**The Heart of the Matter**

Matthew 6:19-34

Last Sunday we started a short series on Stewardship. Just like this part of Matthew 6 this whole series is about money on the one hand but really it’s about the heart. It’s about managing every part of our lives for the Lord.



We looked at ***Robertson McQuilkin’s six levels of giving*** as an exhortation to keep growing, keep advancing. If you’ve reached the 3rd grade level of tithing - praise the Lord! That’s a wonderful beginning to a life of stewardship. But don’t stop there.

Giving 10% off the top is the Biblical starting point because it is the Old Testament standard. ***The NT standard is to give EVERYTHING***. Everything we have belongs to God - our time, talent and treasure. We are not entitled to a single dollar, a single minute, a single relationship - everything has been given to us for a very short period of time to manage on behalf of our Master.

**Matthew 6 invites us to think in terms of TREASURE**. Who doesn’t want treasure? Can you imagine if you were going through your grandmother’s attic, you opened an old musty trunk and inside you found - carefully rolled up and preserved in a case - an old map with a dashed line leading to a big, red X??? You wouldn’t be able to rest until you followed the clues on the map - hoping for all the adventures so well documented in the old movie Goonies - and leading you to an old pirate ship filled with treasures (like an unscratched DVD of Goonies).

Look again at Matthew 6 as we dive into this passage:

“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. For where your treasure is, there your heart will be also.” Matthew 6:19-21

We see right away there are **two options before us**: to store up treasures on earth or in heaven. The immediate problem with houses and cars and old DVDs and other earthly treasures is that they wear out, break down and fall apart. Nothing in this world lasts.

But there’s another option! As followers of Jesus, we know there is ***a SPIRITUAL KINGDOM*** - an eternal realm where moth and rust do not destroy and where thieves cannot break in and steal. You have to rewind to earlier in the chapter to see HOW to store up treasure in heaven by praying, fasting and giving - but here we just see there is a decision to make: will we live for THIS WORLD or the NEXT ONE?

It is a matter of the heart. And of course, that is what giving is - and it is what stewardship is. It’s all a matter of the heart. We will see today that this part of Matthew 6 asks us **three questions** that are all interconnected around this issue of giving and money and the heart:

1. What does your heart love?
2. What do you worry about?
3. What do you live for?

***Let’s explore these questions*** as we walk through this powerful passage. You see how they relate to one another? If our hearts love this world, we will worry about the things of this world - food, clothing, housing, work… If we love and think about those things, our hearts will rest on them and we will live for money and ourselves and this world. So let’s start in verse 19.

1. What does your heart **Love**?

“Do not lay up for yourselves treasures on earth, where moth and rust destroy… but lay up for yourselves treasures in heaven…” Matthew 6:19

Jesus has been talking earlier in this chapter about ***praying, fasting and giving*** - using this same phrase “treasure in heaven,” or “reward” from the Father. For those of us who like to pray in public, if what we really like is being admired by other people for how eloquently we pray, Jesus says, “Well, ok - but that’s the only reward you get. A few people might be mildly impressed.” Of course, he is being mostly sarcastic there - since **nobody has ever liked a long-winded, “I’m trying to impress you” pray-er**. Everyone in the prayer circle has the same feeling for the guy who goes on to his second full minute and then a third full minute - they’re all like, “Ok, wrap it up buddy,” or they are just nodding off into a sort of prayer coma.

It’s the same with fasting and giving - ***if you’re doing any religious exercise to impress other people then that is the only reward you will get***. Wow, you made a big donation for that wing expansion at the hospital! There’s your name right on the front of it. Good job! Wow, you went 21 days without food - I’m impressed! That’s on the level of doing 21 pull ups. Amazing!

But with our praying and fasting and giving - and every other religious activity like attending worship, serving others - there is another, better option: to do all of this for GOD ALONE. ***Secret praying, secret giving, secret fasting, secret serving*** - are all helpful ways to filter our motives and make it clear to ourselves that it’s not about any human applause. “Then your Father who sees in secret will reward you.”

***How does God reward us?*** Ah, now that’s a tricky question we can’t fully answer other than to say HE DOES. I believe He rewards us immediately with the SMILE of His Fatherly “Well done, good and faithful servant.” But I think He also stores up some kind of reward for us for later, when we step into eternity. We only get glimpses and hints of this in Scripture - talk of reigning with Christ, and of being faithful with little and trusted with more. Hebrews tells us that to please God you have to 1) believe He exists and 2) believe that He rewards those who seek Him (Heb. 11:6).

