Treasures in Heaven, Part 2
Scripture: Matthew 6:19–24
Code: 2246

INTRODUCTION
D. Martyn Lloyd-Jones tells the story of a farmer who one day went happily and with great joy in his heart to report to his wife and family that their best cow had given birth to twin calves, one brown and one white. And he said, "You know I suddenly had a feeling and impulse that we must dedicate one of these calves to the Lord. We will bring them up together, and when the time comes we will sell one and keep the proceeds, and we will sell the other and give the proceeds to the Lord's work." His wife asked him which he was going to dedicate to the Lord. "There is no need to bother about that now," he replied, "we will treat them both in the same way, and when the time comes we will do as I say." And off he went. In a few months the man entered his kitchen looking very miserable and unhappy. When his wife asked him what was troubling him, he answered, "I have bad news to give you. The Lord's calf is dead."

Why is it always the Lord's calf that dies? We laugh at that because we all tend to lay up treasure on earth. The pull of the sin that is in us is like a magnet dragging us down to the earth. We want to be rich toward self and poor toward God. Jesus speaks directly to this perspective on life in Matthew 6:19-24. He gives us tremendous insight into how we should really view the matter of wealth, money, and luxuries. In the following passage, from verse 25 to 34, He talks about necessities -- eating, drinking, clothing, and a place to sleep -- the bare necessities and how we should deal with them. But in this portion He is discussing luxury, not necessity.

A. The Location of the Heart
We are confronted with a tremendous statement in Matthew 6:19a, "Lay not up for yourselves treasures upon earth...," and a corresponding one in verse 20a, "But lay up for yourselves treasures in heaven...." The heart of the matter is in verse 21: "For where your treasure is, there will your heart be also." Ask yourself this question in regard to your life: "Is it always the Lord's cow that dies?" When you have to decide if something is for you or for Him, whom is it usually for? That is the real issue. Where is your heart? It is where your treasure is. Wherever you put your investment is where you will put your heart. If all that you possess is locked up in commodities, accounts, notes, and savings, that is where your heart is going to be. But if it is in the process of being invested in God's causes, then that is where your heart is going to be.

1. The Illustration

There have been many missionaries who have come across my path. I am not always as sensitive to their needs as I ought to be, but on one occasion I recognized the need of a certain missionary for a suit of clothes. One day I took him to a store to buy him a suit. I said, "I would like to give you whatever kind of suit you want, as a gift." So he picked out a suit. There are many missionaries that I have met and forgotten, but not that one because I made an investment in his life. Where my treasure is, my heart tends to be. As a result, I have thought of and prayed for him often.

2. The Issue

Where I set my heart is really the critical issue in my spiritual life. It will determine how I perceive everything. If my heart is right and my treasure is toward God, then I am going to have the right kind of spiritual perception. My treasure will be where my heart is because I have to attach myself to my investment.

a. External CodeNow, the Pharisees' heart was in the earth. They were phonies -- their morality was totally external and their humility was nonexistent. Instead of being salt and light, they were part of the corruption and the darkness. Instead of believing in the law of God, they defied it and substituted their own tradition. Instead of having an internal set of principles, they had nothing but an external code of semi-spiritual ethics. Instead of having genuine worship, they had a false standard of pure hypocrisy. Everything about them was external, self-centered, and self- motivated.b. Internal CodeIn contrast to the Pharisees, the Lord is saying, "You must have a right heart." The key verse in the Sermon on the Mount is Matthew 5:20b: "...your righteousness shall exceed the righteousness of the scribes and Pharisees...." They had an external righteousness without a right heart. Your heart and your treasure go together -- they both need to be toward heaven. Our Lord is speaking of a single-minded devotion to God and His causes that is undistracted by the world.

B. The Giving of the Heart

I believe that when your heart is right, your giving will be right. When the heart is right the treasure follows after the heart.

