

**Matthew 6:19-34 (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.**

**25 "Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing?**

**26 Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them. Are you not of more value than they?**

**27 Which of you by worrying can add one cubit to his stature?**

**28 So why do you worry about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin;**

**29 and yet I say to you that even Solomon in all his glory was not arrayed like one of these.**

**30 Now if God so clothes the grass of the field, which today is, and tomorrow is thrown into the oven, *will He* not much more *clothe* you, O you of little faith?**

**31 Therefore do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?'**

**32 For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things.**

**33 But seek first the kingdom of God and His righteousness, and all these things shall be added to you.**

**34 Therefore do not worry about tomorrow, for tomorrow will worry about its own things. Sufficient for the day *is* its own trouble.**

You may have noticed the text was very long this morning. That was on purpose. I have been learning that this passage is not several different topics. It is really several ways of looking at the same issue. If your Bible is like mine,

it breaks up this passage with several **headings** as if there are several **topics**. And in some ways that is true. But in some ways it is not.

Let's take a look at this.

What was Jesus talking about before this?

In the beginning of Chapter 6 Jesus was talking about Charitable Deeds. And remember what the discussion consisted of? You pick your **reward** by the reason that you **do the deed**. He focused primarily on the **motive**, not the **method**. Keep it private to keep yourself honest.

But look at the proper motivation to do the right thing for the right way.

**REWARD**. No one can miss this. There is a very specific focus in what Jesus said. There may be **multiple** reasons for doing a charitable deed. There are even lots of **GOOD** reasons. The ultimate reason is to **be perfect** like our Father in Heaven is **perfect**. We want to please Him. But Jesus makes sure to emphasize that pleasing God is where we **gain our greatest happiness**, our greatest **benefit**. Acting spiritual to impress a person has a very very limited reward. And it is here today and gone today. But **pleasing God** has an **eternal reward**. It is of tremendous value to us. It is the best thing we can do for our ultimate happiness.

So Christ starts with Charitable Giving. Then He talks about prayer. Again He talks about reward. The **pretentious prayer** gets that temporary reward of impressing fellow humans and nothing more. And again Christ says there is a much greater reward to be had. Proper praying is **rewarded by God** with that **greater** reward. And it is not a questionable venture. When I go fishing I may or may not catch fish. But when I pray for the **right reasons** I will, without doubt, be rewarded at some point in some way. How we will be rewarded is probably kept vague on purpose. It requires faith.

Then Christ teaches us to pray. We will come back to this.

Then He moves on to fasting. Same thing. **Wrong fasting** gets faulty temporary rewards. **True fasting** receives lasting valuable rewards. Over and over we find our greatest ultimate happiness is found through trusting our Lord and doing what He says. The flesh, the world and the devil will never tell us that. But our Savior does. The flesh, the world and the devil all promise happiness. It is immediate. That is why they are so effective. But they never deliver. They deliver pleasure, but not any kind of lasting fulfillment. All of these acts of service that Jesus speaks about are **happiness opportunities**. Every opportunity for service is a **happiness opportunity**. But it requires trust in God. We have to see **Him** as the kind of God whose **end game** is to **reward us**, to give us the **greatest happiness** humans can experience. And that happiness will never be fully realized until we are free from the

influences of the world, the flesh and the devil. But it is promised to us and we can take that promise to the bank.

Now back to the Lord's prayer. How does it start? **Our Father.**

If I counted it right Chapter 6 refers to the FATHER 11 times. We tend to see this passage as a teaching passage on **how to live**. It is easy to miss the fact that it is also a teaching passage on how **our Father treats His children**. We are given insight into the true **Fatherly** nature of God. And the appeal is for us to **depend** upon Him.

Look at the Lord's prayer that our brother Mohler did such an excellent job with.

