



**Sermon on the Mount
Wk.25 "You can Bank On It!"
By Pastor Jody May 02/09/2025**

[CALL TO HEAR]

Lay Up Treasures in Heaven

¹⁹"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹For where your treasure is, there your heart will be also.

²²"The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, ²³but 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!

²⁴"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.

**Pastor - "People of God, this is the Word of God."
People - "Thanks be to God."**

Pray

Illustration

A few years ago, when identity politics started getting real nasty, I started seeing more commercials that would use the tension in the country to promote investing. It seemed with the heightened fears over fascism, communism, climate change, terrorism, and war there was a concerted effort to get people to find their hope in something that was unchangeable. Tell me if you have heard the commercial that began like this lately, "Do you know there have been only two times in our country when the national debt was larger than the Gross Domestic Product, WWII and right now." If you did know that commercial, then you know that was a marketing scheme to get you to invest in **GOLD!** It seems for people my age, when we can be all worried about



Sermon on the Mount
Wk.25 "You can Bank On It!"
By Pastor Jody May 02/09/2025

protecting those funds that we spent a lifetime accumulating in the midst of global upheaval, that Gold seems like the safest investment.

Investing in Gold is the longest and safest standing option for people who want to protect their nest eggs. Gold while it doesn't have the highest return rate (just over 10%) it does have the most stable one and the least likely chance of devaluing. It is kept in the highest secured locations because of its' value. America has a large investment in Gold (\$274 Billion) is not too far away from us, in Kentucky called Ft. Knox. It's a buried in a thick steel vault of 4,0000 square feet over 20 ft. high, incased in concrete over 30ft. down, surrounded by the most elaborate security with lock down systems, an army of guards, barbed wire, and a surrounding mine field. It is protected physically and economically. Gold is also a precious metal that has one of the highest tolerances to corrosion. Meaning it keeps its' weight, and it keeps its' purity in molecular structure. This perhaps makes it the safest financial investment a person can get.

Introduction

Now as good as that is, it is still not the safest bet for yours and mine future strategies pertaining to safe investments. Even if you took everything you own, sold it, and then bought gold you would still be considered a fool by the Bible's standards. As a matter of fact, scripture tells us:

1 Timothy 6:17 ESV

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.

Paul says don't get too proud in your investment strategies, don't place your hopes in the future your money can bring you, but put all your hope in God, who gives you the money, to **enjoy the investing of it**, on Kingdom minded matters right now.

1 Timothy 6:18-19 ESV



Sermon on the Mount
Wk.25 "You can Bank On It!"
By Pastor Jody May 02/09/2025

¹⁸ They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹ thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

While investing for the day when we can't work is smart, while trying to increase the wealth of our kids is commendable, while saving to remain debt free is optimal, God being rich in Grace and Mercy invites us to invest with Him to enjoy NOW, not in some distant future where you are too old to spend it. God wants us to know now the most secure, lucrative, and fun way to invest in your future, but it will require us to change our perception on what we hold dear. Listen to Paul's final warning to Timothy as he was trying to instruct the wealthy Gentiles among him.

1 Timothy 6:20-21 ESV

²⁰ O Timothy, guard the deposit entrusted to you. Avoid the irreverent babble and contradictions of what is falsely called "knowledge," ²¹ for by professing it some have swerved from the faith.

Guard that which is really valuable and here is what tells you the value of it, is the fact that it went straight from God's hands into your heart **deposited** by Grace because you couldn't afford it Timothy. You guard that which God has already given you the greatest of all treasures, the **GOSPEL**. Do not heed the babble, the Godless empty talk, about what to put your hope in, for it has led people to their destruction. If we want a direct deposit of goodness and grace that we could never earn, if we want to protect that investment so that we will never lose it, if we want to steer clear of spiritual ruin that can lead one to being loss for all eternity, then we need to find someone in the spiritual realm like old [EF Hutton](#), that when he speaks everyone listens. Thank God we have one of those!

Jesus being richest ever in Wisdom has the MOST sound advice for the investment of our lives and gives us three ways in which we need to view our earthly treasures, 3 ways to be mindful of the things we hold most dear. The first of these principles is to be **mindful of where our hearts/affections reside**. What is that thing that has captured our attention and wrestles our affections from God. Secondly, we are to be **mindful of what lights up your**



Sermon on the Mount
Wk.25 "You can Bank On It!"
By Pastor Jody May 02/09/2025

life (as sung by Debby Boone ☺). If we will be honest with our affections, it will teach us how to pray for only God can change the heart of man. Thirdly, **be mindful of who you serve**. There is no option by which we can work for the world and work for God, there is only one we may call master and who is that for you family? And if I had to wrap that all up for you today in one summation, one point to walk away from this room today I would put it to you this way:

MP:

Be mindful of who you are and whose you are.

