SBC – April 18, 2021 Matt. 6:19-24 (NKJV) *"Lay Your Treasures up in Heaven"*

Prayer:

<u>Slide # 1</u>

Theme: Christ the King

Outline:

- Chps. 1-2 The Advent of the King. (Proving His LEGAL right to the throne by His genealogy.)
- Chp. 3 The Forerunner of the King and the King's baptism.
- Chp. 4 The Test of the King. (Proving His MORAL right to the throne by not yielding to temptation; and exhibiting His kingdom resume.)

Chps. 5-7 The Pronouncements of the King. (Proving His JUDICIAL right to the throne as seen in the wisdom of His kingdom teaching.)

- Chps. 8-10 The Power of the King. (Proving His PROPHETICAL right to the throne by fulfilling prophecy.)
- Chps. 11-12 The Rejection of the King.
- Chp. 13 The Parables of the King.
- Chps. 14-16 The Revelations of the King.
- Chps. 17-20 The Instructions of the King.
- Chps. 21-23 Formal Rejection of the King.
- Chps. 24-25 The Predictions of the King.
- Chps. 26-27 The Passion of the King.
- Chp. 28 The Resurrection of the King.

John the Baptist was the forerunner to Christ who went before Christ to prepare the way for the coming of the divine-human Messiah. John's message was one of REPENTANCE. The way the people were to receive the Messiah was with repentance. When Jesus came on the scene, He introduced His ministry by saying, "*Repent, for the kingdom of heaven is at hand.*" (Mt. 4:17). Thus, John and Jesus were totally consistent. The way into the kingdom is by way of REPENTANCE.

For those repentant Jesus then explained how they should now live as evidence of true repentance as seen in chapter 5. Their lives are to be characterized by the descriptions given in the 8 beatitudes; and in the **6 ANTITHESES** in which Christ presents the deeper intention of the law. This is followed up in Matt. 6:1-18 emphasizing that piety as seen in almsgiving, prayer and fasting is not to be about showmanship, but rather sincerely done as unto God.

That brings us to Matt. 6:19-34 where the issue is our attitude towards material possessions. Today we will look at Mt. 6:19-24 regarding laying your treasures up in heaven.

Matthew 6:19 (NKJV)

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

The Jews had a fascination with material wealth. The Jews were known to say, "Whom the Lord loves He makes rich!" And they would point to OT examples like Abraham and Solomon, etc.

It is true that in the OT God promised His people Israel physical blessings for obedience. They are an earthly people with unique earthly blessings which accrue to them on the basis of obedience. But they were not obedient, and their hearts were consistently not in tune with God. The great command was to LOVE GOD supremely and out of that the blessings of God would flow (cf. Deut. 6:5). But the spiritual leaders in Israel lived in contrast to this....

<u>Slide # 2</u>

Luke 16:14–15 (NKJV)

14 Now the Pharisees, <u>who were lovers of money</u>, also heard all these things, and they derided Him.

15 And He said to them, "You are those who justify yourselves before men, but **God knows your hearts**. For what is highly esteemed among men is an abomination in the sight of God.

These Jewish religious leaders had a HEART problem. They were lovers of money and not lovers of God. Jesus is addressing a heart issue that puts money or materialism before God.

The problem with laying up for yourself treasures on earth is that they are not secure. They are not safe, and they don't last. Part of the human problem is that we tend to fall in love with STUFF! The Bible is full of examples of the peril of putting wealth or materialism before God.

Achan in Joshua 6-7 coveted material possessions and put them before God. Jesus told the story of the rich young ruler who had material wealth as his god and wasn't willing to exchange that for allegiance to the true God (cf. Mt. 19:16-22). Jesus told the parable of a rich fool who laid up treasure for himself and yet was not rich toward God (cf. Lk. 12:16-21). Ananias and Sapphira in the early church wanted to appear as BIGGER givers than they really were, lied about it, and died for it (cf. Acts 5:1-11).

