

# ***Missional Treasures Are Biblical Masters***

Matthew 6:19-24

August 17, 2025

**INTRO:**     What is the value of a good question?  
                 Ever had a question change your life?

## **PRAYER**

### **CONTEXT:**

- Matthew's Gospel on Jesus Christ's Gospel...
- **Sermon On The Mount...**
  - Ch. 5 = VISION & 6X ANTITHESIS
  - Ch. 6:1-18 = Righteous Rewards Principle
  - Ch. 6:19-24 = Warnings on WORLDLINESS
  - Ch. 6:25-34 = Warnings on WORRY/Anxiety

**BIG IDEA:**   Your missional treasure  
                 is your biblical master!

### **PREVIEW:**

1. Missional Treasures
2. Personal Druthers
3. Biblical Masters

**TEXT:**                     **Matthew 6:19-24**

<sup>19</sup>“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, <sup>20</sup>but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. <sup>21</sup>For where your treasure is, there your heart will be also.

<sup>22</sup>“The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, <sup>23</sup>but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!

<sup>24</sup>“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

## I. Missional *TREASURES*

### QUESTION #1:

**What drives, directs & derails your life?** In other words,  
**“What do you want?”** How much do you want it?

**And** do your collective desires help or hinder your loving  
& living a holy & God-honoring, harmonized life &  
witness for Christ?

What do you do with your worldly wants  
& God's wrathful warnings?

<sup>19</sup>“Do not lay up (verb: **treasure**) for yourselves treasures on earth, where moth and rust destroy and where thieves (Greek: “wall-diggers” vs. “roof-diggers”) break in and steal,

Literal: **Do not treasure (up) your treasure(s).**

- a. “Do not thay-sow-RID-zo...”
- b. “...your thay-sow-ROS...”
- c. This world has thin walls... thin Jericho walls!
- d. This world will ALWAYS be broken into...
- e. This world is filled with wall-digger-thieves...
  - i. Contrast the hellish wall-diggers...
    - 1. Liars, Deceivers, & Stealing-Thieves
    - 2. Those who take advantage of grace
  - ii. With the heavenly roof-diggers...
    - 1. Faith-filled family & friends...
    - 2. Those who sacrifice & serve by grace
- f. This world is filled with wall-diggers...
  - i. Wolves in sheep’s clothing...
- g. Not all wall-diggers are people...
  - i. Unbelief... Hypocrisy... Fear & folly...
  - ii. Delusions & Distractions...
- h. Heaven has divine locks on the doors...

<sup>20</sup>but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. <sup>21</sup>For where your treasure is, there your heart will be also.

## *Our hearts hang out with our hopes...*

What we want & wish for (a.k.a. our treasure) is what we worship & work for!

**WATCH HOW SOMEONE TRULY LIVES... & YOU'LL SEE WHO/WHAT THEY REALLY LOVE!**

- Our hearts & missonal treasures are Siamese twins!
- Our hearts are hidden in our treasures... and...
- Our treasures are hidden in our hearts.
- Our hearts & treasures reveal our spiritual address.
- What we most want & worry about is our treasure!

### **A. Worldly Treasures:**

- a. Temporary **FAME & FORTUNE**
- b. Temporary **COMFORT & COMPLACENCY**
- c. Temporary **AFFLUENCE & APPLAUSE**
- d. Temporary **POWER & PRESTIEGE**
- e. Temporary **DISTRACTIONS & DECEPTIONS**
  
- f. Self-*evaluation*
- g. Self-*satisfaction*
- h. Self-*justification*
- i. Self-*gratification*
- j. Self-*preservation*
  
- k. Cultural/Popular - **ASSAULTS on TRUTH**

- l. Cultural/Popular - **DISMISSAL** of STANDARDS
- m. Cultural/Pop. - **ACCEPTING ABOMINATIONS**
- n. Cultural/Popular - **MORAL COMPROMISE**
- o. Cultural/Popular - **UNBIBLICAL "BALANCE"**
- p. Cultural/Popular - **SIN-FULL "TOLERANCE"**
- q. Cultural/Popular - **LUKEWARM LAODICEANS**

