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

Treasures in Heaven, Part 1
Scripture: Matthew 6:19a
Code: 2245

INTRODUCTION

Matthew 6:19-24 is the setting for these lessons: "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."

A. The Society of Things

The question that arises out of this text is very simple: Where is your heart? According to verse 21, your heart is wherever your treasure is. Now, when I say, "Where is your heart?" I am not talking about the heart's physiological location; I am not talking about the person you are hopelessly in love with and have given your heart to; but I am talking in terms of the investment of your life, motives, attitudes, and thought patterns. Where is the concentration and the preoccupation of your life? What particular object do you spend most of your thinking, planning, and energy on? Chances are, you are like most people and spend your time thinking about some thing (e.g., a house, a car, a wardrobe, a bank account, a savings account, a bond, a stock, an investment, furniture, etc.). We are creatures committed to things -- that is part of the curse on the society in which we live. Some societies are too poor to have things. But we are a society of things.

1. Consuming the 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 `thing-o-meter.' And when the 'thing-o-meter' 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, things to wash with, things to clean and things to wash. Things to amuse, things to give pleasure, things to watch, and things to play. Things for the long, hot summers, things for the short, cold winters. Things for the big thing in which they live, things for the garden, things for the lounge, things for the kitchen, and things for the bedroom. Things on four wheels, things on two wheels, things to put on top of the four wheels, things to pull behind the four wheels, things to add to the interior of the the thing on four wheels.

"Things, things. things, and there in the middle are Mr. and Mrs. Thing, smiling, pleased with themselves, thinking of more things to add to their collection....Security in a castle of things!

"Well, Mr. Thing, I've some bad news for you. What's that? You can't hear me? The things are in the way?...But then, that's the problem with things. Look at that thing standing outside your house. Whatever its value to the secondhand thing dealer, it means a lot to you. But then, an error in judgment, a temporary loss of concentration, and that thing can be a mass of mangled metal being towed off to the junkyard.

"And what about all those things in your house? Are they any more secure? Yes, time for bed. Put out the cat, but also make sure you lock the door, and don't forget the windows. Watch out! There's a thief about...."

That's the way life goes. Someday, when you die, they only put one thing in the box -- you. As someone said, " There are no pockets in shrouds." In spite of how stupid it sounds, we are basically committed to acquiring things.

2. Corrupting the Things

Sadly, the leading religionists of Jesus' day had the same problem. They were totally consumed with things. This must also be included among all of the other problems of the Pharisees: they were thing-oriented, greedy, avaricious, covetous, manipulative, and they moved toward grasping more things. As we approach this element of the Sermon on the Mount in Matthew 6:19-24, Jesus directs some statements to the Pharisees who were abusing this whole matter of possessions.

B. The Summary of the Sermon

The thrust of the Sermon on the Mount (Mt. 5-7) is 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 system of religion that was substandard, man-made, inadequate, inefficient, and ineffective. The key to the sermon is in Matthew 5:20b where the Lord says, "...except your

righteousness shall exceed the righteousness of the scribes and Pharisees, ye shall in no case enter into the kingdom of heaven." In other words, "To be in My kingdom you must live up to this standard." So, He affirms the standard in contrast to the Pharisees.

1. The Right View of Themselves

For example, in Matthew 5:1-12 He said, "To be in My kingdom you must have the right view of yourself." The Pharisees were proud, egocentric, and self-sufficient. But you need to be broken in spirit, mourning over sin, meek, and hungering and thirsting after righteousness.

2. The Right View of the World

You must also have the right relationship to the world (Mt. 5:13-16). The Pharisees were part of the corruption and the darkness, but you must be salt to retard the corruption, and light to dispel the darkness.

3. The Right View of the Word of God

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 (Mt. 5:17-20). The Pharisees had developed their own system, but you must be committed to the Word of God and not one jot or tittle shall pass from that law until it is all fulfilled.

4. The Right View of Moral Issues

You must have the right view of moral issues (Mt. 5:2l-48). The Pharisees were only concerned with the externals: don't kill, don't commit adultery, and so on. Moral issues are not just what you do or don't do, they are what you think or don't think.

