

THE SERMON ON THE MOUNT -- LESSON NINETEEN
“Wise Investing—The Christian and Wealth”

Matthew 6:19-24

INTRODUCTION —

- I. This text is divine teaching concerning one of the greatest problems confronting man: Developing the proper attitude toward the physical and spiritual things of the universe.
- II. The last of the ten commandments dealt with this vital matter: “*Thou shalt not covet....*” (Exodus 20:17.)
- III. Jesus teaches in the beatitudes that the blessed life does not depend upon earthly, but spiritual, wealth.
 - A. He also said, “*Take heed, and keep yourselves from all covetousness: for a man's life consisteth not in the abundance of the things he possesseth.*” (Luke 12:15.)
 - B. Yet earthly goods are essential for life—they feed our bodies and minds, clothe us, keep us warm, strong, healthy, etc.
 - C. But earthly goods must be kept in proper perspective, under right control, and used wisely.
- IV. One's treasure is that which he loves, and considers most precious.
- V. Hence, there is danger to the soul in material things, of which Jesus sternly warns:

DISCUSSION —

- I. ***“LAY NOT UP FOR YOURSELVES TREASURES UPON THE EARTH, WHERE MOTH AND RUST CONSUME, AND WHERE THIEVES BREAK THROUGH AND STEAL.”*** (19)
 - A. What Jesus does not forbid.
 1. He does not forbid the prudent accumulation of money or property, for this, properly used, is one way of transforming it into heavenly treasure. (1 Tim. 6:19.)
 2. He does not forbid the mere possession of wealth, for it is of this that one may give and lay up treasure in heaven. (Ephesians 4:28.)

- B. **The problem (barrier) of a divided mind:** “*But if thine eye be evil, thy whole body shall be full of darkness. If therefore the light that is in thee be darkness, how great is the darkness!*” (23)
 1. Seeing double is seeing evil! “*Remember Lot's wife.*” (Luke 17:32.)
 2. He whose eye is evil is he who lays up treasure for himself upon earth and is not rich toward God. (Luke 12:21.)
 3. A life ruled by selfish desire will be torn by confusion, conflicting interests, and inevitably defeated. (James 1:5-8.)
 4. “*By their fruits ye shall know them.*” (Matthew 7:20; Galatians 5:19-23.)
 - C. **The injurious nature of greed:** “*A root of all kinds of evil.*” (1 Timothy 6:10.)
 1. It blinds our spiritual vision to life's best things.
 2. It takes away compassion.
 3. It destroys the spirit of liberality.
 4. It argues against fair-play, and the law of sowing and reaping.
 5. It creates imbalance within us: Concentrating upon our lesser needs, while disregarding, or barely considering, our greatest needs.
- 5. THE FATAL NATURE OF COVETOUSNESS.** (Verse 24.)
- A. “***No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to one, and despise the other. Ye cannot serve God and mammon.***” (24)
 1. This general principle applies wherever two masters have conflicting interests or priorities.
 2. It is impossible to journey along, in the middle of the road, with one foot in the camp of each of two “*masters.*” (1 Kings 18:21.)
 - B. **One is forced to choose which master is “*first,*”** for sooner or later our loyalty to each must be known.
 1. Man was created to serve someone (something) supremely, will choose, and must choose the supreme object of his affections.
 2. He who chooses to lay up his treasure in heaven chooses to serve God.

--Charles Crouch

- B. What is it to *"lay up treasures upon the earth?"*
1. It is to place our primary love and trust in things rather than in God: *"So is he that layeth up treasure for himself, and is not rich toward God."* (Luke 12:21.) Jesus said such a person is a **fool**.
 2. It is to love and trust God less than money. (Mark 10:24; Hebrews 13:5.)
 3. The material-mindedness which hoards—an uncurbed or unregulated appetite to collect and accumulate earthly treasures.
 4. It is to set our chief ambitions and affection upon earth. (1 Timothy 6:10.)
- C. Why Jesus warns against such treasure hoarding.
1. **Their disappointing nature:** *"The deceitfulness of riches."* (Matthew 13:22). A money-loving heart is certain to be *"pierced through with many sorrows."* (1 Timothy 6:9,10.) The appeal of the material is powerless to satisfy the needs of the spiritual within us, or give to us abiding peace, joy, etc. Let us all heed the warning!
 2. **The danger of loss:** *"The uncertainty of riches."* (1 Timothy 6:17.) By this Jesus warns of the insecure, temporal, transient nature of earthly treasure, exposed to outward forces and inward threats: Fire, storm, flood, fashion changes, war, earthquake, thieves, etc. *"The world passeth away, and the lust thereof..."* (1 John 2:17.)
 3. **Unholy influence upon the heart and soul:** *"For where thy treasure is, there will thy heart be also."* (Verse 21.)
 - a. **They steal and enslave the heart.**
 - b. This is the main reason Jesus offers for laying our treasures up in heaven.
 - c. It is natural that our heart will be set upon that around which our thoughts, feelings, and willpower are centered.
 - d. Our happiness is determined by the quality, purity, and wisdom of the principles which govern our daily lives, not the abundance of our material possessions.

II. "LAY UP FOR YOURSELVES TREASURES IN HEAVEN, WHERE NEITHER MOTH NOR RUST DOETH CONSUME, AND WHERE THIEVES DO NOT BREAK THROUGH NOR STEAL."
(20)

- A. What it means to *"lay up treasure in heaven."*
1. To make heavenly treasure our primary consideration in life.
 2. It is a treasure of faith, love, character, good works, joy. (Colossians 2:3.)
 3. It is to possess wealth not only in that house not made with hands, but "within our own hearts in the life that now is...To make Christ our banker is to be rich in faith and hope and love in the here and now." --Chappell.
- B. What are the channels or avenues for so doing?
1. A godly life, lived for Christ, which glorifies God. (John 17:3,4.)
 2. A life of faith, love, courage, hope, which means a forgiving spirit and generous use of our means. (1 Timothy 6:17-19.)
 3. *"Go, sell that which thou hast and give to the poor, and thou shalt have treasure in heaven."* (Matthew 19:21.)
- C. The wisdom of laying up treasure in heaven.
1. It is absolutely safe: *"Where thieves cannot..."* *"Such wealth the world is powerless to give and is equally powerless to take away."*
 2. A faithful Christian life is incorruptible. (1 Peter 1:3,4.)
 3. *"Friends"* made with the mammon of unrighteousness can receive us into eternal tabernacles. (Luke 16:9.)
 4. *"He that doeth the will of God abideth forever."* (1 John 2:17b.)
 5. Such treasure exercises a heavenly influence: *"For where thy treasure is, there will thy heart be also."*

III. THE LIGHT OF THE BODY. (6:22, 23.)

- A. ***"The lamp of the body is the eye: if therefore thine eye be single, thy whole body shall be full of light."*** (22)
1. This illustration, based upon facts well known, describes the man whose mental vision is single, not double; clear, not confused or distorted—the man who truly and wisely lays up lasting, satisfying treasure.
 2. He sees where he is going, his body being well supplied and *"light."*
 3. A life ruled by the single overruling purpose, to be always well-pleasing to God (2 Corinthians 5:9; Daniel 1:8), will not be defeated by darkness or death—it has light and life abundant.