## **B. Heavenly Treasures:**

- a. God / **Father, Son, & Holy Spirit**
- b. God's **Glory, Grace, & Gospel**
- c. God's **Word, will, & ways...**
- d. God's **3 Great C's** (Commandments, Commission, & Combat)
- e. God's **purposes, promises, & people...**
- f. God's **loving, learning, & living...**
- g. God's **worship, works, & witness...**
- h. God's **ecclesia in koinonia & homothoomadon!**

**VIDEO:** *How To Store Up Treasure In Heaven*

C. See the Rich Young Ruler's bad example...

D. **See the Parable of the Field & Treasure...**

Missional treasure = what you most love...  
 prioritize... pursue... protect... want... work-for...  
 & worship.

**T/S:** **Matthew 12:35**

*The good person out of his good treasure brings forth good,  
 and the evil person out of his evil treasure brings forth evil.*

## II. Personal *DRUTHERS*

### QUESTION #2:

What are you looking for? How do you look at life, love, & the lies that surround us?

In other words, how do you see reality... How do you holistically look upon your mission & money, your relations & realities, your attitudes & actions, even your temporary & eternal dynamics?

### Matthew 6:22-23

<sup>22</sup>“The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, <sup>23</sup>but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!

**THE HEART IS THE EYE OF THE SOUL, THROUGH WHICH THE ILLUMINATION OF EVERY SPIRITUAL EXPERIENCE SHINES. IT IS THROUGH OUR HEARTS THAT GOD’S TRUTH, LOVE, PEACE, AND EVERY OTHER SPIRITUAL BLESSING COMES TO US. WHEN OUR HEARTS, OUR SPIRITUAL EYES, ARE CLEAR, THEN OUR WHOLE BODY WILL BE FULL OF LIGHT.**

– MacArthur

**VIDEO:** *What Did Jesus Mean: the eye is the lamp...*

THE IMPLICATION IN THE PRESENT VERSE IS THAT IF OUR HEART, REPRESENTED BY THE EYE, IS GENEROUS (CLEAR), OUR WHOLE SPIRITUAL LIFE WILL BE FLOODED WITH SPIRITUAL UNDERSTANDING, OR LIGHT.

*If our eye is bad, however, if it is diseased or damaged, no light can enter, and the whole body will be full of darkness. If our hearts are encumbered with material concerns they become “blind” and insensitive to spiritual concerns. The eye is like a window which, when clear, allows light to shine through, but, when dirty, or bad, prevents light from entering.*

### American IDIOMS:

- **BREAK A LEG OR BREAK THE ICE**
- **PIECE OF CAKES**
- **HIT THE SACK**
- **UNDER THE WEATHER**
- **BARKING UP THE WRONG TREE**
- **AN ARM & A LEG**

**VIDEO:** *Misinterpreting Jesus...*

- Good eyes allow others to glean their fields...
- Bad eyes are stingy & suck the life blood out of others...

**THE EYE THAT IS BAD IS  
THE HEART THAT IS SELFISHLY INDULGENT.**

**Simple & sobering truth:** the way we look at & use our money is a sure barometer of our spiritual condition.

**T/S:**

Hebrews 11:27

*Moses treasured BE-ing with God's persecuted people  
over pharaoh's prestige & power!*

2 Corinthians 4:7

*God puts His treasure (Christ) into our cracked pots...*

### III. Biblical **MASTERS**

<sup>24</sup>“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.



➤ Jesus is saying: ***Balancing masters is impossible!***

**VIDEO:** *Piper on Worldly Wealth*

**James 5:1-6** *Warning to the Rich*

**1**Come now, you rich, weep and howl for the miseries that are coming upon you. **2**Your riches have rotted and your garments are moth-eaten. **3**Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days. **4**Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts. **5**You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. **6**You have condemned and murdered the righteous person. He does not resist you.

