

Where Is Your Treasure?

Matthew 6:19-21; Colossians 3:1-3

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It is a temptation we all face as Christians to separate into distinct categories the religious (spiritual) part of our life from the secular (earthly) part of our life. Obviously, there are differences that we can draw between private religious exercises (like the ones Jesus identified: giving to the needy, praying, and fasting) and public secular actions (like work, shopping, paying bills, cleaning the house, and saving money). But whatever the differences, Jesus tells us that there is a question to be answered that is common to all that we do (religious and secular): Are you laying up treasure in heaven or merely on earth?

The answer to this question will reveal to whom or to what your heart is truly devoted. The affections and desires of your heart will always be revealed by the decisions you make in life. You will make clear what you value most in your life (what are your treasures) by what you freely give to the kingdom of God or by what you merely give to your own kingdom.

In the Sermon on the Mount, Jesus is not only concerned about the hypocrisy of the Pharisees in religious matters creeping into our lives. He is also concerned about the materialism of the world in secular matters creeping into our lives. The question before us today is: Are You Laying Up Treasure in Heaven or Merely on Earth?

I. Are You Laying Up Treasure in Heaven or Merely on Earth?

A. In Matthew 6:1-18, Jesus has exposed the hypocrisy of the Pharisees (and all who are like them) who perform their religion in order to receive the approval of men rather than the approval of God.

1. Our obedience to God will always be seen in our outward actions, but it doesn't begin there. Our obedience to God (private and public) begins with a heart of faith and love that is devoted supremely to Jesus who loved us and redeemed us from the guilt, condemnation, and power of sin. We evidence that God has given us a new heart when we delight to do God's will, even when it is hard (Psalm 40:8; 1 John 5:3).

2. In the verses before us today (Matthew 6:19-21), Jesus is not explicitly telling you the amount that your treasure should be in advancing His kingdom. He goes even deeper than that—He goes to the “heart” of the issue. He says that the decisions and choices you make as to what is most valuable and important to you reveal where your heart and affections truly are (Matthew 12:34). You may profess with your mouth that all that you have belongs to the Lord, but how you use what you have been given by God actually determines whether you truly believe that in your heart. Your actions, choices, and decisions will reveal what is in your heart.

3. Jesus gives three illustrations in which decisions and choices we make will reveal the condition of our heart (who or what we love supremely): two kinds of treasure (Matthew 6:19-21), two kinds of eyesight (Matthew 6:22-23), and two kinds of lordship (Matthew 6:24). Today we will consider two kinds of treasure.

B. Turning to Matthew 6:19, Jesus forbids laying up treasures upon earth. This prohibition is in the Greek present tense which assumes that we are already laying up treasure upon earth, but that needs to stop right now. Does Jesus forbid this in an absolute sense or in a comparative sense? I submit He forbids laying up treasure upon earth in a comparative sense. In comparison to the treasure we lay up in heaven, it is as though we did not care about laying up treasure on earth at all (Luke 14:26>Matthew 10:37—hate in a comparative not absolute sense).

1. We are not forbidden by Jesus from laying up treasure upon earth in an absolute sense, but in a comparative sense. An absolute sense would contradict the rest of Scripture, which is impossible (1 Timothy 6:17; Proverbs 10:4; Abraham, Job, Solomon). It is not money or possessions that is the root of all kinds of evil, but the love of it wherein the heart is set upon it (1 Timothy 6:10); our chief affections belong to it; our trust is placed in it rather than in the Lord; and our ambitions/dreams are consumed by it. Paul warns that many temptations flow from the love of money into which many have fallen and led to destruction (1 Timothy 6:9). And you don't have to be rich to love money. The poor as well as the rich can be a lover of money. It is not what you possess or don't possess, but what you covet, what you dream about, what you love that determines whether you are a lover of money or not.

2. Dear ones, contentment does not come from financial security, it comes from trusting in, loving, and living for the Lord Jesus (1 Timothy 6:6-8). Thus, we are warned by God in Scripture not to love or to seek earthly financial security first and foremost, but to seek first the kingdom of God and His righteousness (Matthew 6:33).

3. In summary, we are not forbidden in an absolute sense from laying up treasures upon earth, but in a comparative sense and that comparison is given in the next verse (Matthew 6:20). In comparison to your laying up treasure upon earth, your laying up treasure in heaven should be so much more important to you as a Christian that it seems as though laying up treasure for yourself and your desires upon earth is not important to you (Colossians 3:1-3).

C. As we consider Matthew 6:20, Jesus commands (not suggests) that you must continuously (not once or twice) be laying up treasure in heaven where it cannot be lost or lose its value in the least. "Stop laying up treasure on earth, but continuously lay up treasure in heaven." If you are looking for the safest and most secure investment of your treasure, you are to look to heaven, not earth.