5. The Right View of Religious Issues

Then in Matthew 6:1-18 He says, "You must have the right view of religious issues." The Pharisees were fasting, praying, and giving, but it was all hypocritical. You must fast, give, and pray, but with a right motive. In other words, the sermon is set in contrast to the system of religion of the day dominated by the thinking of the Pharisees and the scribes. Jesus is saying that God's standard exceeds their standard and it is His standard that is required for being in His kingdom.

6. The Right View of Wealth and Necessities

Now, in Matthew 6:19-34 He says, "You must also have the right view of wealth and luxury (vv. 19-24), then you must have the right view of necessities" (vv. 25-34). First, He deals with the wealth that

we have, and then with our necessity to eat, sleep, have a place to stay, and have some clothing to wear. In both cases the Pharisees had the wrong perspective. 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. They are laying up for themselves treasures on earth -- consumed with greed and coveteousness. That is not the standard."

So, our text in verses 19-24 deals with how we view our luxuries and our wealth. We live in a society where all of us need to learn to deal with this because all of us are wealthy in comparison to the rest of the world. Our text shows us how to handle those luxuries and possessions of ours that are beyond the simple necessities of eating, drinking, sleeping, and clothing. If we are in His kingdom we must face what He says.

C. The System of Greed

1. The False Religion

Since Matthew 6:1-18 showed the hypocrisy of the Pharisees' religion, it follows that wherever you have hypocritical religion you will have greed. So, our Lord deals with their view of wealth and money. Wherever you find a false teacher, invariably you will find that he is in it for the money. That is why the Bible says that we are not to discharge our ministry for the sake of filthy lucre (I Pet. 5:2). The Bible characterizes hypocritical religion 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.

a. The Old Testament Example

Even in the Old Testament this is true. Where there was hypocrisy there was greed for money. For example, in 1 Samuel 2, Eli was the high priest in Israel -- the key religious leader. He had two sons named Hophni and Phinehas. They were men of great responsibility -- sons of the high priest, in the priestly line, and responsible before God and the people. But they were phonies and absolute hypocrites. They were totally immoral, lustful, lascivious, and lewd; living a pornographic type of life on the very steps of the place where God was worshiped. They were evil, vile men who the Lord finally struck dead.

Since Hophni and Phinehas were spiritual phonies, they were characterized by greed. This is illustrated in 1 Samuel 2. According to Leviticus 7, a portion of the offering that is brought to the Lord goes to the priest (i.e., the breast and the right thigh; Lev. 7:30-35). But Hophni and Phinehas said, "When the offerings come we will examine it and take what we want and leave the residue for the Lord." They were in it to get what they could. When people brought their offering to the Lord, they demanded to see the offering first and then selected what they wanted for their own indulgence.

Whatever was left went to the Lord (1 Sam. 2:12-16). They were covetous and greedy. First Samuel 2:l7 says, "Wherefore the sin of the young men was very great before the LORD; for men abhorred the offering of the LORD." They were tampering with things that belonged to God.

b. The New Testament Example

The Pharisees were doing the same thing -- using their religious position to fill their pockets. Twice Jesus had to take a whip and cleanse the temple (Jn. 2:13-17; 21:12- 13). Their system was one that filled their greed. They were using their religious position to get rich. There is nothing more foul smelling to the nostrils of God than hypocrisy and greed. I daresay there are people in our own country (some even well-known on television) who are doing exactly the same thing. Wherever there is religious hypocrisy, inevitably there is the problem of greed.

2. The False Concept

To the Pharisees, being rich was a sign of holiness. In other

words, "I'm rich because I'm so righteous that God is blessing me." When the Lord said, "It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of heaven" (Mt. 19:24), that was absolutely and utterly shocking. To the Pharisees, riches were the stamp of divine approval on one's life because God gave riches to those who were righteous. To say that a rich man could no more enter 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. So they greedily gathered money, and the richer they became the more they pretended to the people that they were spiritual. Annas and Caiaphas ran concessions in the temple which made them extremely wealthy men along with everyone who could cash in on the deal.

a. The Promise to Israel

Where did they get this concept? They may have first developed this concept from Deuteronomy 28. When the Lord delivered Israel from Egypt and brought them to the edge of Canaan (i.e., the promised land, the land of milk and honey, the land that God had promised to give them), He laid down some wonderful conditions for their entrance to the land. And on the basis of those conditions being met He laid down some wonderful promises.

