

**Matthew 6:19-34 (NKJV)**

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

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

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

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

**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!**

**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.**

**25 "Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing?**

**26 Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them. Are you not of more value than they?**

**27 Which of you by worrying can add one cubit to his stature?**

**28 So why do you worry about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin;**

**29 and yet I say to you that even Solomon in all his glory was not arrayed like one of these.**

**30 Now if God so clothes the grass of the field, which today is, and tomorrow is thrown into the oven, *will He* not much more *clothe* you, O you of little faith?**

**31 Therefore do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?'**

**32 For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things.**

**33 But seek first the kingdom of God and His righteousness, and all these things shall be added to you.**

**34 Therefore do not worry about tomorrow, for tomorrow will worry about its own things. Sufficient for the day *is* its own trouble.**

Remember how I pointed out that one of the topics that runs through this whole passage is **the Father**. The word **Father** is used 11 times I think. What Jesus is teaching us is the **life changing results** that will happen when we

**regard and treat** our Father in a most **rational** manner. Jesus appeals to treatment that the Father deserves because of **who the Father is** and because of **what our Father can be trusted to do**.

So we need to regard the current topic from that perspective. This passage is not stating a new set of financial rules. It is not saying, never open a savings account. Never fund a retirement account. Never build a bigger barn. No. If that is the point **we get**, we are missing the **real point**.

The real point is live in a way that says **Thy Kingdom Come, Thy will be done in my life like the angels do it. Let my life be like that.**

So as Jesus teaches about trusting our Father, He must address the world's stuff. He must do this because **we must deal** with the world's stuff. **How we think** about the world's stuff poses a terrible danger to us. And we live in at least two dangers regarding the world's stuff.

The first we see in vs19-24 We see the danger of **lust for gaining the world's stuff**. Treasure for **pleasure**. Treasure for **security**.

The second we see in vs25-34 We see the danger of **Worry for the lack of the world's stuff**.

We are left with two alternatives.

1 Lay up temporary treasures.

2 Lay up permanent treasures.

The first is forbidden. The second is commanded.

Let me ask you? What do you have in your life that you regard as everything to you?

I have heard people say, **Good health** is everything.

**My family** is everything to me.

**My spouse** is everything to me.

**My job** is everything to me.

I have never heard it said, but I have seen it be true, to where **a house** is everything to a person.

Sometimes **money in one's bank account** is everything to them.

Maybe the pursuit of **one's hobby** is it for them.

What is the thing on this earth that you most **treasure**? What do you respond most dramatically toward when it is **threatened**? Where would you be sent into a tailspin if a thing were **removed**?

When you are looking for treasure in your life, those are the kinds of questions you should be asking. How do we know? Because those are **heart addiction** questions. What is my heart **fastened to** and will not let go. What earthly thing **must I have**. What will I refuse to be happy if I do not have it?

What earthly thing must God give me or I have a right to hold a grudge against Him as long as I see fit?

Where your **treasure** is, there **your heart** will be also.

You see, the problem being addressed is a fixation on **something of this world** that should be reserved **for God alone**. It is a worship of something **temporary** to give us something **only God** can give us. It is an idolatry, a love that competes with our love for God.

The issue is not how many dollars we have, or how many family members we have, or how big a house we have. The issue is **how much do those things have us?** That is Jesus's point.

Do not fixate on worshipping that which is temporary. Fixate on worshipping Him who lasts. Don't pick anything to worship that can be plucked from your hand. Only pick something to pursue that is **eternally protected** by the **promise of God**. Only accept heart agreements with binding contracts for a guaranteed return on investment.

And why. Because Our Father is **in Heaven** and His Name is **Hallowed**. He is worthy.

Think about this.

Prior to studying this, all of our grandkids were at our house at one time or another. Inevitably each of the younger children will fixate on some toy or trinket or food. And they cause themselves much misery by their intense desire to have this thing that they cannot have. Sometimes their misery is only internal. Sometimes they hope to forcefully **share their misery** with others and then they frequently experience an **external** misery to match their **internal** misery.

Our hearts are all like that. All of us. Hopefully we are maturing and we are slower to allow our hearts to become fixated on the trinket. But this is what flesh does. We must fight against it all the time.

That is the process Jesus is addressing.

Don't fixate on the temporary. Fixate on the eternal. One will bring **misery**. The other will bring **happiness**. And our Father desires our long term **happiness**, our long term **well-being**.

So how do we go about laying up treasures on earth, and alternatively how do we lay up treasures in heaven?

To lay up treasures on earth, we **live for earthly things**. They become an **end**, not a **means** to an end.

For example, I must earn money to fulfill my responsibility to God by providing for my family's physical needs. That is my duty before God. Earning money is involved.

But it is easy for us to lose our focus of **why** we are doing something. I can just as easily be trying to make money because I trust that the money will provide for me what only God can truly provide. So an **evil motive** can prompt the same activities that a **proper motive** can produce. But the difference is in what I hope to gain by it.

