

# Where is your Treasure?

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[ 0 : 00 ] Well, will you turn with me this evening to the Gospel according to Matthew, in chapter 6. Matthew, chapter 6, and read the section from verse 19 to 24.

Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal.

For where your treasure is, there will your heart be also. The light of the body is the eye. If therefore thine eye be single, thy whole body shall be full of light. 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! 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.

You cannot serve God and mammon. Well, this evening we are continuing our study of this well-known section of Matthew's Gospel, the Sermon on the Mount.

[ 1 : 38 ] And looking at how much we've covered so far, it seems that we're only halfway through. What could, I suppose, be easily described as the best sermon ever preached.

But I hope the fact that we're only halfway through, it doesn't disappoint you. That Jesus has more to teach us. And there is more to learn. But as we've said over, on a number of occasions, the purpose of the Sermon on the Mount is to teach those who have entered the Kingdom of God through faith and repentance.

It's to teach us how to live as citizens of the Kingdom of Heaven. And the theme and the thrust of this entire sermon is that Jesus is teaching us and calling us to Christ-centred living for Christ-centred lives.

Christ-centred living for Christ-centred lives. And I suppose just to briefly remind ourselves of what we've been taught so far in this sermon.

Because we began our study on the Sermon on the Mount and we were looking at what we often call the Beatitudes, these blessings. And there are nine Beatitudes that reveal to us the nine marks of Christian character and conduct.

[ 2 : 54 ] And Jesus illustrated to us how these marks of Christian character and conduct are to be exemplified in our lives when he used the familiar illustrations of salt and then the illustration of light.

And then the second half of chapter 5, Jesus, he went on to draw our attention to the relationship between the law, our relationship to the law of God and the relevance of God's law in our lives.

When Jesus says, I didn't come to destroy the law or the prophets. I didn't come to destroy but to fulfill. And through this, Jesus began to teach us about the key issues of Christian life, such as anger and lust and divorce and vows and retaliation and loving your enemies.

And then over the past few weeks, as we've moved into chapter 6 of Matthew's Gospel, we entered this new section of teaching in the Sermon on the Mount, where in verses 1 to 18, we've seen that Jesus challenged our practical living.

Because Jesus, he not only challenges our theology, he also challenges the way we live, our practical living. And Jesus challenged us on the issue of counterfeit Christianity, in which we are not to be hypocrites, seeking to be seen and heard by others when we're giving, praying or fasting.

[ 4 : 19 ] And so that's where we are in the Sermon on the Mount, where we've been challenged in so many different areas of our lives, and we've been challenged to think what it means to live a Christ-centered life.

And of course, Jesus has been repeatedly teaching us how to do that, how that looks, how is it going to work. But as we come to this halfway point, in the Sermon on the Mount, it seems that Jesus now wants to know if we have been taking in all that we've been learning.

He wants to know if we've been taking in everything he's been teaching us. Because throughout this sermon, we've been taught how to live as citizens of the Kingdom of Heaven. But what Jesus is going to challenge us on tonight is the topic of worldliness.

Worldliness. And as we've said time and time again, the Sermon on the Mount is about Christ-centered living for Christ-centered lives. But at this halfway point, Jesus wants to ask us, and it's as if he's wanting us to take stock of who we are and ask ourselves, how Christ-like is my Christianity?

How Christ-like is my Christianity? And without any doubt, it's a challenging question. One in which we immediately know that we fall short in.

[ 5 : 46 ] How Christ-like is my Christianity? And the reason Jesus is asking us this question is because he wants us to undertake a self-assessment.

He wants to teach us to examine ourselves in light of what he is teaching us. He wants us to put ourselves under the microscope and do a bit of soul searching.

And Jesus is very specific in his examination here because he wants us to examine and give a self-assessment of ourselves on three areas in our Christian life.

because he talks about our heart, our eyes, and our loyalty. Our heart, our eyes, and our loyalty.

And all the time, Jesus wants us to be asking ourselves as we come to this. It's a personal question. How Christ-like is my Christianity? So firstly, Jesus wants to examine our heart.