I am going to let that main point marinate for the remainder of the sermon but let's see if that will truly encapsulate what we are talking about today.

1. Be mindful of where your heart resides.

¹⁹ "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal,

The intent of the Greek there is "*Do not make it a habit of treasuring your treasures.*" Don't always think that the number one priority you should have is protect your assets, guard your investments, build your wealth, grow your stashes, and seek to control income all the time. The other thing you need to be aware of is the word treasure¹, it does not mean money or even wealth, it means the place where you store things you like. As in a treasure chest that could contain a vast variety of things that one may like.

Jesus used the word in His explanation of this principle in **Matthew 12:35** "*The good person out of his good treasure brings forth good, and the evil person out of his evil treasure brings forth evil.*" Jesus also used this word for treasure to describe the storehouse that one uses to hold what is valuable. He told a parable in [Luke 12:13-21](#) where the rich man built bigger barns/bigger treasure chests to store his haul. That night he died and had to go before God to give account for where his heart was intent and all that he had gained went to

¹ **θησαυρός thēsaurós**, thay-sow-ros'; from [G5087](#); a deposit, i.e. wealth (literally or figuratively):—treasure.



Sermon on the Mount
Wk.25 "You can Bank On It!"
By Pastor Jody May 02/09/2025

another. Jesus says in the conclusion of that great story, *"So is the one who lays up **treasure** for himself and is not rich towards God."* (Lk 12:21). **Treasure is the place in one's heart where one stores up all those things they desire and puts effort into acquiring them.** You know it's a treasure by the effort you put into getting a thing and keeping it.

The Lord is a thrifty investor, we owe our allegiances to how He wants to spend our lives, and He will come a calling one day to see how we all invested our times and talents. BUT He is also a caring investor with a personal interest in you His client, I want you to see that as well.

***20* but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.**

He doesn't want you to lay up treasure where it can be destroyed or stolen. God takes no pleasure in seeing our investment in our lives not panning out, He wants to offer you the most secure investment strategy in the whole universe, give your life to Christ and be used by Him for the Glory of God and forever find joy in that investment, now that is something you can take to the bank family! The only way to have something you enjoy, to have something you value not get taken, devalued, or destroyed is to invest it into the things that God loves which are eternal things, glorious things and holy things. Those heavenly things are things that are held in a Spiritual Fort Knox that even the powers of Hell cannot get into.

The **correction that we need to tackle this morning** family is not the attitude of storing, saving, and investing those are good traits which the Proverbs teach ([Proverbs 10:4-5; 13:11; 13:22; 21:20; 22:7](#)). But it is about **the things that we are treasuring and our views of them.**

Jesus had started out chapter 6 with teaching us how to practice the disciplines of giving, praying, and fasting to battle the ways in which the Pharisees treasured their prestige over others. Now Jesus, to keep these eager investors (people that want to give their life for something that matters) from danger, cautions them against what the Gentiles do which is lay up for themselves earthly treasure, things they could put their eyes on, things that others value. The Pharisees sought personal elevation through prestige,



Sermon on the Mount
Wk.25 "You can Bank On It!"
By Pastor Jody May 02/09/2025

the gentiles sought elevation through treasure. Both could be destroyed, both values were set by men on earth not by God in heaven, both were fading and both neither brought glory to God.

You see the natural inclination for all men is to build value in what we can do and in what we can achieve and not in what God has already done for us. We value our own efforts in saving face and not the efforts of Christ in saving souls. Our go to Metrix for measuring in what to invest our time and resources in is that which brings us personal glory now. Instead, dear family, we need to exchange this tool for that which will measure the things that will have the most kingdom impact now, for those are the things that are counted in future glory! Now how does one begin an audit of their treasure, how do we determine if we have been storing up the wrong things?

²¹For where your treasure is, there your heart will be also.

Heart Warnings

Let me ask you a blunt question for example, what is it you are most afraid of losing (don't list a loved one, that's cheating)?*

What are you most afraid of about not doing or not being recognized for before you die?

