

# Lay Up Treasures in Heaven

## The Treasure Principle

*Matthew 6:19-21*

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# The Treasure Principle

## Scripture

Today I am beginning a new series of messages that I am calling, “Lay Up Treasures in Heaven.”

Much of the material in this series of messages is based on a book by Randy Alcorn that is titled, *The Treasure Principle*. I would like to read the introduction to you:

All your life, you’ve been on a treasure hunt. You’ve been searching for a perfect person and a perfect place. If you’re a Christian, you’ve already met that person—Jesus. And you’re headed to that place—Heaven.

But there’s a problem. You’re not yet living with Him in that place!

If you’ve asked Jesus Christ to forgive your sins, He’s rescued you from eternal condemnation and given you new life.

Your salvation isn’t dependent on anything you have done or will ever do. Rather, it’s God’s gift to you, secured by Christ’s death and resurrection. This is the Gospel, the “good news of happiness” (Isaiah 52:7, *ESV*), the “good news of great joy” (Luke 2:10, *ESV*).

Being saved from your sins is not about you giving to God; it’s about *God giving to you*.

If you don’t know Him, placing your faith in Jesus is the best choice you can ever make. By God’s empowering grace, I pray you’ll do it soon.

However, it’s possible you already have a relationship with Jesus but feel you aren’t experiencing the joy God intends. Maybe you attend church regularly, pray, and read the Bible. But life can still be drudgery, can’t it? You dutifully put one foot in front of the other, plodding across the hot, barren ground, longing for an elusive joy you can’t seem to find. You sense something is missing, but you don’t know what.

Jesus addressed that missing element when He told a story about a hidden treasure that, once discovered, brings life-changing joy. But before we start on our journey, I want you to know something. Some books try to motivate giving out of guilt. This isn't one of them.

This book is about something else—the joy of giving. The Treasure Principle has long been buried. It's time to unearth this simple yet profound idea—one with radical implications. Once you grasp it and put it into practice, nothing will ever look the same. And you won't want it to.

When you discover the secret joy of the Treasure Principle, I guarantee you'll never be content with less.<sup>1</sup>

Let's read about the Treasure Principle in Matthew 6:19-21:

<sup>19</sup> **“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal,**  
<sup>20</sup> **but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.** <sup>21</sup> **For where your treasure is, there your heart will be also.**  
(Matthew 6:19-21)

## Introduction

Alcorn begins his book with the following illustration:

A first-century Hebrew walks alone on a hot afternoon, staff in hand. His shoulders are stooped, his tunic stained with sweat. But he doesn't stop to rest. He has pressing business in the city.

He veers off the road into a field, seeking a shortcut. The owner won't mind—travelers are permitted this courtesy. The field is uneven. To keep his balance he thrusts his staff into the dirt.

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<sup>1</sup> Alcorn, Randy. *The Treasure Principle, Revised and Updated: Unlocking the Secret of Joyful Giving* (pp. xv-xvi). The Crown Publishing Group. Kindle Edition.

## Lay Up Treasures in Heaven

*Thunk.* The staff strikes something hard.

He stops, wipes his brow, and pokes again.

*Thunk.* Something's under there, and it's not a rock. The weary traveler's curiosity wins out. He jabs at the ground. Something reflects a sliver of sunlight. He drops to his knees and starts digging.

Five minutes later, he's uncovered a case fringed in gold. By the looks of it, it's been there for decades. Hands shaking and heart racing, he pries off the lock and opens the lid.

Gold coins! Jewelry! Precious stones! A treasure more valuable than anything he's ever imagined.

Some wealthy man must have buried the treasure and died suddenly, its secret location dying with him. There's no homestead nearby. Surely the current landowner has no clue this ancient treasure is here.

The traveler buries the chest and marks the spot. He turns to head home—only now he's not plodding. He's skipping like a child and smiling broadly.

