In our text this evening, Jesus addresses an issue that was prevalent in His day. He was surrounded by many who sought worldly gain. They were often preoccupied with acquiring material wealth and possessions. We too live in a culture that is consumed with possessions and wealth. In fact, most are judged more by what they have accumulated than the character they possess. It seems as if most can never get enough. There is always something new, bigger, or better being released and we can never be satisfied.

Now, as we begin our study tonight, let me say that having possessions in this life is not a sin. There is nothing wrong with working hard and achieving success. The problem begins when we allow the love for our possessions and the desire to accumulate more and more dictate our lives. That is the focus of the passage we have read. Jesus deals with how we are to view and relate to that which we have. Let’s take a few moments to consider the lessons that Jesus reveals as we think on: The Truth about Treasure.

I. The Accumulation of Treasure (19-21) – Here Jesus deals with the contrasts associated with accumulating wealth. Consider:

A. The Placement (19a, 21a) – Lay not up for yourselves treasures upon earth... [20] But lay up for yourselves treasures in heaven. We find that there are two places that our treasure can be stored. The phrase lay up has the idea of “to gather and lay up, to store up.” It pictures placing our treasure in a place where it can be kept in order to grow and gain more. We are all familiar with what the Lord is saying. We don’t cash a check and leave the money just lying around unprotected. We lay it up where we hope it will be secure when we need it.

- So, there are two places that we can store our treasure: upon earth or in heaven. We will look at the consequences and benefits of that in a moment, but there is a vast difference in the two. Most today are laying up treasure upon the earth, but have taken no thought of laying any up in heaven.

- Where is the majority of your treasure today? If it is being laid up upon this earth, I would suggest that you take the time to enjoy it now, because it will not last. Consider the parable of the rich man who tore down his barns and built bigger. Lu.12:20 – But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided? Treasure laid up on the earth cannot be taken with you to the grave; it will be left for someone else to enjoy.
B. The Possession (19b, 20b) – Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: [20] But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: Let’s consider the consequences and benefits of each possession.

1. Earthly Treasure – Jesus declares that treasures laid up on the earth will suffer ruin and robbery. With the exception of a few base elements, most things in life are subject to rust, rot, and decay. The treasures of this life will not last. They are only temporal. Even if you have bars of pure gold that would not rust or decay, they are subject to being stolen. All that we accumulate down here will one day fade away or be left behind.

2. Heavenly Treasure – Those things that are laid up in heaven do not suffer the same consequences; they are safe and secure in the Lord. Heavenly treasure is not subject to rust, rot or decay. There are no thieves in heaven to steal that which we have laid up there. All that one lays up in heaven will be there throughout eternity, and I can assure you that the Lord’s dividends are far better than anything Wall Street could offer!

C. The Priority (21) – For where your treasure is, there will your heart be also. That is so simple that it really doesn’t need any explanation. We know this is absolute truth. If you want to know what someone is passionate about, just consider where they spend their time and put forth their effort. Whatever is valuable to us, we will certainly spend time and effort to secure and ensure its well being.

- Where have you spent the majority of your time this week? I know that we have to work and most spend the bulk of their time there, but is that where your heart is? Do you live to work or work to live? Have we put forth any effort this week that will last throughout eternity?

I. The Accumulation of Treasure (19-21)

II. The Assessment of Treasure (22-23) – Here Jesus deals with how we view our treasure. These verses have a varied application that would be beneficial in many aspects, but since we are considering our treasure, I want to consider them in their context. Consider:

A. The Single Eye (22) – The light of the body is the eye: if therefore thine eye be single, thy whole body shall be full of light. I want to mention a couple of things here.
1. The Description – Jesus is not referring to one eye as we might think being single. This actually has the idea of “that which is good, pure, perfect, true, and righteous.” It speaks of considering things in their proper perspective in light of the righteousness that God desires for us. It is the same idea as in Acts 2:46 – And they, continuing daily with one accord in the temple, and breaking bread from house to house, did eat their meat with gladness and singleness of heart. Rather than a numerical value, it speaks of a moral and righteous value.

2. The Discretion – If our eye is single (looking from a righteous perspective) then our whole body will be filled with light. We will view things as God would have us to. We will always look at things in light of God’s desires and according to His will. We will allow the ways of God to dictate our entire being, filling our bodies with light.