1) The Sign of Obedience

As they are preparing to go into the land, the Lord says in Deuteronomy 28:1-2, "And it shall come to pass, if thou shalt hearken diligently unto 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 hearken unto the voice of the LORD thy God." The basic command regards obedience: "If you do what I say I will bless you."

How will the blessings come? Verses 3-6 says, "Blessed shalt thou be in the city, and blessed shalt thou be in the field. Blessed shall be the fruit of thy body [your children], and the fruit of thy ground [your crop], and the fruit of thy cattle, the increase of thy cows, and the flocks of thy sheep. Blessed shall be thy basket and thy kneading-trough. Blessed shalt thou be when thou comest in, and blessed shalt thou be when thou goest out." Notice that all the blessings were material -- physical, tangible, visible, earthly blessings.

2) The Sign of Disobedience

Conversely, verses l5-19 says, "But it shall come to pass, if thou wilt not hearken unto 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 upon thee, and overtake thee. Cursed shalt thou be in the city, and cursed shalt thou be in the field. Cursed shall be thy basket and thy kneading- trough. Cursed shall be the fruit of thy body, and 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, "Material blessing is a sign of your obedience, material poverty is a sign of your disobedience."

b. The Parade of Spirituality

1) The Wrong Worship

I believe the Pharisees had probably begun to build their phony system off of things like this: "The more you have the more it proves that God is blessing." That is a misinterpretation of Deuteronomy 28. The acquisition of material wealth became their greatest goal in order that they could parade their phony righteousness and say, "Look what God has done for me. That is how holy I am." They may have even misapplied Proverbs 10:22a which says, "The blessing of the LORD, it maketh rich...." They desperately wanted money and became perverted, greedy, and corrupt.

2) The Right Warning

The Old Testament warned against this.

a) Solomon was rich and yet it was "vanity of vanities; all is vanity" (Ec. 1:2b).

b) In the Decalogue, Exodus 20:17a, God said, "Thou shalt not covet...." The Old Testament is replete with warnings against riches.

c) Proverbs 23:4a says, "Labor not to be rich...."

d) Proverbs 28:2Ob says, ...he that maketh haste to be rich shall not be innocent." In other words, the Bible warns against greed, covetousness, hastiness, and being rich.

But in spite of all of these warnings Luke 16:14 says that the Pharisees were covetous. They wanted money, material wealth, and possessions. They were earthly because their religion was false.

Our Lord speaks against the backdrop of the greed of the Pharisees. He is saying that we must have the proper view of money, wealth, and possessions. We must handle our possessions, our money, our wealth, and our luxury like we do anything else. First Corinthians 10:31 says, "Whether, therefore, ye eat, or drink, or whatever ye do, do all to the glory of God." But our problem is that we do so much of it to the indulgence of self.

In order to know how to handle our luxuries, we are given three alternatives in this text. There are two treasuries, two visions, and two masters. In each of these three alternatives, the same principle is approached from a different angle and then followed by some subordinate reasons for obeying that principle. First, we have to make a choice whether to lay up our treasure on earth or in heaven (vv. 19-21). Second, we make a choice whether to exist in light or darkness (vv. 22-23). Finally, we make a choice of masters -- will He be God or will it be money? The master cannot be both. The three choices the Lord gives are really one: how should we handle our wealth? This is a difficult choice to make. As John Stott has said, "Worldly ambition has a strong fascination for us. The spell of materialism is hard to break." He is right -- it is difficult.

Will You Let God Change Your Attitude?

It would be so easy if the Lord would just say, "In order to solve this problem, just take 5O% of everything you own and give it to Me." Wouldn't that be easy? We could all say, "I gave my 50%, did you give yours?" We could discipline them right out of the church if they didn't because we would have a standard -- cut and dried, absolute, formulated, tabulated, learned by rote, and cranked out. But the problem with that is we would never get to the real issue -- the heart attitude. God does not want to receive something that is given because you are afraid of Him, He wants to receive something that is given because you love Him. The Lord does not give us an absolute, legalistic standard, He merely gives us a principle. It is not just some external formula, but a principle that will deal with your attitude. Be ready to let God change your attitude.