1. An Appropriate Response

Nehemiah was God's man to rebuild the fallen walls of Jerusalem after the Babylonian captivity. Using the people of the land, he rebuilt the wall in fifty-two days. When the wall was completed, a great event took place -- a revival.

a. The Revival InitiatedThe revival was initiated in Nehemiah 8:1 when Ezra brought the book of the law of Moses. Revival always begins with the bringing of the Book -- the Word of God. Verse 5 begins, "And Ezra opened the book in the sight of all the people (for he was above all the people); and when he opened it, all the people stood up. And Ezra blessed the LORD, the great God. And all the people answered, Amen, Amen, lifting up their hands; and they bowed their heads, and worshiped the LORD with their faces to the ground....So they read in the book in the law of God distinctly, and gave the sense, and caused them to understand the reading" (vv. 5-6, 8). They read the law of God and it generated a heart response.b. The Result IdentifiedIn Nehemiah 9 there are four things that came as a result of the reading of the law. One, conviction of sin --they began to confess their sin; two, a desire for obedience; three, praise; and four, a covenant or promise. First they were convicted of their sin and then they began to praise God, to express a desire to obey God, and then they affirmed that they wanted to make a promise or a covenant. Nehemiah 9:38 says, "And because of all this we make a sure covenant, and write it; and our princes, Levites, and priests, set their seal to it." In sight of all their spiritual leaders they wanted to make a vow to God -- a covenant or promise as a result of their hearts being revived through the reading of the Word. What does a revival produce? It will produce conviction of sin, a desire for obedience, praise, and a covenant. In other words, a decision to start walking in a new direction.c. The Response ImpartedWhat was their covenant? Nehemiah 10:32 says, "Also we made ordinances for us, to charge ourselves yearly with the third part of a shekel for the service of the house of our God." The first thing they wanted to affirm, other than general obedience to the law of God, was the payment of the required third of a shekel temple tax. Verse 33 says, "For the showbread, and for the continual meal offering, and for the continual burnt offering, of the Sabbaths, of the new moons, for the set feasts, and for the holy things, and for the sin offerings to make an atonement for Israel, and for all the work of the house of our God." In other words, they would give to support the functioning of the house of God. The point is this: when the heart is made right the initial response is giving.Further, verse 35-39a says, "And to bring the first fruits of our ground, and the first fruits of all fruit of all trees, year by year, unto the house of the LORD: also the first-born of our sons, and of our cattle, as it is written in the law, and the firstlings of our herds and of our flocks, to bring to the house of our God, unto the priests who minister in the house of our God; and that we should bring the first fruits of our dough, and our offerings, and the fruit of all manner of trees, of wine and of oil, unto the priests, to the chambers of the house of our God; and the tithes of our ground unto the Levites, that the same

Levites might have the tithes in all the cities of our tillage. And the priest, the son of Aaron, shall be with the Levites, when the Levites take tithes; and the Levites shall bring up the tithe of the tithes unto the house of our God, to the chambers, into the treasure house. For the children of Israel and the children of Levi shall bring the offering...." What was their initial act of obedience when revival occurred? They took care of the financial responsibilities given to them by God. Beyond that they gave freely of the first fruits of everything they possessed.
2. An Attached Heart
When the heart is right the treasure is poured toward God. In terms of spiritual life you must always deal with your heart attitude, because it is out of the heart that man operates. "For as he thinketh in his heart, so is he" (Prov. 23:7a). So, we preach to the heart. When the heart is right the treasure is sent toward God. Our heart has an inseparable attachment to wherever our treasure is. Conversely, wherever our heart is, that is where we put our treasure.

REVIEW
We are forced to make a choice. Christ gives us three choices: two treasuries, two visions, and two masters. Beloved, we are forced to choose. We have to make an initial choice first and follow that with a permanent choice, perhaps in a covenantal manner as did the people in Nehemiah's time. But we have to reaffirm that covenant every moment of every day. We must choose where our treasure will be, what our vision will be, and who are master will be.

