

Growing in Kingdom Generosity
 Matthew 6:19-24
 Tampa Covenant Church
 01 February 2026

Proposition: As citizens of the heavenly kingdom, we're called to respond to the generosity of our King by storing up treasures in heaven rather than on earth.

FCF: Storing up earthly treasure out of greed rather than storing up heavenly treasure out of a heart of devotion to our heavenly master.

RHF: Because of his great love, the Father sent the Son to give himself for us, making us his treasured possession and freeing us to live generously in his kingdom.

(#1) Introduction:

Last week we saw how Jesus pressed deeply into the motives of his disciples. He warned against performing spiritual practices to be seen by others. Instead, the disciple is called to go to the Father in secret and there they receive the greater reward of his presence. In today's text Jesus shifts from the danger of deceiving others with our piety to the danger of deceiving ourselves with our money and possessions. We can spot pride and hypocrisy in spiritual practices, but oftentimes miss how prone we are to greed because it's very tempting to believe our hearts are unaffected by what we own.

Last week, I said that the world should be able to look at God's people and catch a glimpse of what heaven is like; so much so that they're drawn toward the future kingdom we're already living out in this present age. That witness doesn't come through grandiose spirituality but through counter-cultural faithfulness; especially in how we relate to our money and possessions. So, as we turn to our text this morning, we ask the Holy Spirit to search our hearts in revealing the true location of our treasure and, in doing so, the true nature of our discipleship. Let's go to the Lord in prayer, and then look to his Word.

The Location of our Treasure: *Earth or Heaven (vv.19-21)*

When was the last time you had two options before you that were both pretty good; enough to make you waffle to the point of having to flip a coin? It's a good problem to have but can cause a little consternation. But there are also times when the choice is a no brainer. For me, if someone says, hey Mark, what will it be; Brussel sprouts or ice cream? That's an easy day; because I don't care if they're glazed, roasted or drizzled; Brussel sprouts will always be Brussel sprouts. So, ice cream wins every time. That's essentially how Jesus frame's this command; he places two treasures **(#2) before us and the choice is** obvious: "*Do not lay up for yourselves treasures on earth, (don't treasure up for yourselves treasure on earth) where moth and rust destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.*"

According to Jesus, earthly treasure is subject to all kinds of maladies: moths eat it, rust consumes it and thieves break in and take it. But the opposite is true of heavenly treasure; moths can't eat it; rust can't consume it and thieves can't break in and take it. **(#3 Blank) Jesus isn't** speaking cryptically; the contrast is sharp and the conclusion is obvious but this is where the struggle ensues in seeking to walk the way of the king. In general, earthly treasure is basically, "*anything valuable which is perishable and can be lost in one way or another.*"¹ Anything valuable could be our careers, reputations, families, and lifestyles. None of

these things are bad in and of themselves but when they become the objects of our trust where we derive our worth from them; we turn good things into ultimate things. And that never works because at some point they'll crumble under the weight of our worry and expectations.

This is especially true with our money and possessions. When they become central to our desires, they don't just sit there; they begin to shape both our inner lives and outward relationships, quietly holding us captive to greed.² Tim Keller, in his book, *Counterfeit God's* asks the question, "*Why can't anyone in the grip of greed see it?*" He says greed thrives on comparison. We live in certain neighborhoods, send our children to certain schools, and socialize in certain circles. And it's there we discover people who have more money than we do. But we don't compare ourselves to the world at large; we compare ourselves to them in seeking to justify our own greed: "*I don't live as lavishly as they do; my lifestyle is modest compared to theirs.*" And that's the danger; we rarely confess greed; rather we rationalize it.³ And greed doesn't announce itself. It's that quiet craving to have more than we need, it's seeing a need and remaining tight fisted for whatever reason. It's that subtle sense of entitlement that says, "*I deserve this because I worked hard for it.*" So, how does this quiet, rationalized greed actually get into us and take hold of our hearts?

Jesus now turns to the eye as the gateway (#4) that fills the heart. "*The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!*" What we fix our eyes on; what we value, admire, and pursue becomes the conduit through which the heart is shaped. If the eye is "healthy" or single in its focus, it allows the light of God's kingdom treasure to fill the whole person. But Jesus also warns of a different kind of vision: "*If your eye is bad, your whole body will be full of darkness.*" The word "bad"⁴ here carries moral weight. In the ancient world, the "evil eye" was an idiom for envy and greed; that resented what others had and longed to possess it.⁵ I recognize this in my own life, I'm driving out of the neighborhood and see a contractor's truck in my neighbor's driveway (some kind of home upgrade) and instead of feeling joy for them, a piece of me just dies. This is how we deceive ourselves; we can think we're walking in the light all the while our eyes are fixed on corruptible earthly treasure, quietly reshaping our hearts and drawing us away from the priorities of the kingdom.