- People serve & sacrifice for their master!
- **Money is a good servant but a terrible master...**
- **Too often, our possessions possess us!**
- Wealth is not wrong... but the worship of it is!

**DON'T LONG FOR THE WORLD'S WEALTH!**

- *The world is NOT going to glorify Christ in the shadow of a Church's opulent wealth & shallow, self-affirming, superficial support systems...*

A short-lived, 2-decade legacy of war-torn “biblical witness” will overshadow and out last 20 centuries of broad-road-living, lukewarm hypocrisy, & spiritual goat-herding.

- Inside the hypocrite’s clean cup is dirty greed!

*We love what we long for & we long for what we love.*

**REVIEW:**

Your missional treasure  
is your biblical master!

**VIDEO:** *Voddie B. on World vs. Worship*

**CLOSE:**

**Psalm 37:4**

*Delight yourself in the LORD,  
and He will give you the desires of your heart.*

Your missional treasure  
is your biblical master!

**Matthew 2:11**

*And going into the house, they (the “wise men”) saw the child with Mary his mother, and they fell down and worshiped him. Then, opening their treasures, they offered him gifts, gold and frankincense and myrrh.*

Your missional treasure  
is your biblical master!

**Colossians 2:3**

*In Christ are hidden all the treasures of wisdom and knowledge.*

Your missional treasure  
is your biblical master!

**Matthew 6:33**

*...seek first the kingdom of God and His righteousness, and all these things will be added to you.*

Your missional treasure  
is your biblical master!

# PRAYER

**WORSHIP:**

*Money Can't Buy & Give Me Your Eyes*

## STUDY NOTES:

Missional treasure = what you most love...  
prioritize... pursue... protect... want... work-for...  
& worship.

### Eschatological Dimension

- See the heavenly account ledger...
- Believers invest in eternal reward through generosity and devotion.
- Conversely, **Romans 2** and **James 5** describe the wicked accumulating divine wrath.
- Same verb assures positive/negative future reward.

### Treasures of the Kingdom in the Teachings of Jesus

Matthew 13:44 captures the incomparable worth of the kingdom: *“The kingdom of heaven is like treasure hidden in a field...he went and sold all he had and bought that field.”*

The sacrifice is total, yet the exchange is overwhelmingly advantageous

— an enduring illustration of repentance, faith, and joyful surrender.

Jesus applies the metaphor pastorally in [Matthew 6:19-21](#) and [Luke 12:33-34](#). Earthly goods are vulnerable to “moth and rust,” but heavenly treasure is inviolable.

**THE DIRECTIVE TO “*SELL YOUR POSSESSIONS AND GIVE TO THE POOR*” ([LUKE 12:33](#))  
DEMONSTRATES THAT GENEROSITY IS THE MEANS BY WHICH TEMPORAL ASSETS ARE CONVERTED INTO ETERNAL WEALTH.**

To the rich young ruler ([Matthew 19:21](#); [Mark 10:21](#); [Luke 18:22](#)) the same principle becomes a personal call: relinquish possessions, embrace discipleship, gain “treasure in heaven.”

### Treasure and the Heart’s Orientation

*“For where your treasure is, there your heart will be also”* ([Matthew 6:21](#)).

The location of treasure reveals the object of affection, shaping attitudes, priorities, and behavior.

Two sayings reinforce the point:

- [Matthew 12:35](#) and [Luke 6:45](#) present the heart

itself as a treasure-chest, spilling out either good or evil.

• Luke 12:34 *returns to the heart-treasure linkage, anchoring stewardship in inner devotion.*

Christ Himself as the Treasury of Wisdom and Knowledge

Colossians 2:3 affirms, *“In Him are hidden all the treasures of wisdom and knowledge.”* Here

θησαυρός is neither moral quality nor material asset but the incarnate Christ. The verse answers both the intellectual and spiritual cravings of humanity: every true insight, every revelation of God’s character and plan, resides in the Son.