Out of those two things, if like the rich ruler, I told you tonight you die, would you go home and try to protect those things, secure those things, do those things one more time or bequeath those things in a will? What if I said I could give you one more month to live, would you do them then? Probably not, right? Why? Because you wouldn't want to waste time on them but would rather impart love, hope and wisdom in those you care about. So, let me ask you again are you treasuring something other than God and His people, why are you making it a habit of treasuring a treasure instead of treasuring God and this family?

*[A certain amount of money, the ability to travel when you want, the ability to buy what you want, the ability to put your kids into special interest programs, the availability to death scroll social media, the opportunity to binge watch, the joy of eating out once a week, the freedom to go to school where you choose. All these things have a short term, earthly value to God. How many of those things would you say you wouldn't care too much when you are old and gray and can get out anymore. If you don't care too much about it as you age then it is probably not worth caring about now.]



Sermon on the Mount
Wk.25 "You can Bank On It!"
By Pastor Jody May 02/09/2025

Are we living like today may be our last, are we investing our time and talents in the Kingdom, are we building up a nest egg that can't be touched by man?

We are to be mindful where our heart resides for it will show you what you treasure. If most your money, time, and resources is going into worldly pursuits your treasure will not last, and your future is in trouble.

2. Be mindful of what lights up your life.

22"The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light,^{23a} but if your eye is bad, your whole body will be full of darkness.

Are we to protect our eyes from viewing that which is unholy and sacrilegious? Absolutely, we totally understand that what you spend your time watching is going to affect you. BUT this verse is not teaching this principle. This verse speaks to the observation or having an awareness of that which the eye likes or alights on and how it tells you about the mind of that person. What you view as treasure tells you the condition of not just your heart but your mind, that's what Jesus is getting to here.

Illustration

Lighting is so important when taking pictures. The right type of lighting, the right shade, the right amount of sharpness, can make someone as old as I am look 10 years younger, like I was 25 again 😊. Lighting will either make or break a picture for your Christmas card or school yearbook pic. But lighting in *modern cameras* is not controlled by the outside forces it is controlled by the inward working parts of a camera. If the camera is newer, or you have the newest iPhone, that picture has a chance of making the cut and not getting deleted out of your phone's memory because of how it can doctor photos. What is on the inside of the camera determines how well the lenses will really work.

This is how our view of things 'on' this world works, they will look good or bad based on whether our insides are dark or light, good or bad, redeemed or fallen. When we look at the things of this world in the light of how God views



Sermon on the Mount
Wk.25 "You can Bank On It!"
By Pastor Jody May 02/09/2025

them, we will view them rightly. If we view them by a mind that has already been working with a heart that is intent on treasuring treasure, then you cannot view things rightly. The mind that has come under the control of God is a mind that illuminates what it sees in the right light.

The Metaphor that Jesus picked.

The eye is connected directly to the brain, it doesn't bypass to any other system, it is tied into the nervous system by the optic nerve, with only a 2-inch travel distance. The brain when fully awake and alive tells you what you are looking at whether it is a good thing, a fun thing, a dangerous thing, or a deadly thing. It works the same way with our spiritual eyes, or how we discern things spiritually.

When the **spiritual mind** is healthy, when it is filled with God's Word (*all scripture is God-breathed* [2 Tim 3:16-17](#)), when it has been straightened by sound doctrine (*hold firm to the trustworthy word* [Titus 1:9](#)), when it has been strengthened by Christian peer relationships (*as iron sharpness iron* [Prov 27:17](#)), when it has been disciplined and *forced to conform not to the things of this world but it has been renewed under the Gospel* ([Rom 12:2](#)), it will project outward a light on things from a *healthy light source*. A Light that cannot be tainted by the external light sources of the world. You will see rightly temptations to desire things that don't look so good. The Spiritual mind will discern rightly what a thing is, you don't need to rely on the thing informing you how to take it. But if your spiritual mind/discernment has not been fueled the right way then Houston, we got a problem!

23b ... If then the light in you is darkness, how great is the darkness!

The dire news here is, if your source is dark, if your mind is not enlightened, if you do not practice letting the light of God flood your mind as shown by obedience and repentance, that Jesus says is a great darkness!

My friend this leaves us with only one choice to make and one chance for miraculous recovery you have to start asking God to cause you to see the Truth!



Sermon on the Mount
Wk.25 "You can Bank On It!"
By Pastor Jody May 02/09/2025

John 8:12 ESV

"I am the light of the world. Whoever follows me will not walk in darkness but will have the light of life."

