

## **Grace to You :: *Unleashing God's Truth, One Verse at a Time***

### **Treasures in Heaven, Part 1**

Scripture: Matthew 6:19a

Code: 2245

Let's turn in our Bibles this morning to Matthew chapter 6, Matthew chapter 6. We're going to begin a study in the next section of our continuing examination of the gospel of Matthew, and looking at verses 19 to 24, rich, thrilling, challenging, convicting verses. We're going to be spending several weeks in these verses as the Spirit of God directs our thoughts. Matthew 6:19-24. Let me read them for you as the setting for what we are going to say.

“Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also.

“The lamp of the body is the eye: if therefore thine eye be healthy, thy whole body shall be full of light. But if thine eye be evil, thy whole body shall be full of darkness. If therefore the light that is in thee be darkness, how great is that darkness! No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and money.”

Now the question that arises out of this text is a very simple one. Where is your heart? Verse 21. It's wherever your treasure is. Now when I say, where is your heart, I don't expect you to start feeling around somewhere between your chin and your waist, because I'm not talking about physiology. I'm not talking about the person sitting next to you that you're hopelessly in love with and have given your heart to. I'm talking about it in terms of the investment of your life, and your motives, and your attitudes, and your thought patterns.

Where is the concentration and the preoccupation of your life? What do you spend most of your time thinking about? Most of your time planning? Most of your energy is dispensed toward what particular object? Chances are, if you think about it very long and you're like most people the answer is, some thing, some thing: A house, a car, a wardrobe, a bank account, a savings account, a bond, a stock, an investment, furniture. A thing. We really are creatures committed to things. That's part of the curse of the society in which we live.

Now not all societies are like that. There are some societies where they just don't have things. They're too poor. But we are a society of things. Listen to this analysis. Mr. and Mrs. Thing are a very

pleasant and successful couple. At least that's the verdict of most people who tend to measure success with a thingometer. When the thingometer is put to work in the life of Mr. and Mrs. Thing the result is startling. There he is sitting down on a luxurious and very expensive thing, almost hidden by a large number of other things: Things to sit on, things to sit at, things to cook on, things to eat from, all shining and new; things, things, things; things to clean with, and things to wash with, and things to clean, and things to wash, and things to amuse, and things to give pleasure, and things to watch, and things to play, things for the long hot summer, and things for the short cold winter, things for the big thing in which they live, and things for the garden, and things for the lounge, and things for the kitchen, and things for the bedroom; things on four wheels, and things on two wheels, and things to put on top of the four wheels, and things to pull behind the four wheels, and things to add to the interior of the thing on the four wheels. Things, things, things.

And there in the middle are Mr. and Mrs. Thing, smiling and pleased pink with things, thinking of more things to add to their things, secure in their castle of things. Well Mr. Thing, I have some bad news for you. Oh, you say you can't hear me because the things are in the way? Well, I just want you to know that your things can't last. They're going to pass. There's going to be an end to them. Oh, maybe an error in judgment, maybe a temporary loss of concentration, or maybe you'll just pass them off to the second hand thing dealer. Or maybe they'll wind up a mass of mangled metal being towed off to the thing yard. And what about all the things in your house? Well, it's time for bed, put out the cat, make sure you lock the door and hope some thing taker doesn't come and take your things.

And that's the way life goes, doesn't it? And someday when you die, they only put one thing in the box: You. As somebody said, there are no pockets in shrouds. But you see in spite of the stupidity of that - and it really makes it sound pretty stupid - we are basically committed to acquiring things.

Sadly, the leading religionists of the day of Jesus had the same problem. They were totally consumed with things. Among all of the other problems of the Pharisees, this was also to be included. They were thing-oriented. They were greedy. They were avaricious. They were covetous. They were manipulative, and they moved toward grasping more things. And so as we come to this element of the sermon on the mount in Matthew 6:19-24, Jesus directs some statements about things to the Pharisees who were abusing this whole matter of possessions.

Now remember, the thrust of the whole sermon on the mount, Matthew 5, 6, and 7, the thrust of the whole sermon on the mount is basically to sweep aside the low, inadequate, insufficient standard of the Pharisees and reaffirm God's divine standard for life in His kingdom. They had invented a whole system of religion that was substandard, manmade, inadequate, inefficient, ineffective. And so the key to the whole sermon is in Matthew 5:20, where the Lord says, "Unless your righteousness exceeds the righteousness of the scribes and Pharisees, you'll not enter into the kingdom of heaven." In other words, "To be in My kingdom, you must live up to this standard." And He affirms the standard. And He does it in contrast to the Pharisees.