Here is the rub in verse 21:

1. What does your heart **Love**?

“For where your treasure is, there will your heart be also.” Matthew 6:21

In other words: what does your heart really love? Jesus gives us two ways to test the heart. First:

1. What does your heart **Love**?

“For where your treasure is, there will your heart be also.” Matthew 6:21

* Follow the **Money**

We have watched a lot of crime shows - and ***the first rule of any murder mystery is*** - follow the money. Kristin and I always remind each other - “You’re the first suspect.” If I wind up dead, they are going to follow the money straight to you through the life insurance policy. I have no delusions - I know that I’m worth way more dead than alive. And you know she’d be smart about it - you’d never have any idea. And I would totally deserve it too - that’s the worst of it.

Anyway - the point is - follow the money. If you want to know what your heart loves, ***look at what you spend money on***. Where your TREASURE IS - that’s where you’ll find your heart. What does your banking app tell you about what you love, what you value? When you look at the monthly pie chart what does it show you? Is God and Kingdom ministry on your list? Is the church and world missions a sliver in your pie chart or a big chunk of it?

***What does your BUDGET tell you?*** Assuming you follow it.

Once you’ve handled your basic life expenses, where does the money go next?

***And what do you consider BASIC LIFE EXPENSES?*** When is the last time you took a look at your standard of living and seriously asked the Lord if there were ways you could simplify? Maybe you don’t need as much house anymore. Maybe you could manage with a less expensive car - or one car instead of two. Maybe you could skip the Disney passes this year and sponsor a few Global Fingerprints children instead. Maybe instead of eating out one month you could send a check to some missionaries you know are struggling lately.

Phew! These are personal questions! But money is one of the chief dangers to our souls that the Bible identifies. Listen to Paul in 1 Timothy 6:

“But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.” 1 Timothy 6:9-10

Did you catch those key words: ***DESIRE and LOVE?*** Money itself is not the problem, it is the LOVE of money and the DESIRE to be rich. Greed and selfishness are the real problems. Poor people can be greedy and controlled by a love of money and a desire to be rich. But usually, it is those who are already pretty wealthy who fall into this trap.

The current **MEDIAN HOUSEHOLD INCOME** in the world is just under $10,000. That’s for the entire household for the entire YEAR. 10K. Just living in the US puts us into one of the most advantaged positions financially in the world. And it makes us even more susceptible to the trap Paul warns us about - which is the same thing Jesus warned us about. What does your heart love? The first test is to follow the money. Here is the second test:

1. What does your heart **Love**?

“The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light.” Matthew 6:22

* Follow your **Thoughts**

***What catches your EYE?*** What your eyes focus on your mind will dwell on. What your mind dwells on your heart will come to love. If your eyes are focused on the Lord and on what is good and noble and true and honorable, your whole body will be filled with the light of the Lord. But:

1. What does your heart **Love**?

“But if your eye is bad, your whole body will be full of darkness.” Matthew 6:22

* Follow your **Thoughts**

“If then the light in you is darkness, how great is that darkness!” ***Why do you think CATALOGS are a thing?*** Because merchants know that what your eyes see your heart will want. Why are photographers such a big part of marketing? Why are commercials so effective at selling things? Because the eyes are the windows to the soul.

***Are your eyes filling your heart with LIGHT or with DARKNESS?*** What are you focused on? What do your thoughts dwell on?

An older pastor, who tragically and rather ironically fell into sin, rightly said, ***“Desire dwelt upon makes sin a matter of time.”*** (James Macdonald) If you dwell on your desire you will eventually act on that desire. James tells us that is exactly where sin comes from! The desires that war in our hearts. Once desire has CONCEIVED it gives birth to sin and sin, when it is full grown, leads to death. The beginning is DESIRE.

This is why it’s so important for us to **CULTIVATE GODLY AFFECTIONS**. We need to stoke the flames of our good desires and snuff out the bad desires. We need to obey Hebrews 12: “Fixing our eyes on Jesus, the author and perfecter of our faith.” Colin Smith’s book, *Momentum* is our recommended second base book. If you want to grow up in the Lord, follow the pathway of the beatitudes he describes in that book. And in the middle of the beatitudes Jesus intentionally talked about “hungering and thirsting for righteousness.”

Just as we have to cultivate an appetite for healthy food - and not just eat candy and burgers all the time. So we need to cultivate an appetite for the LORD - setting our hearts and minds on HIM and on His kingdom.

Did you know that your MONEY can help with that? If we invest most of our money and most of our time and most of our thoughts on the things of this world - that is where our hearts will go - to this world. ***But if we invest money in missions and kingdom ministries, our hearts and minds will follow the money!***

I DARE YOU - to **start supporting a missionary personally** if you never have. Start with $30, $40 a month. That regular giving will direct your heart in a powerful way. You’ll communicate with the missionary in a new way. You’ll pray for them in a new way. If you already support some missionaries, maybe send an email or text this week to encourage them. Maybe ask how they’re doing financially and if there is anything specific you could pray with them about or help with. I dare you.

