



Having Possessions and Being Possessed Matthew 6:19-21

Matthew 6:19-21 marks a transition in the Sermon on the Mount. In the first half of this chapter, Jesus explains how righteous people practice religion. Verses 1-4 address how righteous people give. Verse 5-15 address how righteous people pray. Verses 16-18 address how righteous people fast. In the later half of this chapter, Jesus moves from warning his disciples about the consequences of hypocrisy to calling his disciples to embrace the values of the kingdom of heaven.

Verses 19-34 make it clear that true righteousness transcends religious activity. To be a citizen of the kingdom is to adopt a countercultural mindset toward material possessions. Righteous people do not, cannot live for the Lord on Sundays and live for money the rest of the week. We show where our devotion rests by seeking the eternal rewards of heaven, rather than the passing riches of this life. This does not mean that Christians must be poor to be righteous. The Lord does not condemn gaining or having or using material possessions. Money is morally neutral. It is our attitude toward money that is either godly or evil. Having material possessions is not a sin. Being materialistic is.

A rich man with a miserable attitude visited the local minister who lived a simple life. They were not together long before the minister got a wonderful idea on how to illustrate to the man that his attitude was wrong. He led him over to his window and said, "Look out the window and tell me what you see." The said, "I see some men and women and children." "Fine." Then minister then led him across the room to a mirror. "Now tell me what you see." The man frowned and said, "Obviously, I see myself." "Interesting," replied the minister. "In the window there is glass, in the mirror there is glass, but the glass of the mirror is covered with a little bit of silver. And no sooner is the silver added than you cease to see others, only yourself."

If the Lord allows you to see financial prosperity, you are blessed. But if that is called you can see, it's a curse. We must seek first the kingdom of God and his righteousness and trust that God will take care of our needs. That is what Jesus is teaching here in Matthew 6:19-21. Lay up treasure for yourself. Just make sure you lay it up in the right place. Do not live for material possessions that will not last. Live for what 1 Peter 1:4 calls "an inheritance that is imperishable, undefiled, and unfading, kept in heaven for you." Let me bottom-line this for you. It is not wrong for you to have possessions; it is wrong for your possessions to have you. How can I have possessions without my possessions having me?

I. Be careful of where your treasures reside.

Verse 19 issues a prohibition: “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal.” In the ancient Near East, one’s wardrobe was considered a part of one’s wealth. In 2 Kings 5:22, Gehazi attempted to swindle Namaan out of two changes of clothes. And In Joshua 7:21, Achan sinned by stealing a beautiful cloak from Jericho. Fine clothes were considered great wealth. But Jesus says do not treasure your clothes, because moth will destroy them. Likewise, precious metals were considered a part of one’s wealth. But Jesus warns not to treasure precious metals, because rust will destroy it. And whatever other valuables you have stashed in your house, don’t treasure them. Thieves will break through the mud walls and steal them.

Verse 20 issues a parallel exhortation: “but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.” Notice that the issue Jesus addresses here is not whether you lay up a treasure. The issue is where your treasure resides. The location of your treasure – earth or heaven – indicates the character of your treasure – worldly or spiritual. Laying up treasures on earth speaks of worldliness, materialism, and covetousness. Laying up treasure in heaven speaks of trust in God, communion with God, and blessings from God. The point is that in order to have possessions without possessions being possessed by them, you must have a godly value system. You must make sure your priorities are in order. You must adopt a heavenly attitude toward earthly things.

There is an important play on words here. Literally, Jesus says, “Do not treasure your treasures on earth. But treasure your treasures in heaven.” And in verse 19 is in a grammatical emphasis that forbids an action that is already in progress. In other words, Jesus says, “Stop treasuring your treasures on earth. But continue to treasure your treasures in heaven.” If you are not going to be possessed by your possession, you must resist treasuring worldly things, and persist in treasuring spiritual things. Proverbs 23:4-5 says: “Do not toil to acquire wealth; be discerning enough to desist. When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.” Ecclesiastes 5:10 says, “He who loves money will not be satisfied with money, nor he who loves wealth with his good income; this also is vanity.” And in Matthew 16:26, Jesus says: “For what will it profit a man if he gains the whole world and forfeits his life? Or what shall a man give in return for his life?” Mark it down.