For example, in the beginning in chapter 5 He said, “To be in My kingdom you have to have the right view of yourself.” Now the Pharisees are proud, egocentric, self-sufficient, but you must be broken in spirit, mourning over sin, meek, hungering and thirsting after righteousness. You must also have the right relation to the world. Now the Pharisees are part of the corruption, and part of the darkness, but you must be salt that retards the corruption and light to dispel the darkness.

You must not only have the right view of yourself and the right view of the world, but you must have the right view of the Word of God. And the Pharisees have developed their own system, but you must know that the Word of God is what you must be committed to and not one jot or tittle shall pass from that law till it's all fulfilled.

And then you must have the right view of moral issues, chapter 5:21-48. The Pharisees are only concerned with the externals. They're only concerned that they don't kill, or they don't commit adultery, or they don't do something else, but I'm telling you the moral issues are not just what you do or don't do, they're what you think or don't think. And so you must have the right view of moral issues.

Then in chapter 6 He says you must have the right view of religious issues. For the Pharisees, they fast, they pray and they give but it's all hypocritical. You must fast and give and pray, but with a right motive. In other words, the whole sermon is set in contrast to the system of religion of the day dominated by the thinking of the Pharisees and the scribes. And Jesus is saying God's standard exceeds their standard, and it is His standard required for being in His kingdom.

Now in chapter 6:19 and following He says you must also have the right view toward wealth, luxury, verses 19 to 24; and watch this, then from 25 to 34, you must have the right view of necessities. So He's talking about things here: First luxuries and then necessities.

First, it's the wealth that we have and then it's just the necessity: To eat, and to sleep, and to have a place to stay, and some clothing to wear. And in both cases the Pharisees had missed it. They had the wrong perspective of wealth and they had the wrong perspective of necessary things. And so in every element of Christ's message He sets Himself and His Word in contrast to the Pharisees. Your view of wealth and luxury must exceed that of the scribes and Pharisees if you want to be a part of My kingdom. They have the wrong perspective. Verse 19, they are doing exactly what that says not to do, laying up for themselves treasures on earth. They are consumed with greed and covetousness, and that is not the way it is to be.

So our text then – now, I want you to mark this, people, from verses 19 to 24 - deals with how we view our luxuries, our wealth, more than our necessities. And by the way, we live in a society where all of us have to deal with that because all of us are wealthy in comparison to the way the rest of the world lives. If you don't think you are then you haven't been outside of your little box to see how most

people in this world live.

So our text is talking about how we handle our luxuries, our possessions beyond eating, drinking, sleeping, and clothing, the luxuries of life. And if we're in His kingdom, we have to face what He says here. And, people, this is a very convicting - believe me, it gets to me - I've got to preach this thing twice every Sunday morning, just as well as it'll get to you. It's very provocative, and very heart searching, and very convicting. And we're just going to introduce it today and then in the next few weeks we're going to talk about it.

Now I want you to come. I don't want you to stay away. "Well, he's going to talk on money. Let's go visit Aunt Martha." I want you to be here, because this isn't my message. I'm here receiving like you. This is the Lord's word to us, and God always gives us a good word in order to free us up to know His great blessing, right? So don't cheat yourself.

You know, backing up for just a minute the first 18 verses of chapter 6 showed the hypocrisy of the Pharisees' religion. And I'll tell you something that it is, it's just as, as night follows day, it's as sure shooting as it could possibly be, wherever you have hypocritical religion, you will have greed. It follows right after 18 verses on hypocritical religion of the Pharisees that the Lord would talk about their view of wealth and money, because inevitably where you have false religion you have greed. Where you have a false teacher, you get behind the scene and you find out he's a false teacher and invariably you will find out that he is in it for the money.

That's why the Bible says we are not to be those who discharge our ministry for the sake of filthy lucre, because that is an inevitability. In fact, the Bible characterizes hypocritical religion usually in two ways: It is greedy of money and it is immoral in its lusts. Those two things follow in the course of false religions and false religious leaders.

We find even in the Old Testament that this is true, that where you had hypocrisy, you also had greed for money, for example in 1 Samuel chapter 2, you come to Eli the high priest. Eli, of course, sits at the top of the pile in religious matters in Israel. He is the key religious leader, the high priest before God. Eli had two sons named Hophni and Phinehas, and his sons were men of great responsibility as sons of the high priest in the priestly line. They were men of great responsibility before God and the people.