I. TWO TREASURIES (vv. 19-21)
A. The Principle (vv. 19a, 20a)
1. Earthly Treasures (v. 19a)
"Lay not up for yourselves treasures upon earth..."
The Greek word for "treasures" is thesaurizo which means "to treasure up treasures." Implicated in the meaning is a horizontal concept (i.e., something is lying flat and stacked). A vertical concept would indicate that something is purposeful or useful. In other words, luxuries are that which we hoard or stack. It is not wrong to accumulate money and possessions to invest in divine causes and in God's purposes. God's purposes are to care for our own family, our church family, those who are not of the family of God but have need, and His causes around the world. These are needful uses of what God gives us. But to selfishly stockpile treasures for ourselves with greed and covetousness is not what our Lord wants. We should not be consumed with material wealth or labor for the food that perishes (Jn. 6:27).
2. Heavenly Treasures (v. 20a)
"But lay up for yourselves treasures in heaven..."
It is utterly essential that we respond to this command. G. Campbell Morgan says, "You are to remember with the passion burning within you, that you are not the child of today, you are not of the earth, you are more than dust; you are the child of tomorrow, you are of the eternities, you are the offspring of Deity. The measurements of your lives cannot be circumscribed by the point where blue sky kisses green earth. All the fact of your life cannot be encompassed in the one small sphere upon which you live. You belong to the infinite. If you make your fortune on the earth,-- poor, sorry, silly soul,-- you have made a fortune and stored it, in a place where you cannot hold it. Make your fortune, but store it where it will greet you in the dawning of the new morning...." We cannot lay up our treasure on earth, it is not characteristic of those in His Kingdom. It was characteristic of the Pharisees. In a sense He was saying to them, "This is just another indication that you are not in My Kingdom no matter what you claim. People in My Kingdom don't lay up treasure on earth."
a. Storing the RichesThe terms "treasures upon earth" and "treasures in heaven" were very familiar to the Jews. They had many sayings regarding almsgiving and piling treasure in heaven. So Jesus was speaking in a vernacular they understood. They believed that deeds of mercy and deeds of

