

# Matthew 6:19-21 Commentary

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MATTHEW CONTAINS 15 PARABLES 20 MIRACLES

KEY VERSES: 1:1 "The book of the generation of Jesus Christ, the son of David, the son of Abraham."

2:2 "Where is he that is born King of the Jews? for we have seen his star in the east, and are come to worship him."



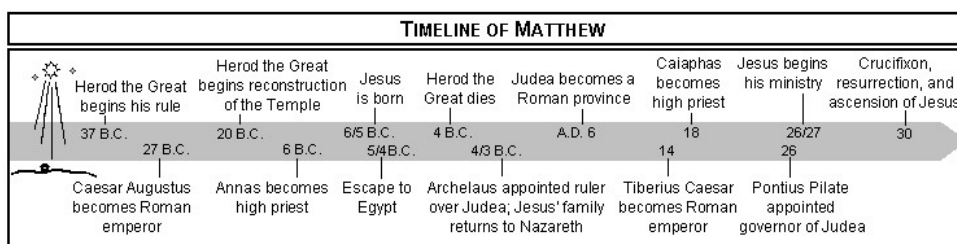
Click chart to enlarge  
Charts from [Jensen's Survey of the NT](#) - used by permission  
Another Chart from Charles Swindoll

## THE LIFE OF JESUS AS COVERED BY MATTHEW (shaded area)



Click chart to enlarge

Jesus Birth and Early Years  
Leading up to the Sermon on the Mount  
Matthew 1-7



Source: Ryrie Study Bible

Matthew 6:19 "**Do not store up** for **yourselves treasures** on **earth**, **where moth** and **rust destroy**, and **where thieves break** in and **steal** ([NASB: Lockman](#))

**Greek:** **Me thesaurizete** (2PPAM) [humin thesaurous epi tes ges. hopou ses kai brosis aphanizei.](#) (3SPAI) [kai hopou kleptai diorussousin](#) (3PPAI) [kai kleptousin;](#) (3PPAI)

**Amplified:** Do not gather and heap up and store up for yourselves treasures on earth, where moth and rust and worm consume and destroy, and where thieves break through and steal. ([Amplified Bible - Lockman](#))

**KJV:** Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal:

**NLT:** Don't store up treasures here on earth, where they can be eaten by moths and get rusty, and where thieves break in and steal. ([NLT - Tyndale House](#))

**Philips:** "Don't pile up treasures on earth, where moth and rust can spoil them and thieves can break in and steal ([New Testament in Modern English](#))

**Wuest:** Stop accumulating treasures upon the earth for your selves, where the clothes-moth and corrosion destroy and where thieves break in and steal

**Young's Literal:** Treasure not up to yourselves treasures on the earth, where moth and rust disfigure, and where thieves break through and steal,

**Do not store up** for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal:

- Job 31:24; Ps 39:6; 62:10; Proverbs 11:4; 16:16; 23:5; Eccl 2:26; 5:10-14; Zeph 1:18; Luke 12:21; 18:24; 1Ti 6:8, 9, 10,17; Heb 13:5; James 5:1, 2, 3; 1Jn 2:15,16
- [Matthew 6 Resources](#) - Multiple Sermons and Commentaries

## **A CITIZEN OF HEAVEN'S ATTITUDE TOWARD EARTHLY TREASURE**

Now Jesus addresses the correct attitude His kingdom citizens should have toward temporal possessions.

**Ironsides** explains that "All treasures are to be held in subjection to God and used as He directs. He who is in touch with eternal realities can well afford to hold earthly possessions with a loose hand. Worldly wealth soon passes away and leaves him who has nothing else poor indeed. But those who lay up heavenly treasure by spending and being spent for God, while numbered per chance among the poor of this world, will be rich in faith. When life is ended here they will find endless treasure held in reserve above. The more we distribute for the blessing of others as guided by the Lord, the more wealth we lay up in Heaven."

**Wilmington** entitles this section " The only bank that's fully insured."

**Charles Simeon** - Much of our Lord's sermon on the mount was intended to explain the true import of the Law, in opposition to the false glosses with which the Scribes and Pharisees had obscured it. But in many parts of it the instruction is general, and unconnected with any particular persons or circumstances. The Pharisees indeed were covetous: but the whole human race are more intent on earthly than on heavenly things; and therefore the exhortation in our text may be considered as equally important in every age and place. (Horae Homileticae Volume 11, page 217) ([Download a Pdf of Simeon's bio by H C G Handley Moule](#))

**C H Spurgeon's** comments...

MATTHEW 6:19-34 THE KING GIVES COMMANDS AS TO THE CARES OF THIS LIFE He would not have his servants seeking two objects, and serving two masters. He calls them away from anxieties about this life to a restful faith in God **19**. Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal.

Lay not out your life for gathering wealth: this would be degrading to you as servants of the heavenly kingdom. If you accumulate either money or raiment, your treasures will be liable to "moth and rust "; and of both you may be deprived by dishonest men. That earthly things decay, or are taken from us, is an excellent reason for not making them the great objects of our pursuit. Hoard not for thieves, gather not for corruption: accumulate

for eternity, and send your treasures into the land whither you are going. To live for the sake of growing rich is a gilded death in life. ([Commentary](#))

#### G Campbell Morgan...

THE King having declared the laws of human inter-relationship, and having dealt with the principles of Divine relationship, proceeded to the discussion of the attitude of His subjects towards earthly things. The subjects of the Kingdom still have necessary relationships with the earth. They are spiritually minded, but they have to touch material things. However much the inner life may be, and ought to be, in communion with that which is essentially spiritual, we can only continue to live at all as we touch and handle things which are seen and temporal.

The Manifesto of the King proceeds, therefore, to make clear what our relationship ought to be to the material things by which we are surrounded, and with which we have to deal.

Here, as on all former occasions, there is a remarkable absence of rules, but there is the clearest revelation of principle. Not by legal enactments, formulated, tabulated, and learned by heart; but rather by the creation of an atmosphere, and the indication of an attitude, does the King correct and condition our relationship to the things of the present life.

Broadly, He teaches that, in all contact of His subjects with earthly things, they must be dominated by a super-earthly consciousness. Men must deal with the wealth of the world, but if their consciousness is conditioned merely within that material wealth, they fail. If all their dealing with wealth is motivated by, and conditioned within a spiritual conception, then they will have found the deepest secret of life, and fulfilled the highest purpose of their Master. Men must have food to eat, must have clothes to wear; but if they spend all their days thinking about what they shall eat, or what they shall wear, they are not understanding or realizing the ethic of JESUS.

If, on the other hand, they recognize their Father's recognition of their need, and trust it; and then seek the Kingdom, in matters of food and in clothing, they are living in the realm of the true morality.

This section consists of two parts, each characterized by warning and instruction.

- The first is a revelation of the attitude of the subjects of the Kingdom toward wealth they are to be without covetousness.

- In the second section, which we shall take for our next study, the attitude of the same subjects toward necessary things is indicated they are to be without care.

This is the whole of His will for His people. This is not irrational; He proves it to be reasonable. This is not an appeal to credulity; it is a call for faith. This is not fatalism; it is the essence of fidelity, fidelity to the principles afore enunciated, to the purposes perpetually revealed, and to the great Lord and Master to Whom allegiance is owed. ([Matthew 6:19-24 Commentary](#))

**Do not store up** - Do have this habit! Some of His listeners were doing this! Jesus does not say we cannot have **retirement plan** but is saying that the retirement plan is not to be the object or goal of our life's work. As an aside, it is difficult to find Biblical support for retirement per se. I am "**retired**" but am now busier in the Lord's work than I was in medical practice (be stimulated and encouraged by Paul's words in 1Co 15:58). Remember that in this section Jesus is giving us His divine advice on how to handle anxiety and worry. He is fully aware that anxiety and worry often have their genesis (pathogenesis!) in regard to financial matters. And so He begins by advising us not to be in the habit of treasuring up treasure for ourselves.

As **Wycliffe** rendered the Greek...

**Do not treasure  
to you treasures**

**Spurgeon** - Hold not earth's treasures with too firm a grasp. Our bereavements would not be half so sharp if we always viewed our friends as being lent to us. A man does not cry when he has to return a tool which he has borrowed.

These ancient words by Jesus are so appropriate to our wealthy Western culture where **possessions** often end up **possessing** their "owners". Or stated another way, it is not wrong to possess things, but it is wrong for things to possess us. The desire of many in our society is to build our lives around the "things" we own. In Jesus' day Luke records that the Pharisees were "lovers of money" (Luke 16:14+)

**Matthew Henry** had a pithy statement regarding riches writing that "Man takes great pains to heap up riches, and they are like heaps of manure in the furrows of the field, good for nothing unless they be spread."

**Keener** - One researcher suggests that professed followers of Christ take in 68 percent of the world's income, yet only 3 percent of that goes to the church and a tiny percentage to world missions. (Keener, C. S. Vol. 1: Matthew. The IVP New Testament Commentary Series. Downers Grove, Ill.: InterVarsity Press)

**Not uncommonly we make an arbitrary division of our life into that which is spiritual and that which is material.** Jesus demolishes that division in this section declaring that in the final analysis one's heart attitude toward material things is a mark of one's true spiritual condition. Material and spiritual cannot be separated. As an aside, attending church on Sunday (the "spiritual activity") should not and ultimately cannot be separated from how one conducts themselves Monday through Friday. This latter in fact is probably a more genuine assessment of one's spiritual condition than their regular attendance at church or Sunday School. Religion that is not real is just that... lifeless religion! Religion that involves a vital relationship with Christ **24/7** is real life!

**Mike Dunn** - It may help if we begin by listing what Jesus was not forbidding. **First**, there is no ban on possessions in themselves. **Secondly**, 'saving for a rainy day' is not forbidden. Scripture praises the ant for storing in the summer the food it will need in the winter, and declares that the believer who makes no provision for his family is worse than an unbeliever. **Thirdly**, we are not to despise, but rather to enjoy, the good things which our Creator has given us richly to enjoy. **What Jesus forbids His followers is the selfish accumulation of goods; extravagant and luxurious living; the hardheartedness which does not feel the colossal need of the world's underprivileged people; the foolish fantasy that a person's life consists in the abundance of his possessions; and the materialism which tethers our hearts to the earth.** Our heart always follows our treasure. In a word to **lay up treasure** on earth does not mean being provident (making sensible provision for the future) but being covetous. To **lay up treasure in heaven** is to do anything on earth whose effects last for eternity. It seems that Jesus was referring to such things as these: the development of Christlike character; the increase of faith, hope and charity, all of which abide; growth in the knowledge of Christ whom one day we shall see face to face; the active endeavor (by prayer and witness) to introduce others to Christ, so that they too may inherit eternal life; and the use of our money for Christian causes, which is the only investment whose dividends are everlasting. All these are temporal activities with eternal consequences. ([Notes from Explore the Bible](#))

**G Campbell Morgan...**

First as to CHRIST's distinct command, "**Lay not up for yourselves treasures upon earth.**" The same word occurs twice; in the one case as verb, and in the other as substantive. We come nearer to an appreciation of what He said when we read, "Treasure not up treasures upon the earth, but treasure for yourselves treasure in heaven."

The simple idea of the word treasure is that of placing something somewhere; but it is in striking contrast to other words which also mean to place something somewhere. There is a peculiar quality in the Greek word which is not suggested by our word "treasure." Very literally the idea is to place something horizontally. There are other Greek words which mean to place something perpendicularly. Here we have an instance of the figurative element in language.

What was meant by placing horizontally? To place in a passive condition, as the word which indicates to place something perpendicularly means putting it in an active relationship. This word means to lay something aside horizontally that is, to store something up, to keep it; not to place something perpendicularly, ready for activity and work, but to hoard it.

It is the laying of things up, one thing upon another, piece upon piece, horizontally, that we may possess them, take care of them, and accumulate them. Every boy remembers that he has often been told, that the miser says coins are flat that they may rest; and the spendthrift says they are round that they may roll.

Now the King does not say that it is wrong to lay up, for while He says "treasure not up," He also says "treasure up."

We need to recognize the positive as well as the negative part of the command.

The common capacity to which He is here appealing is that of the passion for possession. There is not a single capacity of human life wrong inherently. The abuse of it, the misuse of it, is wrong. Whenever we see a man passionately desirous of possession we may say: That is all right. It may be made all wrong by his method and motive; by the way in which he attempts to possess, and the purpose for which he desires to possess. It is always the purpose at the back of things which matters. The King does not begin with externalities; He gets back to the deepest thing in a man's life, and deals with that.

It is as though He said: You have a passion to possess wealth, you want to be able to place things horizontally; and it is quite right that you should do so GOD made you so. Being, having, doing; that is the story of human life. There is no Beatitude on possessing, but possession may be sanctified.

We want to make our fortunes. We have desires as passionate as those of any man to possess. And the nearer we come to our Lord, and the more we know of the indwelling Spirit, the more powerfully is the passion to possess burning in our heart and life. But the question of importance is as to the principle upon which we seek possession.

- Passion without principle burns out the life.
- Principle without passion sterilizes it, and makes it hard and cold and stony.

That is a great word in the book of Ezekiel, spoken to the Prince of Tyre: "I will destroy thee, O covering cherub, from the midst of the stones of fire."

What a strange bringing together of contradiction! "Stones of fire."

- A stone is the last embodiment of principle hard and cold.
- Fire is of the essence of passion warm and energizing.

Put the two together, and we have stones principle; fire passion; principle shot through with passion, passion held by principle. Men have the passion to possess, to treasure up. What principle is going to govern us? That is the matter with which the Master is dealing. The principle revealed is not that it is wrong to lay up treasures for ourselves, for when the Master comes to the positive statement, He distinctly says, "Lay up for yourselves." We have not yet discovered the secret.

It is discovered in the phrases, "Treasures upon earth." "Treasures in heaven."

CHRIST says to His subjects, You are to fulfil that passion for possession by making your fortune, not for the present, the perishing, the passing; but for the future, the lasting, and the eternal.

You are to remember, with the passion burning within you, that you are not the child of to-day, you are not of the earth, you are more than dust; you are the child of tomorrow, you are of the eternities, you are the offspring of Deity. The measurements of your lives cannot be circumscribed by the point where blue sky kisses green earth. All the fact of your life cannot be encompassed in the one small sphere upon which you live. You belong to the infinite.

If you make your fortune on the earth, poor, sorry, silly soul, you have made a fortune, and stored it, in a place where you cannot hold it. Make your fortune, but store it where it will greet you in the dawning of the new morning, when old earth passes from you. Make your fortune there. Possess not the things of the now; but the things of the now and the forever.

In dealing with CHRIST's comparison of values, we must allow for the Eastern coloring. Wealth consisted in those days very largely of fabrics, purple and fine twined linen: and the King says, I will tell you the story of them moths! That is a fine touch of tender sarcasm. There is no anger in it. There is no thunder in it. It is a fine play of the summer lightning. Moths! Your immortal life cannot be hurt by a moth; do not try to enrich it with stuff which moths eat.

Or, if you will take some other currency, such as metal, store it up, lay it horizontally, pile it up, make it your treasure. The King says, Rust! What is rust? Fire. Present in all things is this eremacausis, this slowly burning fire, which eats into, disintegrates your most solid metal, melting it into azure air. The subjects of the King are not to try and make themselves rich with things which the frail moth can ruin, and the silent rust destroy.

And once again, "Where thieves break through and steal."

We need not dwell upon that. That is so modern that it needs no exposition.

What does JESUS say about the storing of the heavenly, about the laying up of treasure in heaven? Nothing positive; it is all negative, but thank GOD for the negatives of the spiritual world. No moth, no rust, no thief. If we can only store the true riches, as we work and toil, we shall know that no moth can ever eat the garment, or destroying fire touch the fine gold, or marauding thief rob us of that which is our own. ([Matthew 6:19-24 Commentary](#))

arise: false preachers who corrupt the teaching, and then Sir Greed, who obstructs right living.

**Leon Morris** quotes Glover who "reminds us that "avarice is the vice of respectability." Whether they are rich or poor, people see no harm in concentrating on getting more. Everyone has some "treasure," the main object in life. Jesus is asking whether that is to be the transient or the eternal, and he warns that earthly riches may disappear. (The Gospel According to Matthew. Eerdmans; InterVarsity Press)

**Matthew Henry** introduces this section commenting that "Worldly-mindedness is as common and as fatal a symptom of hypocrisy as any other, for by no sin can Satan have a surer and faster hold of the soul, under the cloak of a visible and passable profession of religion, than by this; and therefore Christ, having warned us against coveting the praise of men, proceeds next to warn us against coveting the wealth of the world; in this also we must take heed, lest we be as the hypocrites are, and do as they do: the fundamental error that they are guilty of is, that they choose the world for their reward; we must therefore take heed of hypocrisy and worldly-mindedness, in the choice we make of our treasure, our end, and our masters."

**John Piper** summarizes Mt 6:19-34 writing that...

"**Seek** first the kingdom of God and his righteousness" is the large, overarching command – be passionate about experiencing the saving, purifying, empowering, love-producing, reign of God in your life and over all the world. "Thy kingdom come!" – in my life, and over the nations.

Then "**Lay up** for yourselves treasures in heaven" is a specific instance of what seeking God's kingdom involves. Seeking the kingdom of God and his righteousness involves not trying to be rich on earth but trying to be rich in heaven, that is, rich in God. Seeking the kingdom means treasuring God and freeing yourself from the drag of earth.

Then "**Do not be anxious**" is the condition of the heart by which we break free from our addiction to earth-treasure and give ourselves with passion to heaven-treasure. By faith in his promises God frees us from anxiety, and in this freedom we don't crave treasures on earth anymore.

Those are the three main imperatives in the text. That is what Jesus wants us to be like: Free from anxiety, seeking his kingdom, laying up treasure in heaven and not on earth. That is the fruit of trusting Jesus as our Lord and Savior and Treasure. This is the normal Christian life – radical freedom from earthly things and earthly security, with a joyful pursuit of God and his righteousness as our treasure. Everything else in these 16 verses is foundation and support. Jesus doesn't just tell us to be this way; he gives us at least 12 arguments to help us. And he spends most of his time giving us reasons not to be anxious in verses 25-34. (Read the full message [Matthew 6:19-34: Don't Be Anxious, Lay Up Treasures in Heaven](#))

**Adam Clarke** - What blindness is it for a man to lay up that as a treasure which must necessarily perish! A heart designed for God and eternity is terribly degraded by being fixed on those things which are subject to corruption... Take care not to shut up your bowels of compassion against a brother in distress; if you do, the love of God cannot dwell in you.