But they were phonies. They were absolute hypocrites. They were totally immoral, and lustful, and lascivious, and lewd. They were evil, vile men that the Lord finally struck dead. But Hophni and Phinehas, because they were spiritual phonies, were characterized by greed. And that is illustrated to us in 1 Samuel chapter 2 because when Leviticus 7 said the offering that is brought to the Lord, a portion goes to the priest, the breast and the right thigh goes to the priest, Leviticus 7:30-35. But Hophni and Phinehas said, "When the offerings come, we will examine the offering and we will take

all that we want and the leave the residue for the Lord.”

See? I mean, they were in it to get everything out of it they could get, and that’s exactly what they did. When people brought their offering and left them to the Lord, they demanded the offering first come to them. They selected everything they wanted for their own indulgence and whatever was left went to the Lord, and they were covetous and greedy and in 1 Samuel 2:17 it says, “The sin of the young men was very great before the Lord: for they hated the offering of the Lord.” They were tampering with things that belonged to God.

And the Pharisees were doing the same thing. They were using their religious position to fill their pockets. The system was a system that filled their greed. They were using their religious position to get rich. And beloved, let me tell you, there’s nothing more foul smelling to the nostrils of God than that. I dare say there are people in our own country, some of them that you know fairly well from seeing them on television or wherever, who are doing exactly the same thing. Wherever you have religious hypocrisy you inevitably have the problem of greed.

Now, the Pharisees were living this way. To them to be rich was to be holy. To be rich was to say, “Hey, look how much I’ve got. God is blessing me. I’m rich because God is saying, ‘You’re so righteous I’m unloading it on you.’ ” That’s why when the Lord said, you see, “It’s easier for a camel to go through the eye of a needle than a rich man to get into the kingdom.” That was absolutely and utterly shocking, because to them riches were the stamp of divine approval on your life. You had it because God gave it to you because you were so righteous. And to say that a rich man could no more get in the kingdom than a camel could go through the eye of a needle was really a shocking statement. Because they equated money with the blessing of God. That was their whole system.

And so they greedily gathered money, and when the richer they became, the more they pretended to the people that this was the mark of their spirituality. Annas and Caiaphas ran concessions in the temple that made them extremely wealthy men, and everybody else that could cashed in on the deal.

Now where did they get this concept? Well, just taking a guess, look back at Deuteronomy 28, and it may be that they first began to develop this concept from this thought. When the Lord had delivered Israel from Egypt and brought them to the edge of Canaan, the promised land, the land of milk and honey, the land that God had promised to give them, the Lord laid down some wonderful conditions for them to enter the land, and on the basis of those conditions being met some wonderful promises.

And in Deuteronomy chapter 28, look at verse 1 and 2. The Lord says as they are preparing to go into the land, “And it shall come to pass, if thou shalt harken diligently to the voice of the Lord thy God, to observe and to do all his commandments which I command thee this day, that the Lord thy God will set thee on high above all nations of the earth: And all these blessings shall come on thee, and overtake thee, if thou shalt harken to the voice of the Lord thy God.”

Now stop there for a minute. The basic command regards obedience. If you do what I say, I'll bless you. You're going in the land, it's a simple thing. You do what I say and I'll bless you. And how will the blessings come? Verse 3. "Blessed shalt thou be in the city, blessed shalt thou be in the field. Blessed shall be the fruit of thy body - " that's your children " - the fruit of thy ground - " that's your crop " - the fruit of your cattle, the increase of your cows, the flock of the sheep. Blessed shall be your basket and your kneadingtrough. Blessed shalt thou be when thou comest in, and blessed shalt thou be when thou goest out."

Now notice this. All the blessings were material blessings, physical, tangible, visible, earthly blessings. God says, "You obey Me and I will bless you visibly, tangibly, materially, and physically." Conversely, look at verse 15, and here you have the opposite. "But it shall come to pass, if thou wilt not hearken to the voice of the Lord thy God, to observe to do all his commandments and his statutes which I command thee this day; that all these curses shall come on thee, and overtake thee. Cursed shall be thee in the city, cursed shalt thou be in the field. Cursed shall be thy basket and kneadingtrough. Cursed shall be the fruit of thy body, the fruit of thy land, the increase of thy cows, and the flocks of thy sheep. Cursed shalt thou be when thou comest in, and cursed shalt thou be when thou goest out." In other words God says material blessing is a sign of your obedience. Material poverty is a sign of your disobedience.

Now there's much more to understand about that to perceive it in its true context. But the Pharisees, I believe, had probably begun to build their phony system off of things like this, that the more you've got, the more it proves that God is blessing, which is a misinterpretation of the whole point of Deuteronomy 28. But nonetheless, out of this the acquisition of material wealth became their greatest goal so they could parade their supposed righteousness and say, "Look what God's done for me. That's how holy I must be."