[ 6 : 45 ] He wants to examine our heart because he says in verses 19 to 21, Lay not up for yourselves treasures upon earth where moth and rust doth corrupt and where thieves break through and steal.

But lay up for yourselves treasures in heaven where neither moth nor rust doth corrupt and where thieves do not break through nor steal. For where your treasure is, there will your heart be also.

And what we'll notice straight away from verses 19 and 20 is that they're virtually identical. They're virtually identical and they're identical in order to emphasize the contrast that they're presenting before us, which is the contrast between heaven and earth.

And these two places that he presents, they're the locations of where our treasure is being laid up, heaven and earth. Where our treasure is being stored in the storehouse.

And Jesus is challenging us about our Christianity and he's asking us, where is your storehouse? Where is our storehouse? Where is your storehouse to be located?

[ 8 : 01 ] Is it on earth or is it in heaven? But what's interesting with this is that the location for the storehouse is the location of the heart.

The location of the storehouse is the location of the heart. Because Jesus says, where your treasure is, where is it? Where your treasure is, where your storehouse is to be located, there will your heart be also.

And what Jesus is asking us is, do a self-assessment on your heart and ask yourself, what kind of storehouse is your heart? What are you storing up in your heart?

What are the things which you treasure and value and hold dear to in your own heart? What are you filling your heart with? And with this contrast between treasure in earth and treasure in heaven, the contrast is of course between the temporal and the eternal.

what is of temporal value and what is of eternal value. And as we undergo an examination, you could say, of the storehouse in our own heart and we open the door and we carefully look around and see what's in there.

[ 9 : 21 ] We see what's in the storehouse of our heart and we see what we're hoarding onto and what we hold dear to ourselves and what we think as significant in our lives.

And Jesus says, everything in there is to be examined. To see whether it's of its, whether it's temporal or whether it's of earthly value. To see if it's lasting or to see if it's fleeting away.

What kind of storehouse is your heart? And Jesus says, the test to know what's in the storehouse of your heart. To see whether it's of eternal value.

The test is the moth, the rust, and the thief. The test is the moth, the rust, and the thief.

Do not lay up for yourselves treasures upon earth where moth and rust are corrupt, where thieves break through and steal. And here Jesus, he reminds us of the relevance of this examination because he uses illustrations that are timeless.

[ 10 : 30 ] Their application isn't just confined to the first century. They're relevant for every day and for every generation. And in this illustration of the storehouse of our heart, Jesus says, if there's anything in there that is of earthly value, it will not last.

The moth will eat it, the rust will corrupt it and corrode it, and the thief, well, he'll steal it. Whatever is in the storehouse of your heart that is earthly treasure and is of no eternal value and it will be of no benefit to us spiritually, it'll be taken from us.

It won't last. And my friend, it's what goes into our heart that will determine what kind of Christian we are. It, what goes into the storehouse of our heart determines what kind of Christian we are.

And we have to apply this to every day, every area of our life and of our witness, whether it's what we're doing, where we're going, what company we're keeping, what we're watching, what we're listening to.

It's all going into the storehouse of our heart. And what Jesus is saying is that if you're a citizen of the kingdom of heaven, then your storehouse, it shouldn't be a storehouse full of earthly treasure.

[ 11 : 58 ] Which means that we shouldn't be filling ourselves with the things of the world. And a good guide for protecting us or guiding us as to what goes into the storehouse of our heart is that if, as a Christian, Jesus, we could say, has come into my heart, if he's come into my heart by the Holy Spirit, then everything I do and everywhere I go, Jesus is with me.

And this is always a challenge to me. Because I have to ask myself, would Jesus be happy watching this with me? Would Jesus sit comfortably in this situation?

Would I take Jesus here? Would I take Jesus? Would I take him there? Would Jesus be happy listening to what I'm listening to? And my friend, what Jesus is saying is that we need to keep examining ourselves and think about what we are putting in to the storehouse of our heart.

of course, we can't cut ourselves off from the world and everything in the world and live in absolute isolation and become a hermit. But whatever we do and wherever we go, our mind should always be towards the Lord's things.