We start the prayer with a focus on our **mutual heavenly Father**. But then it gets down to our real **day to day** life details. We need food. We need shelter. We need provisions. We have needs. And we are specifically directed to run to God for them with a trust that **He will provide**. We are called upon to **call on Him** knowing that He knows what we need before we ask. He is prone to focus on the needs of His children without being directed to. With God it is not the squeaky wheel that gets the grease. All of His children get the grease. He has none of our human limitations.

Now I think we need to have this picture, this overview of our text, before we analyze the specifics of it.

Look at verse 19. What is Christ talking about?

**Treasures.** Is that not the very nature of rewards?

**Treasures** are an **abundance** of goods. An abundance that is expected to **exceed our needs**. It is an **abundance of provision**.

Isn't it interesting when we are told this. This is said right after a statement about **receiving rewards from God** and right after we were taught to **trust God with our needs**.

Up until now we were talking about things we might regard as spiritual. But aren't we good at arguing? Aren't we likely to say, Oh yes, I agree with all these spiritual concepts. But now we are talking about how **I will eat tomorrow**, how I will **pay my bills** tomorrow, how I will take care of **my health care** tomorrow, how I will **pay my insurance** tomorrow. We are no longer talking about spiritual things. This is real life. And while I can rely upon God for the **by and by**, aren't we tempted to think that I need to make sure that I can **provide for myself** in the here and now.

Is that not how we are tempted to think? In fact, aren't we even good at **justifying our fears**? We think, look how rational our arguments are.

Mustn't we be prepared? Should we not be financially prepared for every

eventuality? Must we not do whatever it takes so we can take care of ourselves no matter what happens?

I had an aunt Betty and uncle Bill. Bill had a flooring store in Shamokin PA. He did well, but he did not save much for retirement. Bill retired early and Betty and Bill would then spend a lot of time in their RV staying in campgrounds. My dad was very concerned for their welfare. He thought many of their financial decisions were unwise. But Betty and Bill were believers. They trusted God. Some of my fondest memories were of my aunt Betty reading those flannel board stories with spiritual lessons in our Wednesday night kids meetings. Anyway Betty and Bill outfoxed my dad's fears. They both died suddenly, well before their money ran out. I am not trying to make light of my dad's concerns. He, too, was very spiritual. But my point is, God is greater than our **formula's** and **strategies** and **calculations**. And we are not to depend upon our **financial wisdom**. We are to depend upon our **Faithful Heavenly Father** while we live in faithful obedience to Him. That means we will do **what we must** to provide for our families. A man that does less is worse than an infidel. Where that faithful line begins and ends is a matter of faith. But we cannot cross the line where we refuse to do all of this in **complete dependence upon God**. We cannot cross the line where we determine that I must depend more upon **my ability to provide** for **myself** than **God's ability to provide for me**.

That is what our whole text is going to deal with. And that is why we read the whole thing.

**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.**

I can think of two reasons for laying up treasures on earth. There may be more.

The first is a love for this world. Treasure provides **pleasure**.

Some people store up treasures because those treasures provide pleasure.

In one of our travels Carla and I saw Steven Spielberg's yacht. I am going by memory so I could be wrong. But I think it was his. It was absolutely huge. It probably took a crew of 10 just to run it. It was luxury way beyond what most of us would imagine. But there are people who live for that kind of thing.

They live for the treasure for the provision of their wildest pleasure.

Sometimes that pleasure is found in power. They want to walk into a place and have people recognize them and cater to them and flatter them simply because they have such great wealth. Sometimes they use their money to

change things, like Bill Gates. They can get absorbed with controlling things with their massive wealth. George Soros seems to be heavily involved in trying to move our world into a one world government or something in that realm.

It may also provide the pleasure of feeling important. Rich people tend to be noticed and catered to. James is a whole book about that issue inside the church. We all have a tendency to want to be worshipped and wealth can give one that illusion of being worshipped.

There is much for flesh to desire in having earthly treasures.

But I think the second reason is far more common.