And they may have even misapplied Proverbs 10:22, which says, "The blessing of the Lord maketh rich." Whatever it was that they took and twisted, they desperately wanted money and became perverted, and greedy, and corrupt.

Now the Old Testament warned against this. Solomon said he was rich and yet it was vanity, vanity, and all vanity. In the decalogue in Exodus chapter 20:17 God said, "Thou shall not covet." The warnings against riches are replete in the Old Testament. In Proverbs 23:3 it says, "Labor not to be rich." In Proverbs 28:20 it says, "He that maketh haste to be rich shall not be innocent."

In other words, the Bible warns against greed, and covetousness, and hastiness, and being rich. But in spite of all of those warnings Luke 16:14 says, "The Pharisees were covetous." They were covetous. They wanted money. They wanted material wealth and possessions. That's really all they had going because they were earthly. They were earthbound because their religion was false.

And so it's against the backdrop of the greed of the Pharisees that our Lord speaks, and what He is saying here is that we must have the proper view of money, and wealth, and possessions. Now listen, people, we're living in America in a great time of inflation, aren't we? And everybody keeps talking about recession, and depression, and what's going to happen, and the collapse, we hear this all on and on.

Now listen, I am not an economist and I am less than an economist, a politician. But I can tell you there's one simple reason for all inflation and it is greed, period, pure and simple. Greed, that's it. And you can play around with all the periphery, but until you deal with the heart of man you will never be able to deal with the problem of inflation in a free society because greed dominates how freedom functions.

And as long as people want more, and want more, and want more, they'll think of more ways to make it and more people to sell it to and more people will buy it, and in order to buy it when it gets perforated you've got to print more money, and more money, and more money, until you get yourself in a cycle where the whole thing is being wildly generated by greed. I keep saying that, but not too many people listen. The problem is the heart of man, not the periphery. Man is greedy, and you have to divert his heart from covetousness, and that's what our dear Lord is wanting to do in this text, is divert us away from covetousness.

You see, we must handle our possessions, and our money, and our wealth, and our luxury like we do anything else. First Corinthians 10:31, "Whatever you do, whether you eat, or drink, or whatever you do, do it all to the glory of God." But we do so much of it to the indulgence of self. That's the problem.

Now, in order to know how to handle our luxuries we have three alternatives in this text. We have three alternatives. There are two treasuries. There are two visions. And there are two masters given in this text. And in each of those three alternatives, you have the very same principle hit from a different angle, and then you have some subordinate reasons why that principle is to be obeyed. The principle is given, then the reasons are given in each case.

And so we have to make a choice. We make a choice, first of all, verses 19 and 20 whether we lay up our treasure on earth or in heaven. We make a choice, secondly, in verses 22 and 23 of whether we are going to exist in light or whether we're going to exist in darkness. We make another choice in verse 24 whether our Master will be God or our master will be money, because it can't be both. So the Lord really gives us three choices, which really come together to be one choice, and that is to choose properly how we handle our wealth.

Now, this is a tough message people and it's tough on me because I am also a creature of my time. I am also somewhat a victim of the impressions that the culture makes upon me. And as John Stott

has said, "Wordly ambition has a strong fascination for us, and the spell of materialism is very hard to break." And he's right. It's difficult to deal with this, and so I want us to be very conscientious as we let the Spirit of God speak to our hearts about this matter.

I just want to say one other thought. Sometimes it would be so easy if the Lord would just say, "Hey, I got to solve this whole deal. Just take 50 percent of everything you've got and give it to Me." Wouldn't that be easy? Really simple. And we could all say, "Hey, I gave my 50%, did you give your -" And we could discipline them right out of the church if they didn't that fast, see? Cause we'd have the standard. In other words, if it was just cut and dried, absolutized, formulated, tabulated, learned by rote, and just cranked out.

But the problem with that is you'd never have then gotten to the real issue which is the heart attitude, right? God doesn't want to get something that's given because you're afraid of Him. He wants to get something that's given because you love Him, see? And so the Lord doesn't give us some kind of an absolute, legalistic standard here. He merely gives us a principle. And when you hear the principle which says, "lay up treasure in heaven," or "serve God, not money," you might at first say, "Well, that's kind of vague." But it won't be by the time we're done, I'll promise you. But it's vague enough to deal with your attitude, and not just with some external formula. So be ready to let God change your attitude.

Now some people go to church and they say, "Boy, you know, preachers always talk about money." Well, I'm sorry if you're a first time guest here and that's what you've got this morning, That's not normal. We just talk about money when the Lord talks about money. As we go through the Scripture, when He gets on it, we get on it, too. But I don't mind that.