*What a find! Unbelievable! I've got to have that treasure! But I can't just take it. By law, whoever buys a field assumes ownership of all that's in it. But how can I afford to buy it? I'll sell my farm...and crops...all my tools...my prize oxen. Yes, if I sell everything, that should be enough!*

From the moment of his discovery, the traveler's life changes. The treasure captures his imagination. It's his reference point, his new center of gravity. The traveler takes every new step with this treasure in mind. He experiences a radical paradigm shift. This story is captured by Jesus in a single verse: "The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field" (Matthew 13:44).<sup>2</sup>

There are some who say that Jesus' statement in Matthew 13:44 refers to people finding the treasure of Jesus himself. There are others who say that Jesus is referring to his own sacrifice to obtain the

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<sup>2</sup> Alcorn, Randy. *The Treasure Principle*, 1-3.

treasure of the people and the kingdom he rules. But, as Alcorn says, “In either case, it certainly portrays the joy of finding eternal treasure with value that far surpasses the costs to obtain it.”<sup>3</sup>

The Parable of the Hidden Treasure is one of many references Jesus made to money. In fact, Daniel Doriani notes, “Jesus taught more about wealth than about any other social issue—more than marriage, politics, work, sex, or power. His teaching about money stands in a discussion of discipleship and loyalty to God.”<sup>4</sup> Alcorn puts it this way, “Our approach to money and possessions is central to our spiritual lives.”<sup>5</sup>

Let me remind you of some passages in which Jesus addressed the issue of money and possessions. When Zacchaeus was saved, he said to Jesus, “Behold, Lord, the half of my goods I give to the poor. And if I have defrauded anyone of anything, I restore it fourfold” (Luke 19:8). Jesus affirmed Zacchaeus’ conversion, and said to him, “Today salvation has come to this house” (Luke 19:9a). Zacchaeus’ new approach to money proved that he was genuinely converted.

Think of the poor widow who put two small copper coins, which make a penny, into the offering box. Jesus called his disciples to him and said to them, “Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on” (Mark 12:43–44).

In contrast to these examples, Jesus told the Parable of the Rich Fool in Luke 12:16–21, “The land of a rich man produced plentifully, and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ And he said, ‘I will do this: I will tear

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<sup>3</sup> Alcorn, Randy. *The Treasure Principle*, 3.

<sup>4</sup> Daniel M. Doriani, *Matthew & 2*, ed. Richard D. Phillips, Philip Graham Ryken, and Daniel M. Doriani, vol. 1, Reformed Expository Commentary (Phillipsburg, NJ: P&R Publishing, 2008), 243.

<sup>5</sup> Alcorn, Randy. *The Treasure Principle*, 3.

down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.” ’ But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ ” And then Jesus made this devastating indictment against the rich man, “So is the one who lays up treasure for himself and is not rich toward God.”

Jesus also encountered a rich, young ruler who asked Jesus how to inherit eternal life. After assuring Jesus that he was a devout law keeper, Jesus said to him, “You lack one thing: go, sell all that you have and give to the poor, and you will have treasure in heaven; and come, follow me” (Mark 10:21). Jesus knew that this rich, young ruler could not serve God and money. Sadly, the rich, young ruler walked away, and did not inherit eternal life.

The rich, young ruler was not willing to sell everything in order to gain a greater treasure. But the man in the Parable of the Hidden Treasure was willing to sell everything in order to gain a greater treasure. Now, we don’t feel sorry for the traveler in the field who discovered the hidden treasure. We recognize that he gained far more than he lost. And here is the point that Alcorn makes so well:

If we miss the phrase “in his joy,” we miss everything. The man wasn’t exchanging lesser treasures for greater treasures out of dutiful drudgery but out of joyful exhilaration.

In this parable Jesus is appealing to what we do value—temporary, earthly treasure—in order to make an analogy about what we should value—eternal, heavenly treasure. We should think of the treasure hidden in the field in Matthew 13 as representing the true and lasting treasures we find in Jesus, the gospel, and God’s eternal kingdom. Any earthly treasure we part with to obtain that far greater treasure is well worth the exchange!<sup>6</sup>

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<sup>6</sup> Alcorn, Randy. *The Treasure Principle*, 6.

That brings us to Matthew 6:19-21, the text that highlights what Alcorn calls, “The Treasure Principle.”