Again we are looking at the heart. I can go to my job every day in an effort to store up treasures **in heaven** by faithfully serving my God and using the money to serve family and church and non believers. Or I can go to my job every day in an effort to store up enough to live for my pleasure. And again, only I can know the difference. Others may be able to help me discern. But it is my duty before God to **ask those questions**. I cannot assume that **because I am doing it**, I must be doing it for a **good reason**. That is a very dangerous assumption and can never be trusted to **lead me** to the truth **about me**.

There are countless examples of how easy it is to lay up treasures on earth while pretending to store up treasures in heaven. We have already seen the Pharisees try this multiple times. They are doing spiritual things to gain favor from men. That is purely earthly reward.

Look how Paul applies this principle of Jesus's.

### **1 Timothy 6:17-19**

**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. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.**

Paul is pretty much making application of the words of Jesus. As we are trying to answer the question of **why we are doing what we are doing**, we test it by our willingness to do what Paul says.

First, we chose **not to trust in the riches** to provide our security. Only God provides security.

Let's take a side note here. What happens inside you when your income is threatened? **Why?** If we are truly not trusting in uncertain riches to provide our security, what would our reaction be if our income was threatened?

We can say, "Yes, but" until the cows come home, but our reactions reveal our trust. If we trust God when our income is threatened, we are regarding riches properly. If we panic and worry. We are trusting in riches in the exact way Jesus tells us not to.

Ok so what **should** we do? When we have goods we should have an **emphasized awareness of financial need**. We look **harder** for those who

have a need because we have been given the means to supply that need. That is another way we can know we are regarding the money properly.

And clearly, as we provide for the needs of others, we are storing up future guaranteed reward.

Something very odd has been happening at our church. We keep receiving financial gifts from outside our church. We do not know why. But given that the gifts are greater than our needs, I have to believe it is because God is going to lead us into a ministry where money is needed. I welcome you to join the elders in praying about how we should go about using this excess.

Jesus had much to say about money and our attitude toward it.

He said this right after talking to the rich young ruler:

**Mark 10:23-27 (NKJV)**

**23 Then Jesus looked around and said to His disciples, "How hard it is for those who have riches to enter the kingdom of God!"**

**24 And the disciples were astonished at His words. But Jesus answered again and said to them, "Children, how hard it is for those who trust in riches to enter the kingdom of God!**

**25 It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God."**

**26 And they were greatly astonished, saying among themselves, "Who then can be saved?"**

**27 But Jesus looked at them and said, "With men *it is impossible*, but not with God; for with God all things are possible."**

Notice what Jesus says when he **restates** what He **first** says. How hard it is for those who **TRUST** in riches. That is the issue. It is not the money. It is the **love** of the money that produces all kind of evil. It is the **trust** in money to give us something only God can give. It is the **idolatry** of money.

Remember last week when I asked if you are afraid of an economic collapse, one where all the money we have would suddenly be worth nothing, all of our economic sources would run dry? It may be a good practice to imagine that this week. And ask this question. Why is the God who has faithfully provided for us **every day up to this day** not worthy of being trusted to provide on **that day**?

It is easy to talk about trust. It is easy to convince ourselves that we trust God. It is easy to **sentimentally** trust God. But what we do when we are tested shows us what is really true.

Now what mentality is it that we need in order to be the kind of people who **truly trust God** rather than those gifts **that God provides**?

Is it not faith?

And what does faith look like? Really I mean?

Well let's see what God says.

This is from the middle of the faith chapter describing the lives of faithful people in Heb 11

**<sup>13</sup> These all died in faith, not having received the promises, but having seen them afar off were assured of them, embraced *them* and confessed that they were strangers and pilgrims on the earth. <sup>14</sup> For those who say such things declare plainly that they seek a homeland. <sup>15</sup> And truly if they had called to mind that *country* from which they had come out, they would have had opportunity to return. <sup>16</sup> But now they desire a better, that is, a heavenly *country*. Therefore God is not ashamed to be called their God, for He has prepared a city for them.**

The only way to have the proper view of **money** is to first have the proper view of **life**. The only way to view any **blessing** properly is to see it from an **eternal perspective**.

All of us, every moment of every day, have the opportunity to **prioritize the temporary over the eternal**. It is tempting. And we fail often. It is tempting to place comfort, or security, or safety, or pleasure above God. They are all remnants of Egypt. They are part of where **we came from**. But they are not part of **where we are going to**.