People, including God's people, often struggle with having the right attitude towards money and material wealth. It's so hard because in this world riches can buy you things. It gains access, it gains respect, it is a means of power, it is a means of getting stuff, etc.

So, the pull of riches is strong. And many Americans have special temptations and struggles here because we live in a context of great affluency in comparison to most of the rest of the world.

When Jesus says to not lay up for yourselves treasures on earth He is dealing with a heart attitude – with a mindset. The KEY word in verse 19 is *"yourselves*". When the entire goal of laying up TREASURES has SELF in view there is a problem. The Greek more literally says, "*do not treasure for yourself treasures on earth.*" Again, the issue is one of heart attitude that treasures up treasures for self. This is loving treasures for self's sake.

The prohibition to not lay up treasures on earth is a present tense imperative. It could literally be rendered "*Stop storing up treasures*". This calls for a decisive break in the pattern of treasuring up treasure for self.

The idea of "*treasure*" is that which is stored up – that which is considered valuable and therefore laid up or collected. Treasure refers to that which is considered precious or having great value.

Again, Jesus is dealing with the inward attitude toward material possessions. It is not wrong to possess earthly treasure, but it is wrong if the earthly treasure possesses you. And there is ever danger here. People who treasure earthly treasures for self also tend to lie about it. The sins of covetousness and lying make for consistent bedfellows.

And you don't have to have it to want it – to seek it – to desire it. You can love money without having it – that's why you want it so bad. Sometime ago a survey was done in which people were asked how much annual income they would need to experience the "American dream". Those making about 100,000 said they needed about \$200,000. And this pattern was consistent. People consistently thought they needed about twice as much as their actual income to live the "good life". People seeking to lay up treasures on earth are rarely satisfied (cf. Ja. 5:2-3).

Years ago, I read about a very wealthy man who was asked, "How much is enough?" And he replied, "Just a little bit more". In contrast Paul wrote...

<u>Slide # 3</u>

1 Timothy 6:6 (NKJV) 6 <u>Now godliness with contentment is great gain</u>.

This verse does not prohibit sensible provision. The wisdom principle of laying up food for later as seen in the activity of ants is commended in Prov. 6:6-8. It says to consider the ways of the ant and thereby by wise. Paul said parents ought to lay up for their children in 2 Cor. 12:14.

<u>Slide # 4</u>

1 Thessalonians 4:11–12 (NKJV)

11 that you also aspire to lead a quiet life, to mind your own business, and to work with your own hands, as we commanded you,
12 that you may walk properly toward those who are outside, and that you may lack nothing.

It is right to provide for our families, to make reasonable plans for the future, to make wise investments, and to have money to carry on a business, give to the poor, and support the Lord's work. It is being dishonest, greedy, covetous, stingy, and miserly about possessions that is wrong. To honestly earn, save, and give is wise and good; to hoard and spend only on ourselves not only is unwise but sinful.

– John MacArthur

This passage does not mean that it is sinful to have such assets as insurance, retirement plans, and savings accounts. After all, parents are to save for their children (see Prov. 13:22; 2 Cor. 12:14). -*The Nelson Study Bible*

<u>Slide # 5</u>

Proverbs 13:22 (NKJV)

22 A good man leaves an inheritance to his children's children, But the wealth of the sinner is stored up for the righteous.

Paul assumed that some believers would be wealthy. The warning is to not LOVE money and to flee from its seduction (cf. 1 Tim. 6:10-11). But it is not wrong to have it.

Again, the issue is our attitude toward it and being a good steward of what we possess. It's all about stewardship. In the end we will give a full account for all that we were entrusted to use for God. That which is hoarded for self will go up in a puff of smoke. It counts for nothing eternal. That which is used for Him has an eternal reward.

<u>Slide # 6</u>

1 Timothy 6:17-19 (NKJV)

17 Command those who are rich in this present age <u>**not to be**</u> <u>**haughty**</u>, nor to <u>**trust in uncertain riches**</u> but in the living God, who gives us richly all things to enjoy.

18 Let them do good, that they be rich in good works, ready to give, willing to share,

19 storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.