I. TWO TREASURIES (vv. 19-21)

A. The Principle (vv. 19a, 20a)

"Lay not up for yourselves treasures upon earth..., but lay up for yourselves treasures in heaven..."

You have an option to choose two treasuries -- one on earth, one in heaven. 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, there will your heart be also" (v. 21).

The Root of Evil

The Apostle Paul said to Timothy, "For the love of money is the root of all evil..." (I Tim. 6:10a). The money is not the root of all evil, the love of it is. You can have no money and still love it like mad. It is the love of money that corrupts.

1. Achan (Josh. 7)

Instead of inheriting the promised land, he died with his entire family because he decided to take what God forbade Due to his love of money, when he saw a beautiful garment and some coins, he stashed them in the ground in his tent. The Lord confronted him through Joshua who said, "You had better confess your sin because you're going to die." He did, and he and his entire family died.

2. Solomon (Eccl. 1:2)

He kept amassing fortunes until he was the wealthiest man in the world. When he reached that position he said, "...vanity of vanities; all is vanity" (v. 2b). It was all empty, useless, meaningless, and void.

3. Ananias and Sapphira (Ac. 5:1-11)

They decided to keep some of the money they promised to the Lord but God struck them dead.

4. Judas (Mt. 27:5; Ac. 1:18-19)

For a pittance he sold the Son of God and went out and hanged himself. His body was burst open and his bowels gushed forth as he crashed to the rocks below.

5. Demas (II Tim. 4:10)

Paul said of him, "He has forsaken me because he loved the system."

There are many illustrations of people who were devastated and and destroyed to some degree because of the love of money. We all need to learn this because it is destructive to ourselves and those around us.

1. Earthly Treasures (v. 19a)

"Lay not up for yourselves treasures upon earth..."

a. The Reserve of Wealth

1) Stacking

Let me give you a word study on "treasures." The Greek word is thesaurizete, from which we get the word thesaurus -- a treasury of words. But thesaurizete is a play on words that means, "treasure not up treasures." In other words, don't stockpile. The idea of the word treasure is to stash something somewhere. The peculiar quality of this Greek word literally conveys the idea of placing something horizontally.

You may remember this old adage: "The miser says coins are flat that they may rest in stacks; the spendthrift says they are round that they may roll." We are discussing the miser. There is a horizontal concept in the word thesaurizete. When something is stacked it is not being used -- it is in a passive condition. When you find a word in the Greek that has a vertical or perpendicular flavor, it means that it is in active use -- purposeful, meaningful, with a function, being invested in some purpose, goal, or end. But the meaning here is something flat stacked with no active function or purpose.

2) Stashing

The Lord is not referring to that which we use to live every day, but that which we just pile up. It is not our necessities (i.e., meeting the needs of our own life, family, the poor, the Lord; for setting aside money for the future, or for making wise investments in order to be better stewards of God's money in the days to come). It is not active but stockpiled luxury we amass for our own selves and beyond what we can possibly use. The implication is that there is an abundance too numerous for use, so it is just piled up.

b. The Right of Ownership

What is Jesus forbidding? Is He forbidding a bank account, savings account, life insurance policy, or a wise investment? Does He mean that we shouldn't possess anything when He says, "Lay not up for yourselves treasures upon earth..." (v. 19a)? Some people say, "That means you shouldn't possess

anything -- don't have any earthly treasure." In other words, sell all you own, walk the street, get a brown bag, and be a hobo. They say, "What about the rich young ruler?" Jesus said to him, "Sell all you own and give it to the poor" (Mt. 19:21). But notice that He is the only one Jesus ever said this to? He never said this to Mary and Martha. He also said, "And every one that hath forsaken houses, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for My name's sake, shall receive an hundredfold..." (Mt. 19:29a). The Lord never condemns possessions. He told the rich young ruler to sell all he owned because it stood between him and God. Until he got rid of it he could not have a relationship with God.