And that the world should never keep us from the Lord's things. and a phrase that's never left me and I've mentioned it to you before and one in which we have to strike the balance.

[ 13 : 32 ] Separation is not isolation, it's contact without contamination. Separation is not isolation, it's contact without contamination.

But what I believe Jesus is reminding us here is that we cannot be guilty of cross-contamination. cross-contamination in which we feed on the world instead of feeding on the word.

Because in order to fill the storehouse of our heart, we have to fill it with things that are of eternal value. In which the moth can't eat, the rust can't corrode, and the thief cannot break in and steal.

We need to fill the storehouse of our heart with God's word. And that's what we were singing about in Psalm 119. That's a psalm which, the psalmist, it's the longest psalm in the song there, and his whole emphasis is upon the importance of God's word.

But he says in verse 11, your word I have hidden within my heart that I may not sin against you. And what's interesting is that the word hidden, when the psalmist says, your word have I hid within my heart that I may not sin against you, the word hidden, it's the same word used here for laying up treasure in the storehouse of your heart.

[ 15 : 00 ] And so the psalmist is declaring to God your word I have stored within my heart that I might not sin against you. And that's what we need to be doing.

we need to fill ourselves with the word of God. We need to spend time with the written word, reading through the Bible. And we need to spend time in the presence of the eternal word, praying to him, because that's the eternal pleasure, that's what's of eternal importance.

Because how often do we sit in front of the TV, or we're on Facebook, or we're reading a magazine or a book that's of no eternal benefit to us.

And maybe we say afterwards, why did I waste my time? Why did I waste that time? I could have used my time more wisely by doing something that would eternally fill the storehouse of my heart.

Where I could have read the Bible or a Christian book or spent time watching a TV program or listening to a sermon that would build me up in the faith. And I'm not saying be separate and don't watch anything on the telly and don't listen to this and don't read that.

[ 16 : 18 ] But it's using your time wisely where you could think I could have spent time in prayer. I could have gone out to visit someone instead of sitting in front of the telly. I could have phoned them to encourage them in the faith if I knew that they were down.

But instead I wasted the precious time that I have. And looking at this challenging call to examine our heart, is it any wonder that the Apostle Paul, he urged the Colossians and he said to them, if you are raised with Christ, if you are raised with him, seek those things which are above.

Where Christ is seated, he's seated at the right hand of God. Set your mind, he says, on things above. Not on the things on earth, he says.

Then he says, for you died. You died and your life is hidden with Christ in God. A huge challenge.

And so Jesus, he's asking us to ask ourselves, how Christ-like is my Christianity? He's called us to examine the storehouse of our heart, heart. But then secondly, Jesus calls us to examine our eyes.

- [ 17 : 38 ] We are to examine our eyes. And he says in verse 22, the light of the body is the eye. If therefore your eye is single, my whole body shall be full of light.
- But if your eye is evil, your whole body shall be full of darkness. If therefore the light that is in you be darkness, how great is that darkness.
- And so just like we saw in the previous verses, there was a contrast, where there was a contrast between heaven and earth. And Jesus makes another contrast here, but this time it's the contrast between light and darkness.
- And Jesus calls us here and he says, examine yourself, how Christ-like is your Christianity? And Jesus, our optician, he's saying, the eye, it's the lamp of the body.
- The eye is the window into which light can penetrate, the only window into which light can penetrate, because apart from the eye, the body would receive no light at all.
- [ 18 : 40 ] And everyone knows the eye, it only works if there is light in it. It's useless without light because we can't see in the dark. And so Jesus gives this illustration of light and he says, the lamp of the body, it's the eye.
- If your eye is good, your whole body full of light. If your eye is bad, the whole body full of darkness. And there's the contrast, light and darkness.
- But what makes the contrast in the separation, the separation between being full of light and being full of darkness, what makes the separation is the condition of the eye.
- Jesus says, if your eye is good, it'll be full of light. If your eye is bad, full of darkness. And the word which Jesus uses here to describe the good eye, it's difficult to translate.
- The ESV describes the good eye as one that is healthy. A healthy eye. And the AV describes it as a single eye. It says, if thine eye be single.
- [ 19 : 49 ] The meaning which the AV is trying to portray is an eye which is focused. A focused eye in which the eye has a single vision, a clear focus because there's nothing obstructing the light penetrating into the eye.
- And so what Jesus is saying is that in order to have the best vision, the clearest vision and focus, and in order to be able to differentiate between the light and the darkness, our eye must not be obstructed in any way.
- If our eye is blurred or obscured or our vision is distorted by the darkness, our vision will be dimmed, our focus will not be clear, there will be no differentiation and distinction between light and darkness.
- If our eye is bad, then we'll have this disability, a disability to identify what is good and what is bad. But when Jesus is talking about our eyes, he's not talking about what we do with them and where we're looking, although that's very important.
- We ought to watch our eyes and protect them from seeing things that will cause us spiritual harm. But in light of what Jesus is saying here by presenting the contrast between light and darkness, Jesus is emphasising the need for separation.
- [ 21 : 17 ] Separation in our Christianity where there needs to be distinction. And there is nothing more obvious than the distinction between light and darkness.
- Because as we know, light gives direction, it gives illumination. And we'll all know that for ourselves when we leave the service and we go and sit in our cars, the first thing we'll do is turn the engine, put on the lights.
- And as soon as the lights go on, we're given direction. We're given illumination. The light dispels the darkness in which the light penetrates into our eyes granting us the ability to separate between light and darkness.