## Lesson

Matthew 6:19-21 teaches us that you can’t take treasures with you to heaven, but you can send them ahead of you.

Let’s use the following outline:

1. The Folly of Laying Up Earthly Treasures (6:19)
2. The Wisdom of Laying Up Heavenly Treasures (6:20)
3. A Wise Motto About Treasures (6:21)

### I. The Folly of Laying Up Earthly Treasures (6:19)

First, let’s look at the folly of laying up earthly treasures.

Jesus commanded in verse Matthew 6:19, **“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal....”**

Jesus spoke in terms that was easily understood by his hearers. Jesus was referring to a clothing, food, and money.

First, clothing in the Middle East were considered part of one’s wealth. Jesus reminded his hearers that clothing, no matter how fine they were, would eventually succumb to the **moth**.

Second, the phrase **“rust destroy”** is interesting. Kent Hughes notes, “The word ‘rust’ is an approximate translation of a word that means ‘eating’ and refers better to the spoiling action of worms upon food storage.”<sup>7</sup> Therefore, Jesus was saying to his hearers that their grain supplies would eventually be destroyed by rats, mice, worms, and vermin.

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<sup>7</sup> R. Kent Hughes, *The Sermon on the Mount: The Message of the Kingdom*, Preaching the Word (Wheaton, IL: Crossway Books, 2001), 206.

And third, there were no such things as banks in the ancient world. People generally kept their money, silver, gold, and other precious metals in some place in their homes. Well, it was easy for **thieves to break in and steal** a person's money. Jesus was simply telling his hearers something that was familiar to them: nothing was completely safe and they were all facing great loss at any time.

Well, even with modern technology, things really have not changed. Jesus' command still stands. **Treasures on earth** may still be easily lost through mold, rot, fires, floods, market downturns, wars, accidents, major illnesses, and so on.

But, let's dig a little deeper into the meaning of Jesus' command when he said, **“Do not lay up for yourselves treasures on earth....”** Exactly what was Jesus prohibiting when he told us not to lay up treasures for ourselves on earth? Let me begin by listing what is *not* forbidden.

First, Jesus does not forbid possessions in themselves. Nowhere in Scripture is there a prohibition against owning property. As we shall see next time, God owns all things, and he calls us to manage his possessions. So, the fundamental issue is our attitude toward possessions. Do we see them as ours or as God's?

Second, Jesus does not forbid providing for the future. Saving for a rainy day is in fact encouraged. Solomon says, “Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and *gathers her food in harvest*” (Proverbs 6:6–8).

Third, Jesus does not forbid enjoying God's good gifts. Paul wrote to Timothy and said, “As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, *who richly provides us with everything to enjoy*” (1 Timothy 6:17).

So, what is Jesus forbidding in this command? John Stott writes, “What Jesus forbids his followers is the *selfish* accumulation

of goods (NB ‘Do not lay up *for yourselves* treasures on earth’); extravagant and luxurious living; the hardheartedness which does not feel the colossal need of the world’s under-privileged people; the foolish fantasy that a person’s life consists in the abundance of his possessions; and the materialism which tethers our hearts to the earth.”<sup>8</sup>

Stott summarizes the point of Jesus’ command, “In a word to ‘lay up treasure on earth’ does not mean being provident (making sensible provision for the future) but being covetous (like misers who hoard and materialists who always want more).”<sup>9</sup>

## II. The Wisdom of Laying Up Heavenly Treasures (6:20)

Second, look at the wisdom of laying up heavenly treasures.

Jesus commanded in verse Matthew 6:20, “...**but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.**” Jesus did not explain exactly what he meant by this command. But that does not mean that we don’t know what his intention was. The **treasures in heaven are incorruptible**, which is to say that to **lay up for yourselves treasures in heaven** is “to do anything on earth whose effects last for eternity.”<sup>10</sup>

We should be clear that Jesus was not talking about some kind of works-salvation in this command. That would deny the rest of his teaching and the teaching of the entire Bible. We are saved by grace alone through faith alone in Christ alone.

