

Series: From Israel to Everyone: Disciples who Demonstrate God's Presence (a study of Matthew).

Sermon Text: 6:19-24 Security and Allegiance (See App for lesson, slides, and to ask questions)

Today's text may sound as if Jesus is taking aim at our bank accounts, but like everything else in this Sermon on the Mount, His goal isn't to attack what we own but to free our hearts from relying on created things for identity and security. So, rest assured, I've grounded this sermon in gospel freedom and don't intend to load you down with moralistic guilt. Not everyone sees money as a spiritual matter, but Jesus placed our debit cards right alongside warnings about prayer and fasting. Why? Because contrary to our modern infatuation with capitalism, Psalm 24:1 declares: *"The earth is the Lord's, and everything in it, the world, and all who live in it."* Embracing this truth reframes how we relate to people and stuff, thus leading us back to **righteousness** which is simply: *"Creation flourishing in right, healthy relationships as God designed."* Like Israel in The Promised Land, we aren't owners but simply stewards, managers and caretakers of the King's assets. We nod along with that in theory until it messes with our sense of security or instinct to accumulate. Then we look for biblical loopholes and say: *"Wait! Doesn't Scripture commend Joseph for saving grain, or celebrate wealthy believers who funded gospel ministry?"* While that's true, let's not use prudent stewardship to shield us from the uncomfortable reality Jesus exposed in **Matthew 6:19-24** where He addressed true ownership, allegiance and this core...

BIG IDEA: Wherever you seek security might be your true master.

We often accumulate to feel safe, but Jesus confronts our search for security in **verses 19-20: 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.** Our caring Savior asks: "Is your confidence anchored in stockpiles that decay and the illusion of a padded bank account, or in a Kingdom that can't be shaken because it's backed by an eternally gracious Father?" Whether the topic is prayer, giving, fasting or [wise investing](#), Jesus says to guard our **hearts** against a

search for security that turns possessions into objects we “*serve*” like a god. He used terms His audience could grasp in a culture which stashed valuables in barns, in jars of clay, and under homes: *Earthly* kingdoms promise security, but those investments are subject to *theft and corruption*. But to be clear, Jesus isn't suggesting we abandon this world or somehow transfer funds into God's *heavenly* bank to garner His approval. Believers don't give to obtain security but because, in Christ, we're already safe! *Laying up treasure in heaven* means realizing our ultimate security is held by a good Father. And the more God's Spirit increases our confidence in Christ's unshakable kingdom, the less things like possessions and politicians can terrify or control us.

In *verse 21*, Jesus warns that what we treasure becomes our steering wheel: *For where your treasure is, there your heart will be also*. See the danger? When a created thing takes the wheel of our heart, it can steer us into ditches of compromise, anxiety and broken relationships (a.k.a. *unrighteousness*). For instance, treasuring financial security or reputation makes us focus on providing for “*the family*” while it drives us away from necessary support systems: God, family and friends. *Treasuring* social status or legacy often leads to pushing our kids into spirit-crushing competition or career paths. Chasing *earthly* security fractures relationships that righteousness is designed to protect. And those illusions that promise to protect us end up shredding the relational safety nets we'll need when trouble comes. Think of money, careers, marriages or parenting like wooden chairs: They're made for our care and enjoyment but can't carry the weight of our worship. Demanding that a created thing carry more weight than it was designed for will cause it to collapse. Expecting a 401K, career or relationship to provide ultimate security is like asking a created thing to perform the Creator's job. Creation just isn't built for that burden and will break under such pressure, leaving us with exhausted minds, hearts wrecked by fear, and without our relational safety net. To head this off, you could regularly ponder a self-diagnostic question like this: “Who might I be unconsciously crushing by demanding they provide something (e.g. security, success, validation) only our heavenly Father can provide?”