**John Stott** - Worldly ambition has a strong fascination for us. The spell of materialism is very hard to break [Christian Counter-Culture. The Message of the Sermon on the Mount](#)

This heart illness takes on a macabre humor in the popular bumper sticker which reads '**He who dies with the most toys wins!**' Wrong! He who dies having placed his faith in Jesus for his eternal salvation wins!

Matthew 6:19 is a play on words and is more literally translated "**don't keep treasuring up treasures for yourselves**"

**Store up** (2343) (**thesaurizo** from **thesaurós** = treasure) originally meant to amass or reserve, keep in store, lay, store or treasure up goods for future use. Later **thesaurizo** was expanded to denote a chamber or chest in which treasure was kept. Throughout the ancient Middle East it was especially applied to a temple storehouse, where temple taxes were stored. People were required to give a portion of their produce to the temple, and this was stored in a treasury. Finally **thesaurizo** also meant private money boxes, the early versions of home safes.

Here in Mt 6:19, the **present imperative** with a **negative** (me) is a command to stop some action already in process! Don't have the habit of storing up temporal treasure on earth! Stop storing up temporal, perishable treasure, which you cannot take with you to heaven!

The root word **thesauros** means that which is deposited = a place where something is kept and gives our English word thesaurus, a treasury of words. In secular Greek **thesauros** means a treasure chamber, a storage room, storehouse, granary, strong-box or a treasure per se. Sometimes thesauros was used metaphorically of the treasure itself (Mt. 2:11; 19:21; Mk 10:21; Lk 6:45). Even at a very early period temples were built with treasure chambers, where gifts and taxes in kind and money could be stored. The practice



appears to have spread from Egypt to Greece. Collecting boxes were also known (cf. 2Ki 12:10).

The verb **thesaurizo** is used similarly in the sense of (1) storing up as treasure or offerings of money put aside (1Co 16:2 = teaches proportional giving, regular giving, and the church's role in receiving gifts.) or (2) putting it in safe keeping. Keep something in store (eg, present heavens and earth are being kept in store for future wrath in His day of judgment - 2Pe 3:7-note)! Paul has a similar figurative use referring to God's wrath which is being "treasured" up (Ro 2:5-note)!

**Thayer** writes that **thesaurizo** means primarily to to gather and lay up, to heap up, store up: to accumulate riches (Jas 5:3, Lk 12:21, 2Co 12:14, 1Cor 16:2).

**John MacArthur** - The Greek (**thesaurizo**) also carries the connotation of stacking or laying out horizontally, as one stacks coins. In the context of this passage the idea is that of stockpiling or hoarding, and therefore pictures wealth that is not being used. The money or other wealth is simply stored for safekeeping; it is kept for the keeping's sake to make a show of wealth or to create an environment of lazy overindulgence (cf. Luke 12:16-21+). It is clear from this passage, as well as from many others in Scripture, that Jesus is not advocating poverty as a means to spirituality....During his exceptionally long ministry, which spanned most of the eighteenth century, John Wesley earned a considerable amount of money from his published sermons and other works. Yet he left only 28 pounds when he died, because he continually gave what he earned to the Lord's work....It is right to provide for our families, to make reasonable plans for the future, to make wise investments, and to have money to carry on a business, give to the poor, and support the Lord's work. It is being dishonest, greedy, covetous, stingy, and miserly about possessions that is wrong. To honestly earn, save, and give is wise and good; to hoard and spend only on ourselves not only is unwise but sinful. (MacArthur New Testament Commentary – Matthew 1-7) (MacArthur, J: [Matthew 1-7 Macarthur New Testament Commentary Chicago: Moody Press](#))

**Thesaurizo** - 8x in 8v - Mt 6:19, 20; Lk 12:21+; Ro 2:5; 1Cor 16:2; 2Cor 12:14; Jas 5:3; 2Pe 3:7

Matthew 6:19 "Do not **lay up** for yourselves **treasures** upon 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 or steal;

Luke 12:21 "So (Conclusion based on the parable in Lk 12:16, 17, 18, 19, 20) is the man who **lays up treasure** for himself, and is not rich toward God."

**THOUGHT** - Who are you "rich toward"? The transient world or the eternal God?

Romans 2:5+ But because of your stubbornness and unrepentant heart you **are storing up** (present tense = continuous - pictures the cup of wrath continually being filled to one day poured out upon the one whose filled it with evil thoughts and deeds! What a dreadful picture!) wrath for yourself in the day of wrath and revelation of the righteous judgment of God,

1Corinthians 16:2 On the first day of every week let each one of you put aside and **save**, as he may prosper (this teaches the principle of proportionate giving), that no collections be made when I come.

2Corinthians 12:14 Here for this third time I am ready to come to you, and I will not be a burden to you; for I do not seek what is yours, but you; for children are not responsible to **save up** for their parents, but parents for their children.

James 5:3 Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you **have stored up** your treasure!

2Peter 3:7+ But the present heavens and earth by His word are being reserved for fire, **kept** for the day of judgment and destruction of ungodly men.

**Thesaurizo** - 9x in the Septuagint - 2Ki 20:17; Ps 39:6; Pr 1:18; 2:7; 13:22; 16:27; Amos 3:10; Mic 6:10; Zech 9:3

Psalms 39:6 "Surely every man walks about as a phantom; Surely they make an uproar for nothing; He **amasses riches** (Lxx = thesaurizo), and does not know who will gather them.

**Read Spurgeon's note: Surely every man walks in a vain show.** Life is but a passing pageant. This alone is sure, that nothing is sure. All around us shadows mock us; we walk among them, and too many live for them as if the mocking images were substantial; acting their borrowed parts with zeal fit only to be spent on realities, and lost upon the phantoms of this passing scene. Worldly men walk like travelers in a mirage, deluded, duped, deceived, soon to be filled with disappointment and despair. Surely they are disquieted in vain. Men fret, and fume, and worry, and all for mere nothing. They are shadows pursuing shadows, while death pursues them. He who toils and contrives, and wearies himself for gold, for fame, for rank, even if he wins his desire, finds at the end of his labor lost; for like the treasure of the miser's



dream, it all vanishes when the man awakes in the world of reality. **Read well this text, and then listen to the clamor of the market, the hum of the exchange, the din of the city streets, and remember that all this noise (for so the word means), this breach of quiet, is made about unsubstantial, fleeting vanities.** Broken rest, anxious fear, over worked brain, failing mind, lunacy, these are the steps in the process of disquieting with many, and all to be rich, or, in other words, to load one's self with the thick clay; clay, too, which a man must leave so soon.

**He heaps up riches, and knows not who shall gather them.** He misses often the result of his ventures, for there are many slips between the cup and the lips. His wheat is sheaved, but an interloping robber bears it away -- as often happens with the poor Eastern husbandman; or, the wheat is even stored, but the invader feasts thereon. Many work for others all unknown to them. Especially does this verse refer to those all gathering muckrakes, who in due time are succeeded by all scattering forks, which scatter riches as profusely as their sires gathered them parsimoniously. We know not our heirs, for our children die, and strangers fill the old ancestral halls; estates change hands, and entail, though riveted with a thousand bonds, yields to the corroding power of time. Men rise up early and sit up late to build a house, and then the stranger tramps along its passages, laughs in its chambers, and forgetful of its first builder, calls it all his own. Here is one of the evils under the sun for which no remedy can be prescribed.

**He heaps up riches.** This is the great foolishness and disease especially of old age, that the less way a man has to go, he makes the greater provision for it. When the hands are stiff, and fit for no other labor, they are fitted and composed for scraping together. Robert Leighton.

**He heaps up riches.** The Hebrew word rendered, **He heaps up**, signifies to rake together; in which there is an allusion to the husbandman's collecting his corn together before he carries it to the barn. The metaphor is elegant, intimating the precariousness of human life, and the vanity of human acquisitions; which though heaped up together like corn, by one person, may soon become the possession of another. Samuel Burder.

Proverbs 2:7 He **stores up** (Lxx = thesaurizo) sound wisdom for the upright; He is a shield to those who walk in integrity, (see Pr 2:7NLT)

Amos 3:10ESV "They do not know how to do right," declares the LORD, "those who store up violence and robbery in their strongholds."

Here are all 16 uses of the root noun **thesauros** - Mt2:11, 6:19, 20, 21 12:35, 13:44, 52, 19:21 Mk10:21, Lk 6:45, 12:33, 34, 18:22 2Co 4:7, Col 2:3, Heb 11:26.

**Richards** writes that this word group (thesaurizo/thesauros) "speaks of that which is stored up and saved by human beings as especially precious. The NT makes it clear that God's value system is different from that of human beings; thus, often what human beings treasure has little value to him. ([Expository Dictionary of Bible Words: Regency](#))

**Wayne Detzler** writes that...

In the Septuagint Greek Old Testament the word was used to describe wealth which was amassed. Later it also took on a more figurative meaning. Alms given to the poor were seen to be a treasure given to God. This is reflected brightly in the New Testament teaching of Christ. There is also an emphasis in the New Testament on the transient nature of treasure. In the great Westminster Abbey of the faithful, the writer of Hebrews reminded his readers that Moses gave up the treasures of Egypt for the pleasures of eternity (Heb. 11:25, 26). James warned his readers that treasures will corrupt and rust, if they are not passed on in wages to the workers (James 5:3)...The content of one's mind and heart is also seen as a treasure (cp Mt 12:34). A good person brings forth good from this treasury (thesauros), but an evil person spews out sin (Mt 12:35). This is especially seen in the words one utters. Paul returned to this theme when he spoke of the Gospel. To him the Gospel was an inestimable treasure. God gave it to His people, in order that they might pass it on to the world. This treasure (thesauros) is like a precious stone kept in a crockery pot (2Cor 4:7). In other words, the value is in the treasure, not the pot. The value in us is the Gospel, not our physical bodies. Jesus Christ is seen as the repository of all treasure. In fact, Paul insisted that all the treasures (thesauros) of God are hidden in Christ Jesus (Col 2:3). When one seeks basic wisdom and knowledge, Christ must be the source, for He personifies all the wisdom and knowledge of God. In the Scriptures treasure has two basic meanings. First, it is material treasure which has a short life and must be left on earth. Second, it is spiritual treasure. If we serve the Lord our treasure will pay eternal dividends, but if we serve Satan our treasure of sin will pay out an eternal penalty. (New Testament Words in Today's Language)

**For yourselves** - This is the phrase "for yourselves!" That does not need much comment for we all understand far too well what this means! When we begin to accumulate possessions solely for self, clearly those possessions begin to replace God. In a word, our possessions become idols and as is always the case with idols, we begin to be possessed by the idol, worshipping and serving the idol instead of God. Hoarding possessions is sin just as is lavish, extravagant spending is a sin. Both speak of what or who is on the throne of our heart and it is certainly not Jesus!

Have you ever seen a U-haul trailer attached to the hearse? Did you know that funeral shrouds (burial garment) don't have any pockets? Why would they need them? Guzik adds that "The pharaohs of Egypt were buried with gold and treasures to take into the afterlife, but they left it all behind. Even further, though gold is a precious thing on earth, God uses it to pave the streets of heaven."

Job understood these truths and upon losing unspeakable wealth including his children, he declared...

"Naked I came from my mother's womb, and naked I shall return there. The LORD gave and the LORD has taken away. Blessed be the name of the LORD." (Job 1:21)

The saying is true... You can't take it with you!

See related comments by **Warren Wiersbe** on Psalm 49:13 - [Don't Trust in Wealth](#)

Don't misunderstand what Jesus is saying here - He is **not advocating financial poverty** as a means of attaining spirituality. The problem He is addressing is when one accumulates wealth for "**yourselves**", for that is when money which is otherwise neutral becomes one's "**god**" or "**idol**".

**David Guzik** - The issue isn't that earthly treasures are intrinsically bad, but they are of no ultimate value either. If this is the case, then it is wrong for the disciple of Jesus to dedicate his life to continually expanding his earthly treasures. To **lay up for yourselves treasure on earth** is also to doom yourself to a life of frustration and emptiness. Regarding material things the secret to happiness is not *more*, it is *contentment*. In a 1992 survey, people were asked how much money they would have to make to have "the American dream." Those who earn \$25,000 or less a year thought they would need around \$54,000. Those in the \$100,000 annual income bracket said that they could buy the dream for an average of \$192,000 a year. These figures indicate that we typically think we would have to have double our income in order to find the good life. But the Apostle Paul had the right idea in 1 Timothy 6:6: *Now godliness with contentment is great gain.* ([Commentary](#))

#### Related Resources:

- [Christian Contentment](#)
- [Contentment-Devotional](#)
- [The Rare Jewel of Christian Contentment](#) - Jeremiah Burroughs ([Highly recommended – click some reviews](#))
- [Art of Divine Contentment Exposition of Philippians 4:11](#) - Thomas Watson ([Read Reviews](#))
- [Philippians 4:10-13 The Secret for Contentment](#)

**Charles Simeon** adds the caveat that...

This is not to be understood as though there were no situation or circumstances wherein it were allowable to lay up money: for it is certainly the duty of all persons to make provision for those whose subsistence depends upon them: those who should refuse to support their aged parents or relatives would be deemed worse than infidels: nor, by parity of reasoning, can they be considered as acting more suitably to their Christian profession who neglect to make a necessary provision for their children. (Horae Homileticae Volume 11, page 217)

Jesus is not teaching that believers are to be careless in handling their money. Solid financial plans produce good stewards of the earthly resources that God has entrusted to us.

**Simeon** commenting on **treasure on earth** wrote that...

We are not to lay up "treasures." What is necessary for the carrying on of our trade, or for the supporting of ourselves in old age, or for the enabling of our family to maintain that rank of life wherein they have been educated, may be considered as allowable: but what is laid up for the sake of enriching and aggrandizing our family, may be justly included in the prohibition before us. Of course, no precise sum can be fixed; because what would be wealth to one man, would be poverty to another: but whatever argues discontent, and a desire of elevating ourselves and our families above the rank which Providence has allotted us in life, should be regarded with a jealous eye and a trembling heart...

Christianity does not require a man to cast away, or even to give away, his paternal inheritance, or all the fruits

of his own labour: but it absolutely forbids him to find delight in treasuring up his wealth, or in looking to it as a source either of safety or happiness. (Horae Homileticae Volume 11, page 217)

**Spurgeon** advises believers to "Hold not earth's treasures with too firm a grasp. Our bereavements would not be half so sharp if we always viewed our friends as being lent to us. A man does not cry when he has to return a tool which he has borrowed. Christ here first teaches us how to pray, and then teaches us how really to live. He turns our thoughts from the object in life which allures and injures so many, but which is, after all, an object unworthy of our search; and he bids us seek something higher and better: "Lay up for yourselves treasures in heaven,"

**Phil Newton** - We must clarify that Jesus was not banning possessions for kingdom citizens. Scripture never condemns having things but only loving things above the interests of the King. Nor is he forbidding Christians to save and store up resources for future needs. The Bible commends this practice by using the example of the ant wisely working to gather food for the future. Neglecting providing for one's family is tantamount to infidelity according to Paul (1 Tim 5:8). Furthermore, "We are not to despise, but rather to enjoy, the good things which our Creator has given us richly to enjoy," [Stott 155]...This is a heart-searching text, and one that we cannot absorb in the short time we have together. But it is one that we must not shrug off because the sermon has ended. **We must hold our treasures up to the measuring stick of eternity.** What do they look like when viewed in this light? Let us repent of idols of the heart that have crept into our treasures, and let us be steadfast in treasuring those things that will be waiting upon us in heaven. ([Sermon](#))

**David Holwick** - Money is an important Biblical topic. "One verse in every six in the first three Gospels relates, either directly or indirectly, to money. Sixteen of our Lord's forty-four parables deal with the use or misuse of money. A loving, joyful, liberal giving to the Lord's work is an acid test of a spiritual heart, pleasing to God." ...Wealth can be a replacement for God....What do your possessions show about you? Men, how many ties are in your closet? How many do you wear? Dr. Albert Schweitzer - "You only have one neck." What does God see in your checkbook? ([Money, Money, Money](#))

**ILLUSTRATION** - Vic and Lillian Cooper of Maltby, England, lived on welfare all their married life. Then they won \$77,481 in a bingo jackpot. They spent \$6,300 on a car, \$7,200 on a vacation trailer, \$7,200 on furniture, and \$56,781 on miscellaneous. Most of this was gifts for relatives and toys for their son Darren, 4. Four months later it was all gone and they applied for welfare again. Vic and Lillian are now \$144 behind in rent and living on \$49 a week, including a \$13 government allowance and a loan. "It's very difficult when you get money for the first time in your life not to go out and spend it," said Vic. "We used to look in the shop windows and never be able to afford anything." Welfare authorities said it would be a cold day in Gehenna before they get any more help....Is there a formula?1) (E.g., is it true that) Spiritual people do not buy BMW's. 2) Spiritual people do not wear expensive fur. No, there is no magic number. Materialism is a matter of the heart, not a figure. ([Money, Money, Money](#))

**ILLUSTRATION** - Some years ago, I happened to have contact with two quite wealthy men during the same week. One was a former professor at a major university who, through a long series of good investments in real estate, had accumulated a fortune of possibly a hundred million dollars. But in the process he lost his family, his happiness, his peace of mind, and had aged far beyond his years. The other man, a pastor, also acquired his wealth through investments, but they were investments to which he paid little attention. Because of his financial independence, he gave to his church over the years considerably more than he was paid for being its pastor. He is one of the godliest, happiest, most fruitful, and contented persons I have ever met. (From John MacArthur).