If we are to regard this life properly, we must see it through the **eyes of faith**. That house you live in? It will **burn**. Everything you own? **Cinders**. You are not likely to be remembered or valued by anyone on this earth 150 years from now. That is just a fact. No one living on earth will spend a moment thinking about how pretty, or smart, or clever, or godly, or rich, or whatever you are. We as believers are simply passing through. But alternatively, that pain you are experiencing today? **Temporary**. The difficulties? **Temporary**. The challenges? **Temporary**. The threats to your health or safety? **Temporary**. Everything that is focused on the Kingdom of God is **eternal**.

Now we **must** travel through this temporal life. And just like Abraham had to provide food, clothing and shelter to all those who depended upon him, so must we live in this temporary world. It involves money. It involves temporary stuff. But it is not what we **live for**. It is not our **focus**.

That is why people like Jack and Karen, as they suffer the physical things they suffer, they can rejoice. Because they can focus on that fact that **their Father has better in mind for them**.

And as Sarah profoundly said in one of our Bible Studies, everyone suffers. Some of us are in more suffering seasons than others. But we all know, it is **temporary**. So we do not have to be vexed over how we will live for the next

20 years. Worst case is, we die and live blissfully for eternity. It is this eternal perspective that allows us to trust. It is the **intellectual logic** behind our faithful lives. It makes perfect sense. The faithful **win that which they cannot lose**. The faithful are repaid a thousand times over for any cost they pay. So we are travelling through this life. And not only that, but none of what we carry do we own. We are **stewards**. We are only given things to take care of. They belong to another. Our money is not ours. Our time is not ours. Our spouses are not ours. Our children are not ours. Our homes are not ours. Our ministries are not ours. Our gifts are not ours.

We are all **owned**. We are all bought with a price. We are travelling through life to a fixed destination that is the home of every person who has ever been **chosen by God**. And the home is **perfect**. It is what we are designed for. It is everything **we long for**. It is what we **crave**. It is that which **will make us and keep us** most happy.

The phrase “treasures in heaven” carries the weight of everything I have just said. It is the heavenly destination that allows us to rationally add up **every faithful act we do** as the **smartest thing** a human being **is capable of**. It is ultimate wisdom. It makes perfect sense. There is nothing self defeating or even in the ultimate sense, self sacrificing. **Every opportunity for service and obedience is an opportunity for a richer eternity**. It is more opportunity to give Christ presents that He values. It is foolishness to run from those opportunities.

I have looked at this wrongly for most of my life. And often I still do. I have tried hard to be a good Christian and do the things my flesh does not want to do because Jesus wants me to do them. That is partly good reasoning, but it misses the punchline. **Opportunities for service are opportunities for reward**. It is like a project at work that will require me to work **5 hours overtime** to receive **a million dollar bonus**. Everyone would fight to have that opportunity, that chance for overtime. The **difficulty** of the **overtime** is not the focus. The extra hours for that week is not the focus. The **reward** for the overtime is the focus. Everyone would want that opportunity to sacrifice. Because of the overwhelming reward. Do you see what I mean. We have wonderful opportunity. Every day we have wonderful opportunity. We sacrifice a little and get a lot. That is how we are to see our lives. That is how we are to see opportunities for ministry, opportunities to give back to God, opportunities to give our money and our time.

I would like to close with a quote from brother Jones.

**There, then, is the way in which we can lay up treasures in heaven. It all comes back to the question of how I view myself and how I view my life**

**in this world. Do I tell myself every day I live, that this is but another milestone I am passing, never to go back, never to come again? I am pitching my moving tent 'a day's march nearer home'. That is the great principle of which I must constantly remind myself—that I am a child of the Father placed here for His purpose, not for myself. I did not choose to come; I have not brought myself here; there is a purpose in it all. God has given me this great privilege of living in this world, and if He has endued me with any gifts, I have to realize that, although in one sense all these things are mine, ultimately, as Paul shows at the end of 1 Corinthians 3, they are God's. Therefore, regarding myself as one who has this great privilege of being a caretaker for God, a custodian and a steward, I do not cling to these things. They do not become the center of my life and existence. I do not live for them or dwell upon them constantly in my mind; they do not absorb my life. On the contrary, I hold them loosely; I am in a state of blessed detachment from them. I am not governed by them; rather do I govern them; and as I do this I am steadily securing, and safely laying up for myself, 'treasures in heaven'.**

**'But what a selfish outlook', says someone. My reply is that I am but obeying the exhortation of the Lord Jesus Christ. He tells us to lay up for ourselves treasures in heaven, and the saints have always done so. They believed in the reality of the glory that awaited them. They hoped to get there and their one desire was to enjoy it in all its perfection and in all its fullness. If we are anxious to 'follow in their train' and to enjoy the same glory we had better listen to our Lord's exhortation, 'Lay not up for yourselves treasures upon earth ... but lay up for yourselves treasures in heaven.'**<sup>1</sup>

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<sup>1</sup> Lloyd-Jones, D. M. (1976). [\*Studies in the Sermon on the Mount\*](#) (Second edition, pp. 400–401). England: Inter-Varsity Press.