The second is to have enough resources that we can **trust in ourselves** and avoid having to **trust God**. Treasures provide **security**. The pursuit of wealth is often an attempt to control our environment to the point we have no need to rely upon God. We can trust **in ourselves**. We have enough resources so that there is no **uncertainty**. We tend to **like that** better than trusting in God because, really in our heart of hearts, we are not absolutely certain that our God will come through for us. He might leave us out in the cold. He may not meet our needs. He really might not be that trustable. But if we provide for ourselves, that is completely trustable. If I have 20 years of food and only hope to live for 10 years I am good. I can sleep at night. I have no need to worry.

Now look at what Jesus says.

Does He say, I can understand your concern. I have no problem with your pursuit of enough wealth so that you no longer need to worry about what you will eat or drink or wear?

No. That is not at all what He says. He says this.

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

Do not. That is what He says. Do not lay up for yourselves treasures on earth. Jesus also said this.

**Luke 12:15-21 (NKJV)**

**15 And He said to them, "Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses."  
(or one's life does not consist of earthly treasure)**

**16 Then He spoke a parable to them, saying: "The ground of a certain rich man yielded plentifully.**

**17 And he thought within himself, saying, 'What shall I do, since I have no room to store my crops?'**

**18 So he said, 'I will do this: I will pull down my barns and build greater,**

**and there I will store all my crops and my goods.**

**19 And I will say to my soul, "Soul, you have many goods laid up for many years; take your ease; eat, drink, *and* be merry." '**

**20 But God said to him, 'Fool! This night your soul will be required of you; then whose will those things be which you have provided?'**

**21 So is he who lays up treasure for himself, and is not rich toward God."**

Look at this. Here in verse 15 Jesus is talking about identity. Your identity is not made up of what you own. Your value is not made up of your finances. You are not **more important** if you have more money and **less important** if you have less money. The world may treat you that way. But that is not how it is from God's perspective.

And then he gives a parable that lays out what He is saying.

Now, like so many things in scripture I do not think that **the thing** that the farmer did was as much the problem as **why** he did it. Joseph built bigger barns and that was God ordained. It was the right thing to do. But this man built bigger barns for a different reason.

The farmer has a dilemma. He has too many crops. Now is it a sin to build more barns? Could he not have done that in an effort to store more so he would have more time to find people who needed this food? I think He could have.

But just like the examples Christ gave earlier in the sermon on the mount, it is **what they think** that causes the huge problem.

And in this case we find out what the man is thinking who wants to build the barns, who wants to amass his wealth, who wants to store his treasure.

**19 And I will say to my soul, "Soul, you have many goods laid up for many years; take your ease; eat, drink, *and* be merry." '**

Look at this guy's self talk. Where is God in any of it? Does he tell himself, self, God has given you this great abundance. Maybe you better ask God what He wants done with it? Maybe you should study His word to find out what He says about goods and love. He could have said this:

Soul, now that you have these resources and more financial freedom, how can you better serve the Kingdom of God's purposes? What more can you now do to build the kingdom that you could not do before? What needs can you now meet that you could not meet before? How can these goods be used to serve God?

Look at this phrase- **take your ease; eat, drink, *and* be merry.**

This phrase lets us know what this man is living for. He is living for self. He is living for pleasure. And he who lives for pleasure is dead while he lives. Is it

wrong to eat, drink and be merry. No. Not at all. When it is done in relationship with Christ. When we are thanking God for His provision and surrendering our lives to His Lordship. Proverbs tells us that there is good in finding the simple joys in life when our lives are lived in the fear of the Lord. The problem is not in **the ease** or **the pleasure**. The problem is that this is what the man **lives for**. There is no **THY** KINGDOM COME toward God in this man. It is all **MY** KINGDOM COME. There is the essence of his problem. I have a challenge for you. I hope to retire in a year and one half. If after my retirement you do not see that my life is used more for the kingdom of God, I challenge you to approach me and ask me about it. I am afraid of this rich man's attitude. And I do not want it to happen to me. I do not want to ever be the man who says, "**Soul, you have many goods laid up for many years; take your ease; eat, drink, and be merry.**"

Look what happens to this guy who stored up treasure for himself.