kindness to people in distress were tantamount to storing up riches in heaven.1) The Commitment of King MonobazFor example, the rabbis told a rather famous story about a certain king named Monobaz. When he became king he inherited incredible riches from his forefathers, the previous kings. But during the time of his reign he gave all of his fortune to the poor, the needy, the suffering, and the afflicted. His brothers sent to him and said, "Thy fathers gathered treasures, and added to those of their fathers, but thou hast dispersed yours and theirs." He said this to them, "My fathers gathered treasures for below, I have gathered treasures for above; they stored treasures in a place over which the hand of man can rule, but I have stored treasures in a place over which the hand of man cannot rule; my fathers collected treasures which bear no interest, I have gathered treasures which bear interest; my fathers gathered treasures of money, I have gathered treasures in souls...; my fathers gathered treasures in this world, I have gathered treasures for the world to come." The rabbis understood the concept to which our Lord referred -- invest in His Kingdom.2) The Commitment of the Early Churcha) During PentecostThe early church had this commitment. They were not interested in piling up their own wealth. For example, in Acts 2 on the Day of Pentecost there were thousands of pilgrims gathered in Jerusalem. We know from history that they would move in and live in the homes of the people who lived in the city. The city would literally swell with people. There were not enough inns to care for all of them so they would move into the homes. Many of these people became believers on the great Day of Pentecost when Peter preached and three thousand were redeemed. There were thousands more added to the church over the course of the next few chapters of Acts. Now that they were believers, they didn't want to return to their former homes because they were in the church and there was excitement and joy in being born again in Jerusalem. So the believers who lived there had to absorb them. I am sure that many of them were poor and without any resource, so the early church had to give to meet their needs. As a result they sold what they possessed "as every man had need" (Ac. 2:45b) in order to meet those needs.b) During the Decian PersecutionDuring the time of the Decian persecution in Rome, the Roman authorities broke into a certain church thinking they could loot their treasures. The Roman prefect who was in charge stepped up to one saint named Laurentius and said, "Show me your treasures at once." Laurentius pointed to a group of widows and orphans who happened to be eating a meal and said, "There are the treasures of the church. We have invested all we have in them." That is treasure in heaven. Beloved, remember that what we keep we lose, and what we invest with God we gain eternally.b.Securing the Dividend1) Proverbs 3:9-10 -- "Honor the LORD with thy substance, and with the first fruits of all thine increase." Honor the Lord with everything you have and give Him the first part. You don't want it to be the Lord's cow that died -- give Him the first. As a result, verse 10 follows, "So shall thy barns be filled with plenty, and thy presses shall burst out with new wine." You will never be able to invest with God without receiving a dividend. You will have the investment returned plus more.2) Proverbs 11:24-25a -- "There is he that scattereth, and yet increaseth..." (v.24a). That is what a farmer does -- he throws away a little seed and receives a whole crop. Verse 24 continues, "...and there is he that withholdeth more than is fitting, but it tendeth to poverty. The liberal soul shall be made fat..." (vv. 24b-25a). The more you scatter the more you receive.3) II Corinthians 9:6b -- "He who soweth sparingly shall reap also sparingly; and he who soweth bountifully shall reap also bountifully."4) Luke 6:38 -- "Give, and it shall be given unto you..." (v. 38a). In other words, you give to God and He returns to you "good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye measure it shall be measured to you again" (v. 38b). God only gives you the return on what you have invested. All of our spiritual life we will fight the battle of where to put our treasure, luxury, and wealth. Put it in heaven and receive an eternal dividend.c. Seeking the Reward1) The General RewardWhat is our treasure in heaven? In a very broad sense our treasure in heaven is "an inheritance incorruptible, and undefiled, and that fadeth not away, reserved in heaven for you" (1 Pet. 1:4). We could say that our treasure in heaven is Christ more than anything else. Our treasure in heaven is a faithfulness that will never be removed (Ps. 89:33; 138:8), a life that will never end (Jn. 3:16), a love that will never cease (Rom. 8:39), a spring of water that never runs dry (Jn. 4:14), a gift that is never lost (Jn. 6:37, 39), a chain that is never broken (Rom. 8:29-30).2) The Specific RewardBut in very specific terms Jesus is talking about money, luxury, and wealth.a) 1 Timothy 6:l7-19 -- "Charge them that are rich in this age, that they be not highminded [don't let your riches make you proud], nor trust in uncertain riches but in the living God, who giveth us richly all things to enjoy" (v. 17). Now, we have the wealth, but what are we to do with it?Verse 18 says, "That they do good, that they be rich in good works, ready to distribute, willing to share." The call of God upon our lives regarding our luxuries and wealth is that we distribute and share as opposed to hoarding and stockpiling.As a result, verse 19a says, "Laying up in store [Gk. thesaurizo = `treasuring up treasure'] for themselves...." What does it mean to put treasure in heaven? It means to distribute and to share the riches God has given to us. In that way we put together "a good foundation against the time to come, that they [we] may lay hold on eternal life" (v. 19b). In other words, we expose ourselves to the full potential of all that eternal life can mean. The more I send into glory, the greater the glory when I arrive. The greater the investment, the greater the reward.b) Luke 12:33a -- "Sell what ye have, and give alms; provide yourselves bags which grow not old...." In other words, don't just stick your money in bags that are going to rot and decay, put your money in bags that will never grow old, "a treasure in the heavens that faileth not...."c) Luke 16:9 -- "And I say unto you, Make to yourselves friends by means of the money of unrighteous, that, when it fails, they may receive you into everlasting habitations." Money is basically an unrighteous commodity. Now that is not disparaging or damning it, it is just stating that money has no righteous virtue. So, as long you have an unrighteous commodity to begin with -- something that has no righteous virtue -- use it to make yourself friends (i.e., invest your money in the souls of people) who someday will greet you with thanksgiving when you step on the shore of heaven. What a fabulous thought and promise! What are you going to do with your treasure? Whatever you keep here you lose; whatever you send ahead by investing in the lives and the souls of men you gain forever.d) Proverbs 19:17 -- "He that hath pity on the poor lendeth unto the LORD..." (v. 17a). What is the basic principle of a loan? You will be paid back. So, when you have pity on the poor and lend to the Lord, verse 17b says, "and that which he hath given will He pay him again." Don't be earthbound, don't put treasure in this world, and don't stockpile here, invest it in eternity.

B. The Reasons (vv. 19b, 20b-21)

1. The Earthly Problems (vv. 19b, 20b)

"...where moth and rust doth corrupt, and where thieves break through and steal..., where neither moth nor rust doth corrupt, and where thieves do not break through nor steal."

