

# Treasure in Heaven

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## Introduction.

- A. Until quite recently, it has been the norm in America that the average household's savings rate was negative. In other words, every year, the average American's net worth declined. The average American family spent every dime it earned, and it spent more besides, by taking out home-equity loans, by withdrawing from retirement accounts, or by just plain running up credit-card bills. Obviously, behavior like that is irresponsible, and it can't continue, and quite recently, the country has recognized that it can't continue. As of the last statistics I saw, Americans were FINALLY saving some of the money they brought in. The rate of savings was pathetic—it was something like 3.8 percent—but that's a start, and in the long run, it will be good for us.
- B. With this new-found interest in savings, I thought it would be appropriate this morning to discuss a different kind of savings account. Jesus describes it in Matthew 6:19-21. Sadly, this kind of savings hasn't caught on in America yet. Even if they are being more responsible with their household budgets, most of our fellow citizens are living like the prodigal son and spending their eternal inheritance on riotous living. When they reach the end of their lives, they will find that they have become rich toward the world, but poor toward God. That's a big problem. In my personal life, I'm quite concerned with retirement savings. I want to make sure that I have enough funds laid by to support me when I'm not able to work anymore. However, the scariness of the thought of no retirement savings pales in comparison to the problem of having no treasure in heaven.
- C. We need to be wiser than that. It's great if we're prudent savers in this life, but it's absolutely essential that we save for the life to come. As always, God's word isn't shy about telling us how to do that. Let's look at what it says about getting our spiritual finances in order. Let's look at laying up treasure in heaven.

## I. The Problem with Earthly Treasure.

- A. Of course, laying up treasure in heaven is not the only alternative. It's just the best alternative. To see why, let's look at some of the problems with laying up treasure on earth. First of all, setting up that as our goal is corrupting. Paul explains this in 1 Timothy 6:10. This is a passage that gets misquoted a lot, as saying that money is the root of all sorts of evil. That's not what the text says. There's nothing inherently wrong with the existence of money. In fact, there's nothing inherently wrong with having money, even a lot of money. The Bible makes clear that wealth is a blessing from God. The problems arise when we start loving money.
- B. Just as Paul says, those problems are wide-ranging. They show up on all kinds of levels. What, for instance, is the problem with our great state of Illinois? Easy! Too many of our public officials love money, and they allow it to corrupt them. When we love money, we too are automatically less honest. We are more inclined to do what our bosses tell us to, even when it isn't right. We are more likely to backstab our fellow employees if we think we can get a raise out of it. We will even neglect our families and our God. In our home lives, love of money will lead us into other disasters. We love money, so we go down to the boats, gamble, and lose next month's mortgage payment. Love of money is a physical and spiritual disaster if ever we fall prey to it.
- C. It is just as true, though, that as a focus on earthly treasure is corrupting, it is also pointless. I know that many of you have been watching your 401(k)'s and retirement accounts with great concern. Because this is so, let me dabble a little bit in the world of finance and make a prediction. In the future, every last one of you is going to lose everything you own. Your house, your car, your life savings—it's all going to be wiped out, and there's not a thing you can do about it. Don't believe me? Look at 1 Timothy 6:7. We can die, or the Lord can come back first, but either way, we ain't gonna stay here forever, and when we go, our toys don't come with us. Either they stay here, or they get incinerated. What's the point, then, of all of those toys and savings accounts? Sure, we need to provide for our flesh while it's still functional, but really, that's about it. It's like this: Back when Lauren and I were still apartment dwellers, I didn't spend all my money buying new carpet and new countertops for the kitchen and new landscaping for the apartment. Why? Because I wasn't going to get to keep the apartment, so there was no sense in spending all that time and money on it. Likewise, friends, what's the point in lavishing all this time and effort on our earthly possessions if we don't keep them either?

## II. The Blessing of Heavenly Treasure.

- A. However, just as the pursuit of earthly treasure is filled with all kinds of complications, all kinds of blessings arise when we seek heavenly treasure. For one thing, when we look to lay up treasure in heaven, it keeps us pointed in the right direction. Look at Luke's version of the words of Christ we examined earlier, in Luke 12:33-34. It's the last line of this that I want to zero in on. Where our treasure is, that's where our hearts will be also. In other words, friends, if we invest ourselves in storing up riches for the life to come, because that's where our investment is, that's where we're going to be working toward going. On the other hand, if we devote all our efforts toward storing up earthly riches, we're going to love the world rather than God. That's

the problem that a lot of Americans have. They have so much going on here that they just don't think about what's going to happen after they die. If we keep our focus on heaven, though, that's where we'll end up.

