

Heart Matters, Treasures (Part 3)

Small Group Questions ([audio](#) or [transcript](#))¹

An idol is formed by closing your hand around a desire and turning it into something that is no longer negotiable. These may be good things like marriage, success, morality, child rearing, money, comfort, security, or spiritual accomplishments that you have turned in to “god things.” Pride is thinking more highly of ourself and our abilities than we ought; often times, we can begin to see ourselves as tool in the hand of God. When we synthesize our faith down to a list of do’s, don’ts and tasks to accomplish, we don’t see ourselves in desperate need of God because we can do most of the things on our list without Him. When we have idols and pride in our lives our appetite for spiritual things dies as we chase our sin instead of God.²

As we attempt to answer the question, “why don’t we pursue God,” we need to determine what we really treasure. What we treasure is what we look to to provide us with ultimate meaning, significance and guidance in life. This can be relationships, kids, spouses, jobs, financial accomplishments, church activities or other good and moral things - all things that are designed to be secondary, not primary. If you found a buried treasure, what would it provide for you? If you won the lottery do you think that most of your problems would be resolved? There is absolutely nothing wrong with wealth, riches and worldly treasures; the problem is when these things become the ultimate object of our pursuit and worship. We need to be constantly reminded that all earthly treasures ultimately end up in a landfill, even our own bodies bear witness to this fact as they are slowly wasting away.³ We need to consider that there are things that will never cease to exist. According to Jesus, these are the things that the Christian needs to be spending his time, energy and effort pursuing.

1. How would you define a treasure? Why are treasures so appealing to us? Does Jesus condemn our desire for treasure? (Matthew 6:19-21)

A treasure is something of great value; it is what we look to and set our hearts upon, what drives us in life, what we consider the best things, what we place our happiness & hope in. When the bible refers to treasure in this passage, it is speaking “metaphorically, of the soul, as the repository of thoughts, feelings, purposes.”⁴ We were designed to fix our gaze on something as an object of worship - this is what we treasure. Treasures appeal to us because they provide us with identity, direction, satisfaction, security, ease, comfort, protection, purpose or fulfillment. Jesus is not denying us treasure, but is instead helping us to set our gaze upon true treasure. Jesus is out to redeem what we ultimately rejoice in.

2. Jesus refers to two types of treasures - transient & eternal. What are some of the characteristics of each type of treasure? What is the benefit to pursuing eternal treasure? (Matthew 6:19-21, 2 Corinthians 4:16–18, Psalms 49:16-17)

Worldly treasure is subject to decay, theft and destruction, James echos this same line of thinking in James 5:2-3.⁵ Transient things are here today and gone tomorrow. Heavenly treasure is not subject to decay, theft or destruction - they are safe and secure, they are eternal. Those who pursue eternal treasure are promised rewards⁶ and Paul tells us that even the most difficult of circumstances can be viewed as light and momentary when viewed in comparison with eternal glory.⁷ The more intentional we are about investing our time & energy in eternal things, the more we see the world as it really is - transient and broken. We are all investing somewhere - either transient or eternal; however, “the consequences of making the wrong choice are shown to be eternally disastrous (see Mark 8:36; Luke 12:20–21).”⁸ We would be remiss to say that there is no glory, comfort, enjoyment or safety from pursuing worldly wealth & treasures. But, we are cautioned not to set our heart on them or fret when glory increases for man, because it is all staying here - it is transient.⁹

3. Are transient treasures the measuring stick that you use to determine how well you and others are doing in life? What captures your interests, consumes your energy, do you fantasize about; are these transient or eternal?

Using worldly things to define us means that they end up controlling us. We want to create the impression that everything is ok, that we’ve got it all figured out, that we are a success; so we continue to pursue transient

things in an attempt to define ourselves. Worldly wealth is the primary vehicle that most people use to build their identity, significance and worth. We control how others view us by what we drive, what we wear, where we live and what we do for a living. Could it be that the pace of our lives has gotten so fast because we are pursuing so many things that we think will make our lives work better, but in the end they are all transient? Maybe we shouldn't spend all of our time chasing those things which are transient. The more earthly treasure we have, the more maintenance they require. Be careful not to set your focus on the applause of men or the treasures of this world.