This is the same emphasis Jesus is making here in Matt. 6.

<u>Slide # 7</u>

Hebrews 13:15–16 (NKJV)

15 Therefore by Him let us continually offer the sacrifice of praise to God, that is, the fruit of our lips, giving thanks to His name.
16 But <u>do not forget to do good and to share</u>, for with such sacrifices God is well pleased.

The Bible doesn't say give everything you have a way so that you have nothing. If that is what it means to be spiritual, we can stand and hand it back and forth to each other hoping we are not the one holding it at the rapture. Kind of like musical chairs – only the one without the chair is the one with the money. That is not a balanced treatment of Scripture. The entire issue here is about one's ATTITUDE toward money and materialism. It's not merely having it – it's the attitude behind it.

The warning of Jesus is that the treasures of earth don't last. If you give your life to this you will be disappointed. It won't last and you can't take it with you. All is subject to decay! Moths eventually eat the finest of clothing. Rust eats away at the most precious of metals; and thieves continually are a danger of taking what you have.

When accumulating earthly treasure, we must beware of that which rots, that which rusts, and that which robs. – *John Phillips*

In other words, nothing is safe or secure here. As Paul phrased it – "*uncertain riches".* You may be rich today and poor tomorrow. Riches are always uncertain here. There is no security in material things or earthly riches. You can easily and quickly lose it all.



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

Instead of focusing on laying up treasure for SELF on earth make it your goal to lay up for yourself treasures in heaven. Treasures here are not safe, secure, or lasting, but they are in heaven. Treasures in heaven do not rot or rust – and no one will ever steal it.

This makes total spiritual sense! Why would we focus on earthly treasures that are so insecure and not focus on laying up treasure in heaven which is completely secure for all eternity?

This is a no-brainer – spiritually speaking. And yet, amazingly MANY people who claim to be Christ-followers don't seemingly follow this godly wisdom – at least not very far. Many professing Christians kind of want to have it both ways – they want some treasure for self here and then of course in the end they want some on the other end too.

Interestingly, Christ doesn't really give us a third option.

<u>Slide # 9</u>

Do <u>not</u> lay up for yourself treasures on earth *Lay up for yourself treasures in heaven Lay up for yourself treasures on earth and in heaven

Christ is going to emphasize in the following verses that you really can't have a heart that wants it both ways. You can only be all in – in one direction – God or materialism.

Either your focus is to lay up treasure on earth or to lay it up in heaven? You can't have it both ways. To think you can is to dispute what Christ says in verses 22-24.

The Lord told us to lay up for ourselves "treasures" in heaven." We do that by giving our time, talent, and "treasure" to forward God's interests on earth and promote the coming of His kingdom. – John Phillips

Here is something rarely seen... a hearse with a U-Haul behind it.



<u>Slide # 10</u>

The pharaohs of Egypt tried to take it with them as they were often buried with gold and treasures to take with them into the afterlife. But after many hundreds years all we find is the skeletons and the dust of their bodies and the treasures still sitting in the grave – apart from that taken by grave robbers.

Think about this irony: Gold is such a precious commodity on earth that some people have tried to take it with them to the grave; but on the other had God uses it to pave the streets of heaven.

<u>Slide # 11</u>

Revelation 21:18 (NKJV)

18 The construction of its wall was of jasper; and <u>the city was pure</u> <u>gold</u>, like clear glass.

Revelation 21:21 (NKJV)

21 The twelve gates were twelve pearls: each individual gate was of one pearl. And the **street of the city was pure gold**, like transparent glass.

When someone dies the question is often raised: "*How much did they leave behind?*" And the answer is always: *"EVERYTHING*!"

Last Monday we went up to see my Dad in Wayne Nebr where he lives in Assisted Living. On the way into town we stopped at a Quick shop kind of place to get dad some coffee. He loves coffee. As I purchased the coffee the gal behind the counter said to me that my credit card could only be used on purchased of more than \$3. So I said, "Okay" and proceeded to get out my money. And then in a very flirting type way she said "You got the money." And then in a clearly flirtatious way she proceeded to say, "You might as well use it to have some fun because you can't take it with you."