- B. Nor is that all that the pursuit of treasure in heaven has to offer. Whereas earthly treasure is something that we will certainly lose, heavenly treasure is something that we will certainly keep. Consider the way that Peter describes it in 1 Peter 1:3-4. Look at how many different ways the apostle says the same thing in this verse. Our heavenly inheritance is incorruptible, so we won't lose it, it's undefiled, so we won't lose it, it won't fade away, so we won't lose it, and it's reserved for us, so we won't lose it. Think the Holy Spirit wanted to get that point across, folks? In short, heavenly treasure is the best investment we can make. The insurance of the FDIC is nothing to the assurance that God offers us, and we're guaranteed an eternal rate of return. It's good to be wise with our earthly money, but far more valuable to be careful with our heavenly possessions.

### III. How to Get Heavenly Treasure.

- A. If indeed heavenly treasure is so important and useful, it's only logical for us to be interested in how to get it. The first method that Scripture lists in this regard is **GENEROSITY**. This is actually the most direct and narrow application of Jesus' words in Matthew 6, and we see it appear, among other places, in 1 Timothy 6:18-19. In context, Paul is speaking to those Christians who have been blessed with earthly riches, and if we're honest, friends, that's a category where all of us belong. Many of you who are older can remember growing up in a rural setting where you didn't have more than a couple changes of clothes, and where a pair of new shoes was a real treat, and even THAT wasn't that poor in the grand scheme of things. All of us are wealthy on a scale that our brethren in the first century could not have imagined. It's up to us, then, to use the riches we have for the Lord. This includes contributing to the Lord's work, obviously, but it also includes being gracious with our money whenever we have opportunity. We should look first to help our individual brethren who have needs, but beyond that, we shouldn't shy away from helping the non-Christian poor either. That results in less money in our wallets, but it results in more treasure laid up in heaven.
- B. Second, we can also lay up treasure in heaven through **GOOD WORKS**. Consider what Jesus tells us about this in Revelation 22:12. When the Lord returns, all of us are going to get a reward of some sort, but only the ones who have been involved in good works will receive a good reward for those works. The idea of "works" under discussion here is incredibly broad. It involves all the decisions we make to serve God rather than ourselves. Leading singing or teaching a Bible class is a good work, certainly, but so is choosing not to buy a beer at the convenience store on the way home from work, or electing to leave the room rather than listening to a co-worker's dirty joke. Good works may be carried out in the public eye, or practiced when nobody else but God is watching. We can be assured, though, that He IS always watching. If our hearts are turned toward ourselves, this should be a source of terror for us. However, if we are determined to do what is right, this should be a source of joy. Our struggle toward righteousness may not matter to anyone else, or even be noticeable to anyone else, but it generates the eternal reward of treasure in heaven for us.
- C. Another action to which this Biblical idea of treasure and reward in heaven is connected is the action of **SAVING THE LOST**. Let's look at 1 Corinthians 3:10, 14. Paul here is discussing the work that he and others do as evangelists. He compares it to spiritual builders, building on the foundation of Jesus Christ. Some build with strong, precious materials, others, with weak and valueless materials. For those who build with the valuable materials, their work will endure, and they will receive a reward. If we translate this back out of metaphor, here's Paul's point: he's telling us that if we reach out to save others, and do such a good job of teaching them that they remain faithful, we will be rewarded for that in heaven. It may be that there is some special benefit that those who save others see, but I think that Paul is just discussing the reward of having those we have saved in heaven with us. Imagine that, brethren: eternity in heaven, and every time you pass some of the ransomed souls there, you say to yourself, "They're here because of the grace of God, but I was the one who had the courage and the love to teach them about that grace." Wouldn't that be neat? However, if that's a joy that we want to know in heaven, we have to work for it here. We have to be diligent first of all in leading our children to be righteous, but also in letting our light shine before men. It's not something that the people around us will applaud us for doing, but it will gain us the favor of God and reward in heaven.
- D. Finally, though, we lay up treasure in heaven through **PERSEVERANCE**. I know this is something I talk about a lot, brethren. I know it's one of my drumbeats as a preacher, but it's one of my drumbeats because it's one of God's drumbeats. It is absolutely indispensable not just that we do good as Christians, but that we keep doing good, not just that we make an initial commitment to serving God, but that we follow through. Notice the word order in Revelation 2:10. First, we have to be faithful until death, THEN we will receive the crown of life. Faithfulness first, crown later. This makes perfect sense. After all, when they have the marathon event during the Olympics, they don't award the gold to the runner who is in first after five miles, or ten miles, or even 25 miles. It's only the runner who crosses the finish line first after 26 miles who can claim first place. As a runner, it's not where you are at the beginning, or the middle. It's where you are at the end. The same thing is true of us as Christians. We don't claim our treasure now. We claim it at the end. That's our goal.

**Conclusion.** If you haven't been running to claim the treasure thus far, you can begin the race today.