(#5) And Jesus is clear: "*Where your treasure is, there your heart will be also.*" He's not saying that treasure follows the heart; rather, the heart follows treasure. The location of our treasure reveals where our heart resides. Because the human heart is always fastening itself to something for meaning, security, and worth. Nineteenth-century Scottish preacher Thomas Chalmers understood this well. He said the heart is never neutral; it must be attached to something. And the only way to dislodge it from an old affection is not by ignoring it or by sheer willpower, but by driving out that old affection with a stronger one; one that possesses (#6) expulsive power. Chalmers put it this way, "*We know of no other way by which to keep the love of the world out of our heart than to keep in our hearts the love of God; and no other way by which to keep our hearts in the love of God, than by building ourselves on our most holy faith.*"⁶ In other words, only when the supreme love of God permeates our hearts; will our lesser loves lose their power. And this isn't a one-time deal; it's something we tend to daily in our Christian lives. If the heart must attach itself to something then the question is not whether we will serve but who we will serve. And this brings us to the nature of our discipleship.

The Nature of our Discipleship: *Wholehearted Service to God*

In verse 24, Jesus presses the issue of allegiance and makes it (#7) clear: discipleship always involves a master, *“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”* Jesus isn’t offering a middle way. He reminds us that a slave cannot fully belong to two masters; inevitably, he will give himself to one over the other. And that’s the point: disciples of the kingdom cannot divide their loyalty between God and money. Again, the contrast is clear: Slavery to God binds our hearts to incorruptible heavenly treasure; while slavery to money binds our hearts to corruptible earthly treasure. Jesus isn’t calling for moderation or balance; he’s calling for total allegiance. Because the nature of our discipleship must be characterized by single minded devotion to our king.⁷

So how does that kind of allegiance take root in our heart? It begins when God opens our eyes to see his kingdom as more valuable than anything we have or could ever hope to have in this world. Recall Jesus’ (#8) parable of the hidden treasure, *“The kingdom of heaven is like treasure hidden in a field, which a man found and covered up. Then in his joy he goes and sells all that he has and buys that field.”* This wasn’t a reckless move because even after selling everything, the man knew he gained something far more valuable. And he sells everything he has; not out of compulsion but in joy!

And this allegiance takes root in our hearts when we understand our place in the gospel story. We didn’t buy our way into the kingdom nor did we discover kingdom treasure on our own. Rather, we were found and considered valuable because the Father set his love (#9) on us. We sang together, *“How deep the Father’s love for us, how vast beyond all measure, that he would give his only Son to make the wretch his treasure.”* At the hymn sing, James reminded us that we shouldn’t shy away from that word “wretch.” And he’s right. Because if we soften and clean up the language, we water down the utter misery of our sinful condition we once suffered before God; and in so doing, minimize the power and efficacy of his amazing grace.

(#10) Paul himself cries out in Rom 7, *“Wretched man that I am! Who will deliver me from this body of death?”* And then immediately answers, *“Thanks be to God through Jesus Christ our Lord.”* That’s the gospel! (#11 Blank) We didn’t become God’s treasure because we were impressive or deserving, but because Christ willingly took our wretchedness upon himself. Although he was rich; he became poor, that you and I through his poverty might become rich in God; wholly and dearly loved. Church, this is why we resolve to grow in kingdom generosity. We’re rich in God and those riches weren’t given to us to pay back God for our salvation. Christ already secured that on our behalf. Therefore, we’re truly free from relying on money for security and significance. When that truth grips our hearts, generosity is no longer experienced as loss. It becomes the natural overflow of a heart resting in the work of our Savior.

This is how we store up treasure in heaven; we place ourselves again and again before the gospel through Word, prayer, sacrament, and fellowship with each other; all the while endeavoring after new obedience in service to Christ. Because when our hearts remain anchored to him; earthly treasure grows strangely dim in the light of his glory and grace. And that mindset encompasses all areas of our lives; especially how we think about giving. C.S. Lewis once said he didn’t think it was possible to settle on a fixed rule on how much we ought to give to charity. For him, the only safe rule was giving more than we could (#12)

comfortably spare. He went on to say, “*if our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charitable expenditures excludes them.*”⁸ I’ve wrestled with that quote for years. And there are a few ways we can respond to it. We can dismiss it as too extreme or we can assert it’s not extreme enough. Or (the better way) we can receive these words as an invitation to grow in kingdom generosity. A clarion call to keep walking deeper and further in the way of the King. Because wherever we are on the generosity spectrum, every one of us has room to grow in reflecting the generosity of our King.