- Money can buy amusement, but not joy.
- Money can buy a bed, but not sleep.
- Money can buy companions, but not friends.
- Money can buy a house, but not peace.
- Money can buy a medicine, but not health.
- Money can buy sex, but not intimacy.
- Money can buy therapy, but not redemption.

Matthew 19:16-21 records the story of a young man came to Jesus wanting to know how to inherit the heavenly treasure of eternal life. Jesus told him, in essence, to obey the Ten Commandments. However, Jesus skipped over the first commandments that deal with how we should relate to God. He only mentions the later commandments that deal with how we should relate to our neighbor. But this guy totally missed the point. And he replied, "I learned those commandments when I was a little boy. And I've been keeping them all of my life." Jesus said, "Good, but there is still something missing. Go sell all your stuff and give the money to the poor and come follow me. And if you do this, you will have treasure in heaven."

In Matthew 16:21, Jesus explicitly told this man how to have treasure in heaven, which refers to eternal life. But this guy refused to follow Jesus' instructions. Matthew 16:22 says that he walked away in great sorrow, because he had many possessions. Or, according to the Charles International Version: "His stuff had him." When Jesus told this young man to divest himself of his wealth, he was not condemning the rich of calling for charity toward the poor. Jesus was addressing what was most important to this guy. Although the young man said he wanted eternal life, the truth was that he wanted his stuff more than he wanted eternal life. That's the danger and power of materialism. The quest to get, have, and spend money can so pull you away from God that you can get to a place where you don't really even care whether you go to heaven or hell – as long as you can have your cash, cars, clothes, and other stuff in this life. That's why Jesus says stop treasuring your treasures on earth but treasure your treasures in heaven.

II. Be committed to treasures that remain.

Luke 12:13-21 records how Jesus responded to a guy who interrupted his teaching and asked him to settle a financial dispute. "Teacher, tell my brother to divide the inheritance with me," he said. "Make my brother split the inheritance with me," he said. Jesus replied, "What do you think this is? The People's Court? Who made me a judge or an arbitrator over you?" In Luke 12:15, Jesus says: "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." Then Jesus illustrated with a warning with a parable. Once upon a time, there was a man who had a great harvest. His bumper crop was so plentiful

that he didn't have room to store it all. With that premise, the story proceeds to show us the smallest package in the world – a man wrapped up in himself. He didn't know what to do with his great harvest. So he went into counsel with himself and said, "Self, we're rich! We're loaded. In fact, we're overloaded. What will we do? Where will we put it all? Yeah. That's a great idea. Let's demolish these barns and build bigger ones. We can store our harvest and we won't have to worry about anything for years to come. We can just eat, drink, and be merry."

As he toasting himself for his great business savvy, God intruded into the conference room of this man's heart, and said, "You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself" (v. 20)? Jesus called this man a fool, because he was shortsighted. He cared about his bankbook, but not his soul. He thought about tomorrow, but not eternity. He knew what he would do if there was a drought next season, but he did not know what he would do when he had to stand before God. So God called him a fool. And in Luke 12:21, Jesus warns: "So is the one who lays up treasure for himself and is not rich toward God."

That's a disturbing statement, because we hear this story all the time. The media regularly spotlights the stories of people who live and act and think just like this man. The world calls these celebrities smart, stars, and successful. But God calls them fools. Indeed, the world around us is filled with people who are doomed, because they have embraced two foolish myths: more is better and now is better. But there is one big problem with our "get-more-and-get-it-now" way of life: the material things of this life do not last. Jesus says, "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."

When Jesus commands us to lay up treasures in heaven, he is not suggesting that one can earn his salvation by the performance of good works. Romans 3:23-25 says, "For all have sinned and fall short of the glory of God, and are justified by his grace as a gift, through the redemption that is in Christ Jesus, whom God put forward as a propitiation by his blood, to be received by faith." Sinners are saved from eternal judgment by trusting what God has done for us through the blood and righteousness of Christ – not by anything we do or do not do. So Jesus is not teaching works salvation here. He is teaching that there are those who are saved by grace through faith should live in light of the fact that there is coming a day of reckoning and reward.