4. Is the primary focus of this passage money, finances and wealth? If not, what is? (Matthew 6:19-24, see also Luke 12:32-34)

This text is not primarily about money, finances or wealth, but unqualified devotion; it's about a full and undivided heart. Jesus calls us to have undivided hearts & loyalties. Worldly wealth is one of the greatest distractions from true discipleship; it is a rare individual who is able to possess worldly wealth without being distracted by it - so much so that the bulk of the New Testament views the evil tendencies associated with wealth as something to be avoided. We should not pursue worldly wealth. This is sobering for most of us since we are all incredibly rich by the world's standards. It is not the wealth that is the problem, but the unhealthy affection that we have toward it and our tendency to place our trust in it and the things that it provides rather than in God.¹⁰ If we find ourselves to be wealthy, we should be intentionally openhanded with what we have - realizing that it was never intended to terminate on us. We should use it for eternal purposes, investing in a future economy. "In contrast to the world's preoccupation with possessions, the disciples are to be characterized by exceedingly great generosity, especially in giving to those in need (lit., "to give alms"). This even has eternal implications—for, as Jesus solemnly warns, where your treasure is (whether on earth or in heaven,) there will your heart be also. This concluding proverb (Luke 12:34) emphasizes the importance of the disposition of one's heart, which throughout Scripture represents the center of one's being and one's deepest desires, including one's reason, convictions, emotions, and will. The nature of one's heart is reflected in the things that one values most."¹¹

5. Explain how what you treasure reveals what your heart is really pursuing. What are you spending your life pursuing and building - worldly, transient treasures or faith? (Matthew 6:21)

Matthew 6:21 is the focal point of this section; Jesus tells us, "for where your treasure is, there your heart will be also."¹² We reveal what we treasure by how we spend our time, what we pursue, what we spend our resources on, and what consumes the majority of our thinking. Regardless of what we tell ourselves and others, these things reveal what we really treasure in life. How we view our money just reveals what is really going on in our heart - what we really think is worth chasing. Do you see life as if this is all there is or do you see a future economy? Would the way that you spend your time, money and pursuit bear witness to this? Instead of viewing worldly wealth as the end goal of our pursuit, we need a shift to occur so that we use it to invest in eternal things - to advance the gospel, care for the poor, investing in a future economy. What do you dream about? When you say, "If only I had _____," or "if only _____ were true," or "if only _____ would do _____," you reveal what you really treasure. What we treasure is where our hearts really are, which drives disciplines, desires and behaviors.

6. Why does Jesus say that you can't pursue both worldly treasure and eternal treasure? Are you attempting to chase them both? Does this help explain why being spiritually disciplined is difficult or your affection for God has withered and your soul has grown dry? (Matthew 6:22-24)

The primary reason that most of us have little spiritual discipline or affection for God is because what we really treasure is here - it is transient. You cannot pursue both earthly and heavenly treasure for they are mutually exclusive - you have to make a choice. Our tendency is to try to pursue both which reveals our natural proclivity to be double minded.¹³ The point is that our ultimate affection should be toward God and nothing else, which is one of Jesus' common themes in His teaching.¹⁴ Jesus is personifying the pursuit of wealth and tells us that we have to choose who we will serve. We can't serve two masters - our lives aren't compartmentalized. Just as no one shares a slave, because the same degree of devotion to both masters is not