So, what did Jesus mean when he commanded us to lay up treasures for ourselves in heaven? Doriani puts it this way, “We lay

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<sup>8</sup> John R. W. Stott and John R. W. Stott, *The Message of the Sermon on the Mount (Matthew 5-7): Christian Counter-Culture*, The Bible Speaks Today (Leicester; Downers Grove, IL: InterVarsity Press, 1985), 155.

<sup>9</sup> John R. W. Stott and John R. W. Stott, *The Message of the Sermon on the Mount*, 155.

<sup>10</sup> John R. W. Stott and John R. W. Stott, *The Message of the Sermon on the Mount*, 156.

up treasures in heaven by investing in God's causes and God's people. The effects of such investments last forever. We store treasures in heaven by worshiping God, growing in knowledge and grace, and growing in love for God and neighbor. Financially, we store treasures in heaven by using money for kingdom causes, by giving money to the church, to missions, to Christian schools, to the poor."<sup>11</sup>

And Stott says that to lay up for yourselves treasures in heaven "seems rather to refer to such things as these: the development of Christlike character (since all we can take with us to heaven is ourselves); the increase of faith, hope and charity, all of which (Paul said) 'abide'; growth in the knowledge of Christ whom one day we shall see face to face; the active endeavor (by prayer and witness) to introduce others to Christ, so that they too may inherit eternal life; and the use of our money for Christian causes, which is the only investment whose dividends are everlasting."<sup>12</sup>

It seems to me that the primary way to lay up treasures for ourselves in heaven is, as Doriani says, "by investing in God's causes and God's people." It is using the money, wealth, and possessions that God has entrusted to us to advance God's causes and God's people. It is giving money to advance the gospel through local churches and missions. It is giving to advance the gospel through Christian schools and institutions, and giving to the poor.

### III. A Wise Motto About Treasures (6:21)

And third, let's notice a wise motto about treasures.

Jesus said in verse Matthew 6:21, "**For where your treasure is, there your heart will be also.**" If you are laying up treasure on earth, your heart will be on earthly wealth. But, if you are laying up treasure in heaven, your heart will be on eternity. As Randy Alcorn

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<sup>11</sup> Daniel M. Doriani, *Matthew & 2*, 245.

<sup>12</sup> John R. W. Stott and John R. W. Stott, *The Message of the Sermon on the Mount*, 156.

says, “If we invest in the eternal instead of in the temporal, we store up treasures in Heaven that will never stop paying dividends. Whatever treasures we store up on Earth will be left behind when we leave. Whatever treasures we store up in Heaven will be waiting for us when we arrive.”<sup>13</sup>

And that leads me to the Treasure Principle, as stated by Randy Alcorn: *You can't take treasures with you to heaven, but you can send them ahead of you.* In the coming weeks, I hope to flesh this out more for us. I particularly want to emphasize that your joy in Christ will grow as you invest in eternity rather than spending it on yourself now.

## Conclusion

Therefore, having analyzed the concept of the treasures in Matthew 6:19-21, let us commit ourselves to storing up for ourselves treasures in heaven.

This is not a call to a life of asceticism. We are to glorify God and to enjoy him fully. But we do not hold tightly to money, wealth, and possessions. They are not our focus. Dr. Martyn Lloyd-Jones put it this way:

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 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.”<sup>14</sup>

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<sup>13</sup> Alcorn, Randy. *The Treasure Principle*, 11.

<sup>14</sup> Martyn Lloyd-Jones, *The Sermon on the Mount*, Vol. 2 (Grand Rapids, MI: Eerdmans, 1960), 85.

# Mission Statement

The Mission Statement of the Tampa Bay Presbyterian Church  
is:

*To bring people to Jesus Christ  
and membership in his church family,  
develop them to Christlike maturity,  
equip them for their ministry in the church  
and life mission in the world,  
in order to magnify God's name.*

## Sermons by Rev. Freddy Fritz

This sermon, and other sermons, by the Rev. Freddy Fritz can  
be found at:

1. [www.tampabaypresbyterian.org/sermons](http://www.tampabaypresbyterian.org/sermons).
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