1 Corinthians 3:11-14 says, "For no one can lay a foundation other than that which is laid, which is Jesus Christ. Now if anyone builds on the foundation with gold, silver, precious stones, wood, hay, straw – each one's work will become manifest, for the Day will disclose it, because it will be revealed by fire, and the fire will test what sort of work each one has done. If the work that anyone has built on the foundation survives, he will receive a reward." This is the primary matter of our

text. A day of reckoning is coming. So make sure you are investing your life in things that will last. In *The Treasure Principle*, Randy Alcorn sums it up neatly: "You cannot take it with you, but you can send it ahead of you." If that is true, then you should only invest your life in things that are going to last.

- How important will your house be a hundred years from now?
- How important will your car be a hundred years from now?
- How important will your diploma be a hundred years from now?
- How important will your career be a hundred years from now?
- How important will your accomplishments be a hundred years from now?

Some things we invest so much of ourselves into will not really matter ten years from now, much less a hundred years from now. How about 100 million trillion years from now?

In Matthew 6:19-20, Jesus declares the fact of life's losses. The old saying jokes that the one who has the most stuff when he dies wins. But the serious question is, wins what? In Job 1:21, Job confesses, "Naked I came from my mother's womb, and naked shall I return. The Lord gave, and the Lord has taken away; blessed be the name of the Lord." The inevitable reality is that earthly treasures do not last. This may be the most valuable lesson of the board game, Monopoly. At the end of the game, the board is folded, everything is put away, and the lid is placed on top of the box. It's a little reminder that someday our lives will be over as well. Then it will hardly matter who owned how many railroads and utilities, or who owned boardwalk. Earthly treasures do not last. Likewise, Jesus declares the factors of life's losses. Verses 19-20 name three factors that guarantee the loss of material possessions: moth, rust, and thieves. Moth speaks of nature: tornados, hurricanes, earthquakes, floods, etc. Rust speaks of time (depreciation, wear-and-tear, out-datedness, etc. And thieves speak of people: swindlers, car-jackers, family members, and televangelists.

Furthermore, Jesus declares the force of life's losses. Jesus mentions three factors that he places into two groups: moth and rust being one; thieves being the other. Moth and rust destroying your stuff says that some things we will lose passively, subtly and eventually. But thieves digging through and stealing says that we will lose some things abruptly, immediately, violently. The point is that, be it over years or overnight, earthly treasures do not last. In 1 Timothy 6:17-19, Paul says, "As for the rich in this present age, charge them not to be haughty, not to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly live." If you to have possessions without possessions having you, be committed to treasures that remain.

III. Be concerned about what your treasures reveal.

Martin Luther, the father of the 16th century Protestant Reformation, coined a slogan. In Latin, the statement is: *Sacra Scriptura sui interpres*. It means: "Sacred Scripture is its own interpreter." That is, the word of God explains itself. I wholeheartedly agree. Consequently, a significant part of my personal Bible study involves the process of discovering what the rest of scripture has to say about the specific passage of scripture I am studying. I did that in my study of Matthew 6:19-21. The Treasury of Scripture Knowledge, a big book of cross-references, is the primary resource I use during this part of my study. The first passage it mentions in relation to Matthew 6:21 is Genesis 21:14. It says: "So Abraham rose early in the morning and took bread and a skin of water and gave it to Hagar, putting it on her shoulder, along with the child, and sent her away. And she departed and wandered in the wilderness of Beersheba." This reference is a backdoor into the meaning of Matthew 6:21.

God called Abraham away from his family and homeland to walk with him. This call was accompanied by the promise that God would make a great nation through Abraham seed. Abraham trusted God and obeyed. But after years of following God, Abraham still did not have a son, his wife Sarah was barren, and old age was gaining on him. So Sarah devised a plan where Abraham would have a son through her maid Hagar, before it was too late. But that was not the son that God had promised. God intended to give Abraham a son through his wife, Sarah. Sure enough, the Lord visited Sarah, she conceived, and had a son named Isaac. After this, it did not take long for the already-present tension between Sarah and Hagar to grow, concerning the respective boys they had borne to Abraham. Sarah ordered Abraham kick Hagar and Ishmael out. Abraham's heart was distressed, but God told him to do what his wife said. Genesis 21:14 records that early the next morning, Abraham prepared a meal, gave it and the boy to Hagar, and sent them away.