**<sup>20</sup> But God said to him, 'Fool! This night your soul will be required of you; then whose will those things be which you have provided?'**

**<sup>21</sup> So is he who lays up treasure for himself, and is not rich toward God."**

The guy's **life**, the one thing the guy could not control, is taken from him. All of his plans for pleasure, for the enjoyment of his treasure, are taken from him by the things that were out of his control.

His focus was **this life**. His focus was on the few years he had left on this planet. There was no concern about eternal reward, about treasure in heaven. Heaven was not even a consideration in his financial plan.

And look at how it is worded. We see a steep contrast. He who lays up **treasure for himself (on earth)** and he who is **rich toward God**.

He who lives for his own **temporary pleasure** and He who lives for **God's reward and eternal pleasure**. That is really the issue.

This man in the parable never reached the second half of Jesus's statement in verse 19. **where moth and rust destroy and where thieves break in and steal;**

Are you afraid of what will happen to you if the economy crashes? If such a thing happens, every penny in your bank account will become next to worthless. And this could happen in a moment. That is the reality of planet earth. Are you afraid of that? That is the rust and moth of our present reality. And that is exactly why Christ was saying we should not store up earthly treasures. Bad stuff can happen that will jerk everything we have worked for out of our hands. That is what moth and rust does. That is what thieves take. I got a notice a while ago that I needed to remove my freeze on my Equifax account so the credit card I applied for could be approved. I did not apply for

a credit card. Moth and Rust and Thieves are not going away. They are ever present dangers to wealth. That is why Jesus warned us not to get too attached or dependent upon worldly stuff.

So what is the point?

All of us have a temptation to trust the provisions **we provide for ourselves** over the provisions that **God provides for us**. And nothing provides truth into what we trust more than when those resources **are threatened**. It is **easier** to trust money in a bank account or money coming from some income stream than it is to trust God. It is easier to trust what we have than what God promises. Sight is easier than faith.

Jesus is saying that it is a great danger to allow our trust to get focused on worldly sources. It is ok to **use** those sources. But moth, rust and thieves can wipe it out in a day. So **use** it, but do not **trust** it. If you trust it, you give it the power to derail your train. You allow it to shipwreck your life. Moth, rust and thieves are a constant in this world. There are people running our current economic system that display a much greater concern for their personal well being than the well being of the financial system itself.

And that is ok. To a believer that is not a shock. We should expect as much. We should not allow our security to be hooked to anything in the world. Our well being is not tied to a successful financial policy by the current administration. Our jobs are not the source of our security. Our government is not the source of our security. Our health is not the source of our security. Our income stream is not the source of our security.

**OUR GOD IS THE SOURCE OF OUR SECURITY.**

As we become, more and more, people who really believe this, we become dangerous people to this world. No one can jerk our chains. We need not ever live in fear of what the "powers that be are doing". We may need to know about them to help us make decisions. But they do not have the power to remove our security. We do not fear moth or rust or thieves. We do not fear what our politicians can do to destroy our economy. Our God is bigger than them. Our God is **who we trust**. Our God is **who will provide**.

**Romans 8:28 (NKJV)**

**<sup>28</sup> And we know that all things work together for good to those who love God, to those who are the called according to *His* purpose.**

**Isaiah 41:10 (NKJV)**

**<sup>10</sup> Fear not, for I *am* with you; Be not dismayed, for I *am* your God. I will strengthen you, Yes, I will help you, I will uphold you with My righteous right hand.'**



I think it would be good for us this week to prayerfully answer this question- what do I trust? What would someone **listening in on my conversations** and **watching my use of time** conclude about what I trust for my security? How quickly do I worry when my finances are threatened?

Also what am I depending upon for my ultimate pleasure? Is it the stuff and experiences that money can buy? Or is it God?

These are the heart issues that Christ is addressing. These are treasure issues. We are all putting treasures somewhere. Our hearts are prone to fixate on something. The question is **where** are we laying our treasures up?