We should choose the heavenly treasury where there is no moth or rust and where thieves don't break through and steal. In the Orient during biblical times, wealth was basically preserved in three ways. There was no paper, no bank books, nothing to match the kind of system we have. Wealth was identified in literal commodities: garments, grain, and gold or precious metal.

a. Garments1) The Possession of GarmentsIn biblical times, garments were a very important commodity.a) Gehazi -- He was the servant of Elisha who wished to make some forbidden profit out of Naaman's curing of leprosy. So he asked for a talent of silver and two changes of garments because that was substantial wealth (2 Kgs. 5:22). Wealth was expressed in fancy, rich, extravagant garments.b) Achan -- In Joshua chapter 7:21 he said, "When I saw among the spoils a goodly Babylonish garment..., then I coveted them, and took them...."c) Joseph -- When he bestowed upon Benjamin his affection, he gave him five changes of garments (Gen. 45:22).d) Samson -- To the Philistines he said, "If you can answer the riddle, I promise you thirty garments and thirty changes of garments" (Jud. 14:12)Garments were always an expression of wealth because they were a commodity of great value. Very often gold was woven into the garment. In addition, the dyeing processes could be unique, so some were very fancy. As a result, the material was hard to make.2)

The Problem with GarmentsThere is one problem with garments -- moths eat them. We have moth balls to prevent that. But have you ever noticed that moths don't eat what you wear, only what you store. We tend to hoard and a lot of our treasure is invested in our garments, waiting for the moths to corrupt (lit. `consume') them.b. GrainAnother way they stored their wealth was in grain. The rich fool said, "...I will pull down my barns, and build greater; and there will I bestow all my crops and my goods" (Lk. 12:18b). His wealth was in grain. The word "rust" in verses 19 and 20 actually means "eating." Nowhere in the Bible is it used to mean rust. The Greek word brosis basically means "eating." The problem with grain is that mice, rats, worms, and vermin like to eat it. Fifteen percent of all of the stored grain of India is eaten by rats and mice.c. GoldThe third commodity they put their treasure into was gold or precious metal. The problem with that is this: How do you hide it? You might keep it in your house, but a thief could break in and steal it. The most common thing that was done was to find a secret place in their field, in the dark of night dig a hole and bury it. Matthew l3:44 gives the parable of the man who found the treasure stored in a field. But thieves would lurk around at night and watch where men would bury their treasure and then go and dig it up. In addition, when a thief broke into a house, he would literally dig through the wall. The phrase literally means "to dig through." The thieves were mud diggers literally digging through the wall of a house or the dirt in the ground.So, your garments could be eaten by moths, your grain could be eaten by animals or insects, and your gold could be taken by mud diggers. The point is this: If you hoard it, you can lose it because it is unsafe and insecure.Today we have our moth balls, our rat poison, and our burglar alarms and still none of our wealth is very safe. You are better off sending it into the Kingdom and reaping the eternal rewards. People say, "Well I have mine in a bank." Those of you who went through the Depression know how secure banks are. There is no place of security in this life. Even if you kept it all until you died, you would still leave it behind.

2. The Heavenly Perspective (v. 21)

"For where your treasure is, there will your heart be also."

Where is your heart? There are many millionaires who will be paupers in eternity and there are paupers in this life who will be millionaires forever. Where is your treasure? Is it always the Lord's cow that dies, or do you invest in His Kingdom?

II. TWO VISIONS (vv. 22-23)

A. The Explanation (vv. 22-23a)

"The lamp of the body is the eye; if, therefore, thine eye be healthy, thy whole body shall be full of light. But if thine eye be evil, thy whole body shall be full of darkness."

Jesus wants us to have our heart fixed single-mindedly and totally on the Kingdom of God so that our treasure, heart, love, passion, burden, and investment is with the Kingdom. He illustrates the single-minded heart with the eye.

1. The Principle (v. 22a)

"The lamp of the body is the eye..."

When sighted people see with their eyes, their body is filled with the light that comes in from the world which they perceive through their vision. But if their eye is dark, there is no light and they perceive nothing. The same thing is true of the heart. If your heart is toward God, your entire spiritual being is enlightened, but if your heart is toward the material things and the treasure of the world, the blinds come down on your spiritual perception and you do not see spiritually as you should. Jesus takes a physical illustration and says that the eye is like a window -- if the window is clean and clear, the light floods the body, but if the window is blacked out, no light enters. This is what is known as a spiritual metaphor.