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#### **Joseph Stowell - ALL THESE THINGS—Matthew 6:19**

Madame Blueberry, VeggieTales heroine of materialism, loves shopping at the "stuff-mart." (Ed: [Watch youtube video of her house collapsing](#) Her first words were "My Stuff!" - would make a great intro to a children's sermon message or maybe even on for adults!!!) Her problem, however, is that her treetop cottage soon becomes so overstuffed that the tree collapses under the weight of it all. It is not unlike that in many of our lives. Our families suffer as we place material gain above spouses and children. Double incomes relegate our children to day care centers and latchkey status. When the day is done, our energies are spent and there is little left to pour out at home. The strength of the work of Christ is compromised as well. The promise of quick credit and plastic cash leaves us in bondage to debt, which disables our support of the kingdom. Living for financial and material gain means living for the realm of empty treasures, where, as Christ said, "moth and rust destroy, and . . . thieves break in and steal" (Matthew 6:19), leaving few "left-over" resources to support the kingdom of God. Ultimately, sometimes too late, we realize that precious things have collapsed under the weight of our own greed. Thousands of missionaries retire each year. Who is going to replenish these troops? All over North America our children are growing up just like us, choosing their careers based on how they can make the most money and what will help them achieve the highest standard of living as quickly as possible. What of the legions of workers who will be needed to win the world to Christ? Who will go? Who will support them? Our pursuit of a hollow prosperity threatens to weaken the supply line of eternity. According to Christ, true prosperity is about things that last forever. It is ours to live for the kingdom, and up to Him to supply our needs. As Christ said, "Seek ye the kingdom of God; and all these things shall be added unto you" (Luke 12:31KJV+). What does your heart desire? The advance of His kingdom—or yours? (Strength for the Journey)

- [What does the Bible say about saving for retirement?](#)

**Excerpt** - The Bible does not specifically mention saving for retirement, per se, and it doesn't mention 401(k) plans, IRAs, or the like. However, the Bible does speak of saving money, and it gives us clear principles to guide us in whether Christians should save for retirement. The issues of [retirement](#) and [investment in stocks](#) have been addressed in separate articles. This article will focus primarily on the issue of whether Christians should save money for perceived future needs, such as when no longer generating income. The Bible speaks positively about providing for oneself financially through work. In 2 Thessalonians 3, Paul gives a warning against idleness. He reminds the Thessalonians of how he and his companions worked to provide for themselves while serving the church, despite the fact that they had a right to receive monetary support from the church. In verse 10 Paul says the rule is that "the one who is unwilling to work shall not eat." It seems, then, that we are responsible to provide financially for ourselves when possible. The question becomes whether we should save money during our working years in order to provide for ourselves during our retirement years, when we are unable to generate income. The book of Proverbs has many admonitions that promote saving money and other resources. Proverbs 21:20 says, "The wise store up choice food and olive oil, but fools gulp theirs down." Proverbs 6:6–8 uses an insect as an illustration of the need to save: "Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest." Recognizing a future need and making provisions for it today is a biblically wise thing to do. Financial stewardship now, including saving for retirement, can enable us to better serve others later. We see Joseph exemplify the wisdom of saving in Genesis 41 when he stored provisions for the prophesied famine to come. We could even say that God's command to the Israelites to gather enough manna on the sixth day to provide for both Friday and Saturday is a form of saving for a future need (see Exodus 16). Of course, "some of the people went out on the seventh day to gather it, but they found none" (verse 27). In their failure to plan ahead and save, they went hungry. ([Click for full article](#))

- [What is the Christian view of retirement?](#)

**Excerpt:** The Christian never retires from Christ's service; he only changes the address of his workplace. In summary, as one reaches "retirement age" (whatever that is) the vocation may change but one's life work of serving the Lord does not change.

- [Should a Christian invest money in the stock market?](#)

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**Moth...  
Rust...  
Thieves**

**Moth... rust... thieves** - Jesus' point in this passage is that there is no absolutely firm, unshakeable security to be found in material things, which is ironic as "securities" is a financial term defined as instruments giving to their legal holders rights to money or other property. Securities include stocks, bonds, notes, mortgages, bills of lading, and bills of exchange. Jesus is not condemning good stewardship and wise investment in "securities" but is addressing our heart attitude towards our "securities". Beloved, ask yourself... **"Where is my treasure?"** (If you need help answering this question, just take a look at last month's credit card charges or look at the checks you wrote over the past 6 months!) Your answer will tell you indisputably where your heart is. And where your heart is will impact your level of anxiety and/or worry. Beloved, I pray we as believers each invest wisely placing our funds (including our time and talent) into the "bank of heaven", which returns dividends now (e.g., affecting one's level of anxiety and/or worry over money and possessions, etc) and will continue to pay "interest" throughout eternity! Have you ever heard of such a fantastic, "sure", "can't miss" deal! But like most "bargain deals" there are no "rain checks" available! Once this life is over, the opportunity for this "sale" ceases. Invest now in the only true security! Invest for eternity in Jesus Christ! You will never regret your decision if you respond affirmatively!

**Invest,**

**Then rest,  
Knowing your future is secure  
In Christ!**

**MacDonald** minces no words declaring that...

This teaching forces us to decide if Jesus meant what He said. If He did, then we face the question, "What are we going to do with our earthly treasures?" If He didn't, then we face the question, "What are we going to do with our Bible?" (Ibid)

**Warren Wiersbe** offers some wise words on this section...

Materialism will enslave the heart (Matt. 6:19-21), the mind (Matt. 6:22-23), and the will (Mt 6:24). We can become shackled by the material things of life, but we ought to be liberated and controlled by the Spirit of God. If the heart loves material things, and puts earthly gain above heavenly investments, then the result can only be a tragic loss. The treasures of earth may be used for God. But if we gather material things for ourselves, we will lose them; and we will lose our hearts with them. Instead of spiritual enrichment, we will experience impoverishment. ([Wiersbe, W: Bible Exposition Commentary. 1989. Victor](#))

As background to help understanding Jesus' words in this section it is notable that in Jesus' day men would invest in possessions like clothing, grain, gold, and precious stones, which then comprised a source of security with which they sought to lessen anxiety about the future. The irony of possessions is that instead of minimizing anxiety, the possessions become a source of anxiety (sometimes even great angst!), since they are always vulnerable to the vagaries of decay and loss! How true is the paradox of insecure security!

**Brown** adds that...

The Palestinian archaeologist sometimes finds hoards of coins in the remains of ancient houses. More frequently he finds only traces of such hoards. The ancient peasant or laborer had very little opportunity to use hard money; and when it came into his hands, his instinct was to bury it rather than spend it. He was especially moved to hide his little store of coins at times of political disturbance: and there was always the danger of thieves or robbers. (The Jerome Biblical Commentary)

## **MOTHS**

**Moth** ([4597](#)) (**ses**) is from the larger division of order [Lepidoptera](#) (Moths, skippers, and butterflies all belong to this order for all have scale-covered wings) distinguished from butterflies by generally nocturnal activity and antennae which are not club-shaped. The moth larva in many cases spins a cocoon for the protection of the pupa or chrysalis, which is never the case with butterflies. In the Bible the clothes-moth (species of genus *Tinea*) are relatively tiny insects which lay eggs in woolen clothes upon which the larvae later feed. Have you not experienced this distressing truth on Sunday morning when you pulled your suit pants on only to see several large irregular holes exposing your skin?! The moth larva feeds and composes a cocoon of its silk together with fibers of the wool it is eating, so that the color of the cocoon depends upon the color of the fabric! Only the larval stage injures clothing. Take my word for it - a significantly moth eaten garment is virtually beyond repair or at best must be re-knit which is not cheap!

Several moth species in the family [Tineidae](#) are commonly regarded as pests because their larvae eat fabric such as clothes and blankets made from natural proteinaceous fibers such as wool or silk. They are less likely to eat mixed materials containing artificial fibers. There are some reports that they can be repelled by the scent of wood from juniper and cedar, by lavender or by other natural oils. However, many consider this unlikely to prevent infestation. [Naphthalene](#) (the chemical used in [mothballs](#)) is considered more effective, but there are concerns over its effects on health. Moth larvae are not killed by freezing the items which they infest. (from article on [economic significance of moths - scroll down](#))

**Ses** - 3x in 3v in the NT - Mt 6:19, 20; Luke 12:33+

The **NET** note says that **ses** "refers to moths in general. It is specifically the larvae of moths that destroy clothing by eating holes in it (L&N 4.49; BDAG 922 s.v.). See Jas 5:2 (BELOW) which mentions "moth-eaten" clothing."

**James** minced no words in his address to the worldly rich instructing them to...

Come now, you rich, weep and howl for your miseries which are coming upon you. Your riches have rotted



and your garments have become **moth-eaten** (setobrotos from ses = moth + bibrosko = to eat). Your gold and your silver have **rusted**; and **their rust** will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure! (James 5:1-3)

**Moth** occurs 7 times in the Septuagint (LXX) always as a figure of speech to illustrate that which is destructive (Job 13:28; Psalms 39:11; Isaiah 50:9; 51:8; Hosea 5:12) or frail (Job 4:19; 27:18).

**Why would Jesus mention "moth"?** The ancient world greatly valued clothing and it was to some extent a measure of an individual's wealth. Today, most people can buy mass manufactured clothing with little difficulty, but as one can imagine such was not the case when clothing was made by hand. In fact sometime the rich would have golden threads actually woven into their clothing, to display as well as store their wealth! The best quality fabrics were woven with wool, one of the favorite entrees of moth larvae, making their fine clothes vulnerable to destruction.

**Job** used the metaphor of "moth eaten" declaring...

I waste away like rotting wood, like a **moth-eaten coat**. (Job 13:28, NLT)

**Isaiah** writes...

See, the Sovereign LORD is on my side! Who will declare me guilty? All my enemies will be destroyed like old clothes that have been **eaten by moths**! (Isaiah 50:9, NLT)

For **the moth** will eat them (sinful, unrepentant men) like a garment, and the grub will eat them like wool. But My righteousness shall be forever, And My salvation to all generations." (Isaiah 51:8)

**God** uses the destructive nature of the moth to describe His effect on rebellious Israel and Judah declaring...

I will destroy Israel as a moth consumes wool. I will sap Judah's strength as dry rot weakens wood. (Hosea 5:12, NLT)

## RUST

**Rust** (1035) (**brosis** from **bibrosko** = to eat) literally means something that eats ("an eating") or gnaws. The main NT use refers to the act of partaking of food (eating) (Ro 14:17, 1Co 8:4, 2Co 9:10, Col 2:16). **Brosis** can refer to that which one eats (In Lxx - Ge 25:28, Jer 41:20, 2Sa 19:43), and thus can mean a "meal" as in (He 12:16). Jesus uses **brosis** to mean food but with a figurative meaning in Jn 4:32; 6:27, 55.

In Mt 6:19, 20 **brosis** is used figuratively to describe that which causes erosion or corrosion (Compare the interesting derivation of the English word **corrode** from Latin *rodo* = to gnaw.)

Strictly speaking rust is the red oxide of iron formed by the corrosion of that metal, but by extension it has come to mean corrosion produced on any metal. The word **brosis**, while possibly alluding the effects of rusting, also refers to the diseases which attack such wheat, grapes, cucumbers, etc. In no country is the saying "where moth and rust consume" more true than in Syria. Any metal subject to corrosion seems to rust faster in that country than anywhere else. There are also many rusting fungi which the people have not learned to destroy and which do much damage to the crops. Given the fact that wealth in Jesus' day was often measured in grain supplies one owned, the allusion to the destructive effects of various agents (fungi, molds, rats, mice, worms, etc) on the granaries.

**Brosis** - 11x in 10v in the NT and translated by as eating(2), food(6), meal(1), rust(2).

Matthew 6:19 "Do not lay up for yourselves treasures upon 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 or steal;

John 4:32 But He said to them, "I have **food** to eat that you do not know about."

**Comment:** For Jesus, doing God's will is His inner nourishment and should be ours beloved!

John 6:27 "Do not work for the **food** which perishes, but for the **food** which endures to eternal life, which the Son of Man shall give to you, for on Him the Father, even God, has set His seal."

John 6:55 "For My flesh is true **food**, and My blood is true drink.

**Comment:** In the previous two uses of *brosis*, Jesus feeding of physical food spoke to the deeper need of man, the need for spiritual food, which nourishes to eternal life and is received by faith in Him ("the Bread of life" - Jn 6:35, 48)



Romans 14:17-note for the kingdom of God is not **eating** and drinking, but righteousness and peace and joy in the Holy Spirit.

**THOUGHT:** The kingdom of God does not consist in observing or not observing days, eating or not eating meats, or any other secondary issues of religious scruples. The kingdom of God is not **externals** but **eternals**. What really counts in the kingdom of God is not EXTERNAL REGULATIONS but ETERNAL REALITIES. **Are you focusing on the externals of religion or the eternals?**

**Ralph Earle** adds that "The principle is clearly stated, though too often forgotten. The kingdom of God, or true religion, is not a matter of externals—how we dress or eat. It is rather "righteousness, and peace, and joy in the Holy Ghost." Those who major on externals are prone not to show a right spirit, nor to maintain peace. And too often their lives do not radiate the joy of the risen Christ." (Earle, R. Word Meanings in the New Testament)

1 Corinthians 8:4 Therefore concerning the **eating** of things sacrificed to idols, we know that there is no such thing as an idol in the world, and that there is no God but one.

2 Corinthians 9:10 Now He who supplies seed to the sower and bread for **food**, will supply and multiply your seed for sowing and increase the harvest of your righteousness;

Colossians 2:16-note Therefore let no one act as your judge in regard to **food** or drink or in respect to a festival or a new moon or a Sabbath day--

**Expositor's Greek Testament comments:** 'eating and drinking,' not food and drink, for which Paul would have used *broma* and *poma*. The question is not altogether between lawful and unlawful food, but between eating and drinking or abstinence. **Asceticism** rather than **ritual cleanness** is in his mind. The Law is not ascetic in its character, its prohibitions of meats rests on the view that they are unclean, and drinks are forbidden, save in exceptional cases, and then not for ascetic reasons. But these injunctions stand along with ordinances of the Law itself, partly, because they may have been regarded as extensions of its principles, partly, we may suppose, because, like the Law, they were attributed to the angels by the false teachers.

Hebrews 12:16-note that there be no immoral or godless person like Esau, who sold his own birthright for a single **meal**.

**Brosis** - 43 uses in the Septuagint (LXX)-

Gen 1:29f; 2:9, 16; 3:6; 9:3; 25:28; 47:24; Lev 7:24; 19:7; 25:7; Deut 32:24; 1 Sam 2:28; 2 Sam 16:2; 19:42; 1 Kgs 19:8; Job 33:20; 34:3; Ps 14:4; 44:11; 53:4; 78:30; 104:21; Isa 55:10; Jer 7:33; 15:3; 19:7; 34:20; Lam 1:11, 19; 4:10; Ezek 47:12; Dan 1:10; Hab 3:17; Mal 3:11;

**Luke** records an example of the ancient association of grain with wealth in Jesus' parable...

The land of a certain rich man was very productive. And he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?' And he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. 'And I will say to my soul, "Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.'" But God said to him, 'You fool! This very night your soul is required of you; and now who will own what you have prepared?' So is the man who lays up treasure for himself, and is not rich toward God. (Luke 12:16-21+)

**Barclay** writes that **brosis**...

literally means an eating away, but it is nowhere else used to mean rust. Most likely the picture is this. In the east many a man's wealth consisted in the corn and the grain that he had stored away in his great barns. But into that corn and grain there could come the worms and the rats and the mice, until the store was polluted and destroyed. In all probability the reference is to the way in which rats, and mice, and worms, and other vermin, could get into a granary and eat away the grain. There was no permanence about possessions like that.

The **Exegetical Dictionary** says that **brosis** "refers not only to eating as a human activity and consumption by insects, but also the food itself, particularly in John (then in proximity to *broma*). Especially in John the level of literal meaning is lost, and *brosis* is used in a fig. sense. In the aphoristic saying in Mt 6:19, 20., *brosis*, in connection with *ses* (moth), can only mean eating by insects (cf. Mal 3:11), whose activity works destructively and therefore prohibits the hoarding and collecting of earthly things. (Balz, H. R., & Schneider, G. Exegetical Dictionary of the New Testament. 1:229. Grand Rapids, Mich.: Eerdmans)

**Destroy** (853) (**aphanizo** from **aphanes** = hidden or literally "not appearing" from **a** = without + **phaino** = to appear) means to cause to vanish, make disappear. To make unseen. To render invisible or unrecognizable. **Aphanizo** can also mean to destroy in the active voice and in the passive voice to be removed out of sight or to become invisible (Jas 4:14+).

**Vine** adds that **aphanizo** means...

literally, "to cause to disappear, put out of sight," came to mean "to do away with" (a, negative, phaino, "to cause to appear"), said of the destructive work of moth and rust, Matt. 6:19, 20 (rv, "consume," kjv, "corrupt") ([Vine's Complete Expository Dictionary](#))

Metaphorically, the idea of **aphanizo** is to destroy (as the value or use of something), to corrupt, to spoil, as does the moth or canker. The process does not result in annihilation but simply changes whatever is affected from one state to another. Destruction means the cessation of being what a thing is and taking another form of existence, but in context a form that is no longer useful to the owner! This truth makes the following Proverb even more poignant...

**Solomon** one of the richest men of antiquity exhorts the wise reader to...

Cast but a glance at riches, and they are gone. For they will surely sprout wings and fly off to the sky like an eagle. (Pr 23:5, NIV)

**Aphanizo** - 5 uses rendered in as destroy(1), destroys(1), neglect (1), perish(1), vanishes away(1).

Matthew 6:16 "And whenever you fast, do not put on a gloomy face as the hypocrites do, for they **neglect** their appearance (NET = they **make** their faces **unattractive**; ESV = they **disfigure** their faces) in order to be seen fasting by men. Truly I say to you, they have their reward in full.

**Comment:** In this verse **aphanizo** means to make unsightly, to disfigure, to make ugly, to cause to be unattractive.

Matthew 6:19 "Do not lay up for yourselves treasures upon 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 or steal;

Acts 13:41+ 'Behold, you scoffers, and marvel, and **perish**; For I am accomplishing a work in your days, A work which you will never believe, though someone should describe it to you.'

**Comment:** Here **aphanizo** means to be so completely destroyed as not to be visible.

James 4:14+ Yet you do not know what your life will be like tomorrow. You are just a vapor that appears **phaino** - has light, shines forth, and thus is seen. Literally phaino is a participle = "appearing") for a little while and then **vanishes away**. (Literally **aphanizo** is also a participle = vanishing. Note word play with **phaino** since **aphanizo** = a + **phaino**)

**THOUGHT** - It is notable that of the 5 NT uses of aphanizo, one refers to the transience of our life and two others to the transience of our treasures, **UNLESS** they are treasures we send on ahead of us to Heaven! Jesus refers to the destructive effect of rust on "treasures" on earth (Mt 6:19+), and then charges us to "**store up** ([present imperative](#) = command to make this your life's purpose or goal! Only possible as you rely on [the Holy Spirit to obey](#)) for yourselves treasures in Heaven where....rust" does not destroy (aphanizo). (Mt 6:20+) So while James says our temporal life on earth will vanish like a vapor, his half-brother Jesus says enabled by the Spirit (cf Jn 15:5) we can use our brief time here on earth to store up eternal treasures in Heaven! I would call that Amazing Grace indeed!

**Knowing that you will soon vanish from earth, does this not motivate you to desire to store up treasure where it will not vanish and where you will not vanish?**

**Vincent** commenting on **aphanizo** adds that this is...

The same word which is used above of the hypocrites concealing their faces (Mt 6:16-note). The rust consumes, and therefore causes to disappear.