That’s the first question raised here - what does your heart love. And that flows naturally and inevitably into the second question: what do you worry about?

1. What do you **Worry** about?

“No one can serve two masters… you cannot serve God and money. Therefore I tell you, do not be anxious…” Matthew 6:24-25

Verse 24 transitions from the section about treasure in heaven to the section about worry. And Jesus does this transition so beautifully, so seamlessly we almost don’t notice it’s a new topic. Two options for treasure - this world or the next one. **Two masters to choose from**: God or money. And you can’t serve both. You have to decide between them. “You’ll either hate the one and love the other or be devoted to the one and despise the other.”

**THEREFORE**, do not be anxious. What is the therefore doing? What is it pointing back to?

***Jesus is tying WORRY to TREASURE.*** He is helping us see into our hearts. First, what do you love? What DO you treasure? Follow the money. Follow your thoughts. Follow your eyes.

And now, follow your WORRY. That will show you what you really love. What do you worry about? ***What do you most fear to LOSE?*** That is your real treasure.

* Do you worry about losing your looks? Your physique? I remember the good old days of worrying about that.
* Do you worry about losing your job? Your career path?
* Do you worry about money? About having enough? About paying the bills?
* Do you worry about relationships? Finding someone? Restoring a relationship?
* Do you worry about paying for a vacation or buying a new toy?

Jesus doesn’t mention any of those first world problems.

1. What do you **Worry** about?

“Do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on.” Matthew 6:25

Jesus goes directly to **daily needs**, as he taught is disciples to pray: ***“Give us this day our daily bread.”*** He didn’t teach us to pray, “Give us this month our full rainy day fund.” He didn’t teach us to pray, “Give us this year a full contribution to our retirement account.” Those are fine things to save for financially, but Jesus is bringing this much closer to home - much simpler and more profound. “Give us this day our DAILY BREAD.” Give us what we NEED for today. With that we will be content.

And he says, “Don’t worry about those things.”

1. What do you **Worry** about?

“Is not life more than food, and the body more than clothes?” Matthew 6:25

Isn’t life more than retirement accounts and paid off mortgages? Isn’t life more than a beach house and an annual family vacation? Yes, of course, but Jesus stays with the daily necessities. Food, clothing. He doesn’t even mention shelter.

This was toward ***the start of Jesus’ public ministry*** - the sermon on the mount. His followers were just getting used to their new portable lifestyle - trusting God the Father to provide for all of their needs, just as he does the birds and the flowers.

1. What do you **Worry** about?

“Look at the birds of the air… your heavenly Father feeds them… Consider the lilies of the field… if God so clothes the grass…” Matthew 6:26-28

Birds don’t store up seeds for the weeks and months ahead. They find what they need for each day - and also feed their babies. The flowers of the field don’t stress and worry about water for next week or next year. They bloom, they give up their nectar and pollen, then they die when the time comes.

1. What do you **Worry** about?

“Will he not much more clothe you, O you of little faith?” Matthew 6:30

* Trust the Father’s loving **Provision**

***If God takes care of the sparrows***, can’t we trust that He will take care of us? Aren’t we worth a little more than pigeons and crows?

***If God makes the wildflowers*** look glorious with color, if He sends rain on the grass of the field - can’t we trust that He will give us the food and water that we need to live and to flourish?

O you of little faith. O US of little faith. ***Worry is one of those “acceptable sins.”*** What do you call it when the Bible explicitly commands something - when JESUS clearly commands something and we disobey it? What do we call that? Oh yeah, sin. Breaking a command of the Lord is sin.

1. What do you **Worry** about?

“Therefore do not be anxious, saying ‘What shall we eat?’” Matthew 6:31

* Trust the Father’s loving **Provision**

Oh, we’ve made it more scientific and ***we call it STRESS***. I’m not worried, I’m stressed. What a clever way to shift the blame. ***It’s not my fault for worrying, it’s the world’s fault*** and other people’s fault for stressing me out. Here is the key point in verse 32.

1. What do you **Worry** about?

“For the Gentiles seek after all these things and your heavenly Father knows that you need them.” Matthew 6:32

* Trust the Father’s loving **Provision**

**Our heavenly Father KNOWS**. He sees the birds and the flowers - billions of birds, trillions of flowers. He sees them all. Not one falls to the ground apart from the Father’s knowledge and will. He knows the details of our bank accounts. He knows our health situation - better than our doctors do! He knows about our relationships. He knows about our work situations. Our heavenly Father - our LOVING, gracious, all-powerful Father in heaven knows every detail of our lives.