Apostolic Imagery: **Treasure in Earthen Vessels**

Paul writes, *“We have this treasure in jars of clay”* (2 Corinthians 4:7). The gospel—life, light, and glory—is entrusted to frail human messengers so that the surpassing power is clearly divine.

The image dignifies ministry while preserving humility: the vessel is expendable; the treasure is everlasting.

**Eternal Reward versus Temporal Wealth**

[Hebrews 11:26](#) hails Moses for valuing *“the reproach of Christ greater wealth than the treasures of Egypt.”* The patriarch saw beyond the opulence of Pharaoh’s court to an unseen recompense.

Faith evaluates riches eschatologically,  
not superficially.

## Incarnational Generosity: The Magi and Their Gifts

When *the wise men “opened their treasures”* ([Matthew 2:11](#)) they offered gold, frankincense, and myrrh—costly gifts acknowledging the newborn King. Their act foreshadows the proper use of earthly wealth: worship that points to Jesus’ royalty, deity, and sacrificial death.

\*\*\* Ancient Hebrew IDIOM on the Eye:

In ancient Hebrew, the idiom of the eye ([ayin](#)) referred to a person's disposition, particularly their attitude towards generosity and possessions. A "good eye" ([ayin tov](#)) represented a generous, compassionate spirit, whereas a "bad eye" ([ayin ra'ah](#)) symbolized a greedy, selfish, and stingy person who neglected the needs of others. This cultural concept, especially prominent in Jewish teachings, helps to clarify biblical passages like the Sermon on the Mount, where Jesus connects the state of one's eye to their entire being being filled with "light" (generosity) or "darkness" (self-centeredness).

## The Metaphorical Meaning of "Eye"

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### Inner Disposition:

The eye was not just the physical organ but also a symbol of one's inner character, spirit, and consciousness.

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### Generosity vs. Greed:

The primary focus was on a person's outlook toward wealth and their willingness to share with the needy.

The "Good Eye" (ayin tov)

- **Generous and Open:**

A person with a "good eye" had a kind heart, a compassionate spirit, and a willingness to give to others.

- **Imitating God:**

This generous disposition was seen as imitating God's own generosity towards His creation.

The "Bad Eye" (ayin ra'ah)

- **Self-Centered and Stingy:** A "bad eye" symbolized a self-consumed, greedy individual who was unwilling to share their possessions or help those in need.

- **Neglecting Others:** This attitude meant one was "blind" to the needs of those around them.

Biblical Context

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### Proverbs 22:9:



This verse states that a generous person, literally a "good eye," will be blessed because they share their food with the poor.

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### **Matthew 6:22-23:**

Jesus' teachings about the eye being the "lamp of the body" gain deeper meaning when understood in this Hebrew context. A "good" or "generous" eye brings light (spiritual and practical goodness) into a person's life, while a "bad" or "greedy" eye fills the whole body with darkness.

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### **The Connection to Money:**

This idiom is closely tied to teachings about financial stewardship, showing that one's attitude toward money reflects their relationship with God.

## **A Good Eye: Unlocking Jesus' commonly-misunderstood idiom**

By [Lois Tverberg](#) 28 April 2021

While Americans understand what it means to ‘kick the bucket’, they are largely mystified when Brits say that someone ‘popped his clogs’. If you’ll forgive the use of yet another idiom, we know that some things get lost when ‘crossing the pond’.

These strange turns of phrase are not unique to English. All languages have phrases that mean something than what the words say literally. **In order to unlock their meaning, you need to have an awareness of not just the language, but the wider culture from which they came.**

Idioms in the Bible have presented quite a challenge for translators. But understanding Jesus’ Jewish context have provided clues that have unlocked some of his most difficult sayings.

## HEAD-SCRATCHERS

We find a particularly difficult teaching in [Matthew 6:22-23](#): “The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!”