1. In the ancient world, raiment and garments were viewed as being treasures to be worn and admired, but there was always the possibility of moths, mice, and other insects destroying the beautiful garment. Likewise, precious metals and ornaments stored as treasures could be eaten up by rust or stolen. Jesus is simply saying that no matter what our treasure is upon earth (great or small), it can be lost. Nothing is safe and secure in this world. What we treasure (whether it be a car, a home, a bank account, or a retirement plan) can be damaged, devalued due to inflation, or lost due to war or natural disasters, lost due to a stock market crash (1929), due to a loss of work, lost due to unlawful government lockdowns, or lost due to your poor health/death. That is why Paul warns us not to put our trust in UNCERTAIN riches (1 Timothy 6:17). That is why Jesus says that the most secure investments are our treasures in heaven rather than upon earth. We cannot take anything in this world with us at death, but we can send it ahead of us by the way we use the abilities, time, possessions, and money God gives to us while we are yet alive to care for the needy and to advance His kingdom.

2. Let me be clear. This is not paying for your salvation. That is already fully and only paid by the atonement of Jesus Christ. He said, "It is finished" (or "paid in full") before He died. Nor is this referring to a treasury of righteousness in heaven from which indulgences can be granted by the church to the living and the dead (as if we could do more than the law requires). Jesus is declaring that the heart of the Christian here upon earth is not characterized by accumulating earthly treasure as what is most valuable and important, but is characterized by loving, desiring, and using our time, talents, and treasures upon earth to the advancement of His kingdom.

D. Jesus leaves with us a principle or rule by which to judge and test our own hearts in these matters (Matthew 6:21).

1. What does your heart truly desire above all else: the things of this world that are perishable or the things of heaven that are imperishable? What you chiefly desire, love and give your energies,

dreams, and financial resources to—those are your treasures.

2. Those charlatans on TV or radio that give a never-ending commercial about financially giving to them in order to be blessed by the Lord are no better than the Church of Rome. That I will never do by God's grace. But when I come to a passage of Scripture that addresses the matter of our treasure that God has given to us, I would be unfaithful to Christ not to tell you in all love and sincerity what Jesus is preaching (not what I am preaching, but what Jesus is preaching).

3. You evidence that God has given you a new heart (born again) by the decisions and choices you make with regard to your treasures upon earth in caring for the needy, in using your time, talents, and treasures to advance God's kingdom and to support the ministry of the church. That is what Jesus is saying. He does not talk about amounts, but about your heart. When your heart is filled with love and gratitude to Jesus Christ, there will be no problem in the use of your treasure.

4. God calls us to provide for our family and others who are in need (1 Timothy 5:8; Ephesians 4:28). That is doing the will of God. We cannot neglect caring for those nearest to us with the treasure God has given to us. But Jesus is teaching that our heart's affection and care as Christians for His kingdom will be evidenced by the way we use our treasure in advancing it and financially supporting it. How do we know where our heart is? We know by what is most important to us—the souls of men or the bodies of men (both are important, but which is most important)? Heavenly treasure or earthly treasure? God's will or my will? God's time on the Lord's Day or my time? Submission to Jesus Christ or submission to the will of man?

5. Dear ones, our heart's devotion is revealed by what is most valuable and most important to us—not by what we merely profess with our mouths, but by what we invest our lives, gifts, possessions, and finances into. Jesus told the rich young ruler to go and sell all that he had and come and follow Him and he would have treasure in heaven (Luke 18:22-23). He wanted eternal life, but he loved His earthly treasure more than heavenly treasure. Which do you love more? Are you willing to forsake all to follow Jesus? Is the eternal heavenly treasure worth more to you than your temporary earthly treasure that you cannot take with you at death? The answers to these questions will be evident in how you are using the treasure God has already given to you.

6. Our excuses for delaying to do so, or waiting for a better time to do so, or waiting until this or that bill is paid, do not reveal the value we profess to place in advancing the kingdom of Jesus Christ. Remember how the Jews who returned from captivity offered their excuses as to why the temple was not completed, but only the foundation laid (Haggai 1:2-11)?

7. When God give us a new heart at regeneration, He also gives us a new treasure: we desire and seek to care for needy brethren, to see Christ's kingdom advanced, and to financially support the ministry of the Word. That is not the treasure of super-saints, but the treasure of every true Christian who can never forget the loving sacrifice of Jesus Christ to redeem us. An examination of the decisions, choices, use of our time, our energy, and our financial resources will reveal the condition of our hearts according to Jesus, "For where your treasure is, there will your heart be also" (Matthew 6:21). Amen.

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