**Aphanizo** has 78 uses in the Septuagint (LXX) -

Ex 8:9; 12:15; 21:29, 36; Deut 7:2; 13:5; 19:1; Judg 21:16; 1 Sam 24:21; 2 Sam 21:5; 22:38; 2 Kgs 10:17, 28; 21:9; Ezra 6:12; Esther 3:6, 13; 4:17; 9:24; Job 2:9; 4:9; 22:20; 39:24; Ps 94:23; 146:9; Prov 10:25; 12:7; 14:11; 30:10; Song 2:15; Jer 4:26; 12:4, 11; 47:4; 50:21, 45; 51:3; Lam 1:4, 13, 16; 3:11; 4:5; 5:18; Ezek 4:17; 6:6; 12:19; 14:9; 19:7; 20:26; 25:3; 30:9; 34:25; 36:4f, 34ff; Dan 2:44; 7:26; 8:25; 11:31, 44; Hos 2:12; 5:15; 10:2; 13:16; Joel 1:17f; 2:20; Amos 7:9; 9:14; Mic 5:14; 6:13, 15; Hab 1:5; Zeph 2:9; 3:6; Zech 7:14. Here are a few uses of aphanizo in the Lxx...

Pr 10:25ESV (see also Pr 10:25YLT) When the tempest (Whirlwind - Heb = suphah - from Hebrew root = to

come to an end; to cease and is used in prophetic passages describing swift judgment and destruction) passes, the wicked **is no more** (Heb = ayin = nothing, nought; Lxx = aphanizo), but the righteous is established forever (Literally = a foundation forever) (**HALLELUJAH!**)

**Net Bible Comment:** The metaphor compares the righteous to an everlasting foundation to stress that they are secure when the catastrophes of life come along. He is fixed in a covenantal relationship and needs not to fear passing misfortunes. The wicked has no such security (**Ed:** Their security "disappears").

**Upshot?** As **Corrie Ten Boom** well said "Hold loosely the things of earth"

Proverbs 12:7 The wicked are overthrown and **are no more** (Lxx = aphanizo), But the house of the righteous will stand.

**Net Bible Comment:** This proverb is about the stability of the righteous in times of trouble. The term "overthrown" might allude to Ge 19:21)

Proverbs 14:11 The household (metonymy of subject, referring to their contents: families and family life) of the wicked **will be destroyed** (Lxx = aphanizo = the idea in context is utterly destroyed - Many of the Lxx uses of aphanizo speak of destruction! - Dt 7:2, ), but the tent of the upright will flourish.

**Net Bible Comment:** Personal integrity ensures domestic stability and prosperity, while lack of such integrity (= wickedness) will lead to the opposite. The term "**tent**" is a metonymy here referring to the contents of the tent: families.

## THIEVES

**Thieves** (2812) (**kleptes** from **klépto** = steal) is literally a stealer: The kléptes steals by fraud and in secret whereas the related word for robber (lestes) steals by violence and openly. **Kleptes** is used metaphorically to describe false teachers or deceivers who "steal men away" from the truth as in John 10:8, 10; Hosea 7:1.

**William Barclay** writes of **kleptes** that - The ancient world was cursed with them. Houses were easy to break into. The robbers particularly haunted two places—the public baths and the public gymnasia where they stole the clothes of those who were washing or exercising themselves. It was common to kidnap slaves who had special gifts. The state of the law shows how serious this problem was. There were three kinds of theft punishable by death: (i) Theft to the value of more than 50 drachmae, that is, about £2. (ii) Theft from the baths, the gymnasia and the ports and harbours to the value of 10 drachmae, that is about 40 pence. (iii) Theft of anything by night. The Christian lived in the middle of a pilfering population.

**Break in** (1358) (**diorusso** from **diá** = through, + **orússō** = to dig) means literally to "dig through". To break through a wall or barrier, normally by the process of digging through. Digging through a wall in Jesus' day was an activity that was made relatively easy to do through ancient dwellings often composed of mud walls or sun-dried bricks.

Diorusso - 4x in the NT - Matt 6:19, 20; 24:43; Luke 12:39+

Matthew 24:43 "But be sure of this, that if the head of the house had known at what time of the night the thief was coming, he would have been on the alert and would not have allowed his house to **be broken** into.

Luke 12:39 "And be sure of this, that if the head of the house had known at what hour the thief was coming, he would not have allowed his house to **be broken** into.

**Diorusso** - 4x in the Septuagint - Job 24:16; Ezek 12:5, 7, 12

Job 24:16 "In the dark **they dig into** (Lxx = diorusso) houses, They shut themselves up by day; They do not know the light. (NET renders it "In the dark the robber breaks into houses")

Ezekiel 12:5 (God tells Ezekiel to) '**Dig a hole** (Lxx = diorusso) through the wall in their sight and go out through it.

**Steal** (2813) (**klepto** cf. English, **kleptomaniac**) (thief = kleptes [word study]) means to commit a theft. Take something without the owner's permission.

**Stealing** is the act by which the victim is deprived of property or possessions secretly and without consent, and implies deception and dishonesty, in contrast to **robbery** which denotes taking away of something from someone by force.

The Greeks called a burglar a "mud-digger". (Compare Job 24:16, "*In the dark they dig through houses.*") which is why many people buried their nonperishable valuables in the ground away from the house.

In view of these **mud-diggers**, well-to-do people usually tried other methods to safeguard their wealth including investing money with moneychangers, depositing it in a temple for safekeeping (interestingly even most robbers balked at "robbing gods") or burying it in the ground or in caves. And yet in these "secret" place moth could still destroy expensive apparel or rust could destroy the value of coins over time.

You may say "I've never been robbed. Besides I have the best burglar alarm system money can buy." That may be true, but have you thought about the erosive effects of inflation, oppressive taxation, bank failures, stock market crashes, expenses of a prolonged illnesses, all of which can have the same effect devastating effect as a robbery?

When someone asked an immensely rich man whether his wealth had brought him joy, he replied, "No, nothing tastes now."

**Job** (a very rich man) declared...

Have I put my trust in money or felt secure because of my gold? (Job 31:24NLT)

In fact where was **Job's** trust?

I have not departed from the command of His lips; I have treasured the words of His mouth more than my necessary food. (Job 23:12-note) (Remember: People and the Word will endure forever!)

The **psalmist** writes...

We are merely moving shadows, and all our busy rushing ends in nothing. We heap up wealth for someone else to spend. (Ps 39:5NLT-note)

Do not trust in oppression, And do not vainly hope in robbery; If riches increase, do not set your heart upon them. (Ps 62:10NLT-note, see also Ps 39:6-note; Pr 11:4; 16:16; 23:5; Eccl 2:26; 5:10, 11, 12, 13, 14; Zeph 1:18; Lk 12:21; 18:24; 1Ti 6:8, 9, 10,17; Heb 13:5-note; Jas 5:1, 2, 3; 1Jn 2:15-note,1Jn 2:16-note)

#### **The Narrow Way**

What thousands never knew the road!  
What thousands hate it when 'tis known!  
None but the chosen tribes of God  
Will seek or choose it for their own.

A thousand ways in ruin end,  
One only leads to joys on high;  
By that my willing steps ascend,  
Pleased with a journey to the sky.

No more I ask or hope to find  
Delight or happiness below;  
Sorrow may well possess the mind  
That feeds where thorns and thistles grow.

The joy that fades is not for me,  
I seek immortal joys above;  
There glory without end shall be  
The bright reward of faith and love.

Cleave to the world, ye sordid worms,  
Contented lick your native dust!  
But God shall fight with all his storms,  
Against the idol of your trust.

Olney Hymns, William Cowper,  
Cowper's Poems, Sheldon & Company, New York

**Solomon** writes these sayings that we might live wisely...

Riches do not profit in the day of wrath, But righteousness delivers from death. (Proverbs 11:4)

How much better it is to get wisdom than gold! And to get understanding is to be chosen above silver. (Proverbs 6:16)

God gives wisdom, knowledge, and joy to those who please him. But if a sinner becomes wealthy, God takes the wealth away and gives it to those who please him. Even this, however, is meaningless, like chasing the wind. (Ecclesiastes 2:26)

He who loves money will not be satisfied with money, nor he who loves abundance with its income. This too is vanity. (Material things demand time and energy that could be better spent on eternal realities) When good things increase, those who consume them increase. So what is the advantage to their owners except to look on? The sleep of the working man is pleasant, whether he eats little or much. But the full stomach of the rich man does not allow him to sleep. There is a grievous evil which I have seen under the sun: riches being hoarded by their owner to his hurt. When those riches were lost through a bad investment and he had fathered a son, then there was nothing to support him. As he had come naked from his mother's womb, so will he return as he came. He will take nothing from the fruit of his labor that he can carry in his hand. And this also is a grievous evil-- exactly as a man is born, thus will he die. So, what is the advantage to him who toils for the wind? (Ecclesiastes 5:10-16)

When someone asked one of the richest men in the world what it would take to make him happy he replied in all sincerity "One dollar more!"

No amount of money will genuine contentment, the kind that God alone gives.

**John Calvin** lamented that...

This deadly plague reigns everywhere throughout the world. Men are grown mad with an insatiable desire of gain. Christ charges them with folly, in collecting wealth with great care, and then giving up their happiness to moths and to rust, or exposing it as a prey to thieves. What is more unreasonable than to place their property, where it may perish of itself, or be carried off by men? Covetous men, indeed, take no thought of this. They lock up their riches in well-secured chests, but cannot prevent them from being exposed to thieves or to moths. They are blind and destitute of sound judgment, who give themselves so much toil and uneasiness in amassing wealth, which is liable to putrefaction, or robbery, or a thousand other accidents: particularly, when God allows us a place in heaven for laying up a treasure, and kindly invites us to enjoy riches which never perish.

**John D. Rockefeller** once said,

"I have made many millions, but they have brought me no happiness." and

"The poorest man I know is the man who has nothing but money."

**Cornelius Vanderbilt** added,

"The care of millions is too great a load ... there is no pleasure in it."

Millionaire **John Jacob Astor** described himself as

"the most miserable man on earth."

**Henry Ford** at a time when he was immensely wealthy once remarked,

"I was happier doing mechanic's work." And John D. Rockefeller commented,

A Roman proverb says that money is like sea water, the more you drink the thirstier you get

In light of these somewhat depressing quotations it is not surprising that Jesus spoke of "treasure" or money quite frequently. In fact, Randy Alcorn has estimated that

Fifteen percent of everything Christ said relates to this topic – more than his teachings on heaven and hell combined (The Treasure Principle, Multnomah, 2001)

It was **Jesus** Who asked the piercing question...

For what does it profit a man to gain the whole world, and forfeit his soul? (Mark 8:36)

**Jim Elliot** said that

He is no fool who gives what he cannot keep to gain what he cannot lose.

On another occasion **Jesus** instructed His disciples to...

Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions." And He told them a parable, saying, "The land of a certain rich man was very productive. "And he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?' "And he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. 'And I will say to my soul, "Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.'" "But God said to him, 'You fool! This very night your soul is required of you; and now who will own what you have prepared?' So is the man who lays up treasure for himself, and is not rich toward God. (Luke 12:15-21)

**Charles Simeon** wrote that...

Even if we could realize all our expectations with respect to this world, our happiness must be short, because life itself is coming speedily to a close: but there is not a human being who does not feel the insufficiency of earthly things to make him happy: What then can they contribute to our happiness in that day, when nothing of them shall remain, except the fearful responsibility for having idolized and abused them, and the tremendous judgments of God for having suffered them to alienate our minds from Him?

But the very exercise of grace is happiness, independent of the reward which it will receive in glory; and the more we abound in good works now, the happier shall we be to all eternity; for "every one shall receive according to his own labour." (Horae Homileticae Volume 11)

**Augustine** wrote that...

If someone does something with the intent of gaining earthly profit, that one's heart is upon the earth. How can a heart be clean while it is wallowing in the mud? On the other hand, if it be fastened upon heaven it will be clean, for whatever is heavenly is unpolluted. A thing becomes defiled if it is mixed with a baser substance, even though that other substance be not vile in its own nature. Gold, for example, is debased by pure silver if mixed with it. So also is our mind defiled by a desire for the things of earth, although the earth itself is pure in its own class and in its own order

**MacArthur** rightly reminds us that...

Nothing we own is completely safe from destruction or theft. And even if we keep our possessions perfectly secure during our entire lives, we are certainly separated from them at death. Many millionaires will be heavenly paupers, and many paupers will be heavenly millionaires. But when our time, energy, and possessions are used to serve others and to further the Lord's work, they build up heavenly resources that are completely free from destruction or theft... Heavenly security is the only absolute security. (MacArthur, J: [Matthew 1-7 MacArthur New Testament Commentary Chicago: Moody Press](#))

**Kent Hughes** presents a sad illustration of an ironic tragedy of hoarding material wealth...

Mrs. Bertha Adams was seventy-one years old when she died alone in West Palm Beach, Florida on Easter Sunday 1976. The coroner's report read, "Cause of Death... malnutrition." After wasting away to fifty pounds she could no longer stay alive. When the state authorities made their preliminary investigation of her home, they found a veritable "pigpen... the biggest mess you can imagine." One seasoned inspector declared he had never seen a dwelling in greater disarray. Bertha had begged food at her neighbors' doors and had gotten what clothes she had from the Salvation Army. From all appearances she was a penniless recluse - a pitiful and forgotten widow. But such was not the case! Amid the jumble of her filthy, disheveled belongings were found two keys to safe-deposit boxes at two different local banks. The discovery was unbelievable. The first box contained over 700 AT&T stock certificates, plus hundreds of other valuable notes, bonds, and solid financial securities, not to mention cash amounting to \$200,000. The second box had no certificates, just cash - \$600,000 to be exact. Bertha Adams was a millionaire and then some! Yet she died of starvation. Her case was even more tragic if she was destitute spiritually. Her life is an extreme parable of the lethal dangers of materialism, which promises so much but cannot give us what we need most. Our consumer society is constantly telling us that life at its best consists of having more and more possessions and pleasures. As Christians, we know this is patently false. But the tug is so strong that many of us try a balancing act between what the Bible teaches and what the admen say, between the spiritual riches God offers us in Christ and worldly treasures that cannot feed our soul. Sadly, some of us lose our balance, and the results are



devastating. (Hughes, R. K. [Sermon on the Mount: The Message of the Kingdom. Crossway Books](#))

**Matthew Henry** wrote that Jesus gives us...

A good caution against making the things that are seen, that are temporal, our best things, and placing our happiness in them. **Lay not up for yourselves treasures upon earth.** Christ's disciples had left all to follow him, let them still keep in the same good mind. A treasure is an abundance of something that is in itself, at least in our opinion, precious and valuable, and likely to stand us in stead hereafter. Now we must not lay up our treasures on earth, that is,

(1.) We must not count these things the best things, nor the most valuable in themselves, nor the most serviceable to us: we must not call them glory, as Laban's sons did, but see and own that they have no glory in comparison with the glory that excelleth.

(2.) We must not covet an abundance of these things, nor be still grasping at more and more of them, and adding to them, as men do to that which is their treasure, as never knowing when we have enough.

(3.) We must not confide in them for futurity, to be our security and supply in time to come; we must not say to the gold, Thou art my hope.

(4.) We must not content ourselves with them, as all we need or desire: we must be content with a little for our passage, but not with all for our portion. These things must not be made our consolation (Lk 6:24), our good things, Lk 16:25.

Let us consider we are laying up, not for our posterity in this world, but for ourselves in the other world. We are put to our choice, and made in a manner our own carvers; that is ours which we lay up for ourselves. It concerns thee to choose wisely, for thou art choosing for thyself, and shalt have as thou chooseth. If we know and consider ourselves what we are, what we are made for, how large our capacities are, and how long our continuance, and that our souls are ourselves, we shall see it is foolish thing to lay up our treasures on earth.

([Matthew 6](#))

**Pastor Ray Pritchard** addresses the practical application of Jesus' negative command in his consideration of three areas...

**First**, we are to reject extravagant living. That is, we are to reject the ostentatious lifestyle of the rich and famous who parade their wealth in public. (I recognize that extravagance for me might be commonality for you. I also realize that a lower-middle-class lifestyle in Chicago might seem upper-class in some sections of Haiti. Although the standards for extravagance vary from culture, the principle still stands. We are to reject extravagant living, however it might be measured in a given culture.)

**Second**, we are not to ignore the needy. Instead, we are to seek ways to share our wealth with the less-fortunate. Remember, some of the harshest denunciations in the Bible are reserved for those who close their eyes to those in need.

**Third**, we are not to live as if this world is the only world there is. Rather, we are to live always in light of the fact that there is another world coming, a world in which we will live forever, a world where our status will be largely determined by the way we treat others in this world...

When you set your life to store up the wealth of this world, you are setting your life after that which cannot last. You may indeed amass a fortune, but you won't be able to keep it, or your descendants will waste, or the government will find a way to take it away. What you have may last for a few years, or for a generation or two, but eventually the money you worked so hard for will slip from your hands. ([Matthew 6:19-21 The First National Bank of Heaven](#)) (Bolding added)

#### **RISE UP, O MEN OF GOD**

Rise up, O men of God!  
Have done with lesser things.  
Give heart and mind and soul and strength  
To serve the King of kings.

Rise up, O men of God!  
The kingdom tarries long.  
Bring in the day of brotherhood  
And end the night of wrong.

Rise up, O men of God!  
The church for you doth wait,  
Her strength unequal to her task;  
Rise up and make her great!

Lift high the cross of Christ!  
Tread where His feet have trod.  
As brothers of the Son of Man,  
Rise up, O men of God!

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**Loosening Our Grip** - Since all these things will be dissolved, what manner of persons ought you to be? --2 Peter 3:11

An American tourist traveled to Poland to visit with a respected religious teacher who was known for his wisdom. The visitor noticed that the man's room had nothing but a table, a chair, and some books. Puzzled by such austerity, he asked, "Where is your furniture?" The teacher answered, "My furniture? Where is your furniture, my friend?" The American protested, "Furniture? But I am only a tourist passing through." "So am I," said the man. And so are all of us. Because it's true that we're just passing through this world, we need to learn to loosen our grip on our earthly possessions. This declaration from Jesus should help us: "One's life does not consist in the abundance of the things he possesses" (Luke 12:15). Rather than acquiring and holding tightly to earthly things, we should be obeying this directive given by our Savior: "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven" (Matthew 6:19, 20). If you're overly concerned about your car, house, clothes, or bank account, ask God to help you learn what it means to lay up treasures in the world to come.

— Vernon C Grounds ([Our Daily Bread, Copyright RBC Ministries, Grand Rapids, MI. Reprinted by permission. All rights reserved](#))

Take my silver and my gold,  
Not a mite would I withhold;  
Take my intellect and use  
Every power as Thou shalt choose. —Havergal

**Hold tightly what is eternal;  
Hold lightly what is temporal.**

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As **Jean-Jacques Rousseau** rightly said...

When a man dies he clutches in his hands only that which he has given away in his lifetime.