What on earth was Jesus talking about? This strange saying has provoked a multitude of interpretations. You’ve likely heard at least one sermon about keeping your eyes fixed on Christ. While this classic interpretation sounds reasonable, others see Jesus preaching Eastern mysticism and interpret the ‘eye’ as about seeking inner enlightenment. At least one pastor has concluded that we should simply appreciate our ability to see! Rather than relying on pious guesswork, it’s more helpful to become aware of Jesus’ Hebraic ‘accent’. The real meaning of this passage is not at all obvious otherwise.

The Greek contains clues that the wording is translating two Hebrew idioms that can be found elsewhere in the Bible. Take a look first at “if your eyes are unhealthy”. Literally the Greek reads: “if your eye is bad/evil”. Here we encounter a well-known Jewish idiom, to have a ‘bad eye’. It means to be selfish and stingy, unwilling to help those in need. In [Deuteronomy 15:9](#), God warns the Israelites to “not show ill will towards the needy”. **The literal wording is that you should not have a “bad eye towards your poor brother” so that you begrudge him help and give him nothing.**

**We find Jesus using this same phrase at the end of his**

**parable about the vineyard owner in [Matthew 20:1-16](#).** After hiring workers all day long to help in his fields, the generous farmer pays them all equally at the end. When the ones who began earliest start to complain, the vineyard owner confronts them by saying: “Is your *eye [bad/]evil* because I am good?” (v15, NKJV, my italics). He actually means: “Are you being selfish/greedy because I am generous?”

## HOW IT FITS TOGETHER

Most likely Jesus was contrasting having a ‘good eye’ with having a ‘bad eye’. We find this second **Hebrew idiom about the eye in [Proverbs 22:9](#):**  
**“Whoever has a *bountiful/[good] eye* will be blessed, for he shares his bread with the poor”** (ESV, my italics).  
Generosity is clearly the emphasis here.

You can find idioms about the ‘good eye’ and ‘bad eye’ elsewhere in the Bible and in Jewish writings. In fact, **these idioms are still used by Hebrew speakers today.** Why haven’t translators understood [Matthew 6:22](#) using these idioms?

It may be because of a wrinkle in the Greek wording of the text. Matthew doesn’t actually use the Greek word *kalos* (good) to describe one’s eye, but *haplous*. In Greek, *haplous* (single) is the opposite of *diploous* (double), and often used to describe one’s motivation. A person with a single motive is sincere, while a person with a double motive says one thing while secretly thinking another. The word *haplous* often means ‘sincere’, ‘pure’ or ‘wholehearted’. But in the New Testament, the meaning of *haplous* had broadened and was used idiomatically to mean *generous* as well. We find this in several places, like when Paul reassures his supporters that God will enrich them in every way so that they “can be generous [*haplous*] on every occasion” ([2 Corinthians 9:11](#), my italics).

## YOUR ‘EYE’ TOWARDS HELPING OTHERS IS ONE OF THE TRUEST MEASURES OF YOUR FAITH IN GOD

What is going on in [Matthew 6:22](#)? It’s likely that Matthew realised that Jewish idioms about having a ‘good eye’ or a ‘bad eye’ would not make sense to Greek speakers any more than they do to us in English. So Matthew was explaining a Hebrew idiom by rendering it with Greek wording that has an idiomatic meaning of ‘generous’, thereby exchanging one turn of a phrase for another.

If you read Jesus' words about the 'eye' in Matthew 6 without a knowledge of the idioms he was using, Matthew 6 feels like a random collection of unrelated sayings. But look at how these lines fit into the surrounding passages. Immediately before the 'eye' passage Jesus proclaims that "where your treasure is, there your heart will be also" (v19-21). Immediately afterwards he preaches: "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money" (v24). When you understand this mysterious saying about the 'eye', you find that it is actually part of a longer sermon about the importance of our attitude towards money.

## WHY IT MATTERS

If you think about it, your 'eye' towards helping others is one of the truest measures of your faith in God. If you cling tightly to every penny, it shows that you're convinced that you're all alone in facing the world. Clearly, you've decided that God does not watch over you. What a dark and terrifying place to live in!