There is only one source to lighten up your mind and that is Christ, if you follow² Him, that means in the Greek to do as He does, tracing His steps, adding yourself to doing what He does, that's discipling folks. If you commit to that way you will bring light to your life, pep to your step, and joy to your heart, for darkness has no hold in you!

Quick Summary - To keep our minds from making habits of treasuring up our treasures, we need to be mindful of our hearts, because they are deceitful above all else ([Jeremiah 17:9](#)). You need to be willing to ask yourself the question what I am valuing, and what are my motives. Secondly, we need to be mindful of what are eyes are drawn to. If we spend a lot of time delighting in the things of the world and not of God, if we allow the things of the world to tell us how to judge their worth instead of us judging them rightly by an enlightened heart, there is a possibility there is no light on at home. Friends our only choice we have, for only God can change hearts, is cry out to our Lord and ask Him to shed light in our hearts and get our minds on tracing His steps.

3. Be mindful of who you serve.

²⁴"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.

The last thing here that the wisest spiritual investor tells us to be on the watch for is to be mindful of who you serve. The word serve³ there is from the root word [δοῦλος \(G1401\)](#) which is the word for slave. This is the verb form of that word, so it does not mean to serve as in a worker like a *host* or *waiter*, but it means as a servant owned by the thing you are serving. Jesus is making the

² [ἀκολουθέω akolouthéō](#), ak-ol-oo-theh'-o; from [G1](#) (as a particle of union) and κέλευθος kéleuthos (a road); properly, to be in the same way with, i.e. to accompany (specially, as a disciple):—follow, reach.

³ [δουλεύω douleúō](#), dool-yoo'-o; from [G1401](#); to be a slave to (literal or figurative, involuntary or voluntary):—be in bondage, (do) serve(-ice).



Sermon on the Mount
Wk.25 "You can Bank On It!"
By Pastor Jody May 02/09/2025

statement you will serve your treasure because whatever captures your heart and mind is what owns you.

The somber reality this is making clear is that whatever is calling us to treasure it, whatever thing(s) of this world or God, each thing demands a totalitarian control. God does not want to share you with world but neither does the world want to share you with His Kingdom. Jesus gave us the ultimate investment rule to follow.

Matthew 22:37-38 ESV

And he said to him, "You shall love the Lord your God with all your heart and with all your soul and with all your mind. ³⁸ This is the great and first commandment.

Jesus' spiritual financial advice to us is to love God with all the heart, where we store our treasure, with our soul and mind, that which is displayed by what we view, this is the first and great commandment. You don't go on out into the world without first giving yourself over to this command, give God all of it!

Here's the great news if we do this first THEN we can use money properly to do God's things rightly. **You can't serve God and money**, but you can use money rightly when you are owned by God, then and only then, or else you are putting your treasure where it can be stolen or destroyed.

Family what keeps us from doing this? At the end of the day, it is the simple fact you may not trust the security of your treasure, do you trust the value of the Gospel over the value of worldly things, who are you listening to, the Lord or the World? You know the whole time Jesus was on the earth He had to put His trust into how God the Father wanted Him to live, He had to trust how His life was going to be put to use for the world, He had to read the OT prophecies and accept that His sacrifice was the only way to do this, even though He had the right to preserve His life, He chose to invest His life for our eternal reward. He entrusted all His talents to His Father and from His one life God brought millions of us to life! THEN, the Father not only uses the only begotten for this He uses all His adopted heirs to bring more to Christ. The



Sermon on the Mount
Wk.25 "You can Bank On It!"
By Pastor Jody May 02/09/2025

invite to make Him our treasure is the invite to put your time, talent, and treasure into an eternal payout that you will never see the end to.

Be mindful of your heart, be mindful of your what lights up your life, be mindful of who you serve. For the Christian remember it like this, **Remember whose you are and who you are.** You ARE a disciple of Christ so be like Him...

[CALL TO OBEY]

Psalm 119: 29-30 ESV

²⁹ Put false ways far from me
and graciously teach me your law!
³⁰ I have chosen the way of faithfulness;
I set your rules before me.

God has given us wise rules for investment, so I call us to take the advice of the Lord serious today.

Where is your heart, family pray and ask yourself today, that thing I really like doing, is it bringing glory to Christ, is it building my family in holiness, will it make an eternal impact on those around me, if not in the name of Christ I call you to cut it loose.

What is it that you spend your time studying and dreaming about? Does it share equal time with God's Word in your life? Do the people of God hold your affections as the things of this world? If not, I call you to practice the law of loving God first then loving others before loving yourself.

