Lay Up Treasures In Heaven
Message 15 in “Living The Salt Life” Sermon Series
( A Study of Jesus’ Sermon On The Mount)
Matthew 6:19-24 (NKJV)

Please open your Bibles to the sixth chapter of the Gospel of Matthew. And let’s read today’s scripture text:

Matthew 6:19-24 (NKJV)

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

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

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

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

23 But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is that darkness!

24 “No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.

P R A Y E R

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Introduction

We have all seen those Capital One commercials on TV where they ask the question, “What’s in your wallet?”

Throughout His Sermon on The Mount up to this point the issue Jesus has focused on over and over again is: “What’s in your HEART?”

Christianity is not about the outward display of religiosity, it is about the inward condition of our heart. Our outward actions may convince people we are close to God, when the inward condition of our heart may reveal we aren’t close to God at all.

-Outwardly we may appear kind and loving, but inwardly our heart may be full of hate and murder.

-Outwardly we may appear as pure as the driven snow, but inwardly our heart may be a cesspool of lust and adultery.

-Outwardly people may see our good deeds and religious acts and perceive us to be holy, but inwardly our heart may be full of pride and self-righteousness.

What’s in your HEART? What’s in YOUR HEART?

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In today’s scripture text Jesus addresses another issue of the heart and that is WORLDLINESS……GREED…..and MATERIALISM.

The late J.C. Ryle once said.......

“Worldliness is one of the greatest dangers that besets a man’s soul. It is no wonder we find our Lord speaking so strongly about it. It is an insidious and plausible enemy. It seems so harmless to pay close attention to our business. It seems so harmless to seek our happiness in this world. And yet here is a rock upon which many make shipwreck on their way to eternity.”
As we turn our thoughts back to our scripture text, Jesus issues three warnings regarding OUR HEART and OUR MATERIAL POSSESSIONS.

The first warning Jesus gives us is this:

I. Be Careful Where You STORE Your Wealth! (vs.19-21)

1. Let’s begin with Jesus’ fundamental principle that forms the foundation of this whole passage. We see that principle in **VERSE 21**.

   “For where your treasure is, there your heart will be also.”

2. Henry Ward Beecher once said that...“No man can tell whether he is rich or poor by turning to his ledger. It is the heart that makes a man rich. He is rich or poor according to what he is, not according to what he has.

3. So many of us never grasp the truth that our HEART follows our MONEY. We spend and spend and spend on the things of this world and wonder why we still aren’t content.......why we still aren’t happy.......and why we have very little desire for the things of God.

   Do you know why that is so? Its because our money has our heart tethered to the world. You and I will never be able to get our heart focused on the things of God so long as our heart is in the grip of the material things of this world.

4. Now in verses 19 and 20, Jesus tells us there are two places we can store our treasures. One is a bad investment, the other is good.
First, let’s consider **THE BAD INVESTMENT (v. 19)**

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

First let me tell you what Jesus doesn’t mean. He doesn’t mean that Christians should never save money. In fact, to not save some money is unscriptural.

**II Corinthians 12:14** encourages parents to **lay up money** for their children.

**I Timothy 5:8** says that if a man doesn’t provide for the physical needs of his family then he has denied the faith.

So when Jesus says, “Do not lay up for yourselves treasures on earth” He is **NOT** calling us to a penniless life or a life of abject poverty.

**But here is what Jesus DOES mean……………**

He is warning us against **TREASURING our TREASURES.** He is **NOT** telling us it is wrong to have **POSSESSIONS,** but it is wrong for us to make our possessions the **MEANING** of our life.

If our goal is to have our life “defined” by the **MONEY WE MAKE……THE KIND OF HOUSE WE LIVE IN……THE KIND OF CLOTHES WE WEAR……THE KIND OF VEHICLE WE DRIVE……and the FANCY TOYS WE OWN……we are making the worst possible investment we can make!

