

# The Sermon on the Mount

DEVOTIONAL STUDIES FROM THE  
MEN'S MORNING FELLOWSHIP

**Matthew 6:19** "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal;

**Matthew 6:20** but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

**Matthew 6:21** For where your treasure is, there your heart will be also.

It is profoundly interesting to me that Jesus didn't say, "Where your heart is, there your treasure will be." Instead, He said, "Put your treasure in heaven, and your heart will inevitably follow."

I've noticed that people with financial investments will follow the stock market carefully. Those who own real estate follow the housing market with genuine interest.

If I have treasure in heaven, guess where my attention will be? If you want to be more heavenly-hearted **send your treasure ahead!**

At the same time we recognize wisdom from the Proverbs and elsewhere in the Bible that we be hard workers and wise with our resources to provide for the future on earth.

**Proverbs 6:6** Go to the ant, you sluggard! Consider her ways and be wise,

**Proverbs 6:7** Which, having no captain, Overseer or ruler,

**Proverbs 6:8** Provides her supplies in the summer, *And* gathers her food in the harvest.

The hard truth is that most Christians give very little to the kingdom of God. In the most recent Barna statistical analysis of Christian giving, less than 10% of Christians give at least 10% to the Lord. Ministers are fond of saying that 10% of the members do 90% of the work.

When it comes to giving **it is true**: 10% of the members support 90% of the work.

I often fantasize about what a Church could accomplish if all its members gave at least 10%.

The Lord knows that giving is important to spiritual growth. He wasn't suggesting we take vows of poverty and fail to provide for our families. But He was, and is, focusing attention on our tendency to overlook the priority of investing in the kingdom of God.

Jesus pointed out a few things about our treasure to encourage us in our overall investment strategy.

**Matthew 6:19** "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal;

Wealth, among the ancients consisted in clothes or changes of garments, as well as in gold, silver, gems, wine, lands, and oil. It meant an abundance of anything that was held to be conducive to the ornament or comfort of life.

The houses in the East were frequently made of clay hardened in the sun, or of loose stones, and hence it was comparatively easy, as it was not uncommon, for thieves to dig through the wall, and effect an entrance in that way.

The word for **treasures** is the word for *storehouses* and came to mean where you deposit your money and goods. **Lay up** can be translated *amass*. Don't amass money and goods on earth.

The struggle for us is to determine whether we are being reasonable in planning for the future or whether we are **amassing** wealth for it. We use the word *amass* to indicate an inordinate build-up of things. The phrase, 'amassing troops' comes to mind.

Any savvy investor knows better than to put all his money in one place. From a strictly earthly point of view you are told not to amass wealth in only one type of investment. Diversification is important.

Perhaps Jesus was saying that to only deposit money and goods on earth is a poor investment strategy since it lacks diversification. After all, any number of things can negatively impact your wealth on earth – like **moth**, **rust**, and **thieves**.

Yet most Christians do exactly that! They put all their money in one place – **on earth**. Instead we ought to diversify and put some in Heaven.

**Matthew 6:20** but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

**Heaven** is a place you can safely amass wealth because it is secure. It suffers from none of the dangers your wealth faces on earth.

**Isaiah 55:2** Why do you spend money for *what is* not bread, And your wages for *what* does not satisfy? Listen carefully to Me, and eat *what is* good, And let your soul delight itself in abundance.

**1 Peter 1:4** ... an inheritance incorruptible and undefiled and that does not fade away, reserved in heaven for you,

The teaching here is simple and profound. It appeals to your sanctified common sense. You wouldn't encourage someone to ignore investing for their future. You would suggest that they invest and that they be diversified in their investments.

Anyone not investing in Heaven, by giving to God, is a foolish investor. You're not investing for your ultimate future; and you're not diversified.

The solution is to seek first the kingdom of God. Invest *first* in Heaven – *then* on earth. Where your treasure is, your heart will follow. In other words, investing in Heaven yields intimacy, growth, and spiritual maturity.