And we will inevitably follow the direction of the light. And what Jesus is saying is that that distinction, that differentiation between light and darkness, it ought to be evident in our lives.

Where we are to be separate, we're to be distinct, we are to be different. And of course, as we said, separation is not isolation, but contact without contamination.

[ 22 : 27 ] But we are to be separate. We are to be separate because as citizens of the kingdom of heaven, we have been called to be holy, called to be distinct.

We're to be different from the world. We're to be different in the way we live, in the way we act, in the way we speak. We're called to be light that has been separated from darkness.

It's not what Jesus said in chapter 5, you are the light of the world. So my friend, we've been called to separation, to live distinct lives.

And you know, I believe that that's God's purpose. that's how he works. Because that's what he's been doing since the very beginning of creation. And that's what's interesting, that since the creation account in Genesis 1, God has been bringing separation.

In which he's repeatedly separated. Even if you read it, read it tonight when you go home. Genesis 1. God is separating all the time.

[ 23 : 39 ] Even the first action in creation, where he separates. He makes a division. Because it says, when God said, let there be light, and there was light.

And then the Bible says, God saw that the light was good. And God divided the light from the darkness. He made a separation. And then when we come to day four, where God is creating the sun and the moon, we're told that God put them in the firmament of the heavens to give light on the earth, and for the sun to rule over the day, and the moon to rule over the night, and to divide the light from the darkness.

And God saw that it was good. And is it any wonder then, this separation that God is always talking about? You remember what Paul said in the New Testament, that when we're born again, there's a separation.

creation. Because he says, if anyone is in Christ, if anyone's in Christ, he's a new creation. A new creation. The old things passed away.

All has become new. And so as Christians, we are a new creation. God has done a creative work in our lives.

[ 24 : 59 ] We've undergone the dividing hand of God, of separating us from darkness, and bringing us into his marvelous light.

His marvelous light. Marvelous light. That's what Peter calls it. 1 Peter 2, verse 9. The marvelous light.

He could have just called it light. But God called him from darkness into his light. But he calls it the marvelous light. And he calls it the marvelous light because the separation was all of grace.

All of God's doing. But he also called it marvelous light because he knew and he had experienced how dark the darkness was. He knew the awfulness of the darkness that he was in.

Therefore he rejoiced, knowing that he was in the brightness of God's light. The marvelous light. And that's what Jesus is calling us to here. He's calling us to examine the separation in our lives from the darkness of this wand.

[ 26 : 07 ] Because Jesus is saying to us that the separation, it needs to be clear. It needs to be distinct. It needs to be obvious. It can't be blurred or obscure or unintelligible.

Out of Christianity, it must be obvious to others. And even the apostles, they're all talking about light. Even John speaks about light.