And in the latter part of v. 19 Jesus tells us why……

He says, “Do not lay up for yourselves treasures on earth (now here it is) where **MOTH and RUST destroy** and where **THIEVES break in and steal.**
Jesus is teaching us that **ALL EARTHLY TREASURES ARE SUBJECT TO RUIN.** **MOTHS** can eat our clothes.....**A STOCK** can take a drastic plunge.......**A CAR** can get wrecked.......**A HOUSE** can be destroyed by fire or a storm.......**A RARE COLLECTIBLE** can get broken.........**OUR MONEY** can get stolen by a thief wearing a mask.......or a thief dressed in a suit and tie on Capitol Hill.

Nothing we own here on earth is completely safe from destruction or theft. And even if we keep our earthly possessions perfectly safe and secure throughout our earthly lifetime, we will still be separated from them at death.

Materially speaking, you will leave this world exactly like you came in, “naked as a jaybird!”

(B) Second, let’s consider **THE GOOD INVESTMENT** (v.20)

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

Heavenly treasures are not subject to the same **FORCES** as earthly treasures. Heavenly treasures cannot be **RUINED**.

If you and I put all of our trust in **GOD** rather than **WEALTH** then our lives will not be destroyed even if every earthly possession we have is destroyed.

The very best possible investment of our lives is to use **OUR TIME.....OUR ENERGY.....OUR TALENTS.....OUR SKILLS and OUR POSSESSIONS** to **SERVE OTHERS, MINISTER TO OTHERS and BENEFIT OTHERS.**
Charles Spurgeon once said, “The poor are God’s money boxes.”

Every time you or I give **FOOD to the hungry**... **DRINK to the thirsty**... **SHELTER to the stranger**... **CLOTHES to the naked**... and **CONFORT to the sick or imprisoned** for the glory and honor of God alone, we are making a deposit in the First Bank and Trust of Heaven.

In Mark 4:8 Jesus tells us any investment we make in His eternal kingdom will yield a return **30X**... **60X**... **even 100X** greater than the time, energy and treasures we invested!

Do you know of any earthly bank or financial institution that can promise and deliver that kind of return on your investments?

5. Are you **STORING** up treasures here on earth? Or are you **STORING** up treasures in heaven?

**BE CAREFUL WHERE YOU STORE YOUR WEALTH!**

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Secondly, Jesus warns us to................

II. Be Careful How You **SEE** Your Wealth! (vs.22-23)

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

23 But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is that darkness!
1. Perhaps you are wondering “what in the world does the eye being the lamp of the body” have to do with treasures in heaven and money and material possessions. Actually it has a lot to do with it.

2. The “eye” has to do with our PERSPECTIVE and our ATTITUDE towards money and material possessions.

3. In Jesus’ day the Jewish people believed the overall health of the body was directly connected to the eyes. If a man’s eyes were “good” then the health of the body was good. But if a man’s eyes were “bad” the health of the body was bad.

4. Jesus is teaching us here that how we view money and material things will have an effect on our whole life. Notice Jesus talks about “a good eye” and “a bad eye.”

(A) If therefore your EYE IS GOOD, your whole body will be full of light. (v. 22)

A “good eye” sees the temporary nature of money and material things. A “good eye” sees that heavenly treasures are worth far more than earthly treasures. A “good eye” isn’t obsessed with money and material things. A “good eye” is generous in giving.

And Jesus says, “If your EYE IS GOOD......if your perspective and attitude about money and material things is good, it will have a positive effect on your overall physical, emotional and spiritual well-being.
“But if your EYE IS BAD, your whole body will be full of darkness.”

A “bad eye” sees money and material things as the most important things in the world. A “bad eye” can’t see the temporary nature of money and material things. A “bad eye” sees earthly treasures as of greater value than heavenly treasures. A “bad eye” is greedy. A “bad eye” is “stingy” with money and material things.

And Jesus says, “If your EYE IS BAD”......”If your perspective and attitude towards money and material possessions is wrong, it will have a negative impact on your physical, emotional and spiritual well-being.

5. So how’s your “eyesight” towards money and material things?

BE CAREFUL WHERE YOU STORE YOUR WEALTH!

BE CAREFUL HOW YOU SEE YOUR WEALTH!