In contrast, you could instead say to yourself: "I know that funds are tight right now and not all of my needs are being met. But ultimately, my life is secure because I am under God's loving care." Then your hands will easily reach out to help others. That's when your life starts to shine brilliantly with the love of Christ

Lois Tverberg has been speaking and writing about the Jewish background of Christianity for the past 20 years. A former professor, she is the best-selling author of a number of books about the Jewish context of Jesus. Learn more at her website [OurRabbiJesus.com](http://OurRabbiJesus.com)

## Making Sense of Jesus' Mysterious Words

May 10, 2017

8.9K 32

When we read the Bible, our modern world perspective can mislead and leave us in the dark. For example, take Jesus' teaching about financial generosity. The Messiah said, "The eye is the lamp of the body. So, if your eye is "healthy"

ἀπλοῦς (*aplus*) your whole body will be full of light, but if your eye is "bad" πονηρὸς (*poneros*) your whole body will be full of darkness." (Matt. 6:22–23a ESV) If you did well in your science classes these metaphors might lead you to believe that Jesus is making some general statements about the spiritual condition of our souls. However, if we look at these words in their first-century Jewish context, the meaning changes.

First, let's consider "the eye is the lamp of the body" phrase. Modern people, like you and I, think of the eye as a "window" that allows light into the body. Ancient Jews, however, thought that the eye was the "origin of light" similar to a flashlight. In other words, it's the eye that reveals and illuminates the condition of everything else in our lives.

The second part of Yeshua's teaching mentions the "healthy" eye versus "evil" or "bad" eye. Proverbs 22:9 states that טוב-עין (*tov ayin*) "a generous person" or literally "good eye" will be blessed because "he gives some of his food to the poor." In contrast, "a greedy person" or literally אִישׁ רַע עֵין (*ish ra ayin*) "man with an evil eye" does not know that poverty will overtake him (Prov. 28:22).

In Jewish culture "a good eye" refers to a generous person, while an "evil eye" refers to a greedy or jealous person. Thus a better translation of these metaphors in Matthew would be "a generous eye" versus "a greedy eye". No, Jesus did not make general statements about the spiritual health of our souls in this passage. Instead, he taught about financial generosity. Our concern for the poor among us reveals whether or not our life is filled with light or shrouded in darkness.

Celebrate 70 years of the State of Israel and recognition of Jerusalem as its capital by joining this Jewish coalition of the willing!  
[You can learn more profound insights \(CLICK HERE for more\)](#)

Matthew Henry Commentary: (see numerous quotes)

6:19-24 Worldly-mindedness is a common and fatal symptom of hypocrisy, for by no sin can Satan have a surer and faster hold of the soul, under the cloak of a profession of religion. Something the soul will have, which it looks upon as the best thing; in which it has pleasure and confidence above other things. Christ

counsels to make our best things the joys and glories of the other world, those things not seen which are eternal, and to place our happiness in them. There are treasures in heaven. It is our wisdom to give all diligence to make our title to eternal life sure through Jesus Christ, and to look on all things here below, as not worthy to be compared with it, and to be content with nothing short of it. It is happiness above and beyond the changes and chances of time, an inheritance incorruptible. The worldly man is wrong in his first principle; therefore all his reasonings and actions therefrom must be wrong. It is equally to be applied to false religion; that which is deemed light is thick darkness. This is an awful, but a common case; we should therefore carefully examine our leading principles by the word of God, with earnest prayer for the teaching of his Spirit. A man may do some service to two masters, but he can devote himself to the service of no more than one. God requires the whole heart, and will not share it with the world. When two masters oppose each other, no man can serve both. He who holds to the world and loves it, must despise God; he who loves God, must give up the friendship of the world.

#### JAMIESON-FAUCET BROWN COMMENTARY:

Mt 6:19-34. Concluding Illustrations of the Righteousness of the Kingdom—Heavenly-Mindedness and Filial Confidence.