possible, “since a slave is the sole property of one master, he must give the master exclusive service. A disciple’s loyalties cannot be divided—that is, one is either a slave to God or to money.”¹⁵ You can’t have two treasures on the throne of your heart. There is nothing wrong with nice things - but where is your mind’s affections on these things? Do you have to have them? Do they identify you? Is your hand closed around them? Can you honestly say, “I don’t need that?” Do you have them or do they have you? We’d rather hedge our bets and have the best of both worlds, but the best of the eternal kingdom requires an absolute abandonment of the pursuit of the things of this world. A slave is able to follow two masters as long as they travel together; but when they take separate paths, he can no longer follow both - he must make a decision. It is far easier to make that decision before you come to the fork in the road. You can only chase one thing at a time. When money masters us, God becomes the means to bless us. When God masters us, money becomes the means by which we proclaim the Gospel. You can’t chase both. Are you trying to serve two masters and attach God’s name to it?

Summary:

Matthew 6:19-24 is about what we will pursue in life, what we will chase. It is about what we will fix our gaze upon as true treasure, which reveals where our heart really is and our heart drives our disciplines, desires and affections. The eye metaphor that Jesus uses in this passage summarizes the entire point of this section. If the way that we view the world is ‘good’ (healthy or clear in some translations; literally “single”) then we begin to see life as it really is. The “good” eye is not neutral, double minded, or vacillating between two world views - it is singularly focused because you can’t pursue both worlds. When we see correctly, we are able to see “the Master’s generosity as more precious than money;”¹⁶ we see God as beautiful and desirable - more so than anything that this transient world has to offer. However, if we set our eyes on transient treasures, Jesus tells us that we have bad eyes (representing cloudy vision) that yields a life filled with frivolous pursuits as we endlessly chase transient treasures. Pursuing transient things is the ultimate Ponzi scheme - they promise everything and deliver nothing. Money is perhaps the most useful way to diagnose what we really idolize. This lesson was not about money. It was about God. The great men of faith that were described in lesson one always saw that spending the bulk of their energy dwelling on earthly, transient things was like making mud pies in the slum, and there are sand castles to be made by the sea¹⁷ if we would go just a little farther.

Asking the question, “why don’t we desire to know and pursue God,” is really only helpful in diagnosing what we truly treasure. We will never have affection for God or want to pursue Him until we have a heart shift to seeing him as the best treasure available. As Christians, we must be willing to honestly wrestle with this reality. What we find most precious & valuable is what we treasure which is where our hearts are pointed and all of our desires, disciplines and affections flow out of this. We will find that discipline is easy, even joyful when our heart is in it. When knowing God becomes the ultimate treasure of our life because we have tasted and seen that He is good¹⁸ and that His steadfast love is better than life¹⁹ then our heart will produce the affection, desire and discipline chase Him. Since our faith is rooted in a relationship that we are called to abide in, it is more like a dance than a march that we do in cadence. Don’t miss the point of this lesson by asking if you give enough or serve enough. Do not dwell on what you can do with your resources, instead ask yourself: “what is my greatest treasure?” Only dwell on your resources inasmuch as they inform you where your treasure truly lies. You may find that the gear you’ve purchased for your hobby indicates your hobby has become an idol. It may be that the house you live in has more to do with your pride or identity than your comfort. And it may even be that you sacrifice a lot so that your children can have more, but your family has shifted from God’s blessing to your treasure. You don’t need to do more or give more - you need to treasure more.

Have you had your head down for the last decade or more focusing on your career, raising children and trying to provide for your family, only to find yourself in a place where your faith is dry, mechanical and powerless? Do you find yourself trying to chase both worldly, transient treasures and eternal treasures? Are you driven for the accumulation of more stuff here or accumulation of eternal things? Is the pace of your life a result of what you are pursuing, which is ultimately what you treasure? It’s not too late for a course correction! We must redefine what we treasure. Our affections for God can grow, but we must first place our hope in a holiday at the sea rather than being content to make mud pies in a slum.²⁰ We need to get our sunflower seeds and bad coffee and pursue God as our true treasure because He is the ultimate Treasure. We no longer need ask, “why we don’t pursue God?” We now know.