Oh, by the way, I thought I'd mention this, too. In the Book of Matthew, the Lord talks about money 109 times, so get ready folks. In the Book of Mark, He talks about it 57 times, and in the Book of Luke He talks about it 94 times, and in the Book of John He talks about it 88 times. And, by the way, the Lord talks about money 5 times more than He talks about any other subject in the Bible. I guess He figures we're a little hard of hearing when it comes to that theme.

Now, let's look at number one choice, verses 19 to 21. Two treasuries. Two treasuries. And I'm just going to read the first part of verse 19 and the first part of verse 20, and we're just going to touch the principle this morning and get into the reasons for it next time.

"Lay not up for yourselves treasures upon earth -" verse 20 "- But lay up for yourselves treasures in heaven." Now that is a very simple statement. Two treasuries you have an option to choose. You have a treasury on earth. You have a treasury in heaven. And Jesus said, "Put it in heaven, not on earth." What do you do with your wealth? Don't invest it here. Invest it there. "For where your treasure is, that is where your -" what? "- your heart is going to be, also."



Now this introduces us to the whole concept of our money. You know, the apostle Paul said to Timothy, "The love of money is the root of all - " what? " - evil." It isn't money that's the root of all evil, it's the love of it. You can have none of it and love it like mad. You just can't get a hold of it. It's the love of money that corrupts.

For example, look at Achan. Instead of inheriting the Promised Land, he died with his whole family because he decided to take what God said don't take. In his love he saw a goodly garment, and he saw some coins, and he stashed them in the ground in his tent, and the Lord confronted him through Joshua, and said you'd better confess your sin because you're going to die. And he did, and he died, and everybody in his family died. The love of money.

And then you remember the story of Solomon, who kept amassing fortunes, and fortunes, and fortunes, until he was the wealthiest man in the world, and when it was all said and done he said, "Vanity, vanity, all is vanity." Emptiness, uselessness, meaninglessness, void.

And then there was Ananias and Sapphira who decided that they were going to keep some of the money they promised to the Lord and God struck them dead. And then there was Judas, who for a pittance sold the Son of God and went out and hanged himself, and his body was burst open, and his bowels gushed forth as he crashed to the rocks below. And then there was Demas of whom Paul said, "He has forsaken me because he loved the system."

And you could go through many other illustrations of those people who, because of the love of money, were devastated and destroyed in some degree or another. And so we all need to learn about this because it is self-destructive if we don't, as well as destroying everyone around us. So we have to understand what He's saying.

Let's go to verse 19, "Lay not up for yourselves treasures on earth." What does that mean? Well, let me give you a little word study on this, the word is thsaurizete. We get the word "thesaurus," which is "a treasury of words" from that. But thsaurizete, it's a play on words. It means "treasure not up treasures." Don't stockpile, if you want it in a simple sense. The idea of the word "treasure" is to place something someplace, to stick it somewhere, to stash it somewhere.

And so what the Lord is talking about here people, get this, is not that which we use to live everyday but that which we just pile up. It's not our necessities. It's not that which we use to meet the needs of our own life, of our family, of the poor, of the Lord, for setting aside money for the future, or for making wise investments that we may be better stewards of God's money in days to come. It is not that which is active, it is that which is stockpiled just to amass for our own selves. That's what He's talking about.

He's talking about luxury. He's talking about that which is beyond what we can possibly use. It's all those things you don't use, you just stash somewhere, and keep saying they're so valuable, and so you keep them. The implication is that there is an abundance too numerous for use, and so you just pile it up.

Now, what do we mean here? What is He forbidding? Does He forbid a bank account, savings account, life insurance policy, a wise investment? Does He say we shouldn't possess anything? "Lay not up for yourselves treasures on earth." Some people said, "Oh. That means you shouldn't possess anything. Don't have any earthly treasure. What you should do is sell it all and walk the street, get a brown bag, and be a hobo." Is that what He's saying?

Why they say, "Ah, the rich man, the rich young ruler, Jesus said to him, 'Sell all you have and give to the poor.'" Have you ever noticed that that's the only person He ever said that to? Did you notice that He didn't say that to Mary and Martha? Because He liked to go to their house. And when He got there, I guess He liked their cooking, too. And He also said, "You won't forsake anything but to become a disciple of mine, but that the Lord will give you houses, and lands, and families, and brothers and sisters, and fathers and mothers in this life."