Sarah represents the sovereign and guaranteed promises of God to bless Abraham. Hagar represents Abraham's doubt-filled and flesh-centered attempt to do what God promised to do. Juggling these two realities brought inevitable distress to Abraham's heart, because the two realities couldn't live together under the same roof. It would have confused and compromised God's plans for Abraham. Likewise, you are I today are either standing on the sovereign promises of God or attempting to accomplish in the flesh what God has promised to do if we trust and obey him. Both realities cannot live in the same heart. The only way to ensure that you do not confuse or compromise God's plans for your life is to heed the voice of Jesus: "For where your treasures is, there your heart will be also."

When the heart is mentioned in scripture metaphorically, it refers to the seat of personhood, the totality of our inward being, who we are underneath the skin – the mind, the will, and the emotions. So when Jesus says that your heart follows your treasure, the point is clear, precise, and stinging. Your treasure is revealed by what you think about the most. Your treasure is revealed by what you choose to do and do not do. And your treasure is revealed by what you are passionate about.

R. Kent Hughes said it well: “If anything in this world is everything to you, it is an earthly treasure.” To have possessions without your possessions having you, be concerned about what your treasures reveal. And note that Jesus makes this statement to his own disciples. They were following Jesus. But their hearts could still be lead astray into an ungodly fixation with things. And it can happen to you. 1 John 2:15-17 says, “Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world – the desires of the flesh and the desires of the eyes and pride in possessions – is not from the Father but is from the world. And the world is passing away along with its desires, but whoever does the will of God abides forever.” Be careful where your treasure resides.

Acts 8:14-25 records how the church at Jerusalem sent Peter and John to verify what was going on, after the Holy Spirit fell on the Samaritans. When they saw that the Lord was now moving among the Samaritans, they affirmed it by the laying on of hands. A magician named Simon watched all of this curiously. And he offered the apostles money if they would show him how to do that “laying-on-of-hands” trick. Acts 8:20-21 records, “But Peter said to him, ‘May your silver perish with you, because you thought you could obtain the gift of God with money! You have neither part nor lot in this matter, for your heart is not right before God.’” I submit to you that we need people today who are courageous enough to say to this covetous generation of so-called Christians, who are only concerned about health-and-wealth. “Your heart is not right.” Be careful about what your treasure reveals. Proverbs 4:23 says, “Keep your heart with all vigilance, for from it flow the springs of life.” In Matthew 12:35, Jesus says: “The good person out of his good treasure brings forth good, and the evil person out of his evil treasure brings forth evil.” And Hebrews 3:12 says: “Take care, brothers, lest there be in any of you an evil, unbelieving heart, leading you to fall away from the living God.”

When I first engaged this text in a meaningful way, it had a radical and revolutionary effect on my view of life. I assumed your treasure follows your heart. You invest in what you love. Your resources follow your affections. That makes perfect sense to me. Where your heart is, there will your treasure be also. But Jesus says, “For where your treasure is, there your heart will be also.” Counter-intuitively, Jesus teaches us not to invest in earthly treasures – be it a goal or possession or relationship – that you do not want to love. Only invest in that which is worth loving. “For where your treasure is, there your heart will be also.” The more I invest in the kingdom of heaven, the more my heart will be drawn toward God the Father. But if I only invest in earthly things, then my heart will never be drawn toward the things of

God. So make a new commitment today to invest your life in the things of God. May Fanny J. Crosby's song be your prayer:

Draw me nearer, nearer, blessed Lord
To the cross where Thou hast died
Draw me nearer, nearer, blessed Lord
To Thy precious, bleeding side

One day, a shipwrecked sailor was seized by the natives, hoisted on their shoulders, and carried to the village, and set on a throne. He later learned that it was their custom once each year to make someone king for a year. He liked it, until he began to wonder what happened to all the former kings. Every year, when his kingship was ended, the king was banished to an island, where he starved to death. But this sailor was king for a year was wise. He put his carpenters to work making boats, his farmers to work transplanting fruit trees to the island, farmers growing crops, masons building houses. So when his kingship was over, he was banished, not to a barren island, but an island of abundance.