

## *Laying Up Treasures in Heaven*

Matthew 6:19-24

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We're going to be looking at the sixth chapter of Matthew and verse 19 and following. As you hear this, remember this is Jesus talking. And I will say He doesn't mince any words about this. What He's really saying to you is your money's awfully important, but you already know that, don't you? So, let me read God's word together with you, and then we'll see what it is going to say to us today.

Matthew 6, beginning with verse 19.

"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

"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!

"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." [ESV]

Let us pray.

Father in heaven, we do believe that this is your holy word and your living word. We believe that unlike any other book, these are not simply words on a page. These are words given to us through the pen of Matthew but by the power of your Spirit, the Holy Spirit. And we believe that the same Holy Spirit is here with us now so that when we study these words together, we believe it's as if you were up here speaking to us. But we've come to listen about something very important in our lives, that is our money. We pray that you will bless us as we listen. We pray in Jesus's name. Amen.

Well, maybe you've heard about the two men that were washed up and marooned on a desert island. And as they looked around, they saw that there was nothing but sand. There was no water. There was no food. There was nothing. And one man began to shout and scream, we're going to die. And the other man said, calm down. It's going to be all right. Everything is going to work out. Then the man said, look around. There's nothing to eat. There's nothing to drink. We are going to die. The other man said, you don't understand. Calm down. Everything is going to work out. You see, I make a million dollars a year, and I tithe. My preacher will find us.

I don't usually start sermons with a joke, and that's the truth. But there's a reason why I start this sermon with a little humor. It's because I find that in the church, we have a very difficult time dealing with money. We don't like to talk about it. Some preachers won't even preach about money. The best we often do is we kind of giggle, we kind of laugh about it.

But look at this text. It's awfully important to Jesus, isn't it? I mean, He doesn't mince any words as already said. He comes directly to the issue. And He takes something, and I think is going to focus the attention of the people that are listening to Him and to us as well because He starts right away by saying, "Do not lay up for yourselves treasures on earth." You know, when somebody talks to you about a treasure, that usually causes people to listen. I mean, people like treasures.

I can remember one time when I was quite young, I grew up in Duluth, Minnesota, and they hid a treasure. I don't think it was more than a thousand dollars or something like that. But they hid it

somewhere in the city under the snow. And then in the newspaper, they would give a different clue every day. And there were people out with picks and shovels all over for about a month hoping they were going to find this thing.

There is a television program on the History channel called *The Curse of Oak Island*, and it is supposed to be about a treasure that's hidden in a muddy pit. This thing's been going on for years. By the way, they've been hunting for that treasure for literally decades. But this program has been going on, I think, for five or six years. Honestly, I don't watch it because they're not going to find anything; I know that. But people have enough interest in treasure that they will focus on that. Did you know that John Wayne actually invested in a company that tried to find that treasure on Oak Island some time ago?

But when Jesus says to think about your treasure, He wants you to realize that whatever God is giving you, it could be a lot, it could be a little, but it doesn't matter. What God has given to you is very important to you, but it's very important to Him, too, because how you deal with the material blessings that God has given to you will in many ways impact your spiritual life. This is why we have texts like this and other texts. Out of 35 parables, 16 of them deal with material things. And when you study Jesus's teaching in the New Testament, you will find out that He spoke more about material things than He did about heaven and hell combined. And you might think, I wonder why. But you shouldn't think too long.

Think about how we live in a material world. And we're made material beings. The material world is very beautiful. I talked about the trees and how they look, and big acorns and all of that. I mean, everything that God created and everything He's given us is a beautiful thing because He made it. And money is an important part of that. Money is His idea. It's not our idea.

So, He created all of this, this material world. He creates us material beings. And you are one. Pinch yourself. If you can feel yourself, you are. If you can't feel yourself, well you need to see somebody quickly.

So, a material world, a material being, and then God says this. Don't become a materialist. Don't let that happen to you. You see, you weren't made for your money. Your money was made to serve you. You were made for me. Unlike the rest of the material world that I created, you were made to have a personal relationship with me. You were made to be integrated up toward me, not down into the rest of the creation. That's what the scriptures teach us. That's what we know when we are introduced to Christ and we begin to understand the gospel as He has given it to us.