So the Lord is never condemning possessions. The reason He told the rich young ruler to sell all he had was because all he had stood between him and God, and until he got rid of that there was no connecting up with God. No, the Lord is not looking down on ownership. Why in, we just read Deuteronomy 28, God said, "I'll put you in the land, and I'll prosper your families, and your cattle, and your sheep, and your crops," and He went on and on about all that. No, the Lord is not saying we shouldn't possess anything. In fact, do you know that in Exodus 20:15 it says, "Thou shalt not steal." And the very statement of God in the decalogue, "Thou shalt not steal," assumes that something can be mine that you can't have. That's right. We have a right to possessions.

The Bible talks about that men are not to steal nor to rob because people have a right to their possessions. You not only have no right to steal what is mine you don't even have a right to want what is mine because Exodus 20:17 says, "Thou shalt not - " what? " - covet." So the Lord recognizes the right of ownership of goods, the right of personal property.

Another illustration, in Acts 5, Ananias and Sapphira had a piece of property, so they said, "Hey, let's sell the property and we'll give all the money to the Lord." And they made a big announcement about it. "We're going to sell our property, give all the money to the Lord." You know, the Bible didn't tell them to do that. God didn't tell them to do that. They said they wanted to do that voluntarily. They sold the property and they looked at all that money and they said, "Oh. We said we were going to give that all to the Lord. Boy, let's keep a little back." And the Lord knocked them dead in front of the whole church, flat dead. But before He did He gave them a message through Peter.

“Ananias - ” Acts 5:4 “ - why hath Satan filled your heart to lie to the Holy Spirit, and keep back part of the price of the land?” Now listen. “While it remained, was it not your own? and after it was sold, was it not in your own power?” In other words, it was yours. You had power over it. You had control over it. You didn’t have to sell it. You didn’t have to promise it. The issue is you lied to God. But the point I want to make is it was theirs. But once they’d given it in promise they needed to follow that through.

Boy, the Lord tests you on this. I asked Paul Wright to help me the other day to do a little thing, and I said, “Paul, can you give me hand on this? I’m running out of time. He says, “Sure.” I said, “I think that the people who have asked me to do this - ” a Christian organization, it was a little study “ - are going to send me a little remuneration for the time, and whatever it is I’ll pass it on to you.” “Well,” he said, “That’s not necessary. I said, “No, no. I just want to do that.”

And you know I thought \$25.00 or \$30.00, just a nice little gesture. And so he did it, and I thanked him and then I got a check from them, \$500.00. One thing I can’t do is tell my wife I made this promise, right? I went in there, I said, “Hey, Paul. You’re going to be real happy about what I have to say to you.” I gave him \$500.00. He says, “Hey. Oh.” You know, he was overwhelmed. And he wanted to give me some back. I said, “Not on your life. I want to get through next Sunday’s service, you know?”

But God tests us sometimes about our promises, you see. The Lord has given us - and what I’m saying is - the right to possess things. All He wants is to be sure that our attitude is right in the manner in which we possess them.

For example in Deuteronomy 8:18 it says, “For it is God that giveth thee the power to get wealth.” God has given us the power to get wealth. God has given us the resources, the abilities. In 1 Corinthians 4:7 it says, “And what do you have that you did not receive?” Implied, from God. I mean God wants us to know those things and to have those things.

In fact, in 1 Timothy 6:17 it says, “God gives us richly all things to enjoy.” Isn’t that great? And it’s a section about money. And He’s given it to us to enjoy it. We don’t have to live a monastic life. For my birthday, my wife bought me a chair, a nice soft chair that reclines, and I like it and I can sit in that chair and I don’t say, “Carnal, carnal, carnal,” the whole time I’m sitting in the chair. I mean, I can enjoy that chair. And once in a while I let somebody else sit in it, too, just to keep my perspective. But I can enjoy that. God has given us richly all things to enjoy.

God is not withholding from us, and God is a God of great generosity. In fact, I think if you study the history of the world you will find that the nations that have been the most godly have known the greatest prosperity. This is generally true. God is a God of generosity. Do you know that business for example and wise banking principles are encouraged by our Lord in His parables in Matthew 25 and Luke 19? Did you know that the very rich man Abraham was called “a friend of God”? And that God

made Job wealthier than he'd been before and he was so wealthy before he couldn't hardly count it?

And did you know that Zacchaeus was rich and yet was counted to be called a son of Abraham? And you know if you study the Book of Proverbs again, and again, and again, the Bible encourages us to be careful how we handle our funds so that we make wise investments?

In Proverbs chapter 6 it says go to the ant, and see how the ant works. She provides food in the summer and gathers food in the harvest. An ant's smart enough to plan for the future. An ant knows how to save. Wise savings are very important. You go to Proverbs 14:23 and you read this, "In all labour there is profit: but the talk of the lips tends only to penury." In other words, if you want to be rich work, if you want to be poor talk. Now that's not true in the case if you're a preacher, but other than that -

In Proverbs 21:20, "There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spends it up." In other words a wise man knows how to save, how to plan. In Proverbs 22:7 it says, "The borrower is servant to the lender." It's wiser to lend than to have to borrow. And so wise business practices are indicated throughout Scripture.

