The Commands of Christ

Sermon #11

“Where Is Your Treasure?”

Matthew 6:19-21

In our last study on “The Commands of Christ,” we looked in first verse of Matthew chapter six. There we read, “Take heed (or beware - prosechete - imperative) that you do not do your charitable deeds before men, to be seen by them. Otherwise you have no reward from your Father in heaven.” The principle is shown in verse one, and then specifically applied in three areas.

The principle is; “BEWARE OF DOING THE RIGHT THING FOR THE WRONG REASONS.”

The question that we had to ask ourselves was: “Do I want the approval of God or the approval of others?” What Jesus deals with these verses is the human tendency in each of us that desires the applause of others. He then applied this principle in the area of giving, praying and fasting. In this command Jesus explained how we are to give. Now in the next command tells us why we are to give.

Tonight we move in Matthew chapter six, to verses nineteen through twenty-one, “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.”

There are two commands found in these verses, one is found in verse nineteen where it says, “do not treasure up” (thesaurizete - imperative) literally it is “stop treasuring up treasure here on earth.” The second imperative command is found in verse twenty “but treasure up for yourselves treasure in heaven,” but “start treasuring for your selves treasure in heaven.”

I think we need to first of all dispel some the nonsense that surrounds the subject of money.

1. Some believe that poverty is some kind of spirituality. That of course is not true. No where does the Bible relate being spiritual to being poor. Some of the Bible great spiritual giants were people of wealth.

2. Money brings happiness. That of course is not true. History has proven otherwise. If money brings happiness then Howard Hughes should have been an insanely happy man, for he was fabulously rich. But … “All he ever really wanted in life was more. He wanted more money, so he parlayed inherited wealth into a billion-dollar pile of assets. He wanted more fame, so he
broke into the Hollywood scene and soon became a filmmaker and star. He wanted more sensual pleasures, so he paid handsome sums to indulge his every sexual urge. He wanted more thrills, so he designed, built, and piloted the fastest aircraft in the world. He wanted more power, so he secretly dealt political favors so skillfully that two U.S. presidents became his pawns. All he ever wanted was more. He was absolutely convinced that more would bring him true satisfaction. Unfortunately, history shows otherwise. He concluded his life emaciated; colorless; sunken chest; fingernails in grotesque, inches-long corkscrews; rotting, black teeth; tumors; innumerable needle marks from his drug addiction. Howard Hughes died believing the myth of more. He died a billionaire junkie, insane by all reasonable standards.


3. To be wealthy is a sin. That again is wrong. Having money is not a sin.

4. Money is the root of all evil. The Bible says in 1 Timothy 6:10 that the “For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.”

   In tonight’s text we will see that Jesus challenges us with the question, “Where is your treasure?” He helps us find the answer with a series of four questions.

   The first question that the Lord asks us to face concerning our treasure is - “How Long Will It Last?” (vv. 19-20) "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.”

   It is really a question about durability. If you are like most people you want to know that you are getting a good deal before you buy something. If it is a major purchase you may study the consumer reports and talk to anyone you think might know something about the subject. We want to know that what we are buying is quality and has durability.

   Notice in verse nineteen what Jesus says happens to the things we own. "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal.” Here Jesus addresses the three most prevalent symbols of wealth in his day and the dangers to them.

   In Jesus’ day one of the marks of wealth was the kind of clothing you wore. Even today, in our culture what kind of clothing we wear can be a symbol of wealth and social status. Much of the really fine clothing of that day was made of wool and was especially susceptible to damage by “moths.” Moths just loved to eat holes in fine wool clothing. Some of the people would have to work harder to protect the garments they owned, than they did to procure them.
Another measure of success in Jesus’ day was barns full of grain. The word translated “rust” (brosis) here is unusual for everywhere else where it is found in the New Testament it is translated differently than it is here. The word itself literally means, “an eating.” If it is so translated here, it would be speaking of mice, insects and all kinds of varmints that eat away at the stored grain.

