want to feel secure and safe and taken care of and I want to be able to do it myself! And when cars break down or need repairs, it threatens that security. My treasure is often in my own ability and when the reality that I can’t control every situation sinks in, the worry swells. And I have to confess that to people and they get to speak truth into my life to show me where my treasure should really be. That one is pretty straightforward, right? We say it all the time: let other people in. Be honest, live in the light. The other practical steps can seem more difficult, because other than just talking to other people, we need to actually listen to them and to the Holy Spirit.

One of the first indicators I mentioned earlier is that your standard of living as a follower of Jesus should look markedly different than that of others in your same income bracket. If you’re storing up treasure in heaven, you’re devoting less to yourself than you could. You are going out of your way and making personal sacrifices for the kingdom of God. Another practical is actively seeking out needs around you. Who in your LifeGroup or your workplace or your community is in need in some way? Give to help. Is someone struggling to pay rent? Is someone putting off car repairs because they have to decide between that and groceries? Did someone have an unexpected bill that has become a burden? Seek out those people and those opportunities. Maybe those situations aren’t immediately in front of you, but you can budget for when they come. Have a generosity line in your budget. An amount of money that you know every month gets set aside for someone else. You may not know who it is, but you prayerfully set it aside knowing that the sole purpose of that money is to go to someone or something else. And I guarantee there is always somewhere to use that money. Ask anyone who budgets for generosity

and they will tell you that money always has a use. Find an organization that is doing amazing work in your city or in the world and invest in it. Do with your actions and resources what you profess with your mouth. And on top of budgeting for generosity, according to scripture as followers of Jesus who are part of a local church, we should be tithing. We should be giving to the local church to help advance God's kingdom and the work he is doing in our community. And I totally get that feels uncomfortable sometimes. "You mean I'm supposed to live life at a lower standard than I could just so I can give money away?!" Jesus would say so. And the reason for it is what we've been talking about this whole time. It's not so the church can get rich, it's not so people don't have to put in effort in life because others will take care of things, it's not to make your life harder. All of this is because followers of Jesus have been saved by grace we didn't deserve. And that salvation gives us an assurance and a hope for the future. A hope bigger and better than anything we can do for ourselves. A hope that transcends all of the worries of this life. That's what we get to invest in. We get to live out of a gospel-motivated generosity because we know we have an assurance in Christ. And I love how Jesus ends his thought. He says:

[34] Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble.

Our hope in the future motivates action in the present. We get to look for ways to actively put the gospel on display here and now. Without worrying about the future. Think about the incredibly beautiful implications of that! Think about what we could do as a community if we invested in the kingdom of God *right now*. When we aren't consumed by the troubles of tomorrow because we've stored up treasure on earth, we can join with God and his people in making his kingdom more of a reality.