   ▪ Now that has untold application for the believer, but we want to look at it in its context. How are we viewing our treasure? What is the desire of our hearts? Are we looking at our time, effort, and activities through eyes that seek to see as God does or are we merely looking at them through the perspective of satisfying the flesh? A single eye will see them in light of God’s holiness and according to His will.

B. The Sinful Eye (23) – 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 that darkness!

1. The Distortion – This eye is not single; it does not see as God sees. We might say that the sinful eye has double vision. It may recognize what God desires, but that view is distorted by the ways of the flesh. We will never see what God desires us to see if we do not possess a single eye. It is easy to allow the desires of the flesh to cloud our vision and hinder us from seeing what God would have us see.

2. The Darkness – Jesus reveals that an evil eye results in darkness for the entire body, and great is that darkness. Simply, darkness and light cannot coexist. Where light is present, darkness has to flee. Those who see things according to the flesh have shut out the light.

   ▪ When light is removed, darkness remains. We cannot see in the dark. We have to feel our way around or depend upon someone else to lead us. This is a dangerous place for the believer. We do not live by feelings; we live by faith. We will never trust God as we should if we are stumbling around in the darkness. Satan dwells in the darkness and seeks to lead us
according to his ways. We must come out of the darkness and dwell in the light if we are to see the ways of God.

- Quickly let me make an application. A single eye, filled with light, will view treasure as it should. The single eye sees the will of God in every situation. The single eye will prevent greed, envy, and a lack of compassion. The evil eye will only see the wants, desires, and demands of the flesh. The single eye will allow us to give of ourselves for the good of others. We will never acquire the treasure we need if we lack the proper perspective.

I. The Accumulation of Treasure (19-21)

II. The Assessment of Treasure (22-23)

III. The Allegiance to Treasure (24) – No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon. This is a verse we have heard all our lives, but it reveals an abundance of truth. Again there are many applications, but let’s look at it in its context. Consider:

A. The Preference – No man can serve two masters: for either he will hate the one, and love the other; There is something within us that develops certain preferences and our desire for the Lord or the world is certainly in view. We cannot pledge our allegiance to both. We will either prefer our earthly treasure, those things that appeal to the flesh, or we will seek to lay up treasures in heaven.

- Typically this is not the case when it comes to the treasure of a Christian. They will usually give at least some of their treasure for the good of others and the glory of God. However, all men are not that way. Some have no desire for the things of God and would never consider giving anything for the Lord. This is really tragic. What these fail to realize is it was God who allowed them to accumulate what they possess anyway.

B. The Prejudice – or else he will hold to the one, and despise the other. We have all experienced this in one way or another. We deal with it throughout our day to day lives. There are certain things that we embrace and enjoy and other things that we simply tolerate. Our loyalty is not what it should be.
You may disagree, but I am convinced that the Christian can fall into this trap. I have known those who profess Christ and attend the church, but their allegiance is to their possessions and earthly treasure rather than the Lord. They may reluctantly give a very small portion of their treasure for the cause of Christ, but most of it is kept tucked away. Their money is the lord of their life. They want to be associated with the church, as long as they don’t have to give up any of their wealth. We cannot hold to our possessions rather than the Lord. We must completely surrender our lives to Him. Keep in mind, earthly possessions are temporal while heavenly treasures are eternal.

C. The Position (24b) – Ye cannot serve God and mammon. It doesn’t get any simpler than that. We are either serving the Lord, committed to and depending upon Him, or we are slaves to our earthly possessions. One of the two will dictate our existence. I want to be so surrendered to Christ that nothing would stand between me and His will for my life. We must get to the place that we want the Lord and His will more than anything else in this life.

Do you remember when the rich young ruler came to Jesus? He was willing to do all to follow Jesus, except part with his riches. We must be careful that we don’t allow any desire or passion to come between the Lord and us.

This has been an insightful study. It is the type of study that makes many nervous. Most folks get nervous when you talk about their possessions or wealth. As I said, there is no sin in acquiring possessions and enjoying success, as long as that success and those possessions don’t rule our lives.

Has God spoken to you tonight? Have you placed more emphasis and desire on earthly possessions than on the Lord? Are you more committed to acquiring the things you want than serving the Lord? Has the desire for material gain stood in the way of being what the Lord would have you be?

Maybe you have never trusted Christ as your Savior and are still enslaved to sin and the desires of the flesh. If so, Jesus has already paid the price for your redemption. Salvation is free to all who will come to Him.