

# Lay Up Treasures in Heaven

## Treasures in Heaven

*Matthew 6:19-24*

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# Treasures in Heaven

## Scripture

Two weeks ago I began a series of messages that I am calling, “Lay Up Treasures in Heaven.”

In today’s lesson, I want to examine Matthew 6:19-24. Two weeks ago we examined verses 19-21. So, we won’t spend a lot of time on those verses, but will spend more time on verses 22-24.

Let’s read about treasures in heaven in Matthew 6:19-24:

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

<sup>22</sup> **“The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light,** <sup>23</sup> **but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!**

<sup>24</sup> **“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money. (Matthew 6:19-24)**

## Introduction

Pastor Kent Hughes tells the following story:

Mrs. Bertha Adams was seventy-one years old when she died alone in West Palm Beach, Florida on Easter Sunday 1976. The coroner’s report read, “Cause of Death...malnutrition.” After wasting away to fifty pounds she could no longer stay alive. When the state

authorities made their preliminary investigation of her home, they found a veritable “pigpen...the biggest mess you can imagine.” One seasoned inspector declared he had never seen a dwelling in greater disarray. Bertha had begged food at her neighbors’ doors and had gotten what clothes she had from the Salvation Army. From all appearances she was a penniless recluse—a pitiful and forgotten widow. But such was not the case! Amid the jumble of her filthy, disheveled belongings were found two keys to safe-deposit boxes at two different local banks. The discovery was unbelievable. The first box contained over 700 AT&T stock certificates, plus hundreds of other valuable notes, bonds, and solid financial securities, not to mention cash amounting to \$200,000. The second box had no certificates, just cash—\$600,000 to be exact. Bertha Adams was a millionaire and then some! Yet she died of starvation. Her case was even more tragic if she was destitute spiritually.

Her life is an extreme parable of the lethal dangers of materialism, which promises so much but cannot give us what we need most. Our consumer society is constantly telling us that life at its best consists of having more and more possessions and pleasures. As Christians, we know this is patently false. But the tug is so strong that many of us try a balancing act between what the Bible teaches and what the admen say, between the spiritual riches God offers us in Christ and worldly treasures that cannot feed our soul. Sadly, some of us lose our balance, and the results are devastating.<sup>1</sup>

In his Sermon on the Mount, Jesus taught his disciples a most important lesson about laying up treasures in heaven.

## Lesson

Jesus teaches in Matthew 6:19-24 that my heart always goes where I put God’s money.

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<sup>1</sup> R. Kent Hughes, *The Sermon on the Mount: The Message of the Kingdom*, Preaching the Word (Wheaton, IL: Crossway Books, 2001), 205.

Let's use the following outline:

1. Two Treasures (6:19-20)
2. Two Visions (6:21-23)
3. Two Masters (6:24)

## I. Two Treasures (6:19-20)

First, notice that there are two treasures.

### A. *Treasures on Earth (6:19)*

First, there are treasures on earth.

Jesus gave a negative command in verse 19, **“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal....”**

Jesus was teaching in a way that was easily understood by his hearers. Jesus was teaching that earthly treasures are easily lost in all kinds of ways. And that truth still holds for today.

Now, Jesus was not forbidding possessions in themselves. Nowhere in Scripture is there a prohibition against owning property. Nor was Jesus forbidding providing for the future. Saving for a rainy day is in fact encouraged in Scripture. And finally, Jesus was not forbidding the enjoyment of God's good gifts. God richly provides us with everything to enjoy (1 Timothy 6:17), so long as it is done for his glory.

John Stott summarizes the point of Jesus' negative command. He states, “In a word to ‘lay up treasure on earth’ does not mean being provident (making sensible provision for the future) but being covetous (like misers who hoard and materialists who always want more).”<sup>2</sup>

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<sup>2</sup> John R. W. Stott and John R. W. Stott, *The Message of the Sermon on the Mount*, 155.

## B. *Treasures in Heaven (6:20)*

And second, there are treasures in heaven.

Jesus gave a positive command in verse 20, “...but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.”

How do we lay up for ourselves treasures in heaven? Daniel Doriani answers, “We lay up treasures in heaven by investing in God’s causes and God’s people. The effects of such investments last forever. We store treasures in heaven by worshiping God, growing in knowledge and grace, and growing in love for God and neighbor. Financially, we store treasures in heaven by using money for kingdom causes, by giving money to the church, to missions, to Christian schools, to the poor.”<sup>3</sup>

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

## II. Two Visions (6:21-23)

Second, observe that there are two visions.