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**That's All Mine!** - George W. Truett, a well-known pastor, was invited to dinner in the home of a very wealthy man in Texas. After the meal, the host led him to a place where they could get a good view of the surrounding area.

Pointing to the oil wells punctuating the landscape, he boasted, "Twenty-five years ago I had nothing. Now, as far as you can see, it's all mine." Looking in the opposite direction at his sprawling fields of grain, he said, "That's all mine." Turning east toward huge herds of cattle, he bragged, "They're all mine." Then pointing to the west and a beautiful forest, he exclaimed, "That too is all mine."

He paused, expecting Dr. Truett to compliment him on his great success. Truett, however, placing one hand on the man's shoulder and pointing heavenward with the other, simply said, "How much do you have in that direction?"

The man hung his head and confessed, "I never thought of that." ([Our Daily Bread, Copyright RBC Ministries, Grand Rapids, MI. Reprinted by permission. All rights reserved](#))

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**PARTING OR INVESTING?** (Read 1 Timothy 6:3-12) Lay not up for yourselves treasures upon earth, but... in heaven. Matthew 6:19, 20

As little Jimmy's uncle was about to leave after a visit, he placed a crisp new dollar bill in his nephew's hand, saying, "Be careful how you spend this, Jimmy. You know the old proverb, 'A fool and his money are soon parted.' " To this the lad replied, "I'll remember what you said, Uncle Bill. But thanks anyway for parting with it!"

This youngster may have completely misinterpreted his uncle's generosity, but we would do well to let his experience remind us that there's a world of difference between a fool who thoughtlessly parts with his money for the fleeting, selfish pleasures of this life, and

the wise man who in-vests it in Heaven. Jesus told the rich young ruler,

Sell all that thou hast, and distribute unto the poor, and thou shalt have treasure in heaven. (Lk 18:22, 12:33, 16:9, 1Ti 6:18,19)

Such giving is not the "parting" of a fool, but the "investing" of a wise man.

The Sunday school lesson had to do with keeping our minds and bodies clean. As the teacher held up a bar of soap to emphasize the point, one little tyke was heard to comment, "Oh, oh, here comes the commercial!" Isn't that the way many feel about the offering?

After the morning service, dad was knocking the preacher, mother was criticizing the choir, and sister was running down the organist. But they all quieted down in a hurry when little brother piped up, "I thought it was a pretty good show for a dime!" This family had never discovered that "it is more blessed to give than to receive." (Acts 20:35, cp Phil 4:17-note)

What are you doing with your possessions? Are you foolishly "parting" with them, or wisely "investing" them in everlasting securities?

You may lay up vast riches of silver and gold;  
And may hoard precious jewels and treasures untold;  
But at last when you come to the end of life's road,  
Still your wealth will be just what you've given to the Lord!  
—Moncrief, alt.

**To be rich in GOD is better than  
to be rich in GOODS!**

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**David Livingstone** - The body of David Livingstone was buried in England where he was born, but his heart was buried in the Africa he loved. At the foot of a tall tree in a small African village the natives dug a hole and placed in it the heart of this man who they loved and respected.

If your heart were to be buried in the place you loved most during life, where would it be? In your pocketbook? In an appropriate space down at the office? Where is your heart' (Source unknown)

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**ANYTHING LEFT?:** Upon the first day of the week let every one of you lay by him in store, as God hath prospered him ... 1 Corinthians 16:2

As a visitor paid his bill at a very exclusive hotel, he saw a posted reminder near the door which read, "Have you left any-thing?" Going to the manager he remarked, "That sign is wrong, sir. It should read: 'Have you anything left?'"

What a vivid portrayal this is of life itself, when a person expends his talents, energies, and financial resources wholly for the fleeting pleasures and passing things of this present world. Coming to the end of life's journey, he suddenly has that "empty-handed" feeling. Having "spent" everything on himself, and recognizing the reality of eternity, he must face the sobering question, "Have you anything left?" Sad to say, the answer is "No," since the only way to have lasting "treasures" is to send them on ahead through wise, spiritual investments in the things of the Lord. That's why Jesus said,

"Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal, but lay up for yourselves treasures in heaven ... " (Matt. 6:19-20).

What a difference it would make if every true Christian really believed this. This matter of "investing" in Heaven would then occupy a much more important place in our prayers. Daily we would ask the Lord what we should do, how much we should give, and where we might wisely expend that which has been committed to our trust. Only in so doing can we be assured of an "abundant entrance." The apostle Paul tells us,

"He who soweth sparingly shall reap also sparingly; and he who soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give, not grudgingly, or of necessity; for God loveth a cheerful giver" (2Cor 9:6, 7).

How are you investing? When you leave for the eternal Home will there be "anything left"? ([Our Daily Bread, Copyright RBC Ministries, Grand Rapids, MI. Reprinted by permission. All rights reserved](#))

O the plaudits of men may be sweet to your ears;

But the Master's "well done" will be more,  
If you lay up your treasure in Heaven above  
Where the Savior has gone on before!  
—Anon.

**Treasures in Heaven are laid up  
as treasures on earth are laid down.**

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**THIEVES AND INFLATION:** Lay not up ... treasures upon earth, ... where thieves break through and steal. Matthew 6:19

Thieves and inflation have much in common! In fact, when it comes to their effect upon a person's "nest egg," they are almost synonymous. Both rob and deprive the unsuspecting victim of his resources.

A few days ago, while thumbing through an old 1922 almanac, I came across this suggestion for becoming financially independent: "If a person, at 20 years of age, would religiously put aside one dollar per week and invest it every 6 months at 6 percent compound interest, by the time he reached 60 he would have established a fund that would- make him independent of help from others for the balance of his life. His bank book would show the tidy sum of approximately \$10,000." How times have changed! Today, although a lot of money, this amount can no longer be considered sufficient to make a person financially in-dependent.

Jesus said, "Lay not up ... treasures upon earth." If spoken in 1970 I can well imagine our Lord adding the words "where thieves [and inflation] break through and steal." We certainly have an obligation to prepare in a sensible way for the future, and to do what we can to avoid becoming a burden to others in our declining years. Yet, in every person's savings program, pro-vision should be made for deposits in the Bank of Heaven. It offers security. It provides a foolproof hedge against inflation. It guarantees the best returns.

If the insecurity of earthly investments troubles you, "lay up ... treasures in heaven," where neither thieves nor inflation "break through and steal." (H G Bosch) ([Our Daily Bread. Copyright RBC Ministries, Grand Rapids, MI. Reprinted by permission. All rights reserved](#))

It has been said with wisdom true,  
"The heart will e'er follow the hoard."  
Remember this, and then make sure  
Your treasure is found in the Lord!  
—G.W.

**The real measure of a man's wealth is what he shall own in eternity!**

**From a little spark may burst a mighty flame! —Dante**

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**Offering** - At our 1987 church picnic someone went through a number of cars and stole various items. Donna K.'s purse and glasses were taken. Later, someone found her purse intact, except for some missing loose change. She'd put all her money in the offering plate that morning! (Later, her glasses were also found.) (Source unknown)

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**Determined Thieves** - There are few things that determined thieves can't steal. In the fall of 1988 three paintings by Vincent van Gogh, including his early masterpiece, "The Potato Eaters," were stolen from a museum in Europe. Experts had shielded the museum with a silent alarm system and two guards. Yet thieves got to the paintings, estimated to be worth about \$50 million.

**Matthew 6:20** "But **store up** for **yourselves treasures** in **heaven**, **where neither moth nor rust destroys**, and **where thieves** do not **break in** or **steal** ([NASB: Lockman](#))

**Greek:** [thesaurizete \(2PPAM\)](#) [de umin thesauros en ourano. hopou houte ses houte brosis aphanizei. \(3SPA\)](#) [kai hopou kleptai ou diorussousin \(3SPPA\)](#) [oude kleptousin: \(3PPAI\)](#)

**Amplified:** But gather and heap up and store for yourselves treasures in heaven, where neither moth nor rust nor worm consume and destroy, and where thieves do not break through and steal ([Amplified Bible - Lockman](#))

**KJV:** But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where

thieves do not break through nor steal:

**NLT:** Store your treasures in heaven, where they will never become moth-eaten or rusty and where they will be safe from thieves. ([NLT - Tyndale House](#))

**Philips:** But keep your treasure in Heaven where there is neither moth nor rust to spoil it and nobody can break in and steal. ([New Testament in Modern English](#))

**Wuest:** But be accumulating treasures in heaven where neither a clothes-moth nor corrosion destroys and where thieves do not break in nor steal,

**Young's Literal:** but treasure up to yourselves treasures in heaven, where neither moth nor rust doth disfigure, and where thieves do not break through nor steal,

**But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal: thesaurizete (2PPAM) de humin thesaurus en ourano, hopou houte ses houte brosis aphanizei, (3SPAI) kai hopou kleptai ou diorussousin (3SPPA) oude kleptousin; (3PPAI):**

- Mt 19:21; Isaiah 33:6; Luke 12:33; 18:22; 1Timothy 6:17; Hebrews 10:34; 11:26; James 2:5; 1Peter 1:4; 5:4; Revelation 2:9
- [Matthew 6 Resources](#) - Multiple Sermons and Commentaries

**But** - Introduces a striking contrast with laying up treasures on earth.

**Store up** (lay up) - The Puritan **Thomas Watson** rightly explained that "The way to lay up is to lay out."

Someone else put it this way - Treasures in heaven are laid up only as treasures on earth are laid down. (Source unknown)

**C H Spurgeon's** comments...

Let our desires and efforts go after heavenly things. These are not liable to any decay within themselves, nor can they be taken from us by force or fraud. Does not wisdom bid us seek such sure possessions? Out of our earthly possessions that which is used for God is laid up in heaven. What is given to the poor and to the Lord's cause is deposited in the Bank of Eternity. To heaven we are going; let us send our treasures before us.

There they will be safe from decay, and robbery: but in no other place may we reckon them to be secure.

Lord, let me be rich towards thee. I had better send on to my treasury in heaven more of my substance than I have already sent. I will at once remember the Church and its Missions, orphans, aged saints, and poor brethren: these are thy treasury boxes, and I will bank my money there. ([Commentary](#))

Paul has similar advice for his young disciple Timothy writing...

**Instruct** those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. *Instruct them* to do good, to be rich in good works, to be generous and ready to share, storing up (apothesarizo - clearly related to the verb Jesus uses - thesaurizo + apo = away which conveys picture of "store away" as away from all that would endanger the treasure) for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed. (1 Timothy 6:17-19)

**This reminds me of the story of how to catch a monkey -**

Native hunters in the jungles of Africa have a clever way of trapping monkeys. They slice a coconut in two, hollow it out, and in one half of the shell cut a hole just big enough for a monkey's hand to pass through. Then they place an orange in the other coconut half before fastening together the two halves of the coconut shell. Finally, they secure the coconut to a tree with a rope, retreat into the jungle, and wait.

Sooner or later, an unsuspecting monkey swings by, smells the delicious orange, and discovers its location inside the coconut. The monkey then slips his hand through the small hole, grasps the orange, and tries to pull it through the hole. Of course, the orange won't come out; it's too big for the hole. To no avail the persistent monkey continues to pull and pull, never realizing the danger he is in.

While the monkey struggles with the orange, the hunters simply stroll in and capture the monkey by throwing a net over him. As long as the monkey keeps his fist wrapped around the orange, the monkey is trapped.

It's too bad the poor monkey could save its own life if it would only let go of the orange. It rarely occurs to a monkey, however, that it can't have both the orange and its freedom. That delicious orange becomes a deadly trap.

Jesus said, "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven." Jesus also said "What good is it for a man to gain the whole world, yet forfeit his soul?"

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**Store up for yourselves** - J Vernon McGee comments that...

A great many folk think that money cannot be used in a spiritual way and that when you talk about money, you are talking about something that is only material. However, our Lord says that we are to lay up for ourselves treasure in heaven. How can we do that? Well, instead of putting it in a bank in Switzerland, put it in heaven by giving it to the Lord's work down here—but make sure it is in the Lord's work. You ought to investigate everything you give to. Make sure that you are giving to that which will accumulate treasure for you in heaven. If it is used for the propagation of the gospel and to get out the Word of God, it becomes legal tender in heaven, and that is how we gather treasure in heaven.

Perhaps you are saying, "But I don't give for that reason." You ought to, because our Lord said, "Lay up for yourselves treasures in heaven." That is a laudable motive for giving. And He gives the reason: "For where your treasure is, there will your heart be also." If you get enough treasure laid up in heaven, you are certainly going to think a lot about heaven. But if it is in the bank, your thoughts are going to be on the bank. There is an ever present danger of worshiping mammon rather than God. (Listen to Dr McGee's teaching on this subject on the following Mp3's [Matt. 6:16-27.mp3](#); [Matt. 6:28-34.mp3](#))

**Treasure in heaven** - Notice that this figure of speech parallels the idea of **rewards** mentioned in the preceding examples of true righteousness (Mt 6:1, 4, 6-see **notes** Mt 6:1, 6:4, 6:6).

**Jon Courson** has an interesting observation that...

Giving is not God's way of raising cash. It's God's way of raising kids. Every time I give, I am giving away part of my stinginess and selfishness. God doesn't need my money, but I need to give. (Jon Courson's Application Commentary. Nashville, TN: Thomas Nelson)

**Spurgeon** wrote...

That only is worth my having which I can have for ever. That only is worth my grasping which death cannot tear out of my hand.

There is many a way of sending your treasure before you to heaven. God's poor are His money-boxes — His exchequer. You can pass your treasure over to heaven by their means.

And the work of evangelizing the world by the labors of God's servants in the ministry of the gospel — you can help this also. There is much need ye should.

Thus also ye can pass your treasure over into the King's exchequer, and your heart will follow it. I have heard of one who said his religion did not cost him a shilling a year, and it was remarked that very probably it would have been expensive at the price. You will find people form a pretty accurate estimate of the value of their own religion by the proportion which they are prepared to sacrifice for it.

\*\*\*

Never try to save out of God's cause; such money will canker the rest. Giving to God is no loss; it is putting your substance in the best bank. Giving is true having, as the old gravestone said of the dead man: "What I spent I had; what I saved I lost; what I gave I have."

**John Wesley** rightly said that "The real value of a thing is the price it will bring in eternity."

**Store up** (2343) (**thesaurizo**) is the same verb used in Mt 6:19 and is in the **present imperative** which is a command from our Master make the habit of our lives to store up eternal treasure in heaven!

Note carefully that the question is not whether we will store up wealth. Everyone will. That's a given. The vital question is where we will do our "banking", on earth or in heaven?



Note that **storing up treasure** in heaven does not yield benefits based on merit (our "works" or self effort), but instead yields future rewards as a result of present faithful service.

**Charles Simeon** wrote that...

if we be rich in faith and in good works, if we have laid up treasures of that kind in heaven, what shall ever lessen their value, or who shall ever rob us of the enjoyment of them?...

If it were necessary to lay up treasures on earth, you might well be discouraged. One might say, I have not abilities for it: another, I have no capital to trade with: another, There are too many competitors in my line of business: another, I have been robbed and impoverished by a treacherous partner, or a dishonest debtor. But no such grounds of discouragement exist in relation to heavenly treasures. The wisest philosopher has no advantage over the most illiterate peasant: there is equal access afforded to every one to the inexhaustible riches of Christ, by the improvement of which alone any one can be made "rich towards God:" competitors for heavenly wealth promote, instead of impeding, each other's success: nor shall either deceit or violence ever prevail against those who commit their cause to God.

Let all of us then unite in this glorious work: let us be satisfied with no attainments; but "covet earnestly the best gifts:" let us be ever "pressing forward, forgetting what is behind, and reaching forth to that which is before." Whatever we have of this world's goods, let us lay them out for the Lord with prudent generosity: let us "lend" them to Him, and He will repay us again. But if we are poor in this world, let us honour the Lord by cheerful contentment; assured that every grace we exercise, whether passive or active, shall be richly "recompensed at the resurrection of the just." (Horae Homileticae Volume 11, page 217, 220, 221)

**Jameison** writes that "because "laying up" is not in itself sinful, nay, in some cases enjoined (2 Co 12:14), and honest industry and sagacious enterprise are usually rewarded with prosperity, many flatter themselves that all is right between them and God, while their closest attention, anxiety, zeal, and time are exhausted upon these earthly pursuits."

**Pastor Pritchard** observes that "Jesus is saying we ought to put our money in the First National Bank of Heaven. But what does that mean? You can't buy stock in the First National Bank of Heaven. And they don't have any automatic tellers here in Oak Park. So even if we understand these words of Jesus, how in a practical sense do we obey them? How do you make a deposit on earth for dividends to be paid in heaven? Here in one sentence is the answer: You store up treasures in heaven by investing your money in things that will last for eternity. Only two things last forever. Everything else vanishes. Cars, boats, homes, clothes, jobs, salaries, planes, vacations, books, buildings--they all pass away. They wear out or blow up or fall down. You eventually lose your job. Your salary runs out, your bank account goes dry, your investments pass away. Nothing that is material lasts forever. It's part of the way God created the world. The world is passing away (1John 2:17-note). Jesus said, "Heaven and earth shall pass away, but my words will last forever." (Mt 24:35) Since only the **Word of God** and **people** will last forever, that's where we ought to be putting our money. And the ultimate investment you can make is to invest your life in getting the Word of God to people! That's an investment that will last forever. That's what you're doing when you give to a missionary or to a Christian college or to an evangelistic ministry. It's also what you are going when you give to a Christian relief organization or to an inner-city outreach ministry. ([Matthew 6:19-21 The First National Bank of Heaven](#)) (Bolding added)

## HOW TO DAILY INVEST IN THE KINGDOM OF HEAVEN

Beloved it is time for the people of God to wholeheartedly, unreservedly invest in the Kingdom of Heaven. If God is speaking to you as you read this note, please do not close your ears. Our Father knows best and He desires to bestow bountiful, undefiled, imperishable treasures upon you in Heaven. Heed His soft whisper... do you really need to move to that nicer neighborhood? do you really need a new house? do you really need \_\_\_\_\_? Let me suggest a practical way to invest in heaven and specifically in the people who will be there, and you can even do it free of charge! Click on one (or both) of the following links every day for the rest of your life on earth and our Father (I believe) will reward you some day in a way that we could not even understand now... here they are ( earmark them in your favorites so you can begin your day interceding for the souls of men and women from every tribe, every tongue, every people and every nation... you will eternally not regret your decision!) ...

[Global Prayer Digest](#)  
[Operation World](#)

**Treasure in heaven** - Some Jewish rabbis had written that treasure in heaven was associated with keeping the law or charitable deeds (cf. Sir. 29:11-12; Tob. 4:7-11), but clearly a treasure which is the result of one's efforts (a works based righteousness) is not

what Jesus is advocating.