Application:

- Find a moment in a quiet spot and ask God to help you to identify where your treasure really is. Read 2 Corinthians 4:16–18, Proverbs 23:4–5, Matthew 6:19–24, Luke 12:32–34.
- Identify two practical ways to help shift your focus to eternal things. Start by asking God to help you to see Him as your ultimate treasure. A few ideas/suggestions²¹: read a blog regularly, listen to a sermon series, podcast or audiobook, sponsor & pray for a child, follow a missionary, get an *ESV Study Bible* and read through the book of John.

Recommended Resources:

Business to the Glory of God by Wayne Grudem (book)

Counterfeit Gods: The Empty Promises of Money, Sex, and Power, and the Only Hope that Matters by Timothy Keller (book)

[*The Eye Is the Lamp of the Body: A Meditation on Matthew 6:19–24*](#) by John Piper (article)

[*The Expulsive Power of a New Affection*](#) by Thomas Chalmers²² (article)

[*Treasure vs. Money*](#) by Timothy Keller (message)²³

[*Don't Be Anxious, Lay Up Treasure in Heaven, Part 1*](#) by John Piper (message)²⁴

[*Don't Be Anxious, Lay Up Treasure in Heaven, Part 2*](#) by John Piper (message)²⁵

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¹Audio: http://my.eklesia360.com/Clients/download.php?sid=5356&url=http://media.thevillagechurch.net/sermons/audio/200706030900HVC21ASAAA_MattChandler_HeartMattersPt3-Treasures.mp3&mediaBID=1128930

Transcript: http://media.thevillagechurch.net/sermons/transcripts/200706030900HVC21ASAAA_MattChandler_HeartMattersPt3-Treasures.pdf

² Romans 1:21–25

³ “So we do not lose heart. Though our outer self is wasting away, our inner self is being renewed day by day. For this light momentary affliction is preparing for us an eternal weight of glory beyond all comparison, as we look not to the things that are seen but to the things that are unseen. For the things that are seen are transient, but the things that are unseen are eternal.” (2 Corinthians 4:16–18 ESV)

⁴ *Thayer's Greek-English Lexicon of the New Testament* By Joseph Henry Thayer, D.D., Public Domain

⁵ “Your riches have rotted and your garments are moth-eaten. Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days. Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts.” (James 5:2–4 ESV)

⁶ “Thus, when you give to the needy, sound no trumpet before you, as the hypocrites do in the synagogues and in the streets, that they may be praised by others. Truly, I say to you, they have received their reward.” (Matthew 6:2 ESV), ““And when you pray, you must not be like the hypocrites. For they love to stand and pray in the synagogues and at the street corners, that they may be seen by others. Truly, I say to you, they have received their reward.” (Matthew 6:5 ESV), ““And when you fast, do not look gloomy like the hypocrites, for they disfigure their faces that their fasting may be seen by others. Truly, I say to you, they have received their reward.” (Matthew 6:16 ESV)

⁷ “So we do not lose heart. Though our outer self is wasting away, our inner self is being renewed day by day. For this light momentary affliction is preparing for us an eternal weight of glory beyond all comparison, as we look not to the things that are seen but to the things that are unseen. For the things that are seen are transient, but the things that are unseen are eternal.” (2 Corinthians 4:16–18 ESV)

⁸ Lane T. Dennis and Wayne Grudem, eds., *The ESV Study Bible* (Accordance electronic ed. Wheaton: Crossway Bibles, 2008), note on Matthew 6:20. “For what does it profit a man to gain the whole world and forfeit his soul?” (Mark 8:36 ESV); “But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ So is the one who lays up treasure for himself and is not rich toward God.” (Luke 12:20–21 ESV)

⁹ “Be not afraid when a man becomes rich, when the glory of his house increases. For *when he dies he will carry nothing away; his glory will not go down after him.*” (Psalms 49:16–17 ESV).