Now, had Jesus stopped there, this would be a moral discipline lecture where we build a checklist to earn God's favor: do better, give more, fix your priorities. But that's not how the gospel works! Instead of piling on new rules for better behavior, Jesus exposed our spiritual shortsightedness to heal our hearts. In this case, He used a vivid cultural expression to illustrate how our perspective influences our lives in *verses 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!* Jesus, of course, wasn't talking about "laser eye surgery." He was borrowing a common, non-literal figure of speech like He did back in **6:2** about not "*tooting our own horn.*" Instinctively, we know this is about bragging, not blowing brass instruments--much like calling people "*tight-fisted*" has nothing to do with boxing. In Hebrew thought, a **healthy eye** was an idiom for open-handed generosity, while a **bad eye** meant the exact opposite (e.g. stinginess, envy, hoarding). His point was that our behavior can't change unless His Spirit heals our life lens (perspective). So, another good self-diagnostic question might be: "*Am I viewing possessions through a clear, kingdom lens or is my vision clouded by short-sighted fear and self-preservation?*"

As the warm **light** of Christ's coming kingdom **fills us** with a **healthy** perspective, we will feel more satisfied and secure. Our hearts will start to sincerely pray: "*Father, all I have is yours, so how can your will can be done through my resources?*" As John mentioned last week, some aspects of His will happen no matter what, but God designed others to be conducted by creation. His Spirit gives us the awareness, desire, and power to participate! So, let's get real: Christ's mission requires real-world resources! Our funds fuel gospel ministry, feed the hungry, and build community. But a **healthy eye** is about more than recurring financial transfers to Landmark. It's first about the lens through which possessions are viewed. A **bad eye** sees financial requests, needy friends, and tipping prompts as threats to our survival. But an **eye** that's enamored with our Father's generosity leads us to loosen our grip. So, "*How might this look during the week?*" It could include: Picking up a lunch tab (if your bills are current), or not sending too many Venmo requests if friends don't pay up, or joyfully tipping overworked servers instead of getting your

calculator out, or seeing a friend's need not as *"their problem to solve"* but as our Father's invitation to pass along the care He shows us.

Finally, Jesus confronts our tendency to worship possessions as gods with His stunning and climactic claim 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 the one and despise the other. You cannot serve God and money."*** This reminds me of that famous line [Bob Dylan sang](#): *"It may be Devil or it may be the Lord, but you have to serve somebody."* God wired us to be worshipers! Question is: *"Who or what holds our ultimate allegiance?"* In **verse 24**, Christ isn't just barking old orders or laying down new laws like *"be good and generous!"* He is warning us, like a wise older sibling, about the danger of turning our Father's creations into objects of worship that steal our allegiance and devotion. Our hearts trick us into thinking that stuff, status, and sway will supply the safety and worth only God can. His tough-to-swallow point is that stinginess, envy and hoarding are acts of idolatry, not just a lack of charity. Such behaviors are just the fruit, but divided devotion is the root! And lives dominated by these habits could suggest one is still, in some sense, living in spiritual darkness. Or as Jesus says later while quoting the Prophet Isaiah: *"This people honors me with their lips, but their heart is far from me."*

Tying this back into everything Jesus said earlier, spiritual disciplines like prayer and fasting are the daily habits that reorder our earthly appetites. They clear our **eye** (perspective) so we can see how eternal wealth outlasts temporal security! Let me reiterate, though, that Jesus didn't mean that heaven is all that matters. That interpretation often creates an unnecessary conflict between "soul-winning" and investing deeply in other matters God cares about. Recall how Jesus just told us to pray in **verse 10**: ***Your kingdom come, your will be done, on earth as it is in heaven.*** And as we said, some of that requires us to partner with the Spirit to bring heaven's peace through people and ready earth for His return. This text is about our priorities, and moreover, ensuring God is central. As Tim rightly said when he shared his struggle to gain focus: most of us aren't being distracted by "bad things" but rather by far too many good options! Please hear that: *"Piling on too many good activities will likely wreck the supportive relationships you'll desperately need in the future."*

I can't know which are best for you, but Jesus said we should pray, fast and listen to the Spirit's still small voice. And if you're like me, His voice is often overshadowed by louder ones. I've struggled with this my whole life. So, I often ask Jesus to reveal and help me gratefully accept my God-given limits, which includes helping me grow more content with what I have and what I can't change. Guess what has helped me most with that... people who know me best! If you need help in your walk with Jesus, please reach out. It's not meant to be done alone. Of course, choosing God over money sounds noble until our basic survival instincts kick in, so next week we'll see how Jesus answered this question: "If I refuse to rely on money as my master, who will guarantee my daily needs tomorrow?"