2. The Reasons (vv. 22b-23a)

a. The Single Eye (v. 22b)"...if, therefore, thine eye be healthy, thy whole body shall be full of light."1) The MeaningThe word "healthy" is literally from the root of the Greek word haplous which means "generous." It is used that way many times.a) James I:5b -- "...God, who giveth to all men liberally...."b) Romans 12:8 -- Paul urges us to give "with liberality."c) 2 Corinthians 9:13 -- The Macedonians gave liberally or generously.So He is saying if your heart is generous your whole spiritual life will be flooded with spiritual understanding.2) The MisappropriationThere are people who come to church and never seem to change. They never grow, never seem to love the Word, never seem to be a witness to others, and never seem to be productive in their life. When I see someone who never seems to understand or perceive spiritual realities, I wonder if it isn't because they are so focused on the earth and oriented toward earthly treasures that the blinds are down and they have no spiritual perception at all.To put it another way, until you take care of the view of money in your life, you will never be able to deal with spiritual realities. Luke 16:11 says that if you don't know how to take care of money, why would God commit to you the true riches. Our Lord is saying that this issue is so big that it may be blinding us in spiritual perception.b. The Evil Eye (v. 23a)"But if thine eye be evil, thy whole body shall be full of darkness."Here we are introduced to the "evil eye." The "evil eye" is a Jewish colloquialism. The Greek word poneros is actually used regularly in the Septuagint and in the New Testament to mean "grudging."1) Deuteronomy 15:9 -- When a man owns a slave as the Jubilee year arrives, he is to be freed. He is not have an evil eye toward the slave (i.e., don't grudge him that freedom).2) Proverbs 23:6a -- "Eat thou not the bread of him who hath an evil eye...." In other words, don't eat a bite of somebody's food if they grudge you every bite.3) Proverbs 28:22 -- "He that hasteneth to be rich hath an evil eye, and considereth not that poverty shall come upon him." If you hurry to be rich you will be ungenerous, grudging, and selfish.There are two treasuries, you either have one in heaven or one in the earth. Wherever you put your treasure is where your heart will be. If your heart is in heaven you will have a generous spirit. That generous spirit is like a seeing eye that floods your spiritual life with perception. If your treasure is in earth you are going to see nothing because the blinds come down in the darkness of your greed and covetousness.

B. The Exclamation (v. 23b)

"If, therefore, the light that is in thee be darkness, how great is that darkness!"

This is just an exclamation: How total is the darkness of one who should see spiritually but pulls the blinds down because of his own covetousness!

The call is to exclusive heavenly-mindedness, devotion to God, and an undivided laying up of treasure in heaven. Let me simplify it to one statement: How you handle your money is the key to your spiritual perception. So, you have to make a choice between two treasuries, two visions, and finally...

III. TWO MASTERS (v. 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 money."

A. The Principle

People always say, "I don't believe that you can't serve two masters. I work two jobs. I can serve two masters." The reason people say that is they don't understand the word "serve." It does not refer to an employee in an eight to five job. It is the Greek word douleuo, from which we get doulos, which is the word for "bondslave." You can't be a slave to two masters.

B. The Reason

1. Required Responsibilities

Slavery, by definition, means "single ownership and full time service." A slave was not a person, a slave was a thing and had no rights. A master could beat a slave, kill a slave, and sell a slave. A slave was a living tool, no different than a plow or a cow. To be a bondslave -- to be the property of a master was to be constantly, totally, entirely, one hundred percent devoted to obedience to that one master. It would be utterly impossible to express that obedience to two different masters.