And Jesus says right here that there's a difference between those that get that and those who don't get it. Look at verse 22. "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." And you think about it. What does it mean in this context to be living in darkness? Well, it's simply to be living in a world where the only thing that exists is the things that you can touch and the things that you can feel, the material things that are part of your life. That's what it means to live in darkness. It means you live in this world and you're bound to this world. You count your days and all the days you have, and that's all there is. There is nothing else. But those who live in light know that there's something else. They live in this world, but they don't belong to this world.

I have a granddaughter that when I got home last night from supper, there was a message from her. And you know, grandchildren I love dearly. They love grandpa, too. That's a great thing. But they don't communicate with us very often. So, when I saw that, I thought, oh my goodness, what happened? And so, I called her right away. She is a senior in college. And to be honest, I was a little worried. I didn't know what had happened, and so on. And she said, grandpa, guess what? I got a diamond ring last night. She got engaged to a wonderful Christian man.

And do you know what I pray for my grandchildren? That they won't fit in this world very well. That might sound strange because in a way, you know, I think a lot of us want our children and our grandchildren to fit into this world, to be a part of this world, to be comfortable in this world. But the

longer I live, the more I pray that. And by the way, God's been answering those prayers. And I am pleased because this world with all that it has is a world of darkness. That's what it means to live in darkness. When you can't see beyond the things that God has made, you lose sight of Him. Is that not right?

You see, what this text is telling us is this. Nothing has a greater potential to disrupt your spiritual life and stunt your spiritual growth than your money. Let me repeat that. Nothing has greater potential to disrupt your spiritual life and stunt your spiritual growth than your money. Jesus says right here in this text, "For where your treasure is, there your heart will be also."

Luther used to have a funny saying. He would say, "If I can convert a pocketbook, I can convert a soul." And I remember the first time I heard that, I thought, whoa, he's got that all backwards. No, a person is converted and then they begin to think differently about their pocketbook, right? I mean, that's the way I would look at it.

But look what Jesus said. Where your treasure is, there's where your heart will be. Maybe Luther wasn't so far off after all. Maybe in fact that is the truth, that where we put our physical and material blessings, that really does in many ways attract our hearts and pull our hearts towards God.

You see, every day, we have to decide what's important in our life. What will give me significance? And what will give my life value? And for most people, it's the things of this world. It's what we can gain in this world. It's what people think about us, what our reputation is. That's what brings significance and meaning and purpose to their life. John Calvin had a name for that. It's idolatry. John Calvin said that "The human heart is an idol factory." That is, we're creating all kinds of other things to worship rather than God Himself. That's why our money is so important. And where we lay up our treasures, that's why it's so important because it will have a whole lot to do with our relationship with God, how we worship Him, and whether He is first in our lives or not.

You see, Jesus put it this way. You have to make a choice. 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 knew that.

In the fourth chapter of Matthew, Jesus is led out into the wilderness and He's tempted by Satan. Three times, He's tempted. Have you ever thought about those temptations? The first one after He'd been hungry, He hadn't eaten for 40 days, Satan said to him to take these stones and turn them into bread. Material things, food. The second time, he took Him up on the pinnacle of temple, and he said, throw yourself off, and your Father in heaven will save you. Physical protection. And then the granddaddy of them all, he showed Jesus all of the empires, all of the nations of the world. And he said, if you bow down and worship me, I will give you all of this wealth and all of this power.

Every one of those temptations is a material temptation, right? Why do you think Satan would use those temptations on Jesus? Well, because that's his heavy artillery. He brought in the big guns. He really believed that he would be able to defeat Christ in that way. If Satan thinks he can use that on Jesus, think about us and how important it is for us to be careful about how we use that which God has given us.

In Matthew 19, there's a story about the rich young ruler. The rich young ruler comes to Jesus and says, "What must I do to be saved?" It's a spiritual question. Jesus says to him, you know what you need to do. Honor your parents. Don't lie. Don't commit murder. Don't commit adultery. Don't covet. He gives him the second book of the law. And the rich young ruler says to Jesus, well, I've done all those things. Now, you may think he's bragging. I don't think he is, actually. I think if you'd have gone and asked the neighbors of the rich young ruler, they would have said, yeah, he loves his parents. He doesn't steal. He didn't need to. He doesn't covet. He's got more than everybody else. He'd done all of those things.

Jesus says to him, there's one thing you haven't done. Remember what it was? Go and sell all that you have and give to the poor and come and follow me.