**John Henry Jowett** made an interesting statement that...

The real measure of our wealth is how much we'd be worth if we lost all our money.

**Robert Guelich** comments that...

To have one's treasure in heaven means to submit oneself totally to that which is in heaven—God's sovereign rule. (The Sermon on the Mount: A Foundation for Understanding. Waco, Texas: Word Books. 1982)

**Charles Simeon** wrote that...

What we lay up in heaven should be considered as our richest "treasure:" and we should "treasure it up" with insatiable avidity... This then is the direction which we are to follow: and herein we may well take for our guides those persons who go abroad for the acquisition of wealth. They go thither for one fixed purpose, which they follow uniformly during their continuance there. They never for a moment forget that they are labouring with a view to their future happiness in their native country. They never suffer a year to pass without inquiring how far they have succeeded in expediting or securing the great object before them. They lose no opportunity of remitting home the produce of their labour: and they feel increasing satisfaction in proportion as the time approaches for the termination of their present exertions, and the complete fruition of their long-wished-for enjoyments.

So should it be with us. We should follow our present occupations as subservient to future happiness: we should account every day lost which has not added somewhat to our store, and laid a foundation for eternal bliss. We should make our remittances from time to time, depositing to the utmost of our power in the bank of heaven; and should consider ourselves as rich, not in proportion to what we spend at present, but rather in proportion to what we can lay up for future enjoyment. (Horae Homileticae Volume 11, page 217)

## Precarious Treasures Versus Imperishable Treasures **The choice is yours!**

**Treasures** (2344) (**thesauros** from **tithemi** = put, set) is a deposit or place where something is kept and thus can represent a treasure chest or a storehouse. Thesauros is a receptacle for valuables. In the ancient writers it meant "treasury" (1 Macc. 3:29). In their "caskets" the Magi had gold, frankincense, and myrrh.

In context, the **treasures** refer to whatever it is you most value.

**Luther** said...

What a man loves, that is his God. For he carries it in his heart, he goes about with it night and day, he sleeps and wakes with it; be it what it may—wealth or pelf (money especially when gained dishonestly), pleasure or renown.

### **VAIN ARE ALL TERRESTRIAL PLEASURES**

Vain are all terrestrial pleasures,  
Mixed with dross the purest gold:  
Seek we, then, for heavenly treasures,  
Treasures never waxing old.  
Let our best affections center  
On the things around the throne:  
There no thief can ever enter;  
Moth and rust are there unknown.

Earthly joys no longer please us;  
Here would we renounce them all;  
Seek our only rest in Jesus,  
Him our Lord and Master call.

Faith, our languid spirits cheering,  
Points to brighter worlds above;  
Bids us look for His appearing;  
Bids us triumph in His love.

May our light be always burning,  
And our loins be girded round,  
Waiting for our Lord's returning,  
Longing for the welcome sound.  
Thus the Christian life adorning,  
Never need we be afraid,  
Should He come at night or morning  
Early dawn, or evening shade.

**Heaven** ([3772](#)) (**ouranos**) in a physical sense is the portion or portions of the universe generally distinguished from planet earth and thus describes the over-arching, all-embracing heaven beneath which is the earth and all that is therein. In the present context **ouranos** describes where "our Father... art" (Mt 6:9-note), where Jesus came from (Jn 3:13, et al), where the true tabernacle stands (Heb 8:1, 2, 3, 4, 5-note), where the "throne of God" stands (Mt 5:34-note) and is synonymous (as the abode of God) with the "third heaven" (2Cor 12:2 - **Click** for more discussion of **The Third Heaven**). The first use in invitation of both John the Baptist and Jesus was the cry "Repent for the kingdom of heaven is at hand." In one sense genuine believers are already citizens of this great state, for Jesus said of the "poor in spirit" (believers) and those "who have been persecuted for the sake of righteousness", that "theirs **is** (**present tense**) the **kingdom of heaven**" (Mt 5:3-note, Mt 5:10-note). Jesus encouraged citizens of the kingdom of heaven who were undergoing suffering to...

"Rejoice, and be glad, for your reward in **heaven** is great, for so they persecuted the prophets who were before you." (Mt 5:12-note).

He explained that one the main functions for believers left on earth, the kingdom of darkness, is to

"Let your light shine before men in such a way that they may see your good works, and glorify your Father who is in **heaven**." (Mt 5:16-note)

Jesus opened the present segment of the sermon with a warning to...

"Beware of practicing your righteousness before men to be noticed by them; otherwise you have no reward with your Father who is in **heaven**." (Mt 6:1-note)

Jesus is not saying that one can earn his salvation by laying up treasure, for that would deny the central doctrine of justification by faith alone. Instead what Jesus is saying is that believers are positively rewarded in eternity according to the way they live their lives here on earth. Paul echoes this same truth writing...

For no man can lay a foundation other than the one which is laid, which is Jesus Christ. Now if any man builds upon the foundation with gold, silver, precious stones, wood, hay, straw, each man's work will become evident; for the day will show it, because it is to be revealed with fire; and the fire itself will test the quality of each man's work. If any man's work which he has built upon it remains, he shall receive a reward. If any man's work is burned up, he shall suffer loss; but he himself shall be saved, yet so as through fire. (1Cor 3:11, 12, 13, 14, 15)

**Spurgeon...**

There is many a way of sending your treasure before you to heaven. God's pour are his money-boxes — his exchequer. You can pass your treasure over to heaven by their means. And the work of evangelizing the world by the labors of God's servants in the ministry of the gospel — you can help this also. There is much need ye should. Thus also ye can pass your treasure over into the King's exchequer, and your heart will follow it. I have heard of one who said his religion did not cost him a shilling a year, and it was remarked that very probably it would have been expensive at the price. You will find people form a pretty accurate estimate of the value of their own religion by the proportion which they are prepared to sacrifice for it.

Peter spoke to treasures in heaven in his introductory remarks of his first letter writing...

Blessed be the God and Father of our Lord Jesus Christ, who according to His great mercy has caused us to be born again to a living hope through the resurrection of Jesus Christ from the dead, to obtain an inheritance

which is **imperishable** and **undefiled** and **will not fade away**, **reserved** in heaven for you, who are **protected** by the power of God through faith for a salvation ready to be revealed in the last time. (see notes 1Peter 1:3-4, 1:5)

**John MacArthur** reminds us that...

Nothing we own is completely safe from destruction or theft. And even if we keep our possessions perfectly secure during our entire lives, we are certainly separated from them at death. Many millionaires will be heavenly paupers, and many paupers will be heavenly millionaires. But when our time, energy, and possessions are used to serve others and to further the Lord's work, they build up heavenly resources that are completely free from destruction or theft. There neither moth nor rust destroys, and ... thieves do not break in or steal. Heavenly security is the only absolute security. ([MacArthur, J: Matthew 1-7 Chicago: Moody Press](#))

**A W Tozer** made the poignant statement that...

The streets of gold do not have too great an appeal for those who pile up gold here on earth.

**Matthew Henry** rightly comments that...

We are therefore concerned to be right and wise in the choice of our treasure, because the temper of our minds, and consequently the tenor of our lives, will be accordingly either carnal or spiritual, earthly or heavenly. The heart follows the treasure, as the needle follows the loadstone, or the sunflower the sun. Where the treasure is there the value and esteem are, there the love and affection are (Col 3:2 "*Set your mind on the things above, not on the things that are on earth.*"), that way the desires and pursuits go, thitherward the aims and intents are leveled, and all is done with that in view. Where the treasure is, there our cares and fears are, lest we come short of it; about that we are most solicitous; there our hope and trust are (Pr. 18:10, 11 [note] "*The name of the LORD is a strong tower; the righteous runs into it and is safe. A rich man's wealth is his strong city, and like a high wall in his own imagination.*"); there our joys and delights will be (Ps. 119:111 [note] "*I have inherited Thy testimonies forever, for they are the joy of my heart.*"); and there our thoughts will be, there the inward thought will be, the first thought, the free thought, the fixed thought, the frequent, the familiar thought. ([Matthew 6](#))

#### **How Happy Is the Pilgrim's Lot**

How happy is the pilgrim's lot!  
How free from every anxious thought,  
From worldly hope and fear!  
Confined to neither court nor cell,  
His soul disdains on earth to dwell,  
He only sojourns here.

This happiness in part is mine,  
Already saved from self design,  
From every creature love;  
Blest with the scorn of finite good,  
My soul is lightened of its load,  
And seeks the things above.

The things eternal I pursue,  
A happiness beyond the view  
Of those that basely pant  
For things by nature felt and seen;  
Their honors, wealth, and pleasures mean  
I neither have nor want.

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**Les Miserables** - In Victor Hugo's novel, Les Miserables, Jean Valjean serves nineteen years in prison for stealing a loaf of bread. After his release, the bitter ex-prisoner comes to the home of a kind bishop, who serves Valjean a meal using his best silver and gives him a bed for the night.

That evening, Valjean steals the bishop's silver and is caught. Brought to the bishop by the police, he expects the worst, only to hear the bishop say, "I gave them to him. And Jean, you forgot to take the candlesticks." A shocked Valjean is brought to true repentance

by the bishop's extraordinary kindness.

How many people would be willing to trade their silver plates and candlesticks for the joy of seeing a broken life restored? We'd better not take a poll—we might be disappointed in the results. ([Copyright Moody Bible Institute. Used by permission. All rights reserved](#))

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## People Who Care

Read: 2 Corinthians 8:1-7

Lay up for yourselves treasures in heaven, where neither moth nor rust destroys. —Matthew 6:20

Fritz Kreisler (1875-1962) of Austria was one of the greatest violinists of all time. He thrilled audiences around the world with his skillful playing. Although he could have commanded the highest fees, he refused to do so and never became rich.

Kreisler once said, "I never look upon the money I earn as my own. It is public money. It is only a fund entrusted to my care for proper disbursement." Speaking for his wife as well as himself, he said, "I feel morally guilty if I order a costly meal, for it deprives someone else of a slice of bread—some child perhaps of a bottle of milk . . . In all these years of my so-called success in music, we have not built a home for ourselves. Between it and us stand all the homeless in the world!"

What a challenge to disciples of a Master who voluntarily left the ivory palaces of glory, and who had no place he could call His home here on earth (Matt. 8:20). Are we as concerned as Fritz Kreisler was about people who are hungry and homeless? Do we really care about people who need the Bread of Life—those who will have no eternal home unless they hear and believe the gospel?

We ought to be thankful for all that God has given to us. Let's be people who care. By Vernon Grounds [Our Daily Bread. Copyright RBC Ministries, Grand Rapids, MI. Reprinted by permission. All rights reserved](#)

Help us, Lord, while we are living  
To be faithful, kind, and true;  
Jesus, bless our humble giving  
So that others may find You. —Murray

People who care are people who share.

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**Pleasures In Heaven** - The renowned 19th-century English preacher C. H. Spurgeon told this story about King Cyrus, the man who conquered Babylon and freed the Jews from captivity: A visitor who was admiring Cyrus' gardens said it gave him much pleasure. "Ah," said Cyrus, "but you have not so much pleasure in this garden as I have, for I have planted every tree in it myself."

Spurgeon then commented, "One reason some saints will have a greater fullness of heaven than others will be that they did more for heaven than others. By God's grace they were enabled to bring more souls there."

Those words should cause all of us who know the Lord to do some serious thinking. How many people will be in heaven because of us? Our desire should be that when we reach our eternal home, some will say to us, "I'm so thankful for you. It was your testimony, your life, your invitation to accept Christ that accounts for my being here today." The apostle Paul anticipated the joy in heaven of seeing people who were there as a result of his ministry (1Th 2:19, 20-note).

Yes, heaven's joys will be the fullest for those who have helped lead others to Christ. So do all you can to bring to Jesus those who are lost in sin. That's how you can lay up pleasures in heaven! —Richard De Haan ([Our Daily Bread. Copyright RBC Ministries, Grand Rapids, MI. Reprinted by permission. All rights reserved](#))

We will not know until we reach  
Our heavenly home above  
How many souls have come to Christ  
Because we shared His love. --Sper

**One of heaven's pleasures  
will be to meet those we've helped lead to Christ.**

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**Misplaced Treasure** - I once read about a man who bought a luxurious house and filled it with expensive and impressive furnishings. After taking a friend on a tour through the mansion's many spacious rooms, the owner asked proudly, "Well, what do you

think of it?" He expected to hear lavish praise, so he was stunned when his guest replied, "It is magnificent; but to be perfectly frank, things like this make a deathbed terrible." In the parable of the rich farmer (Lk. 12:16, 17, 18, 19, 20, 21), Jesus told about a man who thought riches could satisfy his soul (Lk 12:19). But God called him a fool, and said, "This night your soul will be required of you; then whose will those things be which you have provided?" (Lk 12:20). If we cherish this world's goods so much that the prospect of heaven loses its attraction, we can be sure that the earthly has become more valuable to us than the heavenly. The "treasure" we possess is misplaced. Jesus said, "Where your treasure is, there your heart will be also" (Mt. 6:21). May the enjoyment of our temporal possessions never diminish the appeal of the eternal. Earth's affluence is poverty when compared to the glories of eternal life with God. —Richard De Haan ([Our Daily Bread, Copyright RBC Ministries, Grand Rapids, MI. Reprinted by permission. All rights reserved](#))

If we live for wealth and fame,  
We'll bring dishonor to Christ's name;  
But truth and light will flood our soul  
When we pursue a heavenly goal. --DJD

**Invest your life in what pays eternal dividends.**

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**A Wealth Of Poverty** - A band of gangsters in France got away with more than \$3.5 million. But the thieves had a problem. The loot was in French coins worth only about \$2 each and weighing a total of 17 tons! A Paris newspaper taunted the bandits with this statement: "You can't buy a chateau, a car, or even a pair of crocodile shoes with bags of change. And if you go out to celebrate your coup, the owner of the smallest cafe will become suspicious before you drop the tenth coin on the counter." The article continued, "Their punishment is included in their success. They will have to spend their loot franc by franc. They can buy millions of bottles of soft drinks. But what else?"

Those robbers had what might be called a wealth of poverty. Although they were rich, they couldn't spend their money for anything worthwhile. Their situation reminds me of people who spend a lifetime accumulating things while making no provision for eternity. They have material wealth but are spiritually poor.

How much better to heed Jesus' words: "Lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal" (Mt. 6:20). Anything else is just a wealth of poverty. —Richard De Haan ([Our Daily Bread, Copyright RBC Ministries, Grand Rapids, MI. Reprinted by permission. All rights reserved](#)) (Bolding added)

I'd rather have Jesus than silver or gold,  
I'd rather be His than have riches untold;  
I'd rather have Jesus than houses or lands,  
I'd rather be led by His nail-pierced hands. --Miller

The poorest person is one whose only wealth is money.

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**A New House** - The Lord Jesus is now in heaven, the "Father's house." He has gone there to "prepare a place" for all who have put their trust in Him. There is a sense, however, in which believers may have a part in preparing that place. That thought was brought to my attention as I read these observations by an unknown writer:

"I once had friends who were traveling abroad. Intending to build a new house upon their return, in all their journeying the dream of that new home was constantly in their minds. When they therefore could secure a beautiful picture, statue, or vase, they purchased in and sent it on ahead to await their arrival. The same thing was done with rare and curious treasures, which afterward, when placed in their new home, could be linked with happy memories and in this way contribute to their future enjoyment." The writer then made this application: "I love to think that we, in these pilgrimage days on earth, are doing the same for our heavenly home. The kindly deed that made a rare picture in somebody's life, the little sacrifice that blossomed into joy, the helpful friendship—all these we shall find again. Whatever of beauty, tenderness, faith, or love we can put into other's lives will be among our treasures in heaven."

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**Going to Our Treasure** - A woman met a friend of her father's who had not seen him for many years. The woman's father was a devout Christian, so she found great joy in telling his old acquaintance about her dad's trust in the Lord, and the way he faced suffering, trials, and even the prospect of death.

The friend, however, had lived a different kind of life. Having given himself over completely to earning money and hoarding every cent he could, he had become very wealthy. But he didn't have the same glad anticipation of the future as his friend did. He



explained it to the daughter in this way: "Your father can be more optimistic about heaven than I for a very simple reason. He is going to his treasure. I'll be leaving mine!"

**IT'S NOT MINE!** - AUSTRIAN violinist Fritz Kreisler (1875-1962) was one of the greatest of all time. He thrilled audiences around the world with his skillful playing. Although he could have commanded the highest fees, he refused to do so and never became rich.

Kreisler once said,

**I never look upon the money I earn as my own.** It is public money. It is only a fund entrusted to my care for proper disbursement." Speaking for his wife as well as for himself, he said, "I feel morally guilty if I order a costly meal, for it deprives someone else of a slice of bread—some child perhaps of a bottle of milk... In all these years of my so-called success in music, we have not built a home for ourselves. Between it and us stand all the homeless in the world!

What a challenge! We call ourselves disciples of the One who voluntarily left the glory of heaven to become homeless (Mt 8:20), yet few of us show as much concern for the homeless as did Fritz Kreisler. If we are unwilling to give people the bread they need for physical survival, can we claim the right to offer the Bread of Life, which they need for spiritual survival? Can we even claim to have tasted it ourselves? —V C Grounds

**Matthew 6:21** for [where](#) your [treasure](#) is, [there](#) your [heart](#) will be [also](#). ([NASB: Lockman](#))

**Greek:** [hopou gar estin \(3SPAI\)](#) [o thesauros sou, ekei estai \(3SFMI\)](#) [kai e kardia sou.](#)

**Amplified:** For where your treasure is, there will your heart be also. ([Amplified Bible - Lockman](#))

**KJV:** For where your treasure is, there will your heart be also.

**NLT:** Wherever your treasure is, there your heart and thoughts will also be. ([NLT - Tyndale House](#))

**Philips:** For wherever your treasure is, you may be certain that your heart will be there too!" ([New Testament in Modern English](#))

**Wuest:** for where your treasure is, there will also be your heart.

**Young's Literal:** for where your treasure is, there will be also your heart.

**for where your treasure is, there your heart will be also: hopou gar estin (3SPAI) o thesauros sou, ekei estai (3SFMI) kai e kardia sou:**

- Isaiah 33:6; Luke 12:34; 2Corinthians 4:18) (Mt 12:34; Proverbs 4:23; Jeremiah 4:14; 22:17; Acts 8:21; Romans 7:5, 6, 7; Philemon 1:3,19; Colossians 3:1, 2, 3; Hebrews 3:12
- [Matthew 6 Resources](#) - Multiple Sermons and Commentaries

**For (gar)** is a [term of explanation](#) which always begs the question "What is being explained?" Here Jesus explains why **where** we lay up our treasure is such an important decision. Remember also that this section is in the context of dealing with **anxiety**, so what Jesus is teaching here clearly relates to how we handle anxiety. As we all know money and anxiety travel together!