III. Be Careful Not To SERVE Your Wealth! (v.24)

24 “No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.

1. There are certain things you and I can’t do in life.

-We can’t walk in two different directions at the same time.

-We can’t be in two different places at the same time.

-We can’t have two thoughts at the same time.

And we can’t SERVE TWO MASTERS AT THE SAME TIME!
2. Jesus can’t make this any clearer……….

- You either love God or you love money, you can’t love both.
- You either serve God or you serve money, you can’t serve both.
- God is your Master or money is your master, you can’t have two masters.

3. Let me use an analogy we can all understand.

ILLUSTRATION  “Keeping Up With The Joneses”

In our neighborhood lives a family called the Joneses. The Joneses live in a beautiful 4,000 square foot house with four bedrooms, four bathrooms, and a four car garage.

Mr. and Mrs. Jones both drive brand new Mercedes and their two teenage children have the best looking cars on the High School parking lot.

The Joneses also own a house at the beach, a cabin in the mountains, a 40 foot Lord Nelson yacht, two Harley Davidson 1200 motorcycles, and two French poodles named Gigi and Sasha, who get a trim and a bath every week at Le Pette Boutique and Spa.

People look at the Joneses with envy! In fact, some even go so far as to try to “keep up with the Joneses” by buying things they can’t afford just to make an impression on people.

But you see, its all a facade. In reality the Joneses don’t actually own all those things, those things own them. They have buried themselves I debt to maintain an image!

- They have a $5,000 a month mortgage payment on the house…….$3,000 a month in car payments…… they still owe $250,000 on the beach house and another $200,000 on the mountain cabin.

- The bank is about to repossess the 40 foot yacht and the two Harley 1200′s, and Gigi and Sasha just chewed up their new $10,000 Brookline sofa.
In reality, the Joneses are slaves to their money and material things. In reality, the Joneses are miserably unhappy people who would love to go back to their simple lifestyle but can’t because their pride won’t let them.

You see, the Joneses can’t even keep up with the Joneses!

5. Brothers and sisters, who are you serving? Who is your master? “You cannot serve God and money!”

CONCLUSION

Many years ago in Assumption, Illinois there lived a very godly man named Leroy Trulock. At that time Leroy Trulock owned the largest farm implement business in the world.

One time Bro. Leroy was speaking at a men’s meeting about the joy’s of tithing. He told about his early days in business and how he promised God that he was going to give one tenth of his income to Him. He described the great joy that he had to bringing one-tenth of his income to give to the Lord each Lord’s day.

Then Bro. Trulock got to thinking……..“If I’m having this much fun giving ten percent of my income, I wonder how much joy I would have if I gave God twenty percent of my income?” And so for some time Bro. Leroy Trulock gave twenty percent of his income to the Lord every Lord’s day. He said, “I was so happy I could hardly stand it!”

Then Bro. Trulock got to thinking again…..”If I’m this happy giving twenty percent of my income to the Lord, I wonder how much more fun it would be to give thirty percent?” “Oh how my joy increased” he told that gathering of Christian men. I was so happy and overcome with joy all the time I could hardly contain myself.

Then Bro. Trulock told the men, “One day I got the bright idea that I was going to try to outgive God. “I was going to give more to God than God gave to me.” He said “I soon learned that was impossible! Because the more I would give, the more God would bless me, and it became a major problem trying to figure out how I was going to distribute all of God’s money.”
Well to make a long story short, Leroy Trulock liquidated his massive farm implement dealership and took all of his assets and gave the entire amount to God……all 100%! Bro. Leroy Trulock put many young men through Bible College to train to be preachers of the gospel. My dad was one of those men. He also set up a non-profit organization called “Church Builders” which loaned money to small congregations all across the world so they could build a Church building to meet in.

There was absolutely no doubt where Leroy Trulock’s heart was. He laid up for himself treasures in heaven, where neither moth nor rust could destroy and thieves couldn’t break in and steal.

WHERE YOUR TREASURE IS THERE YOUR HEART WILL BE ALSO. WHERE IS YOUR TREASURE? WHERE IS YOUR HEART?