a. Exclusive DevotionAccording to Romans 6:16-18, now that we have come to Christ, we must yield ourselves as servants to Him because we are His slaves and no longer the slaves of sin. God can only be served with entire and exclusive devotion with single-mindedness. If you try to split that devotion with money, you will hate one or the other.b. Eliminating DivisionSome of you may be hoarding your money. You have been selfish and not investing it in God's causes or giving it to those in need. Instead, you have just been piling it on for yourself. Now, as you are exposed to God's Word, you are beginning to resent God's claim on your life. You are fighting that because you can't serve those two things.On the other hand, if everything you own you want to give to God, if every treasure you own in this world you want to pour out to Him, then you despise the system that takes so much away from you. It will bother you that gas prices keep going up because it is infringing on what you want to invest eternally. You can't serve both -- you have to choose your master.
2. Opposite Orders
The orders of these two masters are diametrically opposed. The one commands you to walk by faith, the other to walk by sight; the one to be humble, the other to be proud; the one to set your affections on things above, the other to set them on the things of the earth; the one to look at the things unseen and eternal, the other to look at the things seen and temporal; the one to have your conversation in heaven, the other to cleave to the dust; the one to be careful for nothing, the other to be all anxiety. They are diametrically opposed -- you can't serve them both.
a. Bishop Ryle -- He said, "Singleness of purpose is the greatest secret of spiritual prosperity." It is that absolute focus which makes you spiritually rich.b. Caleb -- He put it this way, "...I wholly followed the LORD my God" (Josh. 14:8b).c. David -- He put it this way in Psalm 16:8a, "I have set the LORD always before me."
Where is the safest place to put your treasure? Where you will have the clearest spiritual sight and where you will be able to serve the right Master. The possession of wealth is not a sin, but it is a great responsibility. Sometimes I wish I was poor so I wouldn't have the responsibility. But poor people have their problems, too. John Calvin said, "Where riches hold the dominion of the heart, God has lost His authority." That is the issue. If I have my choice, I will take the money I have and give it to friends who someday will meet me when I enter the eternal habitation. M.E. Burns said, "Riches I heed not, nor man's empty praise; Thou mine inheritance, now and always."

Focusing on the Facts
1. What is the critical issue of an individual's spiritual life? What will it determine?
2. Explain how the Pharisees revealed the true location of their heart.
3. What is the key verse of the Sermon on the Mount? What is the contrast that it points out in regard to the heart of the Pharisees?
4. What is one of the results of a right heart?
5. How was the revival initiated in Nehemiah 8:1?
6. What four things came as a result of reading the law? What kind of decision is encompassed in these four things?
7. What was the covenant that the people of Israel made to God?
8. What happens to our treasure when we have a right heart attitude?
9. Why were the terms "treasures upon earth" and "treasures in heaven" very familiar to the Jews. Support your answer with some examples.
10. How did the early church manifest the location of their heart?
11. What is our treasure in heaven in a general sense?
12. What is our treasure in heaven specifically? Support your answer.
13. How can we use the unrighteous money as a benefit to others and ourselves?
14. What were the three ways in which wealth was preserved in the Orient?
15. Explain the problems that were encountered by the people in preserving their wealth in these

three ways?
16. What is the main problem with hoarding wealth?
17. Explain how the eye can be the lamp of the body. How does it relate to the heart?
18. Explain the meaning of the single eye.
19. What is the result of not having the right view of money?
20. Explain the meaning of the evil eye. Support your answer.
21. Why can't an individual be a slave to two masters?
22. Explain how the orders of the two masters are diametrically opposed.
23. Where is the safest place to put your treasure?

Pondering the Principles

1. What is your response when you read the Word of God? Are you convicted of your sin and then willing to confess that sin? Do you have a desire to obey God? Do you offer praise to God as a result of reading His Word? Finally, do you make a promise to walk in a new direction after your encounter with God? A reading of His Word should produce these four things in your life. See if these things really do occur by having a Bible study right now. Look up the following verses: Proverbs 3:9-10; 11:24-25; Luke 6:38; 12:33; 16:9; II Corinthians 9:6; I Timothy 6:17-19. As you study, confess any sin that the Holy Spirit convicts you of. See if you do not have a greater desire to obey God. Offer up praise to Him for His Word. Finally, the most important part of Bible study is application. What changes do you need to make in your life regarding the priority of riches? Like the nation of Israel did when they heard the reading of the law in Nehemiah 8:5-6, be obedient to God.
2. If you stand in a room that is completely dark, what can you see? What kind of feeling do you experience when you stand in a completely dark room? Compare this to how you felt before you became a Christian. What did you understand about spiritual things? How did your understanding change when you came to Christ? The same thing is true now with regard to how you see spiritually. What kind of spiritual eye do you have? Do you have a healthy, generous eye, or do you have an evil, grudging eye? Be honest as you examine yourself. If you feel you are more grudging than generous, you are missing out on many exciting spiritual blessings. Ask God to show you how you might become a more generous individual.
3. To better understand the fact that you have changed your master, memorize Romans 6:17-18: "But God be thanked, that whereas ye were the servants of sin, ye have obeyed from the heart that form of doctrine which was delivered you. Being, then, made free from sin, ye became the servants of righteousness."