In verse 21 Jesus said, “**For where your treasure is, there your heart will be also.**” In this verse, Jesus addressed the heart, the inner attitude of a person. In verses 22-23, Jesus spoke of the

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<sup>3</sup> Daniel M. Doriani, *Matthew & 2*, ed. Richard D. Phillips, Philip Graham Ryken, and Daniel M. Doriani, vol. 1, Reformed Expository Commentary (Phillipsburg, NJ: P&R Publishing, 2008), 245.

eye when he said, **“The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!”** But, Doriani makes an important observation, “It might seem that Jesus is changing subject, as he shifts from the heart that desires to the eyes that see. But the terms ‘heart’ and ‘eyes’ can both refer to the inner person that sets life’s direction.”<sup>4</sup>

It is interesting to note how “heart” and “eyes” are used almost interchangeably in Psalm 119. For example, look at the following verses from Psalm 119:

- Verse 10: “With my whole *heart* I seek you; let me not wander from your commandments!”
- Verse 18: “Open my *eyes*, that I may behold wondrous things out of your law.”
- Verse 36: “Incline my *heart* to your testimonies, and not to selfish gain!”
- Verse 37: “Turn my *eyes* from looking at worthless things; and give me life in your ways.”

Proverbs 4:23 says, “Keep your *heart* with all vigilance, for from it flow the springs of life.” The issues of life proceed from the heart. Jesus said that the body finds its direction, for good or bad, through the eyes. The eyes and the heart are intricately connected.

#### *A. The Vision of the Heart (6:21)*

First, the vision of the heart.

Jesus said in verse 21, **“For where your treasure is, there your heart will be also.”**

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<sup>4</sup> Daniel M. Doriani, *Matthew & 2*, 246.

Jesus was teaching that every person invests somewhere. People either invest in earthly treasures or they invest in heavenly treasures. Sadly, some Christians dread the thought of leaving this world.

Randy Alcorn asks the question, “Why?” And he answers as follows, “Because so many have stored up their treasures on Earth, not in Heaven. Each day brings us closer to death. If your treasures are on Earth, each day brings you closer to losing them.”<sup>5</sup>

John Wesley once toured the vast estate with a very proud plantation owner. They rode their horses for hours and only saw a fraction of the man’s property. At the end of the day, they sat down to dinner. The plantation owner eagerly asked, “Well, Mr. Wesley, what do you think?”

Wesley replied, “I think you’re going to have a hard time leaving all this behind.”

No doubt, Wesley was thinking of Jesus’ statement in verse 21, **“For where your treasure is, there your heart will be also.”** By saying that our hearts follow our treasure, Jesus was saying, “Show me your bank statements. Show me your credit card statements. Show me your expenses. And I will show you where your heart is.”

Randy Alcorn sums up the vision of the heart well. He says:

Suppose you buy shares of Ford Motor Company. What happens? You suddenly develop an interest in Ford. You check the financial pages. You see a magazine article about Ford and read every word. You probably buy a Ford as your next car.

Suppose you’re giving to help African children deal with AIDS. When you see an article on the subject, you’re hooked. If you’re sending money to plant Indian churches and an earthquake hits India, you watch the news and fervently pray. You develop a passionate interest in God’s kingdom.

As surely as the compass needle follows north, your heart will

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<sup>5</sup> Alcorn, Randy. *The Treasure Principle, Revised and Updated: Unlocking the Secret of Joyful Giving* (p. 44). The Crown Publishing Group. Kindle Edition.

follow your treasure. This is a remarkable truth. If I want my heart somewhere, all I need to do is put my money there.

I've heard people say, "I want more of a heart for missions." I always respond, "Jesus tells you exactly how to get it. Put your money in missions, and your heart will follow."

Do you wish you cared more about eternal things? Then reallocate some of your money, maybe *most* of it, from temporal to eternal things. Watch what happens. You'll be amazed...and happy.

God wants your heart. He isn't looking for dispassionate "philanthropists" for His kingdom. He's looking for disciples so filled with a vision for eternity that they wouldn't dream of not investing their money, time, and prayers where they will matter most.<sup>6</sup>

### B. *The Vision of the Eye (6:21-23)*

And second, the vision of the eye.

Jesus said in verses 22-23, **"The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!"**

Daniel Doriani sums up Jesus' teaching. He says, "There are two lessons here. First, if you cannot take your eyes and heart off material things, if you live only for this world and its satisfactions, you must ask, 'How is my heart?' Second, by setting your eyes in the wrong place, on the possessions of others, on graphic displays of affluence, you can harm your soul. Rather, let us be content with what we have."<sup>7</sup>

### III. **Two Masters (6:24)**

And third, let's look at the two masters.

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<sup>6</sup> Alcorn, Randy. *The Treasure Principle*. (pp. 46-47).

<sup>7</sup> Daniel M. Doriani, *Matthew & 2*, 249.



