House-Sitting

Text: 1 Chronicles 29:10-15 (this is the main text for the series)
Supporting Text: Matthew 6:19-21, 24

Bottom Line:
This three-week series looks at the question, "How does what we believe about eternity affect the here and now?" We will look at three aspects of life affected by this question – time, money and possessions, and what we put our energy toward. Today we focus on money and possessions: "mammon."

Key Idea:
We are all house-sitters, entrusted with what belongs to God. Like King David, who confessed, "Everything comes from you," we're called to a stewardship mindset: nothing is truly ours, and we manage it the way the Owner would. But Jesus goes deeper, to the heart. Where our treasure is, our hearts follow, and we cannot serve both God and mammon, which promises the security and identity that only God can give. Storing up treasure in heaven means letting heaven's King rule our hearts. Practices like generous giving and simple living loosen mammon's grip. Someday the Owner is coming back, and what we long to hear is, "Well done, good and faithful servant."

For Discussion:

- Have you ever entrusted something of yours (your home, car, a valuable possession) to someone else's care and then experienced their misuse of it? If so, what was that experience like for you?
- What is one thing that you consider a "treasure" that you own? Why does it have value to you?
- Have you ever given something of yours to someone else and experienced the joy of being open-handed and generous?

READ - Read **Matthew 6:19-21, 24** aloud

- Take a look at where this excerpt is situated in Jesus' "Sermon on the Mount." What comes before it and after it? The reading for this sermon excludes a couple verses in the middle. What do you suppose those verses have to do with the topic of how we approach our "mammon?"
- What speaks to you personally in this Scripture?

HERE FOR ETERNITY

SERMON STUDY GUIDE November 15, 2026

COME AND SEE

Jesus doesn't tell us to stop "treasuring," he directs our attention to treasuring what truly lasts.

- In verses 19-20, Jesus teaches in a "not this, but this" way. What is he saying NOT to do, but instead DO?

- Jesus mentions specific things that happen to earthly, temporal things:
    - The moth is nature's way of eating at things
    - Rust (some translations say "vermin," but the more literal translation is "rust") is the corrosion that happens over time
    - The thief represents humanity's sinfulness

  Jesus mentions these things because they reinforce that earthly things do not last. Therefore, putting value on these things will only lead to disappointment. As scholar Dale Bruner points out, "all three together represent the insecurity of life lived for accumulation." (*Matthew: A Commentary*, p 321.)

- Jesus is not against "treasuring," he's directing our attention to treasuring what truly lasts. Jesus encourages us to elevate what we value to the things that are "in heaven" because our hearts will follow what we treasure. What does it mean to store up treasure "in heaven?"

- Notice that Jesus says in verse 21, "wherever your treasure is, there will your heart be as well." He does not say that where our treasure is, our heart *is*. Our heart follows our treasure. Placing value on accumulating earthly riches and "stuff" means our hearts will attach to those things. Placing value on the things that serve God and others, the things that align with God's Kingdom here on earth means that our hearts will attach to those things. What is one proactive way in which we can shift our value from earthly to heavenly? (You can read what the Apostle Paul says which can be helpful in **Colossians 3:2 and especially 1 Timothy 6:17-19**)

FOLLOW ME

Jesus states a truth: you cannot serve two masters at one time. It is just impossible.

Jesus sets up God against a biblical word, *mammon.* Mammon is worldly possessions, no matter how many or how few. By setting up this contrast, Jesus is inferring that *mammon* actually has the power to be a "god" in our hearts. An idol.

And there are underlying, heart conditions that can cause us to serve mammon over God. Some of them include:

- Finding security in our things. Storing things up feels like safety and protection against an unknown future. It's putting trust in our things.
- Our identity is wrapped up in what we possess. Our possessions can often be viewed as an extension of us – our car, home, clothes become part of how we see ourselves and how others see us. A feeling of significance can come from what we possess.
- We soothe, amuse, or try to fulfill something inside of us by buying things. "Retail therapy." Stress, loneliness, boredom all drive us to find ways to satisfy our hearts with tangible things.
- A sense that "more is better," or that there is never quite enough. We get a quick lift from something new or making more money, but that feeling passes.

When you get quiet and honest with yourself, what might be one or more tugs in your heart that might resonate with your approach to mammon?

Jesus did not speak against wealth, but he pointed out how wealth can become the master of our heart. **Read this story in Matthew 19:16-24.** Jesus gave this man the option of serving God or mammon. Which did he choose? Did his decision make him happy?

Another helpful Scripture for us is Paul's words in **1 Timothy 6:6-10**. Read and ponder his words and notice what stands out to you personally.

Shannon made this statement in her sermon: **Mammon is meant to be used, not served.**

Take time this week to take an honest examination of your heart condition with regards to mammon – when or how might you serve it rather than use it?

GO AND BE

There are two spiritual practices you can engage in around this topic.

1. **Proactive Giving**. This is as much a spiritual discipline as praying, Bible study, fasting, etc. When we look at David in 1 Chronicles 29, we see that giving was an act of worship and joy for him. He was thrilled to be able to give from his wealth. Paul says, "Each one must give as they have decided in their heart, not reluctantly or under compulsion, for God loves a cheerful giver" (2 Cor 9:14). There is a willingness in giving, which is tied to the principles of generosity (God is a generous God; we are created in his likeness, therefore we are to reflect generosity in the world) and gratitude (nothing we have in this world is ours, it is all God's and we are grateful to steward what he has given us).

Proactive giving includes intentionally giving to the things that further the values of the Kingdom of God: the church, whose mission is to partner with God in his redeeming works in the world; "the needy" (in Matthew 6:2, Jesus says, "When you give to the needy…" so he assumes we are doing so!); organizations that are doing God's renewing and reconciling work in the world; people who are working to spread the Gospel in the world. *What is one eternal cause that you could proactively give to this week? Can you offer a prayer of "dedication" to God like David did when you write the check or pay online?*

2. **Frugality.** This is a spiritual discipline and a Christian virtue. It is an act of renouncing the ways in which our possessions to possess *us*. Jesus said, "Be on your guard against all kinds of greed; life does not consist in an abundance of possessions." (Lk 12:15) It is a discipline of abstinence (like fasting). It requires an element of self-control through resisting instant gratification and the kind of self-gratification that hungers for more things, power, status, "limelight," luxury, etc. And it can also entail intentionally simplifying our lives by owning less, lest we get owned by our things. *Is there something you own that has been special to you and you could give away this week and bless someone else with? Or, could you take one day and refrain from consumerism, from purchasing anything – perhaps on your Sabbath day? Notice what happens in your heart when practicing this.*

One Question to Carry

In your daily prayers, invite God into your decisions about your money. That means *all* of your money, not just money you are donating or giving to causes. Since it is all His anyway, invite him to help you decide on things you are buying, where you are investing, what you are saving, how you are planning for the future and how you might be generous. Ask Him:

What would you have me do with the money you have entrusted to me?