Now, some might think that's a message on taking a vow of poverty. No, that's just a message on laying up your treasures in heaven and not on earth. Be sure that you haven't put your money before God. That's what that's all about.

If you'll remember what Jesus said to him was the second book of the law. What's the first book of the law? "Thou shall have no other gods before me." You see, that's where he had failed. That's where his money had gotten between him and God.

David Livingston put it this way. "I will place no value on anything I may possess except as it relates to Christ's kingdom. I will use my wealth to promote Christ's glory, the one whom I owe everything." Wouldn't you like your life to be summed up like that? Because that's what's on his tombstone. "I will place no value on anything I may possess except as it relates to Christ's kingdom. I will use my wealth to promote Christ's glory, the one whom I owe everything."

How we look at our spiritual resources really is a watershed in our spiritual life. And God, when He gives us blessings, He's really saying to us to be careful how we use them. Don't become a bucket. Become a pipeline. Our God is a generous God. And our God wants us to be like Him. Our God wants us to look like Him.

So, the second point is this. It's rather simple. Nothing has greater potential to grow our faith and turn us to God than our stewardship. Nothing can stunt our spiritual life faster than money, but nothing can have quite an impact as money on our spiritual life as well. Invest in heaven. And you see, where you invest, that's where your heart's going to be. If you invest in heaven, are you not going to think about heaven? Isn't that going to be what's really important to you?

If I love heaven, I'm going to love the Father who is in heaven. If I love the sun, I'm going to love the one who's opened the door to heaven. If I love the Holy Spirit, I'm going to love the one who's sealed me for heaven.

J. Oswald Sanders put it this way. He said, "The question is not really, how much of my money am I going to give to God? The real question is, how much of God's money am I going to keep for myself?" That's the real decision we all need to make.

Now, I know that that sounds kind of strange to human ears. Quite frankly, we don't like to hear that, I don't think. But God wants us to hear that because it's important. How much of God's money am I going to keep for myself? Because nothing belongs to me. I don't have anything. I've been bought with a price, a great price, the Son of God Himself. And I create nothing. Everything that I have belongs to Him. And I only live for a very short time on this earth.

You know, I think sometimes when somebody like myself preaches on money, it sounds like one of two things. Listen, you have to give because if you don't give, how is the church going to run? In other words, it's kind of like an admission fee to get into church. That's not what giving is about at all. And for some, it sounds like God is greedy and wants our money; He's trying to steal from us. Jesus is not trying to steal from you. He's trying to bless you. He's already given it to you, but He doesn't want it to get in your way. He doesn't want it to blind you.

Remember in Philippians 4, Paul is thanking the Philippians for sending a gift to him. It was probably a life-saving gift. And so, he's very thankful for it. But he does say to them, look, I wasn't here worried about whether or not you all were going to come through because I've learned how to live with a lot, and I've learned how to live with a little. And then a verse that we take out of context all the time, the verse is, "I can do all things through Christ who strengthens me." That's where that first actually is. It's about actually saying, I can learn how to live with a lot, and I can learn how to live with a little.

You know what? It's not easy to live if you don't have much. I worked in missions for 20 years, and I saw people that were just barely existing. And we helped many of them, too, and had disaster relief and all kinds of things like that. But Paul says, I've learned that what God gives me is what He wants me

to have. But then he says the other, and it may be actually harder to learn to live with a lot than to learn to live with little. It may actually be more difficult to learn to live with a lot. Paul says, I can do it.

And so, what we're learning from this text here in the Sermon on the Mount is this is a lesson to be learned. It's a process in sanctification. And the question we need to ask ourselves, are we growing in the work of stewardship in our lives? Do we see the grace of the Lord Jesus Christ at that point in our lives? It's a very special thing when we get to that place, and a great blessing as well. You see, Jesus is simply saying to us, we can't sit on the fence. Verse 24, "No one can serve two masters." We've got to decide.

Now, I want to suggest five things that might help you because I don't want to leave here just saying, you need to get serious about this. So, here are five ideas that might help you, and they may not. The first is you need to decide how much you're going to give. My wife and I, we do it in January of every year. And we take that seriously. We make it a matter of prayer how much we're going to give. There is no formula. Let me tell you, a tithe is not a formula about stewardship. It is in the Old Testament, but it's not a formula.