In Proverbs 24:3 it says, "Through wisdom is an house builded; and by understanding it is established: And by knowledge shall the chambers be filled with all precious and pleasant riches." In other words, a wise person knows how to build a house and fill it with pleasant and precious treasures. God is not against that. God has given us graciously these wonderful things to enjoy.

In Proverbs 28:19, "He that tills his land shall have plenty of bread: but he that follows after empty persons shall have poverty enough." In other words, you're better off to work your ground than to chase wildcat schemes. Be wise. You have a right to possess, and to add to your possessions, and to enrich those possessions. God has given us that.

Well, what we see, then, is passages in Scripture tell us that laying up treasure in heaven, or laying up treasure in earth is not some kind of an issue that says we're not to possess anything, we're not to enjoy anything, we're not to accept from God's good hand those abundant things He's given us.

The New Testament says the same thing. In Romans 12:11 it says, "Be not slothful in business." In 1 Timothy 5 it says that we are to plan to prepare to take care of our own, and to provide for our household or we're worse than an infidel. In other words, God is saying these things are ours by His grace.

Now, what is He saying, then? What is He forbidding here? "Lay not up for yourselves treasures on earth." What does that mean? He is not talking about what we have. He is talking about the attitude toward what we have. Okay? Now listen. It is right to seek needed things. It is right to provide for my

family. It is right to plan for the future. It is right to make wise investments. It is right to help the poor. It is right to have enough to carry on my business.

It is wrong to be greedy. It is wrong to be covetous. And we come right back to the motive again, if I am doing this to use it to the glory of God in the life of those around me and in His kingdom, then I have a right to all of it. But if I am gaining it to stockpile it, and to hoard it, and to keep it, and to amass it, to indulge myself in it, that is sin. And you're right back to dealing with that attitude again.

John Wesley was an extremely wealthy man. Now we think of John Wesley as a great man of God, and a great man of prayer, and a man devoted to the time in the Word of God, up every morning for hours in the Greek text studying, and we think of him as a man of some low means. John Wesley was an extremely wealthy man. He gained his wealth from the hymns he wrote and the books he penned. And at one period of time in his life he gave away well nigh 50,000 pounds sterling, just gave it away to people, which was a fortune in his time. He was a wealthy man and he gave this fortune away. And when John Wesley died, his estate was worth 28 pounds.

Now I'll promise you one thing, he didn't lay it up on earth. When it came in, it went right back out in the lives of people. It went right back out invested in the kingdom of God. You see, the issue of the Greek word here is that we not pile up what we don't need and don't plan to use.

I might add that this is, some people do this under the guise that they're hedging against some coming doom. That's a problem because you're not living by faith. You don't believe God will take care of you in the future? Just amassing money. I have had the occasion to see two men in the last two weeks, wealthy men. One man was a this was told to me by a friend here in our church - when he was a professor at U.S.C. had saved \$1,000.00 to invest in a piece of real estate. It was a good investment, and he made another one, and another one, and another one. Then he stopped teaching because he was worth hundreds, and hundreds, and hundreds, of millions of dollars. He just made a purchase recently of \$68 million. Incredibly wealthy man. He looks 15 years beyond his age and he's lost his family in the process. But he's got millions, and millions, and millions, and millions piled up all around him. For what?

And I think about the work of God that goes on on a shoestring, struggling and stretching for everything. It isn't that we're giving all we can give, is it? It's just that we're possessive. That's the problem. Just pile it up.

I met another man in the last few weeks, heard him speak, Dr. Criswell at Dallas. Some people criticized him because he was very wealthy. When he was younger he'd made some investments that were very good, and then one day after 30 years as a pastor of the church he presented a check to the church as a gift. The check was for the amount of every penny they'd ever paid him in 30 years, plus interest. Somebody asked one of the people on the church staff, "Does he get a salary?" And

they said, "Well, kind of. But he gives more than he gets, every year."

Now you see it isn't the issue of whether you have, it's the issue of what you do with what you have, isn't it? Whether it's for you or for the kingdom of God, and His purposes. Somebody said, "There is no smaller package than a man wrapped up in himself." That's really true. You know, Colossians 3:5 says, "Covetousness is idolatry." And that's what our Lord has in mind. You know, money becomes your god.