Well, I responded by saying, "Yes, you can't take it with you but you can send it on ahead." She then looked at me like I was drinking something stronger than coffee. I asked her, "Are you familiar with the Bible?" She said, "No". I said well in the Bible Jesus said to lay your treasure up in heaven. You can't take it with you but when you use it for God's glory you are laying up your treasure in heaven – and in effect sending in on ahead.

Instant conviction came over her – it was obvious in her countenance. She wasn't expecting this. She gave me my change back and said, "You really got me on that one." Yes, the Lord really got her and I hope she really gets it. I didn't have a tract because I had given it away earlier, but if I go back in I hope to give her a tract. She needs to know about Jesus!

Laying up treasures in heaven involves using all our talents, our material goods, our time, and our energies in a way well pleasing to God and beneficial to others. – *Howard Vos*

It's really kind of shocking how few of those who profess to know Christ seem to take laying up treasure in heaven very seriously. Often we have to beg God's people to serve. You would think we would be zealous to serve, zealous to lay up treasure in heaven, but often the mindset is, "Well I got my free ticket to heaven, - now I am just going to live for self." Very probably many of these folks aren't even going to heaven, and if they are sadly they will find very little in their eternal bank account once they get there.

This teaching forces us to decide whether Jesus meant what He said. If He did, then we face the question, "What are we going to do with our earthly treasures?" If He didn't, then we face the question, "What are we going to do with our Bible?" – *William MacDonald*

<u>Slide # 12</u>

Luke 16:9 (NKJV)

9 "And I say to you, <u>make friends for yourselves by unrighteous</u> <u>mammon</u>, that when you fail, they may receive you into an everlasting home.

2 Peter 1:10-11 (NKJV)

10 Therefore, brethren, be even more diligent to make your call and election sure, for if you do these things you will never stumble;
11 for so an <u>entrance will be supplied to you abundantly</u> into the everlasting kingdom of our Lord and Savior Jesus Christ.

There is a difference in how people go to heaven. Those who have been faithful as good stewards will experience a grand entrance – what Peter calls an abundant entrance into the eternal kingdom. But for those who have not been good stewards there is such a thing as losing your reward and being ashamed when we meet the Lord (cf. 1 Jn. 2:28; 2 Jn. 8).

Be wise! Listen to Jesus! "Lay up for yourselves treasures in heaven." That's where it's at! That's where the future is at! Invest in this life in light of eternity.

Then Jesus states this abiding principle...

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

Notice Jesus didn't say, "*Where your heart is there your treasure will be also.*" No, He stated it in the sense that your heart follows your treasure. He said, "*where your treasure is, there your heart will be also.*" Where your TRUE treasure is at (what is really precious and valuable to you) that is where your heart will be found.

People that live for themselves; people that live for stuff; people that live for fun – it is abundantly clear where their true treasure is found. It is in the things of this life. They treasure these things and that is where their heart is really at. People that NEVER have time to serve the body of Christ; they never give sacrificially, they never take much interest in the things of God. In reality they don't have treasure in heaven because it is obvious their heart is not there.

It is good to take inventory. Where is my heart really at? What do I really treasure? What are my priorities? What do I really value?

If you are brutally honest take a look at your check book. Take a look at your calendar? Take a look at the commitments of your life? What on earth are you doing for heaven's sake?

People who give of themselves sacrificially, who are constantly serving; who are constantly available; who are always looking to help others; these are the people who give evidence that what they really treasure is the reward of God in heaven and therefore their heartbeat is in trying to serve and please God. They live for this! Paul stated the goal of his life like this...

2 Corinthians 5:9 (NKJV)

9 Therefore we make it our aim, whether present or absent, to be well pleasing to Him.

The reality is that one will set his affections and design on those things that are most valuable to him. If one perceives earthly goods as a treasure, then his heart will focus on those things.

– Ed Glasscock

Sometimes people complain about serious Christians as being so heavenly minded they are no earthly good. Really, that is backwards. In order to really be earthly good you have to be heavenly minded.