## WHERE IS YOUR TREASURE?

**John MacArthur** points out that...

Jesus goes on to point out that a person's cherished possessions and his deepest motives and desires are inseparable, for where your treasure is, there will your heart be also. They will either both be earthly or both be heavenly. It is impossible to have one on earth and the other in heaven (cf. Jas 4:4-note),

As always, the heart must be right first. In fact, if the heart is right, everything else in life falls into its proper place. The person who is right with the Lord will be generous and happy in his giving to the Lord's work. By the same token, a person who is covetous, self-indulgent, and stingy has good reason to question his relationship

with the Lord.

**Jesus is not saying that if we put our treasure in the right place our heart will then be in the right place, but that the location of our treasure indicates where our heart already is.** Spiritual problems are always heart problems. Sinful acts come from a sinful heart, just as righteous acts come from a righteous heart. ([MacArthur, J: Matthew 1-7 Chicago: Moody Press](#)) (Bolding added)

**Your treasure** - It is worth noting that in the two previous verses **you** is plural, but in this verse **you** is singular which signifies Jesus is calling for each one of us to make a personal application of the truths He has just taught. **Will you heed His words, dear reader or has His teaching just made you smarter without changing your thinking on this subject?**

You can mark it down as one man well said

If your treasure is on earth, you are going from it; if it is in heaven, you are going to it.

**Donald Grey Barnhouse** wrote that...

If a man is thoroughly wrapped up in the things of this world, then his eyes must be closed to the glories of Heaven.

If a man prefers the company of worldlings to that of God's people, then he is a worldling himself.

If a man lives to please self rather than God, he is yet dead in trespasses and sin. (Barnhouse, D. G. God's Freedom: Romans 6:1-7:25. Page 248. Grand Rapids, MI.: William B. Eerdmans Publishing Company)

**Spurgeon** comments that...

It is sure to be so: your heart will follow your treasure. Send it away therefore up to the everlasting hills, lay up treasure in that blessed land before you go there yourself.

There is many a way of sending your treasure before you to heaven. God's poor are His money-boxes — His exchequer. You can pass your treasure over to heaven by their means. And the work of evangelizing the world by the labors of God's servants in the ministry of the gospel — you can help this also. There is much need ye should. Thus also ye can pass your treasure over into the King's exchequer, and your heart will follow it. I have heard of one who said his religion did not cost him a shilling a year, and it was remarked that very probably it would have been expensive at the price. You will find people form a pretty accurate estimate of the value of their own religion by the proportion which they are prepared to sacrifice for it.

**C H Spurgeon's** comments...

This is a grand moral motive for keeping our desires above groveling objects. The heart must and will go in the direction of that which we count precious. The whole man will be transformed into the likeness of that for which he lives. Where we place our treasures our thoughts will naturally fly. It will be wise to let all that we have act as magnets to draw us in the right direction. If our very best things are in heaven, our very best thoughts will fly in the same direction: but if our choicest possessions are of the earth, our heart will be earth-bound. ([Commentary](#))

**Adam Clarke** wrote that...

If God be the treasure of our souls, our hearts, i.e. our affections and desires will be placed on things above. An earthly minded man proves that his treasure is below; a heavenly minded man shows that his treasure is above.

**Wiersbe** writes that...

treasure used for God's glory is invested in heaven where it lasts eternally. The way people use wealth is an indication of the condition of their hearts. If we spend our time and money only on business, and neglect God, then our hearts are in business and not fixed on God. ([Wiersbe's Expository Outlines on the New Testament. Wheaton, Ill.: Victor Books](#))

**Is (2076) ([estin](#))** is in the **present tense** signifying that a continuing state.

The concept of laying up treasure in heaven is not pictured as a meritorious benefits but rather of rewards for faithful service.

The ultimate destiny of our lives is either earthly or heavenly and the concentration of our efforts will reveal where our real treasure is. The point is that what you cherish most shows where your heart's deepest motives and desires lie, either earthbound or heavenward, with no in between possible. James emphasized this same eternal truth writing...

You adulteresses, do you not know that **friendship with the world** is **hostility** toward God? Therefore whoever wishes to be a **friend of the world** makes himself **an enemy of God**. (James 4:4)

**Charles Simeon** wrote that...

Whatever our treasure be, it will occupy the supreme place in our affections, and engage in its service the noblest powers of our souls. But is such regard due to any earthly thing? Does not God claim our heart as his throne, on which he is to reign without a rival? Has he not required us to "love him with all our heart, and all our mind, and all our soul, and all our strength?" If then we make any thing else our treasure, we rob him of his honour, and cast him down from his throne. (Horae Homileticae Volume 11, page 217) ([Download a Pdf of Simeon's bio by H C G Handley Moule](#))

**John Calvin** commenting on **Where your treasure shall be** wrote that...

By this statement Christ proves that they are unhappy men who have their treasures laid up on the earth: because their happiness is uncertain and of short duration. Covetous men cannot be prevented from breathing in their hearts a wish for heaven: but Christ lays down an opposite principle, that, wherever men imagine the greatest happiness to be, there they are surrounded and confined. Hence it follows, that they who desire to be happy in the world renounce heaven. We know how carefully the philosophers conducted their inquiries respecting the supreme good. It was the chief point on which they bestowed their labor, and justly: for it is the principle on which the regulation of our life entirely depends, and the object to which all our senses are directed. If honor is reckoned the supreme good, the minds of men must be wholly occupied with ambition: if money, covetousness will immediately predominate: if pleasure, it will be impossible to prevent men from sinking into brutal indulgence. **We have all a natural desire to pursue happiness; and the consequence is, that false imaginations carry us away in every direction.** But if we were honestly and firmly convinced that our happiness is in heaven, it would be easy for us to trample upon the world, to despise earthly blessings, (by the deceitful attractions of which the greater part of men are fascinated,) and to rise towards heaven. For this reason Paul, with the view of exciting believers to look upwards, and of exhorting them to meditate on the heavenly life, (see notes Colossians 3:1; 3:2) presents to them Christ, in Whom alone they ought to seek perfect happiness; thus declaring, that to allow their souls to grovel on the earth would be inconsistent and unworthy of those whose treasure is in heaven.

**Heart** (2588) ([Click](#) for in depth word study on **kardia**) refers to the whole inner man, the core of our total being, the wellspring of all we do. The heart of the issue regarding wealth and possessions is the heart. If our heart is rightly focused on the things above and not on the things of the earth, we will gladly, generously give to the eternal work of the Lord. Do not misunderstand what Jesus is saying. He is not saying that if put our earthly treasure in "heaven", then our heart's location will follow suit. He is saying that where our treasure is located is a clear indicator of where our heart is focused.

Our **heart** is used figuratively to describe the very center of our lives and thus it follows that it cannot be in heaven and on earth simultaneously. Jesus says the heart of the matter is that it is an "either-or proposition!"

To the Jew, the **heart** was considered the center of the person and as such expresses the totality of one's self.

**Ironside** rightly observes that...

We are so constituted that our hearts will be set on that place in which our riches are laid up. The worldling has everything here, but will be poor for eternity. The heavenly-minded believer may be poor indeed in this world's goods but rich toward God.

**Spurgeon** writes that...

Whatever we make to be our treasure will be sure to become the attraction of our heart. If we accumulate earthly riches, our hearts will by degrees be tied up in our money-bags; and, on the other hand, if our chief possessions are in heavenly things, our hearts will rise into the higher and more spiritual region. The position of the heart is sure to be affected by the place where the treasure is laid up. Shall sons of God give their hearts away to passing joys, which decay if they remain ours, and are liable at any moment to be taken from us?

Stated another way, our heart follows our treasure, either up to heaven or down to earth. In simple terms our heart follows our money. And so it follows that we should put our money where you want your heart to be. If we want to know where the center of our being is, all we have to do is honestly admit where our treasure is.

*Give us Thy grace to rise above <  
The glare of this world's smelting fires;  
Let God's great love put out the love  
Of gold, and gain, and low desires.*  
Cecil F. Alexander

**Henry Ward Beecher** once said that...

No man can tell whether he is rich or poor by turning to his ledger. It is the heart that makes a man rich. He is rich or poor according to what he is, not according to what he has.

**Charles Simeon** writes the following comments regarding our hearts...

Whatever our treasure be, it will occupy the supreme place in our affections, and engage in its service the noblest powers of our souls. But is such regard due to any earthly thing? Does not God claim our heart as His throne, on which He is to reign without a rival? Has He not required us to "love Him with all our heart, and all our mind, and all our soul, and all our strength?" If then we make any thing else our treasure, we rob Him of his honour, and cast Him down from His throne. And will He not fearfully resent such conduct?...

If, indeed, God would be contented with a divided heart, we might be less scrupulous about the objects of our pursuit: but as "he is a jealous God," and "will not give his glory to another," it becomes us to live in this world "as pilgrims and sojourners," and to direct all our efforts towards the attainment of his favour and his inheritance. (Horae Homileticae Volume 11, page 218)

**William Barclay** records that...

The Early Church always lovingly cared for the poor, and the sick and the distressed, and the helpless, and those for whom no one else cared. In the days of the terrible Decian persecution in Rome, the Roman authorities broke into a Christian Church. They were out to loot the treasures which they believed the Church to possess. The Roman prefect demanded from Laurentius, the deacon: "Show me your treasures at once." Laurentius pointed at the widows and orphans who were being fed, the sick who were being nursed, the poor whose needs were being supplied, "These," he said, "are the treasures of the Church." The Church has always believed that "what we keep, we lose, and what we spend, we have."

If everything that a man values and sets his heart upon is on earth, then he will have no interest in any world beyond this world; if all through his life a man's eyes are on eternity, then he will evaluate lightly the things of this world. If everything which a man counts valuable is on this earth, then he will leave this earth reluctantly and grudgingly; if a man's thoughts have been ever in the world beyond, he will leave this world with gladness, because he goes at last to God. Once, Dr. Johnson was shown through a noble castle and its grounds; when he had seen round it he turned to his companions and said, "These are the things which make it difficult to die."

Jesus never said that this world was unimportant; but he said and implied over and over again that its importance is not in itself, but in that to which it leads. This world is not the end of life, it is a stage on the way; and therefore a man should never lose his heart to this world and to the things of this world. His eyes ought to be for ever fixed on the goal beyond. ([The Gospel of Matthew The New Daily Study Bible Westminster John Knox Press](#))

**Ray Pritchard** expounds on this point explaining that...

So many of us never grasp that point (that our heart follows our money). We spend all that we have on the things of this world and then we wonder why we have trouble concentrating on the things of God. Our problem is this: We've invested everything down here and nothing up there. Our money has kept our heart lashed to the earth with cords of silver and gold. You'll never be able to get your heart focused on heaven as long as all your money is focused on the earth! I'm sure you've heard it said that when you buy a boat, you don't own the boat... the boat owns you. The same thing is true of new car. Because you've invested so much money, you don't own the car; the car owns you. It's especially true of a new house. Let's say you put down \$20,000 and then finance \$130,000. That's a huge investment of resources. Where is your heart going to be? In that new house. You're going to **think** about it, **worry** about it, **dream** about it and **talk** about it. Your new house is going to be **the center of your life**. Why? Because your heart always follows your money. Would you like to discover where your heart is this morning? Open your checkbook and see where you've been spending your money. Your checkbook tells the whole story. So it all boils down to one question: Where is your heart? The

answer is always the same: Your heart is wherever you've been spending your money... What are you sending ahead to heaven? What will you find when you pass through the Jordan River on your way to the Celestial City? What investments are you making today that will make a difference in eternity? The whole teaching of Matthew 6:19-21 may be summarized in six simple words: Invest in that which lasts forever! ([Matthew 6:19-21](#) [The First National Bank of Heaven](#)) (Bolding added)

If it is wrong to gather treasures on earth, is making provision for future physical needs wrong? Is it wrong to be rich? Clearly the answer to these questions is "No". Jesus is not forbidding material possessions in and of themselves, the private ownership of property, saving money for the future, investing for a greater return, owning insurance or owning nice things.

Joseph had grain stored for future use (Ge 41:33-36). Abraham was a very rich man and yet was known as the friend of God (Ge 13:2). Money can be a great blessing, if it is not an end in itself but a means to an end.

**Those who have their hearts fixed on heaven  
will hold loosely the things of earth.**

**For yourselves** is a key phrase indicating that Jesus is telling His audience to stop the selfish, self-centered accumulation of goods as one's major goal in life.

**Augsburger** - Jesus concludes this section with a reference to the importance of our goals. He introduces a formula which is as real as life: where a man's treasure is, there his heart is. If everything a person values is on earth, then his values will also be earthly. But when one's goals are set on the eternal will of God, his values reflect the same. And this applies to both short-range and long-range goals. In fact, the long-range goals are very important in offering direction for short-range goals. In game hunting, one has two sights on the gun barrel, a near one and a far one at the end of the barrel so that when these two are lined up on the rabbit or deer, there is a successful shot.

So it is in life; one needs the distant sight as well as the one close in, and keeping them in line assures consistency and success. To use another figure, when one is in love he is drawn to the person of that love. The result, in both thought and practice, is the contemplation of the object of love. That which is first in our affection is first in our thoughts. (The Preacher's Commentary Series, Volume 24 : Matthew. Nashville, Tennessee: Thomas Nelson)

**Kent Hughes** minces no words writing that...

The church's laying up earthly treasures is further seen in the popular theologies of success and the proliferation of "Jesus junk" and "holy hardware." These commercial ventures with a veneer of Christian platitudes reveal the materialistic philosophies that have invaded the church. Luther's indulgence-peddling archenemy, Tetzl, would feel right at home with some of today's money-hungry Protestants who apparently will do almost anything for a buck.

*The Lord is my banker, my credit is good...*

*He giveth me the key to his strongbox.*

*He restoreth my faith in riches.*

*He guideth me in the paths of prosperity for his namesake.*

The church today urgently needs to hold itself up to the mirror of Jesus' words and take them to heart. (Hughes, R. K. [Sermon on the Mount: The Message of the Kingdom. Crossway Books](#))

Don't misunderstand Jesus' instructions because it is not about what God wants **from** you. It's about what God wants **for** you.

**Warren Wiersbe** cautions that "If the heart loves material things, and puts earthly gain above heavenly investments, then the result can only be a tragic loss. The treasures of earth may be used for God. But if we gather material things for ourselves, we will lose them; and we will lose our hearts with them. Instead of spiritual enrichment, we will experience impoverishment. ([Wiersbe, W: Bible Exposition Commentary. 1989. Victor](#))

To focus one's efforts on the accumulation of wealth (earthly treasure) is a "slippery slope" fraught with danger as Paul explained **Timothy** writing that...

"godliness actually is a means of great gain, when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either. And if we have food and covering, with these we shall be content (Paul does not condemn having possessions, if God graciously provides them. No vow of poverty is required). But those who want (a settled desire from one's reason not emotion) to get rich fall

(present tense = continually) into temptation and a snare (like a trapped animal greedy people are continually entrapped by desire for more and better things!) and many foolish (because they are irrational, senseless, illogical) and harmful desires which plunge (drag to the bottom, picturing one drowned by ensnaring riches) men into ruin and destruction (usually refers to the eternal ruin of the soul).

For the love of money is a root of all sorts of evil (It is hard to imagine a sin that has not been committed because of this love), and some by longing (present tense = habit of one's life. Literally this verb describes a stretching out in order to touch or to grasp something and so to desire, covet, long after) for it have wandered away from the faith, and pierced themselves with many a pang (the ultimate pang being eternal torment in hell). But flee (present imperative) from these things, you man of God; and pursue (present imperative) righteousness, godliness, faith, love, perseverance and gentleness. Fight (present imperative) the good fight of faith; take hold of the eternal life to which you were called, and you made the good confession in the presence of many witnesses. (1Timothy 6:6-12)

**John MacArthur** in his comments on 1Timothy 6:8 offers the following practical principles will help keep life free from the desire for more material possessions...

- 1) Believers must consciously realize that the Lord owns everything they have.** They are mere stewards of their possessions. Purchases should be evaluated as to how they would advance the kingdom, or make one's ministry more effective.
- 2) Believers must cultivate a thankful heart.** Since God owes them nothing, anything they receive from Him should make them thankful.
- 3) Believers must learn to distinguish wants from needs.** That principle, if followed, would greatly increase the amount of money available for the Lord's work.
- 4) Believers must discipline themselves to spend less than they make.** The ease of buying things on credit has become a severe temptation. As a result, many people are so hopelessly mired in debt that they will never get out.
- 5) Believers must give sacrificially to the Lord.** Laying up treasure in heaven for the work of the kingdom should be their highest joy and source of greatest reward. (Adapted and modified from [MacArthur, J. 1 Timothy. Chicago: 1995. Moody Press](#))

**John Wesley** said "Make all you can, save all you can, give all you can" (Referring to the subject of financial treasures)

The late Chaplain of the United States Senate, **Peter Marshall** (1902-1949) - Let us give according to our incomes, lest God make our incomes match our gifts.

**Detzler** wrote that...

Many people have learned the value of banking in heaven's treasury and banking on heaven's currency. The great voice of the Methodist revival in Cornwall, England was Billy Bray (1794-1868). Of God's treasury he said: "The promises of God are just as good as ready money any day."

Another aspect of heavenly treasury was seen in the life and ministry of America's great theologian and preacher, Jonathan Edwards (1745-1801). To him heaven was the only treasury worth investing in. He said: "Every saint in heaven is as a flower in the garden of God, and every soul there is as a note in some concert of delightful music."

Edward Kimball knew something about this spiritual savings account. As a Sunday School teacher he pursued and won to Christ a young shoe salesman, Dwight L. Moody (1837-99). Many years later Moody was preaching near his home in New England, and a young man came to Christ. Further investigation revealed that this young convert was none other than a son of Edward Kimball. The teacher's treasure paid interest in this life and a large dividend in eternity.

In 1978 the Sunday Telegraph of London carried an obituary of Sir John Laing. When the noted English building magnate died he was 99 years old, and a well-known Christian layman. Though Sir John had earned many millions, he died with only about \$400 in the bank. The journalist explained: "The small net sum reflects Sir John's lifelong dedication to Christian and philanthropic work." He was wise enough to send along his treasure to heaven, where it could gather real interest for eternity.

Anna Waring (1820-1910) summarized this in her hymn:



My hope I cannot measure,  
My path to life is free;  
My Saviour has my treasure,  
And He will walk with me.

(Wayne A Detzler. New Testament Words in Today's Language.

The renowned British preacher **G. Campbell Morgan** puts Jesus' words in proper perspective declaring that...

