



“Where your treasure is, there will your heart be also” (Matthew 6:21).

### **A Secure Investment**

**Lesson Subject:** Only eternal values merit the Christian’s devotion.

**L99. Date:** October 1983. **Text:** Matthew 6:19-24.

**Topic:** Jesus: Teachings of.

Are you concerned about your finances? God is concerned about them also! He is concerned about how you get money, how you spend it, how you invest it, and how you save it.

Jesus spoke often about material wealth. It is reported that one verse in six in the Gospels deals with material possessions. Matthew 6:19-34 is one part of Jesus' teachings on the subject. “Wealth and Worry” is a good title for this section of the Sermon on the Mount. We will deal with the wealth section in this week's study (verses 19-24).

In this lesson text, Jesus takes a very practical thing of daily life and makes a spiritual application with it. He speaks of where one lays up his treasures, on earth or in heaven. He urges the importance of placing one's values on the things that are permanent and eternally abiding.

A good rule of life is to invest in quality merchandise. When one buys furniture, for instance, it is wise to purchase a piece that has quality workmanship and durable materials in it. Otherwise, one is wasting the money invested.

Jesus warns us that only that investment made in spiritual things will endure. Investments made only in earthly things will decay, be consumed, or stolen. That sets forth the central truth of this lesson: “Only eternal values merit the Christian's devotion.”

### **I. ACCUMULATING WEALTH (Matthew 6:19)**

**A. Wealth is nowhere forbidden in the Bible.** We hear it said, “The

Bible says money is the root of all evil.” The Bible says no such thing. It says, *“The love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows”* (I Timothy 6:10). It is the spirit of covetousness for wealth that the Bible condemns, not the accumulation or the possession of wealth.

God would not condemn that which He gives: *“It is he that giveth thee power to get wealth, that he may establish his covenant which he swore unto thy fathers”* (Deuteronomy 8:18).

God requires men to work with their own hands and receive money with which to provide for their needs and give to meet the needs of others. *“Let him labour, working with his hands the thing which is good, that he may have to give to him that needeth”* (Ephesians 4:28). *“If any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel”* (I Timothy 5:8). God promises to provide material resources to the faithful man who honors Him (Proverbs 3:9, 10).

**B. Wealth can be dangerous.** Jesus warned, *“Lay not up for yourselves treasures upon earth”* (verse 19). That term lay up means to gather and pile up. It has the idea of hoarding. The term treasure indicates wealth in abundance. There is the Christian standard: *“Godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil”* (1 Timothy 6:6-10).

**C. The wrong use of wealth is condemned.** God condemns our seeking excessive amounts of wealth: *“They that will (desire to) be rich fall into temptation and a snare, and into many foolish and hurtful lusts.”* That is the danger.

God condemns when we do not share what we have. He gives to us that we may give to others. The man is a fool. Jesus said, *“that layeth up treasure for himself, and is not rich toward God”* (Luke 12:21).

God condemns our putting our confidence in earthly treasures. *“It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God”* (Matthew 19:24). It is not the money that keeps him out of heaven, but his trust in those material treasures.

## **II. PRESERVING WEALTH (Matthew 6:19-21)**

Good stewardship requires that one protect the treasures which come

into his hand. So Jesus speaks of how a person can preserve for the future the wealth he receives.

**A. There is two places to deposit wealth: earth and heaven.** Jesus said, “*Lay not up for yourselves treasures upon earth. . . . but lay up for yourselves treasures in heaven*” (verses 19, 20). That was a recognition that people could store their treasures in either place.

How does one deposit his wealth on earth? He can place it in banking institutions, draw interest upon it, and use portions of it as he needs it for his livelihood. Or, he can invest it in earthly things and gain more of it to be kept here. What he spends on himself is stored up on earth.

How does one deposit his wealth in heaven? He must invest it in persons and causes which are the concern of heaven. One is storing up treasures in heaven by gifts to world missionary-evangelism, to Christian colleges, to homes for needy children, to promote his Bible-preaching church, to meet the needs of people about him, and in dozens of other ways. Investments in other people for the glory of God is laying up a treasure in heaven.

**B. There are two outcomes of that deposit.** The one investment is lost; the other investment is saved.

Three things threaten earthly treasures. (1) They may be consumed by other creatures: “*moth . . . doth corrupt*” (verse 19). (2) They maybe consumed by earthly deterioration: “*rust doth corrupt.*” (3) They may be taken away by one who has no right to them: “*thieves break through and steal.*” There is no guarantee of security of earthly treasures. A man can be wealthy one time and bankrupt another time.

There is no threat to heavenly treasures. There is no moth, or rust, or thief to take away that which is stored in heaven. Therefore, invest in heavenly things.

**C. There are two centers of devotion.** “*Where your treasure is, there will your heart be also*” (verse 21). The converse of that statement is true, also: “Where your heart is, there will your treasure be also.” A man shows his heart by his giving. “*Seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you*” (Matthew 6:33).

### **III. EVALUATING WEALTH (Matthew 6:22, 23)**

Here is a passage which many may find difficult to appreciate. The Lord Jesus uses the physical body to show a spiritual truth. “*The light of the body is the eye*” means light (sight) comes into the body through the

window of the eye. But there are two conditions which might describe the eye. The eye can be “*single*” or it can be “*evil*.” If the eye is “*single*” the body is full of light; if the eye is “*evil*” the body is full of darkness.

The term “*single*” may apply to a generous spirit and “*evil*” may refer to a selfish spirit. If so, the Lord is speaking of liberality in giving our earthly treasures to projects which are heavenly in concern. The verse relates to the verses which come immediately before.

The term “*single*” may mean undivided and sound, referring to both eyes focusing on the same object so as to see it distinctly. The term “*evil*” would describe eyes which focus differently with a vision which is defective and blurred. In spiritual terms, the verse would speak of a person being devoted to God alone if he has a “*single*” eye and being divided between this world and the next world if he has an “*evil*” eye. The verses would relate better to verse 24 which follows.

The Lord seems to be saying that our activity is determined by what our eyes see, and our eyes see that which our hearts desire. Since an evil person cannot appreciate true spiritual riches, one who has his eye on the world and on God cannot see clearly and will not invest in eternal things.

*“No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon”* (verse 24).

*“If ye then be risen with Christ, seek those things which are above, where Christ sitteth on the right hand of God. Set your affection on things above, not on things on the earth. For ye are dead, and your life is hid with Christ in God”* (Colossians 3:1-3).

## QUESTIONS

1. What is the meaning of the central theme of this study?
2. What is the Bible attitude toward wealth?
3. What is the right and wrong use of wealth?
4. How does one lay up treasures on earth?
5. How does one lay up treasures in heaven?
6. What does I Timothy 6:6-10 mean to you?
7. How does Matthew 6:33 relate to this study?
8. What is meant by “*the light of the body is the eye*”?
9. How can you be sure your eye is “*single*”?
10. How can you obey Colossians 1:1-3 in the light of this study?