

Matthew 6:19-24 – “Kingdom Choices: Choose Your Master”

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Intro: What’s your treasure? What is the one thing you just cannot live without? What is the theme that keeps coming back to your mind over-and-over again? What is the issue that surfaces in your conversations with anyone and everyone sooner or later? What are you compelled to mention in your prayers every time you get the chance? What do you wake up in the middle of the night thinking about? If there is one thing like that in your experience, then that one thing is probably your highest concern; your greatest value; your greatest treasure; your master passion. Whether you chose it, or it seems to have chosen you, that one thing is your god. Jesus wants to discuss with us tonight, that one thing.

Proposition: When Christ is our treasure our heart, mind and will agree to choose God as our Master.

Tonight our study will progress through three movements: (vv.19-21) Two Treasures: Earthly or Heavenly; (vv.22-23) Two Eyes: Light or Darkness; (v.24) Two Masters: God or Mammon.

(vv.19-21) Two Treasures: Earthly or Heavenly – To this point in chapter 6 of Matthew’s gospel, Christ has been discussing Kingdom Practices: Giving, Praying and Fasting. In the remainder of the chapter He turns to Kingdom Choices: the choice of a master (vv.19-24) and the choice of our attitude (vv.25-34). The passage we have before us tonight deals with our choice of a master – someone or something that will command how we live our lives. To discuss this Jesus used the vehicle of money or mammon because this is a major concern to most of His disciples in every age. **Matthew 6:19–21 - 19** *“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.* When we read these verses in the light of verse 24, we realize that one possible treasure Christ is discussing is money. Some of our versions use the word “money,” while others use the word “mammon.” Mammon is a broader word referring to possessions in general and can include such things as cold hard cash, real estate, clothing, jobs, in a word, “earthly things.” Mammon is perhaps better word for our understanding of Christ’s point here than money, because what He is talking about goes far beyond a mere discussion of our bank accounts. What he is referring to are earthly goods – the things we treasure because they make our lives on earth sustainable at a minimum and comfortable at their highest level. They give life some value, at least temporarily. In this paragraph Jesus points us to the futility of making these kinds of things our treasure – the ultimate desire and purpose of our lives. Making these things the highest value of the heart is foolish, He points out, because these things are perishable – they are earthly. At the end of our lives none of these things can follow us into eternity. If these things are our treasure, our highest value, we will be bitterly disappointed when we stand before the Lord at

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the last judgment. There is nothing wrong with these things in themselves. In fact, we need them for daily life on planet earth. We fall into difficulty, however, when we elevate these things beyond their true importance. Guarding His disciples against this failure, Jesus urged His disciples to treasure that which is heavenly, rather than earthly. The heavenly lasts forever; is not perishable and can't be taken away by thieves. Now, just at this point, we need to be careful that we understand what's being said, because if we misunderstand, we'll simply turn Jesus' teaching into a spiritualized form of the Prosperity Gospel. The Prosperity Gospel in our day teaches that God wants you to be wealthy in the here and now and that He will bless you with earthly wealth if you give what little you now have to Him in faith by giving it to His servants – the Prosperity Gospel preachers. If we misunderstand what Christ is saying by reading these verses outside of the context of verse 24, we'll run the risk of making this into nothing more than a higher form of that heretical gospel. If we read this wrongly, what we think we're hearing is, “Give to the BFC Growth Challenge now, so that you can live in a nice heavenly mansion later.” The idea is kind of like, “Install a nice carpet on Dozier now and you'll get back a nice carpet for your place in heaven later.” Do you think it could possibly be that this is what Christ had in mind? What about all the folks that don't value goods and possessions on earth? There are many among God's people who share this outlook. Could it be that they somehow will crave goods and possessions in heaven if goods and possessions on earth held no attraction for them? I don't think so. But when you read verse 24 you realize that the treasure He's talking about isn't earthly stuff; it's Christ Himself. Now it all makes sense! What He is saying is, “Either I will be your greatest treasure – a treasure that can never fade away or be taken from you – or earthly things will be your greatest treasure; but both cannot be your treasure at the same time.” And what happens if we don't choose the right treasure now? We are told in verse 21, that our heart will go bad. **Matthew 6:21 - 21** *For where your treasure is, there your heart will be also.* Again, the heart is the heart of our problem. The Bible has much to say about this (cf. Jeremiah 17:9; Proverbs 4:23). The “heart” in Scripture is the core of man – man's foundation. What's being referred to is the seat of our deepest desires. And this is exactly where sin has done its ugliest damage to man. It has destroyed the natural order of decision making in man. Man is made in the image of God and in the Garden, before sin entered, man reflected God's perfection in how choices should be made. Man possesses three faculties that in a limited fashion echo three faculties that exist in God infinitely. We have intellect, or mind – an ability to grasp truth. We have emotion or “heart” – desires and feelings. We have as well, will – the ability to choose for ourselves how we will act in a given situation. The proper order ordained by God for making choices is that the mind should rule over the heart – should limit and control the desires. That's why God said to Adam, “Don't eat that fruit. If you do, you will die.” That was a principle for his mind that should have overruled the desires of his heart and led to a choice not to fall into Satan's temptation. But notice how sin came in. Satan appealed to Eve to choose, not with her mind, but with her heart. He said, “You desire to

