

## ***DO NOT LAY UP TREASURES ON EARTH***

In Matthew 6:1-18, Jesus emphasized that piety, as seen in almsgiving, prayer, and fasting, is not to be about showmanship, but rather sincerely done as unto God. Now in Matthew 6:19-34, the issue is our attitude towards material possessions.

### **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 in contrast to this the spiritual leaders in Israel were “lovers of money” (Lk. 16:14-15).

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).

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 affluence in comparison to much 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 oneself. 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 has 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 themselves 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. Some time 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...

**1 Timothy 6:6 (NKJV)**

**6 Now godliness with contentment is great gain.**

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

Proverbs 6:6-8. It says to consider the ways of the ant and thereby be wise. Paul said parents ought to lay up for their children in 2 Corinthians 12:14.

### **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 is not only 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*

### **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.

### **1 Timothy 6:17–19 (NKJV)**

**17** Command those who are rich in this present age **not to be haughty**, nor to **trust in uncertain riches** 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 Matthew 6.

### **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 **do not forget to do good and to share**, for with such sacrifices God is well pleased.

The Bible doesn't say give everything you have away 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 are continually 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.

“Holy everything in your hands lightly, otherwise it hurts when God pries your fingers open.” – Corrie Ten Boom