Gordon Dahl once said, “We worship our work. We work at our play. And we play at our worship.” Of course, if we worship our work, we will serve it, heart and soul.<sup>8</sup>

Jesus used a Hebrew poetic form (known as chiasm) to state the choice before us in verse 24:

**No one can serve two masters,  
for either he will hate the one and love the other,  
or he will be devoted to the one and despise the other.  
You cannot serve God and money.**

Jesus described an absolute contrast. Some people think that they are indeed able to serve God *and* money (or anyone or anything else, for that matter). But it is impossible. As Jesus said, **“You *cannot* serve God and money.”**

*A. Serving Money*

First, serving money.

Daniel Doriani says, “Money is not the kind of god that demands exclusive loyalty or direct worship; no prostration is necessary. Money is a god in a polytheistic land. It just wants a spot in the pantheon; a few other demigods can reside there too: status, power, pleasure. It is satisfied with casual worship and a few holy days.”<sup>9</sup>

*B. Serving God.*

And second, serving God.

We serve God when we give him first place in our minds in

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<sup>8</sup> Gordon Dahl, *Work, Play, and Worship in a Leisure-Oriented Society* (Minneapolis: Augsburg, 1972), 20; see 11–23.

<sup>9</sup> Daniel M. Doriani, *Matthew & 2*, 250.

everything. We relate all our thoughts and actions in terms of God.

And we serve God when we accept his word about money. Rev. Selwyn Hughes, a Welsh pastor and author, wrote, “Remember this—you can’t serve God *and* Money, but you can serve God *with* money.”

## Conclusion

Therefore, having analyzed the concept of the money in Matthew 6:19-24, let us store up for ourselves treasures in heaven.

Randy Alcorn tells the following story:

The streets of Cairo were hot and dusty. Our missionary friends Pat and Rakel Thurman took us down an alley. We drove past Arabic signs to an overgrown graveyard for American missionaries.

As Nanci and I and our daughters, Karina and Angela, followed, Pat pointed to a sun-scorched tombstone that read: “William Borden 1887–1913.”

Borden, a Yale graduate and heir to great wealth, rejected a life of ease in order to bring the gospel to Muslims. Refusing even to buy himself a car, Borden gave away hundreds of thousands of dollars to missions. After only four months of zealous ministry in Egypt, he contracted spinal meningitis and died at age twenty-five.

I dusted off the epitaph on Borden’s grave. After describing his love for God and sacrifices for Muslim people, the inscription ended with a phrase I’ve never forgotten: “Apart from faith in Christ, there is no explanation for such a life.”

The Thurmans took us from Borden’s grave to the Egyptian Museum. The King Tut exhibit was mind-boggling.

Tutankhamun died at age seventeen. He was buried with solid gold chariots and thousands of golden artifacts. His gold coffin was found buried within gold tombs within gold tombs.

The ancient Egyptians believed in an afterlife—one where

they could take earthly treasures. But all the treasures intended for King Tut's eternal enjoyment stayed right where they were for more than three thousand years, until Howard Carter discovered the burial chamber in 1922.

I was struck by the contrast between these two graves. Borden's was obscure, dusty, and hidden off a back street littered with garbage. Tutankhamun's tomb glittered with unimaginable wealth. Yet where are these two men now? One, who lived in opulence and called himself king, is in the misery of a Christless eternity. The other, who lived a modest life in service of the one true King, is enjoying everlasting reward in his Lord's presence.

Tut's life was tragic because of an awful truth discovered too late—he couldn't take his treasures with him. William Borden's life was triumphant. Why? Because instead of leaving behind his treasures, he sent them on ahead.<sup>10</sup>

I would like to conclude with these words from Alcorn:

He who lays up treasures on Earth spends his life backing away from his treasures. To him, death is loss.

He who lays up treasures in Heaven looks forward to eternity; he's moving daily toward his treasures. To him, death is gain.

He who spends his life moving away from his treasures has reason to despair. He who spends his life moving toward his treasures has reason to rejoice.

Are you despairing or rejoicing?<sup>11</sup>

My heart always goes where I put God's money. Your heart always goes where you put God's money. Let me encourage you to store up for yourselves treasures in heaven by investing in God's causes and God's people. Amen.

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<sup>10</sup> Alcorn, Randy. *The Treasure Principle*. (pp. 39-40).

<sup>11</sup> Alcorn, Randy. *The Treasure Principle*. (p. 47).

# Mission Statement

The Mission Statement of the Tampa Bay Presbyterian Church  
is:

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

## Sermons by Rev. Freddy Fritz

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

1. [www.tampabaypresbyterian.org/sermons](http://www.tampabaypresbyterian.org/sermons).
2. [www.sermoncentral.com/contributors/freddy-fritz-sermons-11181.asp](http://www.sermoncentral.com/contributors/freddy-fritz-sermons-11181.asp).
3. [www.sermonaudio.com/source\\_detail.asp?sourceid=Fred-dyFritz](http://www.sermonaudio.com/source_detail.asp?sourceid=Fred-dyFritz).

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