You are to remember with the passion burning within you that you are not the child of to-day. You are not of the earth, you are more than dust; you are the child of tomorrow, you are of the eternities, you are the offspring of Deity. The measurements of your lives cannot be circumscribed by the point where blue sky kisses green earth. All the fact of your life cannot be encompassed in the one small sphere upon which you live. You belong to the infinite. If you make your fortune on the earth-poor, sorry, silly soul-you have made a fortune, and stored it in a place where you cannot hold it. Make your fortune, but store it where it will greet you in the dawning of the new morning. (The Gospel According to Matthew. 1929. Revell)

**Solomon** gave wise advice regarding wealth (irregardless of the "size" of our portfolio) encouraging us to...

Honor the LORD from your wealth, and from the first of all your produce; so your barns will be filled with plenty, and your vats will overflow with new wine. (Proverbs 3:9-10)

**Paul** adds that...

he who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully. Let each one do just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver. And God is able to make all grace abound to you, that always having all sufficiency in everything, you may have an abundance for every good deed; as it is written, "HE SCATTERED ABROAD, HE GAVE TO THE POOR, HIS RIGHTEOUSNESS ABIDES FOREVER. (this is storing up for yourselves treasure in heaven) 10 Now He who supplies seed to the sower and bread for food, will supply and multiply your seed for sowing and increase the harvest of your righteousness; you will be enriched in everything for all liberality, which through us is producing thanksgiving to God. (2Corinthians 9:6-11)

Luke records **Jesus'** words with a similar message exhorting disciples to...

"Give, and it will be given to you; good measure, pressed down, shaken together, running over, they will pour into your lap (picture of a large apron-like fold in the front of the garment used for carrying seed - the more widely the seed is sown, the greater the harvest). For by your standard of measure it will be measured to you in return. (If we sow material things we reap spiritual treasures of inestimable value. Stated another way what we hoard, we lose, but what we give, we have!)"

**W A Criswell** told the following story as he ended his sermon on Matthew 6:19-21,

John Rascus put \$300 in the collection plate when it passed, and he said softly, "I'll see you in heaven." Those around him said, "Old John is getting senile. He says he is going to see that \$300 in heaven. He may meet his Maker over there, but he certainly won't meet his money."

Now, the church treasurer used some of that \$300 to pay the electric bill. He gave some of it to the preacher to buy gasoline. Some went to ministerial students, and some to the mission field.

Early one morning John Rascus died in his sleep. On that first Lord's Day in glory, he walked down the golden streets and a young fellow came up and said, "Thank you, brother John. I was cold and lonely and it was a dark night. I saw the lights of the church. Just to get out of the dark, I went in. While there, the darkness left my soul and I found Jesus."

Another came to him saying, "The preacher came to the filling station. As I filled his tank, he told me about Jesus and I gave my heart to the Lord."

Next John met a throng of people who said, "I want to thank you for those students you helped. They preached the gospel to my family, and we found the Lord."

He next met those of strange tongues who said, "Thank you, brother, for sending us the gospel across the seas." Finally old John came to Hallelujah Square and, turning to an angel, he said, "I feel sorry for you angels. You have never known what it is to be saved by the blood of Jesus, My Lord."

John Rascus mused a moment, then added, “And you do not know what it is to transform the possessions of earth into the treasures of heaven.”

“Sir,” replied the angel, “all we do is just watch it from the streets of glory.”

I'd rather have Jesus than silver or gold,  
I'd rather be His than have riches untold;  
I'd rather have Jesus than houses or lands,  
I'd rather be led by His nail-pierced hands. --Miller

The poorest person is one whose only wealth is money.

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## Treasure In Heaven

Read: Matthew 6:19-21 |

Where your treasure is, there your heart will be also. —Matthew 6:21

On a teaching trip to Togo, West Africa, I noticed hundreds of abandoned buildings that were only partially built. I asked my missionary host why so many structures were incomplete. His response was striking.

Apparently, Togolese law allows an injured party to demand payment from the available cash of family members of the person who injured them. Even distant relatives are not exempt. To prevent their cash savings from being attached to a legal action, people will purchase land instead. Slowly, sometimes over decades, they will build a house on it with any extra cash. The hundreds of unfinished buildings were testimony to how easy it is to lose one's material possessions.

This was certainly part of the reason our Lord taught, “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal” (Matt. 6:19). Treasure that is of this world is vulnerable to being lost, stolen, destroyed, or devalued. If that is our focus, we will only experience frustration.

If our hearts are drawn instead to the value of the eternal—godly character, relationships, souls—we won't be disappointed. We will become rich in the things of Christ. And treasure in heaven can never be taken away! By Bill Crowder

I do not ask for treasures here  
To hoard, decay, and rust,  
But for the better things of life—  
Humility and trust.  
—Meadows

Treasures in heaven are laid up as treasures on earth are laid down.

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## A Collector's Heaven

Read: Matthew 6:19-21

Do not lay up for yourselves treasures on earth . . . but lay up for yourselves treasures in heaven. —Matthew 6:19-20

People love to collect things—from baseball cards to stamps to coins. And while collecting can be a fun hobby, it is sobering to think that once we leave this earth, everything we own becomes part of someone else's collection. What value would it be to have collected much on earth but little or nothing for eternity?

Jesus had something to say about this. Speaking to His disciples, He said: “Lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal” (Matt. 6:20).

Eternal treasures never lose their worth. They can never be spoiled or stolen. And just think—we can actually stockpile them! How? Through acts of service. Through leading others to Jesus. By being compassionate to those in need. By living according to the will and ways of Jesus. In the gospel of Mark, we read that the Lord tested the rich young ruler's heart when He asked him to sell all that he had, give it to the poor, and follow Him. The ruler's response revealed what he really valued (10:21-22).

It's easy to become enamored with earthside stuff, but when you make the choice to follow Jesus, He'll show you the joy of collecting eternal treasures. Nothing on earth can compare! By Joe Stowell

The treasures of earth do not last,

But God has prepared us a place  
Where someday with Him we will dwell,  
Enjoying the riches of grace.  
—Branon

Hold tightly to what is eternal and loosely to what is temporal.

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## Investing In The Future

Read: Matthew 6:19-24

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

Jason Bohn was a college student when he made a hole-in-one golf shot that won him a million dollars. While others may have squandered that money, Bohn had a plan. Wanting to be a pro golfer, he used the money as a living-and-training fund to improve his golf skills. The cash became an investment in his future—an investment that paid off when Bohn won the PGA Tour's 2005 B.C. Open. Bohn's decision to invest in the future instead of living for the moment was a wise one indeed.

In a sense, that is what Jesus calls us to do. We have been entrusted with resources—time, ability, opportunity— and we decide how to use them. Our challenge is to see those resources as an opportunity to invest long-term. “Lay up for yourselves treasures in heaven,” is how Jesus put it in Matthew 6:20. Those protected treasures cannot be destroyed nor taken away, Jesus assures us.

Think of your resources: talent, time, knowledge. These are temporal and limited. But if you invest them with an eye toward eternity, these temporary things can have enduring impact. What is your focus? Now or forever? Invest in the future. It will not only have an eternal impact, but it will also change the way you view life each day. By Bill Crowder

Whatever is done in love for Christ  
Will one day have heaven's reward;  
Today let's do what we can for Him,  
Our loving Savior and Lord.  
—Hess

The richest people on earth are those who invest their lives in heaven.

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## Watch Your Eyes

Read: Matthew 6:19-23

The lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light. —Matthew 6:22

The ability to discern between good and evil is determined by the things on which we focus our spiritual eyes. If we set our eyes on money, for example, we may have the good life for a while, but our judgment will become clouded. We'll make choices that defy our own values—choices that may devastate our families and destroy us in the end.

The Bible warns, “Those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts” (1 Timothy 6:9). If we love money we'll go to any extreme to get it. And then, “How great is that darkness” (Matthew 6:23).

In C. S. Lewis' The Chronicles of Narnia, Edmund's lust for sweets leads him to betray his beloved brother and sisters. Eustace's desire for the dragon's gold eventually turns him into a dragon. Greed overcomes Prince Caspian on Deathwater Island as he dreams of the power its magic water will bring him.

Food, money, power—wherever we focus our spiritual eyes determines what we desire, and whether our lives are filled with light or filled with darkness. Jesus said, “The lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light” (Matthew 6:22).

Be careful where your eyes lead your desires. By David H. Roper

No greater peace can flood our soul  
Than when we choose a heavenly goal,  
But when we covet worldly gain  
We choose a path that brings us pain. —D. De Haan

Cure for covetousness: Think of something to give instead of something to get.

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## **Treasures in Heaven**

Read: Matthew 6:19-24

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

Poorly installed electric wiring caused a fire that burned down our newly built home. The flames leveled our house within an hour, leaving nothing but rubble. Another time, we returned home from church one Sunday to find our house had been broken into and some of our possessions stolen.

In our imperfect world, loss of material wealth is all too common—vehicles are stolen or crashed, ships sink, buildings crumble, homes are flooded, and personal belongings are stolen. This makes Jesus' admonition not to put our trust in earthly wealth very meaningful (Matt. 6:19).

Nothing lasts forever—except what our God enables us to do for others.

Jesus told a story of a man who accumulated abundant treasures and decided to store up everything for himself (Luke 12:16-21). "Take life easy," the man told himself; "eat, drink and be merry" (v. 19). But that night he lost everything, including his life. In conclusion, Jesus said, "This is how it will be with whoever stores up things for themselves but is not rich toward God" (v. 21).

Material wealth is temporary. Nothing lasts forever—except what our God enables us to do for others. Giving of our time and resources to spread the good news, visiting those who are lonely, and helping those in need are just some of the many ways to store up treasure in heaven (Matt. 6:20).

In what ways are you storing up treasures in heaven? How might you change and grow in this area of your life? ( Lawrence Darmani)

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## **The "What Then?" Test**

Read: Matthew 6:19-24

Riches are not forever. —Proverbs 27:24

From the 16th century comes a story of a probing conversation between an ambitious young man and a devout Christian named St. Philip Neri. The youth said to him excitedly, "My parents finally agreed to my studying law!" Philip asked simply, "What then?"

He replied, "Then I shall become a lawyer!" "And then?" pursued Philip. "Then I shall earn lots of money, buy a country house, get a carriage and horses, marry a beautiful woman, and lead a delightful life!" he responded.

Again Philip asked, "And then?" "Then . . ." The young man began reflecting for the first time on death and eternity. He realized that he had not acknowledged God in his plans and was building his life on temporal values.

The point of this story is not that riches are wrong. But if they become our central goal, we are ignoring eternity and trusting money, not God. Jesus said it's impossible to love both money and God (Matthew 6:24), and He warned, "Do not lay up for yourselves treasures on earth, . . . but lay up for yourselves treasures in heaven" (Mt 6:19-20).

Young and old alike must make important life-plans. But let's keep eternity in mind by always subjecting them to the "what then?" test. By Joanie Yoder

Shall the great Judge say, when my task is through,  
That my soul had gathered some riches too?  
Or shall at the last it be mine to find  
That all I had worked for I had left behind? —Anon.

The true measure of our wealth is the treasure we have in heaven.

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## **Lucifer's Light**

Read: Matthew 6:19-24

If therefore the light that is in you is darkness, how great is that darkness! —Matthew 6:23

In today's text, Jesus made a seemingly contradictory statement. He called light darkness. We can best understand His words, I believe, by comparing two kinds of light.

Consider first the flickering glow of a lightning bug. Two rare chemicals, luciferas and luciferin, produce the lightning bug's light. Both terms are related to the word lucifer, which means "light-bearing." (Lucifer is also one of the names for Satan.) Now consider the sun's light. Its brilliance is blinding. By comparison, the lightning bug's light is "darkness."

In Matthew 6, Jesus cautioned His hearers about living for riches and urged them instead to lay up their treasures in heaven. Then He illustrated His warning by referring to "the lamp of the body," the eye. If our focus is on spiritual things, we will be full of light. But if we live for earthly riches, we will become filled with a dark light, which He described as great darkness.

Money can brighten our lives to some degree, but it cannot heal broken hearts, remove guilt, or bring inner peace. It is too dim to satisfy our deepest spiritual longings.

Only Christ can illumine the soul with the light of salvation. Let's live to please Him. Any lesser light will leave us in darkness. By Dennis J. DeHaan

The earthly riches we possess  
Can demonstrate our love  
If we deposit cheerfully  
Our treasure up above.  
—Sper

Some people have plenty to live on but nothing to live for.

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## Both Glad And Sad

Read: Luke 12:16-21

Do not lay up for yourselves treasures on earth, . . . but lay up for yourselves treasures in heaven. —Matthew 6:19-20

There's an old legend about three men who were crossing a desert on horseback at night. As they approached a dry creek bed, they heard a voice commanding them to dismount, pick up some pebbles, put them in their pockets, and not look at them till the next morning. The men were promised that if they obeyed they would be both glad and sad. After they did as they were told, the three mounted their horses and went on their way.

As the first streaks of dawn began to spread across the sky, the men reached into their pockets to pull out the pebbles. To their great surprise, they had been transformed into diamonds, rubies, and other precious gems. It was then that they realized the significance of the promise that they would be both glad and sad. They were happy that they had picked up as many pebbles as they did, but sorry—so sorry—that they had not collected more.

I wonder if we will have a similar feeling when we get to heaven. We will be happy for the treasure we laid up in heaven while on earth, and joyful for the rewards Christ will give us. But we will also experience regret for not having done more to serve Him.

Let's make the most of our opportunities so that we'll be more glad than sad. By Richard DeHaan

The day will come when we will stand  
Before our Judge, God's Son;  
Have we so lived that He will say,  
"Well done, My child, well done"? —Sper

The crowns we wear in heaven must be won on earth.

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**GUARDING AGAINST MATERIALISM** - Junior wanted a dump truck, and he let everyone in the store know it. When his mother said no, the little boy threw a temper tantrum. He howled louder and louder until the embarrassed mother bought the toy. As I watched, I thought of what my mother told me when I was young. "Don't hang your heart on things!" she said. At times I rebelled against that idea, but today I'm deeply grateful for her advice. And I think it should be displayed as a motto in every home.

The apostle Peter warned that the earth, and all "the works that are in it, shall be burned up" (2Pe 3:10-note). With this truth in mind, he went on to say, "Seeing, then, that all these things shall be dissolved, what manner of persons ought ye to be in all holy living and

godliness.?" (2Pe 3:11-note). Because material things are transient, we ought to set our affection on "things above" (Col 3:2-note).

In a day when we're bombarded as never before by appeals to buy and have, it's difficult, even for believers, to stand firm against an excessive desire for things. Beautiful full-color spreads in magazines, scintillating radio commercials, and persuasive television ads combine to make us feel that we can't get along without certain products.

We need to guard ourselves against the tendency to want more and more material possessions. They can become heart hang-ups that draw us away from the Lord. Material values pass away; spiritual values last forever.—R. W. De Haan ([Our Daily Bread, Copyright RBC Ministries, Grand Rapids, MI. Reprinted by permission. All rights reserved](#))

**Hold lightly to the things of earth  
but tightly to the things of heaven.**

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**THE TROUBLE WITH TREASURE** - The trouble with storing up treasures on earth is that they are so temporary. Some of them, such as buildings or jewelry or certificates of deposit, can be so easily destroyed. A little spark, a theft, an economic downturn, and they are gone. Jesus warned of an even greater danger. Accumulating material wealth can take over our thoughts and our affections, becoming our god. "Where your treasure is," He said, "there your heart will be also" (Mt. 6:21). And the wealth of earth does not convert into currency of heaven. I heard a missions speaker compare the value of US dollars with the currency of a central African nation. He said that one American dollar would purchase 1,700,000 units of that country's currency. Wow! We could make \$1,000 over there, convert it, and ship back billions! But we wouldn't be rich because that nation's money is worthless in the United States. The same is true of the treasures of earth. They may be of value down here, but they have no worth in heaven. How much better it is to accumulate the treasures of heaven through service to Christ, obedience to Him, moral purity, faith, love, and investing our lives in helping others! It's worthless to treasure the treasures of earth. -- David C. Egner ([Our Daily Bread, Copyright RBC Ministries, Grand Rapids, MI. Reprinted by permission. All rights reserved](#))

I do not ask for treasures here,  
To hoard, decay, and rust,  
But for the better things of life --  
Humility and trust.-- Meadows

**Treasures in heaven are laid up  
As treasures on earth are laid down.**

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**CHECKBOOK CHECKUP** - Where your treasure is, there your heart will be also. - Matthew 6:21

Some evening when you have a spare moment, get out your old checkbook registers and read through the entries. You may find it interesting, and perhaps somewhat startling, to discover just how the money you've earned has been spent.

The entries will read like a family history book. They chronicle every major event - births, deaths, and illnesses - and quite accurately reflect your tastes, habits and interests.

They record your vacations, travels, and other moves. They also tell much about how expensively you dress or how extravagantly you eat. The total spent in each category will pinpoint the things that make the greatest demands on your income - either because of need or by choice.

Such a checkbook checkup might also show our spiritual temperature. The contributions given to the work of the Lord compared with the expenditures for the unnecessary things of life offer some clues. If nothing has gone to the church or to people in need, but large sums were spent for personal gratification, we need to examine our values.

Does your checkbook indicate that you've been "rich in good works, ready to give, willing to share"? (1Ti 6:18).

Try doing a checkbook checkup today. -- Richard W. De Haan ([Our Daily Bread, Copyright RBC Ministries, Grand Rapids, MI. Reprinted by permission. All rights reserved](#))

It's not what you'd do with a million  
If riches should e'er be your lot,  
But what you are doing at present  
With the dollar and quarter you've got.  
--- Anonymous



**We show what we love  
by what we do with what we have.**

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**A Terrible Deathbed** - I once read of a man who bought a luxurious house and filled it with expensive and spectacular furnishings. After taking a friend on a tour through its many spacious rooms, the owner of the mansion asked proudly, "Well, what do you think of it?" He expected to hear lavish praise, so he was stunned when his guest responded, "It is gorgeous; but to be perfectly frank, things like this make a deathbed terrible."

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**Don't Hang Your Heart on Things** - One day I saw a little boy throw a temper tantrum in a store. He wanted a dump truck, but his mother said no. So Junior howled louder and louder until the mother, embarrassed, bought the toy. As I watched, I thought of what my mother told me when I was young. She said, "Don't hang your heart on things!" I'll admit that at times I rebelled against that idea, but today I'm deeply grateful for her advice. And I think it should be displayed as a motto in every home: **DON'T HANG YOUR HEART ON THINGS.**

**Where is your focus today?**

**If your hand is closing tighter and tighter around what you have,  
reread Jesus' words until the Spirit begins to transform your thinking  
and loosen your grip on your possessions!**