To that end, I'd like to pray over you using the Apostle Paul's prayer for the Philippian church (1:3-11): *"I thank my God in all my remembrance of you, always in every prayer of mine for you all making my prayer with joy, because of your partnership in the gospel from the first day until now. And I am sure of this, that he who began a good work in you will bring it to completion at the day of Jesus Christ. It is right for me to feel this way about you all, because I hold you in my heart, for you are all partakers with me of grace, both in my imprisonment and in the defense and confirmation of the gospel. For God is my witness, how I yearn for you all with the affection of Christ Jesus. And it is my prayer that your love may abound more and more, with knowledge and all discernment, so that you may approve what is excellent, and so be pure and blameless for the day of Christ, filled with the fruit of righteousness that comes through Jesus Christ, to the glory and praise of God."*
Amen.

Sunday to Monday Connection: Jesus reminds us that wherever we seek security can become our master. Money and possessions are good gifts, but they make terrible gods. Because our security is already rooted in Christ and the grace of our heavenly Father, we're free to live open-handedly by generously loving our neighbors and investing in God's kingdom.

- **Question:** Where might fear be causing you to hold more tightly to your resources instead of trusting our Heavenly Father?
- **Next Step:** Ask Jesus to reveal one practical way you can use what He's entrusted to you to bless someone this week--not to earn His favor, but because you're already loved by Him.

- **Note:** If you are not a Christ follower and would like to explore what all this might mean for you, please speak with someone you know here or one of our church leaders.

Takeaways to discuss with your people (in addition to the underlined questions above!):

1. In what ways does wealth promise a sense of security or identity that belongs exclusively to God?
2. How does Jesus' metaphor of the “healthy eye” vs. “bad eye” illustrate the link between financial generosity and spiritual clarity?
3. Beyond bank account balances, what are the subtle ways possessions demand our worship and promise us things like identity, status, or control?
4. Conduct a financial audit of your budget or bank statement from the past month to see what it reveals about where your heart may be anchored.
5. Identify an area where you could stop spending or an area of excess. Use that to bless a friend or stranger in need or invest it in a beneficial nonprofit organization.
6. Set up or adjust an automated recurring gift to your local church or a charitable initiative, so that you remove the weekly temptation to bargain with money that belongs to God.

Considerations for discussion leaders:

1. Keep circling back to the big idea and main points of the passage to stay on track.
2. Keep the group small for deeper sharing. Single underlined sentences are for discussion, while key points are double underlined.
3. Keep the discussion around 30 mins. Once you hit the “sweet spot”, spend your time there.
4. Keep these simple questions in your back pocket: What is God teaching you? What are you going to do about it? How will it help you love & serve others?

Other Articles/Songs/Videos: Please ask us for help obtaining other resources.

- Bible Project - Gospel of the Kingdom [Videos](#) and [Podcast episodes](#).
- Bible Project - Heaven and Earth [Videos](#) and [Podcast episodes](#).
- Bible Project - Temple [Videos](#).
- Bible Project – Day of the Lord [Podcast episodes](#).

Quotes related to this passage:

- **Context:** “In the first half of Matthew 6 (1–18) Jesus describes the Christian’s private life ‘in the secret place’ (giving, praying, fasting); in the second half (19–34) he is concerned with our public business in the world (questions of money, possessions, food, drink, clothing and ambition)...If we are Christians, everything we do, however ‘secular’ it may seem (like shopping, cooking, totting up figures in the office, etc.) is ‘religious’ in the sense that it is done in God’s presence and according to God’s will. One of the emphases