He has this huge emphasis in his writings on the distinction of light and darkness. And if you read through his gospel and through his letters, you'll repeatedly come across this distinction between light and darkness.

And even in 1 John 1, John is stressing the distinction that ought to be present in the life of a Christian. Because he says, this is the message which we've heard from him and declared to you that God is light.

And in him there is no darkness at all. Therefore, if we say that we have fellowship with him, he says, we walk in darkness. And if we have fellowship with him and we walk in darkness, we lie and do not practice the truth.

[ 27 : 17 ] But if we walk in the light, as he is in the light, we have fellowship with one another and the blood of Jesus Christ, his son, cleanses us from all sin.

And so we need to be walking in the light. We need to be separate from the darkness of sin because the warning which Jesus presents is clear. If the light that is in you be darkness, how great is that darkness?

It's a solemn warning. And Jesus, he's calling us to examine our lives in order to keep clear of the danger of worldliness. Because worldliness will hinder our growth.

It will destroy our witness and it will weaken our relationship with the Lord to the point that we may fall away. And that's why this is so serious.

And that's why we need to keep asking ourselves, how Christ-like is my Christianity? How Christ-like is my Christianity? Because what we're seeing here is that Jesus wants us to undergo self-assessment of not only our heart, not only our eyes, but also our loyalty.

[ 28 : 37 ] Our loyalty to him. So that brings us lastly to consider this area of our loyalty. He says in verse 24, No man can serve two masters.

Either he will hate the one and love the other, or else he will hold to the one and despise the other. You cannot serve God and mammon. And in this last section, we're once again presented with a contrast.

This time it's not a contrast between heaven and earth or light and darkness. It's a contrast between two masters. Two masters. And Jesus tells us that the two masters in this world are God and mammon.

Now, the ESV translates this word as money, which is certainly one of the connotations of this word. And it's not wrong to translate it as money because money is often found to be the master over many people.

Money is often what separates people from God and hinders their relationship with God. Now, that's what Paul said to young Timothy. He was preaching in Ephesus.

[ 29 : 48 ] And Paul was explaining to the young minister, that's the reason why many of these Christians are falling away. It's because of their love of money. And Paul said that love of money, it's the root of all evil for which some have strayed from the faith in their greediness and pierced themselves through with many sorrows.

And so it's true. Money, it's a master over many people in which it controls them and affects their personality and their behaviour and their Christian witness.

But I want to suggest to you that the term mammon is a more general term than the specific translation of money. And it's been translated generally in order to cover this host of different kinds of masters that will lead us away from serving God.

Because mammon can be thought of as not only money but gluttony and excessive materialism and greed and unjust gain and seeking after pleasure.

Therefore mammon can be described in one word as worldliness. Worldliness. And so I believe that the two masters presented before us in this verse are God and the world.

[ 31 : 10 ] God and the world. That's the two masters. And what Jesus is imperative on is that we cannot serve both. We can't serve both.

And the imagery which Jesus is using in this verse is the image of a slave. A slave that has been purchased, bought by their master.

And Jesus says we can't belong to two of them. We can't belong to two masters. We can't be shared. We can't have joint ownership. We can't serve two masters.

For either we will hate the one and love the other or we will be loyal to one and despise the other. There will be this conflict. And Jesus is saying that we can't just serve the one that makes us happy.

We can't just pick and choose to be a Christian today and in the world tomorrow. We can't be in the pub on Saturday and then at the Lord's table on the Lord's day.

[ 32 : 07 ] We can't seek the pleasures of this world one moment and then seek the Lord the next. We can't serve both God and the world at the same time.

It's impossible he says. It's impossible. You cannot serve God and man. And the word for you cannot. In this statement it's emphatic.

You cannot. And what Jesus is literally saying it's the word that means you're not powerful enough to do it. You don't have enough strength.

You're not. You don't have the ability to serve both of them at the same time. It's impossible. You can't do it. You can't have two masters.

You can't serve God and the world. And even James as we read in his letter he picked up on this impossibility where he says that having two masters is like committing adultery.

[ 33 : 10 ] You're trying to please two people. You're trying to be committed to two different masters at the same time. And James says you adulterous people.