Chuck Rogers was in our church, and he recently died in a plane crash. But Chuck came to me one day and he said, "John, I've got a spiritual problem." I said, "What is it, Chuck?" He says, "I got 500 shares of stock in an oil company," and he says, "It's ruining my spiritual life." He says, "I keep looking at that stuff. It's like idolatry to me." And he says, "I'm having trouble with my spiritual life, and so I'm here to give it to you." I said, "Hey, hey, Chuck, I don't want your spiritual problems. Got my own." He insisted, he said, "No." He said, "I think it'll be test of your spirituality. I'll watch how you handle it." So he gives me 500 shares of stock in this company.

Well, you know what that did to me? It messed up my mind, I'd be calling up the stock thing and I'd say, "Now how much is " you know, I thought I ought to go out and buy a pinstriped suit as soon as I got it, you know. I just felt business like and now I'm in the market, you know? I've never had anything like that. And anyway, so I was calling up, and worrying about that stock, and I'd watch it go up and go down, you know. And I finally said to myself, "You know, this is messing me up about as bad as it did him." And so I sold it, \$0.50 a share, \$250.00. That was it. But, you know, I haven't even thought about that since then until the other day when somebody said, "Hey, do you still have your stock? It's worth \$10.00 a share." And then I thought about it again. But, I'll tell you one thing. I'm glad I hadn't had the four years in between to worry about that stuff.

You know, the things that we possess can become the idols of our lives. And the Lord is saying, "Don't pile up stuff." The selfish accumulation of goods, extravagant luxury, hard heartedness toward the cause of God. Listen. Look at the words in verse 19 again. I'm going to close with just this reference, "Lay not up - " and here's the key. Underline it in your Bible. " - for yourselves." Isn't that the key?

Hey, I mean if I want to invest, and if I want to pursue a successful business, and if I want to be aggressive, and honest in what I do, and do the best I can for others, and for God, and for my children, and for my parents, and for the poor, and for the depressed, and the oppressed, that's one thing. But when I start piling it up for myself in extravagant luxury and become materialistic, then I have violated this principle.

A rich man died. And one of his acquaintances said to another one, "Hey, I heard that so and so died." He said, "That's right." He said, "What did he leave?" To which the friend replied, "All of it. All of

it.” What good does that do? “Lord,” said the Old Testament saint, “Give me enough so I don’t starve and doubt your faithfulness, but don’t give me too much or I’ll forget You.” You see?

Examine your heart, beloved, because what Jesus is saying here is this. “People in My kingdom don’t amass fortunes for themselves. They don’t stockpile things for themselves.” Are you in contrast to the Pharisees, or do you have a problem with it? You need to examine a very basic thing in your life. If you’re hung up on money, you may not even be a Christian because people in Christ’s kingdom are laying up treasure in heaven. They’re investing in eternity. If you asked me whether I’d rather spend \$5,000.00 for a car or whether I’d rather put \$5,000.00 in the life of a missionary and it’s no choice for me. It’s simple. Simple. Because I’d rather see the eternal dividend, wouldn’t you?

And so that choice is easy for me. And I have to make that choice day, by day, by day, by day. And I examine my life, if I don’t see that desire in my life to invest in eternity, and in God’s causes, and to be unselfish about it, if I don’t see that, if I don’t see myself giving more and more to God’s work, and freely dispensing it with joy in my heart, then I should question the legitimacy of my claim to be a believer, because it is of a believer characteristic that his treasure is in heaven.

Examine your heart, are you really a Christian? That might be a good indicator. My friend from Scotland Alistair Begg tells a story of a little boy swimming in a river, flailing around, and flashing his arms, and splattering the water, and on the shore immediately in front of the little boy is a sign, “No Swimming.” And the man walks along and he looks into the river and he says, “Laddie, you can no read the sign? No swimming.” He said, “Please sir, I’m not swimming, I’m drowning.”

Sometimes swimming and drowning look a lot alike, don’t they? And I think there are some people in the church we think are swimming, but they’re drowning. You need to examine your heart. What’s your attitude toward luxury, wealth, money? God help us to put these things to practice. This is only the beginning, the best is yet to come as we continue our series. Let’s pray.

Thank You, our Father, for a clear word in this area. Thank You for the promise that obedience brings blessedness, and that You have told us these things not to deprive us of money but to reward us eternally, to make us rich forever in the things that matter. Thank You for every dear and precious person here this morning, and we pray that every life and heart might be touched including my own in this regard, that in total unselfishness we may set our treasures in heaven.

Help us to give, and to give, and to keep on giving unendingly to the One who gave all to us. We pray this in the name of Christ, who though He was rich yet for our sakes became poor, that we through His poverty might be made rich. Amen.

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