Jesus makes in this chapter is precisely on this point, that God is equally concerned with both areas of our life—private and public, religious and secular. For on the one hand, ‘Your heavenly Father sees in secret’ (4, 6, 18), and on the other, ‘Your heavenly Father knows that you need’ food, drink and clothing (32). In both spheres also the same insistent summons of Jesus is heard, the call to be different from the popular culture: different from the hypocrisy of the religious (1–18) and now different also from the materialism of the irreligious (19–34). For although the Pharisees were largely in his mind at the beginning of the chapter, it is ‘the Gentiles’ whose value-system he now bids us renounce (32). In fact Jesus places the alternatives before us at every stage. There are two treasures (on earth and in heaven, 19–21), two bodily conditions (light and darkness, 22, 23), two masters (God and mammon, 24) and two preoccupations (our bodies and God’s kingdom, 25–34). We cannot sit on the fence... But how shall we make our choice? ... As in the previous sections on piety and prayer, so here regarding ambition, he sets the false and the true over against each other in such a way as to invite us to compare them and see for ourselves.” (Stott, 153-154)

- **Key concept:** “The important point, here and all through (prayer, giving, fasting), is the question: is your eye fixed on God, or on someone (something) else? What is your priority?” (Wright, 62)
- **Treasures in heaven:** “What is this? Jesus does not explain. Yet surely we may say that to ‘lay up treasure in heaven’ is to do anything on earth whose effects last for eternity. Jesus was certainly not teaching a doctrine of merit or a ‘treasury of merits’ (as the medieval Roman Catholic Church called it), as if we could accumulate by good deeds done on earth a kind of credit account in heaven on which we and others might draw, for such a grotesque notion contradicts the gospel of grace which Jesus and his apostles consistently taught. And in any case Jesus is addressing disciples who have already received the salvation of God. It seems rather to refer to such things as these: the development of Christlike character (since all we can take with us to heaven is ourselves); the increase of faith, hope and charity, all of which (Paul said) ‘abide’; growth in the knowledge of Christ whom one day we shall see face to face; the active endeavour (by prayer and witness) to introduce others to Christ, so that they too may inherit eternal life; and the use of our money for Christian causes, which is the only investment whose dividends are everlasting. All these are temporal activities with eternal consequences. This then is ‘treasure in heaven’. No burglar can steal this, and no vermin destroy it. For there are neither moths, nor mice, not marauders in heaven. So treasure in heaven is secure. Precautionary measures to protect it are unnecessary. It needs no insurance cover. It is indestructible. Therefore, Jesus seems to be saying to us, ‘If it’s a safe investment you’re after, nothing could be safer than this; it’s the only gilt-edged security whose gilt will never tarnish.’” (Stott, 156)
- **Avoiding Idolatry:** “Because people often kept all their monetary savings in strongboxes in their own homes or buried beneath their floor, the danger of thieves and corruption was quite real (Stambaugh and Balch 1986: 73; cf.

24:43). Precious apparel, considered a treasure (Josh 7:21; 2 Kings 5:22–23; 7:8), could be corrupted by moth (Gundry 1982: 112), whereas precious metals would be corrupted by rust. Idols made of precious materials would succumb to rust and moth alike (Ep Jer 12). What good was wealth if one kept it buried in the ground for fear of thieves (Hor. Sat. 1.1.41–42)? ... Yet for Jesus, the treasure is not merely in heaven (19:21); it represents the kingdom of heaven (13:44). Idolaters who value Mammon too highly to abandon it for what Jesus values will have no place in his kingdom (19:21–30; cf. Lk 14:33) ... the early Christians shared possessions voluntarily as the needs arose (Acts 2:45; 4:32–35).” (Keener, 230-231)