(#13 Blank) So, does faithfulness mean going home today, adjusting the budget and committing to a new number? Maybe... but that’s not the first move. Because Jesus is getting at something deeper. And the solution doesn’t lie in trying harder, setting better rules, or mustering up more grit because that kind of change never lasts. To respond that way is to misunderstand generosity and turn it into a transaction: *What percentage would prove my faithfulness? If I give this much, then God would see my sacrifice and know I’m doing my part.* That kind of thinking is focused on our numbers instead of our hearts. And without a heart change we’ll never truly grow in kingdom generosity. Thus, our so-called generosity would be just another attempt at bargaining with God instead of joyfully surrendering this area of our lives to him in faith and devotion.

Nowhere in Scripture are we forbidden from owning possessions, making wise provision for the future, or enjoying the good gifts God gives.⁹ But faithful discipleship does require an ongoing heart inventory: To do that, I imagine we can ask questions like, *what’s most valuable to me right now? And where is my money actually going?* But if we want to be honest with ourselves; one practical step would be to print last month’s spending then ask the questions, “*which purchases reflect what I value most right now?*” “*And how do these spending patterns reveal the treasure that’s actually shaping my heart?*”

So, with that said, we ask the Holy Spirit to show us the true location of our treasure; where it actually is; not where we wish it to be. And through repentance, we come to grips with those faulty assumptions we make about what it means to live meaningful and significant lives in this world. And we don’t lose heart, we remember we’re secure in Christ; the riches of his grace have been lavished on us and they’re more than we can ever think of or even dare to imagine. Everything we have belongs to our generous heavenly Father; who delights in giving good gifts to his children. And as his faithful stewards, whatever comes to us by way of his generosity we are free to return to him in gratitude. If we’ve entrusted our lives to him, it follows we’ll seek to do the same with our money and possessions as well.

Conclusion:

Church, may the Lord give us eyes to see kingdom generosity as a fruit of the gospel; an outflow of hearts transformed by the grace of God in Christ. And as we grow in this area of the Christian life, may our priorities, ambitions, sense of security and worth, remain anchored in the generosity of our King. And may he grant us grace to reflect the generosity of his kingdom not out of fear or compulsion, but in joyful obedience and steadfast trust in him. As we continue walking faithfully in the way of our King here on earth; we do so with confidence, knowing that our true treasure is secure in glory, where it awaits us; all to the praise of his glorious grace. Amen.

¹ D. A. Carson, *Jesus' Sermon on the Mount and His Confrontation with the World, An Exposition of Matthew 5-10* (Grand Rapids, MI: Baker Books, 1999), 81.

² Stanley J. Grenz and Jay T. Smith, *Pocket Dictionary of Ethics*, The IVP Pocket Reference Series (Downers Grove, IL: InterVarsity Press, 2003), 48.

³ Timothy Keller, *Counterfeit Gods: The Empty Promises of Money, Sex, and Power, and the Only Hope That Matters* (New York: Dutton, 2009), 51-52.

⁴ πονηρός (*ponēros*). adj. bad, wicked, evil. Refers primarily to moral badness but also can refer to an undesirable condition.

⁵ Michael J. Wilkins, *Matthew*, The NIV Application Commentary (Grand Rapids, MI: Zondervan Publishing House, 2004), 294–295.

⁶ Sermon by Thomas Chalmers, *The Expulsive Power of a New Affection*; Available online in PDF format: www.monergism.com.

⁷ David Turner and Darrell L. Bock, *Cornerstone Biblical Commentary, Vol 11: Matthew and Mark* (Carol Stream, IL: Tyndale House Publishers, 2005), 106.

⁸ C. S. Lewis, *Mere Christianity* (New York: HarperOne, 2001), 41, PDF.

⁹ John R. W. Stott and John R. W. Stott, *The Message of the Sermon on the Mount (Matthew 5-7): Christian Counter-Culture*, The Bible Speaks Today (Leicester; Downers Grove, IL: InterVarsity Press, 1985), 154–155.