My daughter when she was in quite a young marriage had two young children. They were in a Christian school. Her husband was out of work. She was working as a nurse in the ER. And she calls me and says, dad, do I have to tithe? And I said, no, honey, you don't have to tithe. And you could hear this, "phew" on the other end of the phone. And then I said, because God may want you to give more than ten percent. She said, dad. She often gets after me. She's my youngest, but she's the one that keeps me in line.

But it is a good thing to take it seriously, really, based on this text and to make it a real matter of prayer and of stewardship. Believe the Holy Spirit's going to lead you. So, that's number one.

Number two, pray and ask God to lead you and give opportunities for you to give. If you start praying about it, you will find opportunities to give and it will loosen up your heart to give. It will change you. God answers prayer, and He will answer prayer in this area of your life.

Thirdly, talk to your spouse, if you're married. Make it a joint thing. I talk with my wife because she's far more benevolent than I am. You know, Kooistra happens to be a Dutch name, and I'm cheap as could be. So, she always wants to give more than me, and that's great. But we work together at it.

Now, if you're not married, still, I think you should talk to someone. You could talk to a friend. Or you know what? You could call up the preacher and say, listen, I need to come and talk to you about something. And the preacher is going to wonder what it is. And then you're going to say, I want to talk about my stewardship. And he will drop the phone and faint because he's never had anybody come to talk to him about stewardship before. But that's the third thing. Talk to someone about it.

Fourthly, make it an act of worship. And what I saw here was wonderful. You don't know how rare this is for a pastor to get up in front of a church and say, listen, this is an opportunity for us to worship God through giving. In our church, the church I go to, honestly, it sneaks up on you. All of a sudden, this thing comes in front of you. And that's become very popular in the church today. There's kind of what's called a seeker-friendly kind of approach to worship. And evidently, they have done some focus work on things and they found out people don't like to equate worship with money. But God does.

So, I can tell you what we do. Now, listen. When the thing comes in front of us, honestly, it doesn't matter if we're sitting in the front or sitting in the back. It's often that we're the first person to put anything in because everybody must be using credit cards, or I don't know what they're doing. And we do give a lot of our money in other ways, even some of the techniques that you will learn in Gift and Estate Design. Don't forget to sign up for that. But we use some of those methods like giving out of an IRA before taxes. And that helps us. So, we just did that this month.

But my wife, she's in worship right now. And she will put a check in this basket that comes in front of us today because it's an important part of worship. So, not only should you listen to what the pastor

says, but you ought to be saying in your heart, God, this is what I'm giving to you. You've given to me, and you've given me so much. I could never repay and I'm not trying to repay what you gave me. All I'm doing is giving back to you in worship. It's part of my worship.

And finally, practice what I call compound giving. Now, I made that up. You know what compound interest is? Every year, it grows a little bit more. All of a sudden, it's something significant. Well, compound giving is when you give a little bit more this year than you gave last year. When you're young, it's not bad. But when you're as old as I am, that can be a problem because the thing grows and grows and grows.

You know, I was just in Ukraine last month and I had a birthday there. And the Ukrainian pastors, they were very kind. They learned how to sing "Happy Birthday" in English. And two of them walked two hours just to get me a cake. It was very touching, to be honest. But then I had to say something, and they kind of surprised me. So, I got up there, and I said what could I say? You know what? There was a man named James Bond and he was 007. I'm twice as good as he is because I'm 077. And when you get to be 077, and you've been giving a little bit more each year, it gets to be significant.

But you know what? We haven't run out of money. Not at all. In fact, it seems like we've gotten more and more that we need. So, I want you to think about that, compound giving. Give a little bit more this year than you gave last year.

Some think the joy of money is the accumulation of wealth. Some think that the joy of money is the stuff it will buy. But Doug Carter said this, "All Christian stewards I know tell me their greatest joy comes from giving." It really is. Let's pray.

Father, thank you for talking to us about money this morning because we don't often think about it in a relationship to our spiritual life. Sometimes, we don't even like to think about it. And yet, we've seen today that how we deal with the resources you give us is going to have a huge impact on our relationship with you. And Father, we want to know you better. We want to love your Son in a greater way. And we want to experience the greater power of the Holy Spirit in our lives. So, we pray that you will help us to take the things we've learned this morning and apply them. We pray this in Jesus's name. Amen.