***So why do we worry?*** **Because we don’t really know HIM**. We don’t really trust Him. We live as if everything depends on US - and that is stressful.

What do you love? What do you worry about? One more question:

1. What do you **Live** for?

“But seek first the kingdom of God and his righteousness, and all these things will be added to you.” Matthew 6:33

***Are we seeking after the things of this world?*** Are we storing up all of our treasure on earth? Or are we seeking the kingdom? Are we storing up treasure in heaven?

When we live for God, when we walk closely with Him and build our priorities around the things that matter to Him, He takes care of the details. But when we worry about the details, when we stress about the bottom line, we not only struggle to make ends meet, but we end up being ineffective and unfruitful for the kingdom of God! ***We lose on both fronts!*** We struggle in this world and we are useless for the next one!

1. What do you **Live** for?

“But seek first the kingdom of God and his righteousness, and all these things will be added to you.” Matthew 6:33

* Focus on God and His **Priorities**

***I’m sure you’ve experienced this.*** When you notice a friend in need and you give them some money, you help pay a bill, you share your car for a while, you let them stay with you - you stretch your faith in some way. And God takes care of things. Kingdom math is mysterious. “We walk by faith, not by sight.”

If you live entirely based on what makes sense to you, the numbers that work out in your monthly and annual budget, you will not see the Lord do miracles. You may be generous enough on a human level. But it’s only when you step out in faith - when you give a little beyond what’s comfortable, that the Lord can come through for you in a special way.

I could tell some **George Mueller stories** here - and you should know about that faithful British pastor who served 10,000 street children, starting orphanages in the mid 1800s when children were terribly at risk. And he never once asked anyone for money - simply praying for all of their financial needs and trusting that God would provide. And the Lord did miracles, one after another. A great book to find some of those stories is John Piper’s *A Camaraderie of Confidence*.

But let me just share a couple of Anderson stories. God has been so faithful to us. Trust me, we are not the heroes of these stories, just God in His amazing generosity.

Most of you know that ***the Lord gave us children right away***. It wasn’t our plan, exactly - but obviously it was God’s plan. Seth was born right at our first anniversary and the name Seth means “appointed one.” I was a youth pastor and Kristin was a teacher’s aid - and we’ve often laughed that her $10,000 salary that year was half of the $20,000 her awesome insurance paid out for Seth’s complicated emergency C-section.

***Caleb was born just over a year and a half later***, with us living just on my youth pastor salary - which was more like what we would today call an internship or maybe a pastoral residency. So we lived off and on with my parents, who were very generous to take us in and watch the boys so we could have a date night almost every Thursday night.

Then we went to seminary - completely trusting the Lord to help us pay for that. And not only did God drop a scholarship in my lap, but ***He gave us Joel*** halfway through and even though our school insurance was terrible and let us down, we were poor enough to qualify for medicaid - so we have often joked with Joel that he belongs to the US government.

One of our biggest decision points was after seminary going to Charlotte, taking a staff position at a large, growing church. I was just 30 and very much the hotshot up and comer. After four years of rapid promotion and increased responsibility, ***we sensed the Lord calling us to Louisville to work with Kristin’s parents***. That move made NO SENSE on paper. I literally took a 40% pay cut and we went from a large, healthy, growing church into a small, divided, unhealthy church.

But we have never once second guessed that decision. We were simply trying to seek first the kingdom of God - to serve Him and live according to His priorities - to take the next step. At every point the Lord gave us what we needed. We never went without food or clothes or shelter or good friends for us and our kids.

In fact, when we had our family meeting to share with our boys about the opportunity in Tampa 6 years ago - I think it was a 15-year-old Caleb who said to the other guys, “God has always helped us make new friends - every place we’ve gone. It’ll be fine.”

And, of course, it was more than fine. The Lord gave our boys an amazing youth group here at Oakwood and all kinds of other opportunities for school and music and everything.

That is our loving heavenly Father. He is faithful at every turn. Don’t worry about your life and all the details. Trust in the loving provision of your Father and just seek His Kingdom.

Jesus ties it together there at the end of the chapter:

“But seek first the kingdom of God and his righteousness, and all these things will be added to you. Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble.” Matthew 6:33

If we are going to be faithful managers of everything the Lord has entrusted to us, ***it must flow from a heart of faith***. We have to fix our eyes on the faithfulness and goodness and love and power of our God - and not focus on the fears and problems around us.

Brother, sister, lift your eyes from the challenges right in front of you and see the God who stands behind you, who holds you in His Almighty hand, who loves you more than birds or flowers - who loves you as His own child. Don’t worry about today or tomorrow - love the Lord your God, trust in His perfect love for you - and seek first His kingdom and His righteousness!

Let’s pray.