- **Corruption and Theft:** “The earthly treasure we covet, Jesus reminds us, ‘grows rusty and moth-eaten, and thieves break in to steal it’ (NEB). The Greek word for ‘rust’ (brōsis) actually means ‘eating’; it could refer to the corrosion caused by rust, but equally to any devouring pest or vermin. Thus, in those days moths would get into people’s clothes, rats and mice eat the stored grain, worms take whatever they put underground, and thieves break into their home and steal what they kept there. Nothing was safe in the ancient world. And for us moderns, who try to protect our treasure by insecticides, rat poison, mousetraps, rustproof paints and burglar alarms, it disintegrates instead through inflation or devaluation or an economic slump. Even if some of it lasts through this life, we can take none of it with us to the next. Job was right: ‘Naked I came from my mother’s womb, and naked I shall return.’” (Stott, 155-156)
- **The eye idiom:** “At first glance, the next phrase may seem out of context. What does a good eye have to do with wealth? Here is a classic case in which a Hebrew idiom has often been mistranslated and, consequently, misunderstood. It has nothing to do with sight but relates to one’s attitudes toward material wealth. A good eye (tov ayin or ayin tova) is descriptive in the Scriptures of a person who is generous, whereas an evil eye (ra ayin or ayin raah) refers to someone who is stingy (cf. Proverbs 22:9; 23:6). Consequently, it is the one with a good eye who gives a generous sacrifice according to the rabbinic literature (Tractate Trumot IV. 3).” (Kasdan, 70)
- **Seeking simplicity:** “This topic confronts us with fresh urgency in our generation. As the world’s population continues to mushroom and the economic problems of the nations become more complex, the rich are still getting richer and the poor poorer. We can no longer turn a blind eye to the facts. The old complacency of bourgeois Christianity has been disturbed. The sleepy social conscience of many has been stabbed awake. There has been a fresh discovery that the God of the Bible is on the side of the poor and the deprived. Responsible Christians are uneasy about affluence and are seeking to develop a simple lifestyle which is appropriate both in face of world need and out of loyalty to their Master’s teaching and example.” (Stott, 154)
- **Two masters:** “One must serve someone, but a person whose service is divided will love one master and hate the other... the slave naturally preferred one master to the other. Jesus warns his audience that one must choose which master one will serve: those who work for possessions will end up hating God;

those who work for God will end up hating possessions. ‘Mammon’ here was a common Aramaic term for money or property, but its contrast with God as an object of service here suggests that it has been deified as well as personified. For those interested in how the text’s radical demands might sound in our culture, I pause here to repeat the lament of North American scholar Craig Blomberg: ‘Many perceptive observers have sensed that the greatest danger to Western Christianity is not, as is sometimes alleged, prevailing ideologies such as Marxism, Islam, the New Age movement or humanism but rather the all-pervasive materialism of our affluent culture.’ Pointing out that the New Testament also summons churches in one part of the world to look out for the needs of churches elsewhere (2 Cor 8:13–15), Blomberg further reminds readers that because ‘over 50 percent of all believers now live in the Two-Thirds World ... a huge challenge to First-World Christianity emerges. Without a doubt, most individual and church budgets need drastic realignment.’ (Keener, 233-234)

- **Application:** “What then? What Jesus forbids his followers is the selfish accumulation of goods (NB ‘Do not lay up for yourselves treasures on earth’); extravagant and luxurious living; the hardheartedness which does not feel the colossal need of the world’s under-privileged people; the foolish fantasy that a person’s life consists in the abundance of his possessions; and the materialism which tethers our hearts to the earth. For the Sermon on the Mount repeatedly refers to ‘the heart’, and here Jesus declares that our heart always follows our treasure, whether down to earth or up to heaven (21). In a word, to ‘layup treasure on earth’ does not mean being provident (making sensible provision for the future) but being covetous (like misers who hoard and materialists who always want more). This is the real snare of which Jesus warns here. ‘Whenever the Gospel is taught’, wrote Luther, ‘and people seek to live according to it, there are two terrible plagues that always arise: false preachers who corrupt the teaching, and then Sir Greed, who obstructs right living.’ (Stott, 155)
- **Wealth is not evil:** “You cannot have two owners or two masters. Multiple loyalties will naturally be divided. You cannot serve wholeheartedly both God and money or, as the Aramaic term implies, mammon/material things... The discipleship of Messiah is a call to make him both savior and Lord of all that we are, including our material possessions. Wealth is not inherently evil. On the contrary, it can be an essential part of accomplishing God’s will on the material earth. It is simply an issue of loyalties. This is one reason why the biblical principle of tithing is quite healthy for the soul of the believer. Every time we give financially to the work of our local congregation, we not only help to further the kingdom of Yeshua on Earth, but are also reminded that we are merely stewards of what God has given us. Our Messiah taught many lessons on the importance of financial faithfulness. We would do well in our day to be generous with all that God has blessed us to have through his riches.” (Kasdan, 70-71)

Bibliography (Note: Our use of these materials does not imply full agreement with them)

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