<u>Slide # 13</u>

If you read history you will find that the Christians who **did most** for the present **world** were precisely those who thought **most** of the next. It is since Christians have largely ceased to think of the other **world** that they have become so ineffective in this.

– C.S. Lewis

<u>Slide # 14</u>

Colossians 3:2 (NKJV)

2 Set your mind on things above, not on things on the earth.

The only way man will ever overcome his natural inclination toward materialism and wealth is to place the priority of his possessions in heaven. – *Liberty Bible Commentary*

22 "The lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light.

Jesus here uses metaphorical language to illustrate the truth stated in verse 21. The eye is the organ of perception. A good eye sees clearly and parallels a heart set on heavenly treasure. The issue being illustrated here is that of spiritual focus and spiritual focus is related to motives of the heart.

If our "spiritual vision" is good then the whole direction of our life – the "whole body will be full of light". The whole of our activities and life direction will be affected in a good way in light of eternity.

Various translations translate "eye is good" as being clear, sound, or healthy. However, the KJV translates the good eye as that which is "single". In other words, it is singular in FOCUS. It is set on laying up treasure in heaven. This is the singular focus of the good eye. That fits the context very well.

In the matter of "treasure" double vision sees nothing clearly! Blurred vision disables us from functioning properly and is dangerous.

<u>Slide # 15</u>

James 1:8 (AV) 8 A <u>double minded</u> man is unstable in all his ways.

If our focus is on attaining earthly treasures, then our spiritual perception will be distorted and the light of God's revelation related to an eternal perspective will be hindered. This is not spiritually healthy. An eternal perspective that focuses on heaven and eternity keeps everything in proper spiritual focus.

Just as a healthy eye gives light to the body, so whole-hearted fidelity to God gives meaning and light to one's life.

- The Moody Bible Commentary

Just as functioning properly in the body depends on good eyesight, so healthy spiritual living demands the right spiritual perception which means living in light of eternity with an eternal perspective.

23 But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is that darkness!

If the eye is bad, meaning unclear, then the experience of the entire body is that of darkness.

If a person's spiritual eye is focused on wealth and materialism, then their whole life experience is that of darkness. They don't see spiritual reality at all and it affects their entire life.

A person focused on attaining earthly treasures for the sake of selffulfillment does not actually see light but rather darkness and note the emphasis: "*how great is that darkness*!"

This is no small thing. It affects the whole of their life experience.

If our aim is to get material gain, it will means darkness within. But if our outlook is to serve and glorify God, there will be light within. - Warren Wiersbe

Jesus was teaching that if a person looks upon the things of earth with a healthy spiritual perspective then they will live in light of eternity – laying up their treasures in heaven. However, if a person looks upon the things of earth with an eye for laying up treasures for SELF then they walk in spiritual darkness and all is for not.

And just to be absolutely clear Jesus then said:

24 "No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.

Jesus made this an either/or matter. You can't have it both ways which people consistently try to do. The word "*master*" here is the Greek word *"kurios*" which is consistently translated as "*Lord*". It means "*Lord*" or "*Owner*" and consistently denotes one who has authority over you. It is the idea of one who owns you and thereby has authority over you.

You can't serve to competing "lords". Something has to give here.

In the Roman Empire about half of the population was made up of slaves. They understood well that a slave could only have one master. The slave/master relationship was that the master owned the slave and therefore the allegiance of the slave was ONLY to be to the master who owned him.

<u>Slide # 16</u>

There is no passage or command anywhere in the New Testament asking the believer to make Christ "Lord of his life" after salvation. The very experience of receiving Christ as Savior is looked upon throughout the Scriptures as an acknowledgement of lordship or ownership. If perfect obedience were required in order to make Christ our Lord, He would be Lord of no one! It's the fact that He is already Lord that makes our disobedience so serious. As Lord and Master He has the right to demand complete obedience.

– Liberty Bible Commentary

Single ownership and singular allegiance defined the essence of slavery in the Roman Empire. And as a matter of principle Jesus says that one cannot serve two masters/lords.