1) The Natural Provision

a) Deuteronomy 28:1-14 -- God said to Israel, "I'll put you in the land and I'll prosper your families, cattle, sheep, and crops." The Lord is not saying we shouldn't possess anything.

b) Exodus 20:15 -- "Thou shalt not steal." That very statement of God in the Decalogue assumes that something can be mine which you can't have. We have a right to possessions. The Bible tells men not to steal or rob because people have a right to their possessions. You not only have no right to steal what is mine, but you don't even have a right to want what is mine.

c) Exodus 2O:l7a -- "Thou shalt not covet...." The Lord recognizes the right to ownership of goods and personal property.

d) Acts 5:1-11 -- Ananias and Sapphira owned a piece of property. They said, "Let's sell the property and give all the money to the Lord." They made a big announcement: "We're going to sell our property and give all the money to the Lord." The Bible didn't tell them to do that and neither did God; they wanted to do it voluntarily. So they sold the property and when they saw all the money they said, "Let's keep some of the money back from the Lord." As a result, the Lord knocked them dead in front of the entire church. But before He killed them He gave them a message through Peter, "Ananias, why hath Satan filled thine heart to lie to the Holy Spirit, and to keep back part of the price of the land? While it remained, was it not thine own? And after it was sold, was it not in thine own power" (Ac. 5:3b-4a)? In other words, "It was yours, you had power over it, you had control over it, you didn't have to sell it, and you didn't have to promise it. But the issue is that you lied to God." Even so, the point is that it was their land, and once they had given it in a promise they needed to follow through. The Lord has given us 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.

e) Deuteronomy 8:l8b -- "...for it is He that giveth thee power to get wealth...." God has given us the power, the resources, and the abilities to get wealth.

f) I Corinthians 4:7b -- "And what hast thou that thou didst not receive?" The implication is that it is from God.

g) I Timothy 6:l7b -- "...God, who giveth us richly all things to enjoy." We don't have to live a monastic life. For my birthday my wife bought me a chair...a nice soft chair that reclines. I can sit in that chair and not have to think that I'm carnal because

I own a chair. I can enjoy that chair. God has given us richly all things to enjoy. He is not withholding from us. God is a God of great generosity.

2) The Notable Participants

a) Business and wise banking principles are encouraged by our Lord in His parables in Matthew 25 and Luke 19.

b) The very rich man, Abraham, was called a friend of God (II Chr. 20:7).

c) God made Job wealthier than he had been before he lost everything. And he was so wealthy before he couldn't count it all.

d) Zaccheus was rich and yet was counted a son of Abraham (Lk. 19:2, 9).

e) The New Testament only mentions one person that Jesus actually discipled (Gk. matheteuo). His name was Joseph of Arimathea and he was a rich man (Mt. 27:57).

3) The Necessary Proverbs

The book of Proverbs encourages us to be careful how we handle our funds so that we will make wise investments.

a) Proverbs 6:6a, 8 -- "Go to the ant...consider her ways... [she] provideth her food in the summer, and gathereth her food in the harvest." An ant is smart enough to plan for the future and to make wise savings.

b) Proverbs 14:23 -- "In all labor there is profit; but the talk of the lips tendeth only to penury." In other words, if you want to be rich, work; if you want to be poor, talk.

c) Proverbs 2l:20 -- "There is treasure to be desired, and oil, in the dwelling of the wise, but a foolish man spendeth it up." In other words a wise man knows how to save and how to plan.

d) Proverbs 22:7b -- "...the borrower is servant to the lender." It is wiser to have to lend than to have to borrow.

e) Proverbs 24:3-4 -- "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. He has given us graciously these wonderful things to enjoy.

f) Proverbs 28:19 -- "He that tilleth his land shall have plenty of bread, but he that followeth after vain persons shall have poverty enough." In other words, you are better off to work your ground than to chase wildcat schemes. You have a right to possess and to enrich those possessions.

So, Scripture tells us that not laying up treasure in earth is not a prohibition against possessing, enjoying, or accepting from God's good hand those abundant things He's given us.