¹⁰ “When Jesus heard this, he said to him, “One thing you still lack. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow me.” But when he heard these things, he became very sad, for he was extremely rich. Jesus, seeing that he had become sad, said, “How difficult it is for those who have wealth to enter the kingdom of God! For it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.” Those who heard it said, “Then who can be saved?” But he said, “What is impossible with men is possible with God.” (Luke 18:22–27 ESV)

¹¹ Lane T. Dennis and Wayne Grudem, eds., *The ESV Study Bible* (Accordance electronic ed. Wheaton: Crossway Bibles, 2008), n.p." Luke 12:32–34

¹² Matthew 6:21 ESV; see also “For where your treasure is, there will your heart be also.” (Luke 12:34 ESV)

¹³ “he is a double-minded man, unstable in all his ways.” (James 1:8 ESV); “Draw near to God, and he will draw near to you. Cleanse your hands, you sinners, and purify your hearts, you double-minded.” (James 4:8 ESV)

¹⁴ “If anyone comes to me and does not hate his own father and mother and wife and children and brothers and sisters, yes, and even his own life, he cannot be my disciple. Whoever does not bear his own cross and come after me cannot be my disciple.” (Luke 14:26–27 ESV); “Whoever loves father or mother more than me is not worthy of me, and whoever loves son or daughter more than me is not worthy of me. And whoever does not take his cross and follow me is not worthy of me.” (Matthew 10:37–38 ESV)

¹⁵ “Serve (Gk. *douleuo*) indicates the work of a slave, not an employee. Since a slave is the sole property of one master, he must give the master exclusive service. A disciple’s loyalties cannot be divided—that is, one is either a slave to God or to money.” Lane T. Dennis and Wayne Grudem, eds., *The ESV Study Bible* (Accordance electronic ed. Wheaton: Crossway Bibles, 2008), note on Matthew 6:24

¹⁶ *The Eye Is the Lamp of the Body: A Meditation on Matthew 6:19-24* by John Piper
<http://www.desiringgod.org/resource-library/taste-see-articles/the-eye-is-the-lamp-of-the-body>

¹⁷ “if we consider the unblushing promises of reward and the staggering nature of the rewards promised in the Gospels, it would seem that our Lord finds our desires, not too strong, but too weak. We are half-hearted creatures, fooling about with drink and sex and ambition when infinite joy is offered us, like an ignorant child who wants to go on making mud pies in a slum because he cannot imagine what is meant by the offer of a holiday at the sea. We are far too easily pleased.” *The Weight of Glory* by CS Lewis (preached originally as a sermon in the Church of St Mary the Virgin, Oxford, on June 8, 1942: published in *THEOLOGY*, November, 1941, and by the S.P.C.K., 1942)

¹⁸ “Oh, taste and see that the LORD is good! Blessed is the man who takes refuge in him!” (Psalms 34:8 ESV)

¹⁹ “Because your steadfast love is better than life, my lips will praise you.” (Psalms 63:3 ESV)

²⁰ *The Weight of Glory* by CS Lewis (preached originally as a sermon in the Church of St Mary the Virgin, Oxford, on June 8, 1942: published in *THEOLOGY*, November, 1941, and by the S.P.C.K., 1942)

²¹ More resource ideas and links are available online @ <http://fellowshipmen.com/resources-2/>

²² [http://www.monergism.com/Chalmers C Thomas - The Expulsive Power of a New Af.pdf](http://www.monergism.com/Chalmers%20C%20Thomas%20-%20The%20Expulsive%20Power%20of%20a%20New%20Af.pdf)

²³ http://sermons2.redeemer.com/sites/sermons2.redeemer.com/files/sermons/RPC-Treasure_vs_Money.mp3

²⁴ <http://www.desiringgod.org/resource-library/sermons/dont-be-anxious-lay-up-treasure-in-heaven-part-1>

²⁵ <http://www.desiringgod.org/resource-library/sermons/dont-be-anxious-lay-up-treasure-in-heaven-part-2>