You adulterous people. Do you not know that friendship with the world is enmity with God. Whoever therefore wants to be a friend of the world makes himself an enemy of God.

My friend we cannot serve two masters. Either we will hate the one and love the other or else we'll be loyal to one and despise the other.

In other words we will be double-minded. Double-souled. That's the word that James uses in his letter. And what does James say about a double-minded or a double-souled man or woman?

What does he say? They're unstable in all their ways. Unstable. Their witness is blurred. Their Christianity is compromised. Their faith is weakened.

[ 34 : 16 ] Which means that they will give in to one of their masters. They'll give in to one of them and be committed wholly to them. And when presented with such an option is it not the case that we're more likely to give in to the temptation of the world?

But my friend this ought not to be so. We cannot serve two masters. Friendship with the world is enmity with God. And so what Jesus is wanting us to examine ourselves on here is our devotion, our loyalty.

And Jesus is reminding us that there are to be no half-measures. It has to be complete devotion to God. We can't have a half-hearted Christianity.

We can't be part-time Christians. We can't live a double-minded life. For us citizens of the kingdom of heaven and new creatures, new creation in Christ, we are to come out from the world and be separate.

And tonight, Jesus wants us to examine ourselves and ask that question, how Christ-like is my Christianity? How devoted am I to serving the Lord and not the world?

[ 35 : 33 ] But the only way to consider how Christ-like we are in our devotion is to consider the devotion of Jesus Christ. How devoted was Jesus to his Father and to his people?

How devoted was he? Well, he was willing, says the Bible, to humble himself, make himself of no reputation by becoming a servant, being obedient unto death, even the death of the cross.

That's the devotion, that's the loyalty that Jesus had for us. He was despised and rejected, he was cut out of the land of the living, he was forsaken, smitten by God and afflicted, yet he opened not his mouth.

My friend, our Jesus came not to be served, but to serve and to give us life as a ransom for many. And when he paid our ransom, when we were redeemed, we were bought, we were made his, not with corruptible things such as silver and gold, but with his precious blood.

We've been bought, we've been plucked as brands from the burning, we've been adopted into the family, we've been called, we are being loved and we are being kept.

[ 36 : 55 ] We have received an inheritance that is incorruptible, undefined, that fades not away, reserved in heaven for us. We have treasure in heaven laid up for us that is beyond our asking or our thinking.

That's Jesus' devotion to us. That's how much he's done for us. That's his commitment to us. That's his guarantee of his faithfulness towards us.

But here he calls us as his redeemed people to show the same, to be 100% committed to him. Because we've been bought by him.

We belong to him. He is our master. Therefore we cannot serve another master. We cannot serve both God and mamma.

But why does Jesus emphasize all this? He tells us and he reminds us because we need to watch our heart. we need to examine ourselves in order that we're not drawn back into the world.

[ 38 : 03 ] We need to watch lest we fall. And there's a reason why that's in the Bible. Watch lest you fall.

As someone once said, if we do not put the love of the world to death, the love of the world will put us to death. It's a challenge.

And that's the serious warning which Jesus is issuing to us as citizens of the kingdom of heaven. Watch our heart. Watch what we're storing up in it.

Watch our eyes. Make sure there's a separation. And watch who we serve. Make sure we are always serving our master, Jesus Christ.

it's a challenge. But that's a challenge we've been called to as citizens of the kingdom of heaven. May the Lord bless these thoughts to us.

[ 39 : 02 ] Let us pray. O Lord, our gracious God, we give thanks to Thee for always challenging us in Thy Word.

And help us, O Lord, we pray Thee, to hide Thy Word within our heart that we may not sin against Thee, that we would see, O Lord, that Thy Word is precious, that Thy Word is true.

It is the only rule to direct us on how we may glorify and enjoy Thee forever. And enable us then, we pray, O to truly try and glorify Thee, and to enjoy Thee each and every day in our lives.

For we know, O Lord, that this is temporal, and what we are laying up for ourselves in heaven will only be a small portion of what we see and what we enjoy there. O Lord, encourage us, we pray.