4) The New Plans

The New Testament says the same thing.

a) Romans 12:11a -- "[Be] not slothful in business."

b) 2 Corinthians l2:14 -- The parents should plan wisely so they can take care of their children in the future.

c) 1 Timothy 5:8 -- We are to plan to prepare to take care of our own and to provide for our household or we are worse than an infidel. In other words, God is saying these things are ours by His grace.

c. The Response of the Heart

Now, what is Jesus forbidding when He says, "Lay not up for yourselves treasures upon earth..." (v. 19a)? He is not talking about what we have, He is talking about the attitude toward what we have. 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 money to carry on my business. But it is wrong to be greedy and covetous. Again, the motive is the issue. If I am using my possessions 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, hoard, keep, and amass in order to indulge myself -- that is sin.

1) An Investment in the Kingdom

John Wesley was an extremely wealthy man. We think of John Wesley as a great man of God, of prayer, and devoted to time in the Word of God. He was up every morning for hours studying in the

Greek text. We think of him as a man of some low means, but John Wesley was an extremely wealthy man. He gained his wealth from the hymns he wrote and the books he penned. At one period in his life he gave away forty thousand pounds sterling...a fortune in his time. Yet, when John Wesley died his estate was worth twenty-eight pounds. He didn't lay up his treasure on earth. When it came in it went right back out into the lives of the people -- invested in the kingdom of God.

The issue is that we don't pile up what we don't need and don't plan to use. Some people stockpile under the guise that they are hedging against some coming doom. The problem with that is you don't live by faith -- you don't believe God will take care of you in the future.

2) An Investment in Self

A certain professor at U.S.C. saved a thousand dollars to invest in a piece of real estate. It was a good investment. So he made another and another and another. He eventually stopped teaching because he was worth hundreds of millions of dollars. He just made a purchase recently of sixty-eight million dollars...an incredibly wealthy man. But he looks fifteen years beyond his age and he has lost his family in the process. But he has millions piled up all around him. For what? Then I think about the work of God that continues on a shoestring budget, struggling and stretching for everything. Are we giving all we can give, or are we just possessive?

3) An Investment in the Church

One man I know who sets the right example is Dr. Criswell at Dallas. Some people criticized him because he was very wealthy. When he was younger he had made some very good investments. One day, after thirty years as a pastor of the church, he presented a check to the church as a gift. It was written for the amount of every penny they had ever paid him in thirty years, plus interest. Someone asked one of the the church staff members if he received a salary. He said, "Yes, but he gives more every year than he receives."

The issue is not what you have but what you do with what you have. Is it for you or for the kingdom of God and His purposes? Someone has said, "There is no smaller package than a man wrapped up in himself." Colossians 3:5 says that covetousness is idolatry. That is what our Lord has in mind. Money can become your god.

4) An Investment in the Market

A member of our church came to me one day and said, "John, I have a spiritual problem." I said, "What is it?" He said, "I have five hundred shares of stock in an oil company and it is ruining my spiritual life. It is like idolatry to me. So I'm here to give it to you." I said, "I don't want your spiritual problems. I have my own." But he insisted, "I think it will be a good test of your spirituality. I'll watch

how you handle it." So he gave me five hundred shares of stock in this company. Do you know what that did to me? It messed up my mind. I would worry about that stock and watch it go up and go down. Finally, I said to myself, "This is messing me up about as badly as it did him." So I sold it for fifty cents a share -- two hundred and fifty dollars. That was it. But I haven't even thought about it since then except for one day when someone said, "Do you still have your stock? It's worth ten dollars a share." I'm glad I didn't have it for all that time to worry about it.

The things that we possess can become the idols of our lives. The Lord is telling us to not horizontally pile up things. The selfish accumulation of goods is extravagant luxury and results in hardheartedness toward the cause of God.

5) An Investment in a Principle

Here is the key to verse 19a: "Lay not up for yourselves...." If I want to invest, or pursue a successful business, or be aggressive and honest in what I do, or do the best I can for others, for God, for my children, for my parents, for the poor, and for the depressed and the oppressed -- that is one thing. But when I pile it up for myself in extravagant luxury and become materialistic, then I have violated the principle.

A rich man died. One of his acquaintances said to another, "What did he leave?" To which the friend replied, "All of it." An Old Testament saint said, "Give me enough so I don't starve and doubt your faithfulness, but don't give me too much or I'll forget You" (Prov. 30:8-9).