Family I call you to **remember who's you are**, you belong to God you cannot serve the world. Family I call you to **remember who you are**, you are a disciple of Christ, your family name is now synonymous with His. You can't be like Him and the world at the same time. I call you in love as Joshua called His people, *choose this day whom you will serve, but as for me and my house, we will serve the Lord* ([Josh 24:14-15](#)). Let's pray and ask our Father to make it so...



**Sermon on the Mount
Wk.25 "You can Bank On It!"
By Pastor Jody May 02/09/2025**

Prayer

Communion

Matthew 26:26-29 ESV

²⁶ Now as they were eating, Jesus took bread, and after blessing it broke it and gave it to the disciples, and said, "Take, eat; this is my body." ²⁷ And he took a cup, and when he had given thanks he gave it to them, saying, "Drink of it, all of you, ²⁸ for this is my blood of the covenant, which is poured out for many for the forgiveness of sins. ²⁹ I tell you I will not drink again of this fruit of the vine until that day when I drink it new with you in my Father's kingdom."

Today when you eat of the bread remember the life of Jesus. Remember our Lord entrusted every moment of every day of His life into the care of His Father. He held nothing back in His loyalties, nothing back in His time, talent, and resources and put it all into play for the Kingdom. He knew the only way to win us and beat the world was to trust the Wisdom of God over all. Praise be to Him for His wonderful love!

Today when you drink the juice remember the cost of our sin displayed by His blood. Jesus had invested everything into the plan of the Father and in return it gave the blood of Jesus infinite value. The blood was made so precious, so refined, so perfect that it was able to pay for every sin for everyone that was called, to particularly fit their need. Not one drop was wasted not one drop more was needed, and it has never been given without producing fruit! Praise be to Him for His wonderful Love!

[CONFESSION OF FAITH]

* The Congregation will stand

Elder – "Christians, what do we believe?"

Congregation - recites **The Baptist Catechism, Question #24**



**Sermon on the Mount
Wk.25 "You can Bank On It!"
By Pastor Jody May 02/09/2025**

Who is the Redeemer of God's elect?

The only Redeemer of God's elect is the Lord Jesus Christ;¹ who, being the eternal Son of God, became man,² and so was and continueth to be God and man in two distinct natures, and one person forever.³

¹ 1 Timothy 2:5-6

² John 1:14; Galatians 4:4

³ Romans 9:5; Luke 1:35; Colossians 2:9; Hebrews 7:24-25

[OFFERING+LAST SONG]

[BENEDICTION]

Go in the name of the Father, that has the perfect investment plan for us to secure our treasure where it can never be destroyed or taken.

Go in the name of the Son, that fulfilled the Father's plan perfectly extending the value of His righteousness to all His people.

Go in the name of and power of the HS, that makes us mindful of our hearts and minds, that calls us to serve only God, and empowers us to share our one true treasure God, with a lost world.



Sermon on the Mount
Wk.25 "You can Bank On It!"
By Pastor Jody May 02/09/2025

[BIBLIOGRAPHY]

Akin, Daniel L. [*Exalting Jesus in The Sermon on the Mount*](#)/Christ-Centered Exposition. (Brentwood, TN: B&H Publishing, 2019).

Lloyd-Jones, [*Martyn D. Studies in the Sermon on the Mount*](#)/One Volume Edition. (Grand Rapids, MI: W.B. Eerdmans Publishing, 1976).

MacArthur, John. Topical Sermon Series. Grace to You Ministries. *The Heart of Christian fasting, Part 2: Fasting in the Sermon on the Mount.*
<https://www.gty.org/library/blog/B110111/the-heart-of-christian-fasting-part-2-fasting-in-the-sermon-on-the-mount> (January 11, 2011), Web 2025.

Meyer, Jason. [*Lloyd-Jones on the Christian Life / Doctrine and life as Fuel and Fire*](#). (Wheaton, Ill., Crossway Publishing, 2018).

Morris, Leon. [*The Gospel According to Matthew*](#)/The New Pillar Commentary. (Grand Rapids, MI: Leicester, England: W.B. Eerdmans; Inter-Varsity Press, 1992).

Stott, John R. [*The Message of the Sermon on the Mount*](#)/Revised Edition. (Downers Grove, IL: Inter Varsity Press, 2020).

[*The Holy Bible: English Standard Version*](#) (Wheaton, IL: Crossway Bibles, 2016).