

Honor  
Rotting in Their Wealth  
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TALK IT OVER

Key Scripture:

**Matthew 6:19–24 (NLT)**

19 “Don’t store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. 20 Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. 21 Wherever your treasure is, there the desires of your heart will also be.

22 “Your eye is like a lamp that provides light for your body. When your eye is healthy, your whole body is filled with light. 23 But when your eye is unhealthy, your whole body is filled with darkness. And if the light you think you have is actually darkness, how deep that darkness is!

24 “No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money.

**Malachi 3:8–10 (NLT)**

8 “Should people cheat God? Yet you have cheated me!

“But you ask, ‘What do you mean? When did we ever cheat you?’

“You have cheated me of the tithes and offerings due to me. 9 You are under a curse, for your whole nation has been cheating me. 10 Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the LORD of Heaven’s Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! Put me to the test!”

**1 Timothy 6:9–10 (NLT)**

9 But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. 10 For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.

**Matthew 25:14-30 (NLT)**

Start **talking**. Find a conversation starter for your group.

- Have you ever known someone who was wealthy and miserable? Why do so many people think money will solve their problems?

Start **sharing**. These questions are to help get your group thinking and to create openness.

- **Read Matthew 6:19-24.** Verse 21 makes a strong connection between our heart and our money. Have you felt that connection? How do you guard your heart from loving money more than God?
- What did Jesus mean by the eyes being the light of the body? Why are loving God and loving money mutually exclusive?
- **Read Malachi 3:8-10.** Why did God consider the Israelites lack of generosity as robbery from Him? What was God’s promise of blessing? Have you found this promise true in your life?
- **Read 1 Timothy 6:9-10.** Why is the love of money the root of all kinds of evil?
- Discuss this statement: Giving is the antidote to greed.
- **Read Matthew 25:14-30.** What does this parable teach us about being faithful with the gifts God has given us?
- How are you faithful with the small blessings in your life?
- What does it mean to be satisfied in Jesus?

Start **doing**. Commit to a step and live it out this week.

- Be a doer of the Word, and commit to a step of generosity and/or faithfulness.

Start **praying**. Be bold and pray with power.

- Ask God for His help in resisting the temptation to love money. Praise Him for His faithful provision, and pray for His help in pursuing Him with all of your heart, all your soul and with all your mind.

**Question:** "What does it mean that "where your treasure is there will your heart be also"?"

**Answer:** In the Sermon on the Mount, Jesus taught His listeners the difference between earthly treasure and heavenly treasure, and He emphasized the importance of the heavenly: "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also" (Matthew 6:19–21). Whatever we focus on dictates our actions. When we focus on earthly success and wealth, we will expend our energies on earthly matters. However, when we focus on God's priorities, our actions will reflect different priorities—and our reward in heaven will last forever.

Treasure is anything we value above all else and that which motivates us to action. For some it is money. For others it is power. Still other people strive for fame or attention. There are many things in this world vying for control of our heart. According to Jesus, determining where our treasure is also determines where our heart is. Many people claim to look forward to heaven, but their hearts are really not in it—their hearts are caught up in the cares of this world, because that's where their treasure lies.

Jesus warned us that earthly currency has an expiration date. While it may satisfy us temporarily, it is unstable and fleeting. The ever-changing faces on magazine covers remind us that the famous are here and gone in a blink. The stock market crash of 1929 taught us that the wealthy can quickly lose it all. Power, prestige, and public approval are limited and can be gone in an instant. Even the Son of God experienced the fickleness of human approval. One day people were trying to make Him king (John 6:15), and the next they were leaving Him in droves (verse 66).

"This world in its present form is passing away" (1 Corinthians 7:31). The moment we take our last breath, earthly treasure won't matter anymore. Jesus urged us to think beyond that last breath to eternity. When our focus is on eternity—when our treasure is laid up in heaven—our lifestyles reflect that perspective.

We will all give an account of ourselves before God for every action (Romans 14:12) and every idle word (Matthew 12:36). No one is exempt. Excuses are not accepted. God sees and knows every thought we think and holds us accountable for the truth we've been given (Romans 1:18–22). We store up "treasure in heaven" when we make choices on earth that benefit God's kingdom. Jesus said that even offering a cup of cool water to a fellow believer is worthy of eternal reward (Matthew 10:42).

In Luke 16:19–31, Jesus told a story about a rich man and a beggar. The rich man had invested his life in opulence and pleasure. He cared little for anyone or anything but himself. When he died, his riches could not follow him. His life choices had prepared him only for hell, and all the money and prestige he enjoyed on earth counted for nothing. After death, he would have given everything he ever owned for a single drop of water, but his treasure had been invested elsewhere.

It is no sin to be rich, but our passions follow our investments. Wealthy people who consider their riches as belonging to God will use what they have in ways that have eternal significance, protecting their own hearts from the love of money (1 Timothy 6:10). People whose treasure is in heaven cannot be owned by their possessions. They cannot be bought off because nothing on earth is worth the price of their soul. They value the currency of heaven and use their earthly treasure to purchase "heavenly gold," which will never lose its value. Investing our treasure in material things keeps our hearts anchored to earthly values; however, when we invest in things of eternal value, our hearts remain loyal to the Lord, and we will not be tempted to foolishly attempt to serve both God and money (Luke 16:13).