6) An Investment in Eternity

Examine your heart. Jesus is saying, "People in My Kingdom don't amass fortunes or stockpile things for themselves. Do you live in contrast to the Pharisees or do you have their problem? If you are hung up on money you may not even be a Christian, because people in Christ's Kingdom are laying up treasure in heaven -- investing in eternity. If you asked me if I would rather spend five thousand dollars for a car or put five thousand dollars into the life of a missionary, there is no choice for me. I would rather see the eternal dividend. That choice is easy for me because I have to make it every day. When I examine my life and don't see the desire to invest in eternity and in God's causes, to be unselfish about it, and 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. It is characteristic of a believer that his treasure is in heaven. Examine your heart. Are you really a Christian?

Alastair Begg, a pastor from Scotland, tells the story of a little boy swimming in a river, flailing his arms and splattering the water. On the shore immediately in front of the little boy is a sign, "No Swimming." A man walks up, looks into the river and says, "Laddie, you can no read the sign? No swimming." The boy said, "Please sir, I'm not swimming -- I'm drowning!" Sometimes, swimming and

drowning look alike. I think there are some people in the church we think are swimming when they are actually drowning. You need to examine your heart. What is your attitude toward luxury, wealth, and money? May God help us to put these things into practice.

Focusing on the Facts

1. What was one of the main problems of the Pharisees that Jesus addresses in Matthew 6:19-24?

2. What was Jesus' main purpose in giving the Sermon on the Mount?

3. What are the right views that Christians should maintain? Contrast these with the incorrect view of the Pharisees.

4. What naturally follows hypocritical religion?

5. Explain how Hophni and Phinehas manifested their hypocrisy.

6. What meaning did the possession of riches have for the Pharisees? Why?

7. What was one possible source for the Pharisees to obtain this particular concept of riches?

8. What was the sign of obedience for the nation of Israel? What was the sign of their disobedience?

9. Explain how the Old Testament warns against the greed manifested by the Pharisees.

10. What are the three choices that Jesus offers in Matthew 6:19-24?

11. What are the two treasuries we have to choose from?

12. What is the root of all evil? Give some examples to support your answer.

13. What is Jesus attempting to convey when He uses the term treasure? Explain the difference between the horizontal concept and the vertical in the use of words.

14. Why can't you use the story of the rich young ruler to show that the Lord doesn't want us to own anything?

15. How does Exodus 20:15 show that God has granted the right of ownership to individuals?

16. Why did God kill Ananias and Sapphira? What was wrong about their attitude toward their possession?

17. What is Jesus forbidding in Matthew 6:19a?

18. What makes John Wesley a good example of how the Lord wants us to handle our possessions?

19. What is the key word in Matthew 6:19a? Why?

Pondering the Principles

1. Where is your heart? Is the concentration and preoccupation of your life consumed with things you own, or is it consumed with the things of God? Make a list of the different things you do during the week. Next to each item, make a notation indicating whether that time is spent for you or for God. How do you spend the majority of your time? Do you need to spend more of your time concentrating on heavenly things? Take one of the items from your list and determine to not spend that time on yourself. Instead, make it your priority this week to invest that time with God. Do this with another item from your list the following week until you are spending more of your available time on the things of the Lord.

2. To better internalize the priorities of your life, memorize 1 Corinthians 10:31: "Whether, therefore, ye eat, or drink, or whatever ye do, do all to the glory of God." As you memorize, examine your heart attitude. Do you desire to give God glory because you love Him or because you are afraid of Him? Remember, God wants you to give Him glory because you love Him.

3. Examine your life in terms of the things that God has given you. Do you selfishly accumulate things for yourself or do you use what God has given to bring Him glory by ministering to the needs of those around you? How do you respond when something in your possession is stolen? Do you react strongly against the person who stole it, or do you think of it as something that belongs to God and that it is His to do with as He wills? It is characteristic of a true believer that his treasure is in heaven. Take this time to examine your life before God. Does the location of your treasure manifest that you are indeed a believer, or does it manifest that you are just like others who belong to the world? Ask God to reveal your true heart to you. If changes are necessary in your life, ask God to help you to turn from your pride and humbly submit to His will. Remember, it is not a question of whether you can, but whether you will.

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