Of course any treasure could also be stolen. Thieves could “break in and steal.” “Break in” (diorussousin) here is literally “break through” and can refer to digging through the mud walls of a house. This was easily accomplished when walls of homes were made of sun-dried bricks and mud. Even today our most secure deposits are not burglar proof.

The fact is that nothing we own is ever completely safe from destruction or theft. But sometimes we live life as if we really could take it with us. Shortly after his death, someone asked John R. Rockefeller Jr’s chief financial advisor, “He was one of the richest men in the world, how much did he leave?” To which the advisor answered, “everything.”

But people have gone to astonishing length to try to take it with them. I read a story that was purported to be true. Aunt “Emma” was married to a tightwad who was also a little strange. He made a good salary, but they lived frugally because he insisted on putting 20 percent of his paycheck under the mattress. (The man didn’t trust banks.) The money, he said, was going to come in handy in their old age. When "Uncle Ollie" was 60, he was stricken with cancer. Toward the end, he made Aunt Em promise, in the presence of his brothers, that she would put the money he had stashed away in his coffin so he could buy his way into heaven if he had to. They all knew he was a little odd, but this was clearly a crazy request. Aunt Em did promise, however, and assured Uncle Ollie’s brothers that she was a woman of her word and would do as he asked. The following morning she took the money (about $26,000) to the bank and deposited it. She then wrote a check and put it in the casket four days later.”


Literally there is a play on words in verse twenty where he says, “do not continue to treasure up (thesaurizo) for yourselves treasure (thesauros) on earth.” This command is in the present tense. It literally means to “stop storing up.” We are to stop doing something that by nature we’ve been doing for most of our lives. Jesus knows that we have a natural, inborn desire is to accumulate things.

The next question that the Lord asks us to face is – “Where are you investing your time and money?” (v. 21) “For where your treasure is, there your heart will be also.”

We often act as if someone would first fix their heart on something and then their money would naturally follow. But the Lord says that in fact our heart follows our pocketbook. For example a number of years ago I purchased a 1966 Mustang, it was pretty much a wreck when I bought it. In fact I was driving it a short time later when my daughter said, “Dad, what is
that black smoke coming out from under the hood?” The engine had caught on fire, in Howard William’s driveway no less. I think we may have burned up a set of Miss Charlotte’s curtains in putting the fire out. At that point it was not an object of a great deal of affection by me. But some months later after I had spent countless hours in restoring it, not to mention a good deal of money, it had taken a whole place in my heart. Where we invest our time and our money we ultimately find our affections more and more committed.

We need to remember that the issue is not whether we will invest our wealth. That’s a given. The only question is where we will do our banking. How do we make deposits on earth that yield dividends in heaven? You store up treasures in heaven by investing your money in that which lasts for eternity.

The Third question that the Lord asks us to face is - “Where Is Your Focus?” (vv. 22-23)

“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 that darkness is!”

The fourth and final question that the Lord asks us to face is that of – “Whom Do You Serve?” (v. 24) “No one can serve two masters; for either he will hate the one and love the other, or else he be loyal to one and despise the other. You cannot serve God and mammon.”

Jesus says that if you are serving the Money Master, then you will be unable to fully serve God. He doesn’t say, “you had better not” or “it would be unwise to serve both,” He says, “you cannot serve both God and money.”

That it interesting in connection with this thought, that when polled Americans say that the biggest problem in America is financial bondage to debt.

The most common type of financial bondage is to credit card debt. The national average for credit card debt in this country is just over $ 8,000.00. I am not talking about what is owed for cars or house, just unsecured credit card debt. Some people think that a credit card company will not allow you to borrow beyond your ability to repay. At least one source stated that the average credit card company will allow you to borrow 250% more than you can conceivably repay.

So in response to those four questions – How do we lay up treasures in heaven?