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be wise – the fruit will make you wise. You desire that which is beautiful – the fruit is beautiful. You desire that which satisfies your physical appetite – the fruit is good for food.” Do you see what happened? The natural order of decision making was overthrown. The heart overruled the mind. A terrible choice to rebel against God was made and we have been by nature stuck with the choice Adam and Eve made ever since. Man’s problem is that our hearts always struggle to overrule our minds in decision making. And that is why Jesus said, “Choose with your mind to have Me for your highest treasure. If you don’t your heart will continue to dominate your choices.” If we choose Jesus as our treasure, our hearts begin to desire Him. If we don’t, there is another disastrous consequence that Jesus described in the following verses: Our eye goes bad.

(vv.22-23) Two Eyes: Light or Darkness – If Jesus is addressing our heart, our desires, in verses 19-21, here in these verses He is speaking about our minds. **Matthew 6:22–23 - 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!* What He is saying here is, “If you don’t let me change your heart’s desires, your mind is going to be forever in darkness.” “Light” and “darkness” in Scripture refer to the knowledge of God (“light”) and ignorance of God (“darkness”). The problem sin causes us is that our bad hearts keep us from seeing the light of God’s truth. Sin is a heart problem that destroys man’s ability to think clearly. Remember Pastor Eugene’s famous dictum: “Sin dumbs you down.” It’s true! For example, a man who is an atheist may convince himself that his problem is an intellectual difficulty – he spends his time working out intellectual arguments for the supposed non-existence of God.¹ But why does he do that? Why is he so consumed with the question at all? If God isn’t really there, what does it matter? The Scripture tells us why he does this: **John 3:19 - 19** *And this is the judgment: the light has come into the world, and people loved the darkness rather than the light because their works were evil.* This verse tells us that the reason we reject the light of the knowledge of God is a heart problem, not a head problem: *“people loved darkness rather than light...”* Why? *“Because their deeds were evil.”* We love our sin. Our sin is our greatest treasure. The atheist loathes the idea of God ruling over his life. So he makes up clever intellectual reasons for God’s non-existence to convince himself that his heart is right. Again, the heart is ruling over the mind. This is sin’s work. Now, how does this effect our choices?

(v.24) Two Masters: God or Mammon – Here Jesus addressed the will – man’s power to choose his master. **Matthew 6:24 - 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*

¹ I am indebted to Martyn Lloyd-Jones for these insights.

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and money. He made this very clear. Either we treasure Christ, and our hearts and minds are put back right, or we treasure the world and sin remains our master. There is nothing in between. Either we choose God as our Master, or we choose the world – but there is no possibility of serving both at the same time. You must choose. God? Or mammon? There is no compatibility between these two masters. You cannot choose God as your Master and be friends with the world at the same time. The changed heart simply will not accept this. Now, everything begins to be put back right when we go back to the beginning – *“Where your treasure is, your heart will be also.”*

So What? – Who or what is your treasure? If your highest desire is for anything or anyone other than Jesus, something has gone wrong and you need to come back to a sincere and pure devotion to Christ (2 Corinthians 11:3). We do tend to drift. Remember when Christ was new to you? Every conversation worked around to Him. Every prayer overflowed with Him. So, what’s surfacing in every conversation you have today? Is there anything other than Jesus that dominates your prayer life? Captures your thought life? Compels you to pay attention to it compulsively? If there is, you’ve fallen into the trap of letting something other than Christ become your master.

Now What? – Confess it to the Lord and invite Him to renew the treasure store of your heart, filling it once again with desire for Christ above all else. That is a Kingdom Choice you’ll never regret. Choose your treasure, and you’ll serve your Master.