A person will either hate one and love the other or else be loyal to the one and despise the other. You can't be loyal to two contrasting masters at the same time. You have to be on one side or the other. It's like being married – you can't be faithful to TWO at the same time. It's one or the other!

Necessarily a choice must be made, and they must either regard a master with love and obedience or with hate and disobedience. – *John Walvoord*

All this to say, "You cannot serve God and mammon." It's one or the other, but it can't be both.

The term "*mammon*" is an Aramaic word which is personified as wealth or materialism. To serve wealth or materialism is to live for it. The sense here is to serve it as a slave – to serve it like it owns you.

Mammon is here presented as a rival to God. Serving mammon and serving God are mutually exclusive. Therefore, to be a the slave of mammon is really to be an idolator. In that case Mammon has become an object of worship that takes precedence over God.

But one cannot have it both ways. You are either going to be sold out to serving God or sold out to serving wealth. It's one or the other!

Either God will be served with single-eyed devotion or He won't be served at all. Divided-loyalty when it comes to God is really betrayal. God demands allegiance to Him as Master be to Him alone! This alone is acceptable service. While a servant may serve more than one master, a slave cannot (note the verbs in v. 24); divided allegiance between God and money is impossible. – *Evangelical Commentary on the Bible*

Who owns you? Who is your Master?

1 Corinthians 6:19–20 (NKJV)

19 Or do you not know that your body is the temple of the Holy Spirit who is in you, whom you have from God, and you are not your own?20 For you were bought at a price; therefore glorify God in your body and in your spirit, which are God's.

You can only have ONE Lord – one Master. It is either going to be God or money! It's fine to have money as long as it is not your "lord". We have to decide which we are going to serve – will be it loyal allegiance to God as Lord or will money be our lord? Talk is cheap but God knows our hearts – He knows the reality beyond the rhetoric. Martyn Lloyd-Jones told this story:

A farmer ... one day reported to his wife with great joy that his best cow had given birth to twin calves, one red and one white. He said, "You know, I have been led of the Lord to dedicate one of the calves to him. We will raise them together. Then when the time comes to sell them, we will keep the proceeds that come from one calf and we will give the proceeds that come from the other to the Lord's work." His wife asked which calf he was going to dedicate to the Lord, but he answered that there was no need to decide that then. "We will treat them both in the same way," he said, "and when that time comes we will sell them as I have said." Several months later the man entered the kitchen looking very sad and miserable. When his wife asked what was troubling him he said, "I have bad news for you. The Lord's calf is dead." "But," his wife remonstrated, "you had not yet decided which was to be the Lord's calf." "Oh, yes." he said. "I had always determined that it was to be the white one, and it is the white calf that has died."

As someone commented, "It is always the Lord's calf that dies." That is certainly always the case if someone is serving mammon.

Let me ask you three questions...

- 1) Where is your treasure? Show me where your HEART is at and I will show you where your treasure is at.
- 2) How is your focus? Do you have single-eyed devotion for the things of God?
- 3) Who or what is your Master? Is Jesus Lord or is it your money?

<u>Slide # 17</u>



The story is told of a man who was sitting all alone one day when suddenly a genie appeared and offered to grant him any one wish. This man loved great wealth and riches, so instantly he said that he'd like to be provided with the <u>stock market report</u> one year in advance. In a split second he had it in hand – a newspaper dated exactly one year into the future. Sitting down, he began to read, convinced that with this <u>inside information he would be able to quickly amass a</u> <u>fortune.</u> But just as he began to scan the stock report, his eye fell on something across the page, about halfway down the third column. It was his own obituary. (Told by Daryl E. Witmer – Executive Director of the AIIA Institute)

Jesus said, "You cannot serve God and mammon... Do not lay up for yourselves treasures on earth... but lay up for yourselves treasures in heaven...For where your treasure is, there your heart will be also."

Where is your treasure?

Where is your heart?

Choose wisely, choose to focus on the TREASURE that will last for all eternity!