19. Lay not up for ourselves treasures upon earth—hoard not.

where moth—a "clothes-moth." Eastern treasures, consisting partly in costly dresses stored up (Job 27:16), were liable to be consumed by moths (Job 13:28; Isa 50:9; 51:8). In Jas 5:2 there is an evident reference to our Lord's words here.

and rust—any "eating into" or "consuming"; here, probably, "wear and tear."

doth corrupt—cause to disappear. By this reference to moth and rust our Lord would teach how perishable are such earthly treasures.

and where thieves break through and steal—Treasures these, how precarious!

#### VINCENTS WORD STUDIES: (v.19)

Lay not up treasures (μὴ θησαυρίζετε)

Lit., treasure not treasures. So Wyc., Do not treasure to you treasures. The beautiful legend of St. Thomas and Gondoforus is told by Mrs. Jameson ("Sacred and Legendary Art"): "When St. Thomas was at Caesarea, our Lord appeared to him and said, 'The king of the Indies, Gondoforus, hath sent his provost, Abanes, to seek for workmen well versed in the science of architecture, who shall build for him a palace finer than that of the Emperor of Rome. Behold, now I will send thee to him.' And Thomas went, and Gondoforus commanded him to build for him a magnificent palace, and gave him much gold and silver for the purpose. The king went into a distant country and was absent for two years; and St. Thomas, meanwhile instead of building palace, distributed all the treasures among the poor and sick; and when the king returned he was full of wrath, and he commanded that St. Thomas should be seized and cast into prison, and he meditated for him a horrible death. Meantime the brother of the king died, and the king resolved to erect for him a most magnificent tomb; but the dead man, after that he had been dead four days, suddenly arose and sat upright, and said to the king, 'The man whom thou wouldst torture is a servant of God; behold, I have been in Paradise, and the angels showed to me a wondrous palace of gold and silver and precious stones; and they said, 'This is the palace that Thomas, the architect, hath built for thy brother, King Gondoforus.' And when the king heard these words, he ran to the prison, and delivered the apostle; and Thomas said to him, 'Knowest thou not that those who would possess heavenly things have little care for the things of this earth? There are in heaven rich palaces without number, which were prepared from the beginning of the world for those who would purchase the possession through faith and charity. Thy riches, O king, may prepare the way for thee to such a palace, but they cannot follow thee thither.'"

Rust (βρῶσις)

That which eats; from the verb βιβρώσκω, to eat. Compare corrode, from the Latin rodo, to gnaw.

Doth corrupt (ἀφανίζει)

Rev., consume. The same word which is used above of the hypocrites concealing their faces. The rust consumes, and therefore causes to disappear. So Wyc., destroyeth.

Break through (διορύσσουσιν)

Lit., dig through, as a thief might easily penetrate the wall of a common oriental house of mud or clay. The Greek name for a burglar is τοιχωρύχος, wall-digger. Compare [Job 24:16](#), "In the dark they dig through houses." Also [Ezekiel 12:5](#). Wyc., Thieves delve out.

## ◀ 2343. thésaurizó ▶

### Lexical Summary

thésaurizó: To store up, to lay up, to treasure

**Original Word:** θησαυρίζω

**Part of Speech:** Verb

**Transliteration:** thésaurizó

**Pronunciation:** thay-sow-RID-zo

**Phonetic Spelling:** (thay-sow-rid'-zo)

**KJV:** lay up (treasure), (keep) in store, (heap) treasure (together, up)

**NASB:** save, store, reserved, stored up treasure, stores up treasure, storing

**Word Origin:** [from [G2344 \(θησαυρός - treasure\)](#)]

1. to amass or reserve

{literally or figuratively}

### Strong's Exhaustive Concordance

lay up treasure, keep in store.

From [thesauros](#); to amass or reserve (literally or figuratively) -- lay up (treasure), (keep) in store, (heap) treasure (together, up).

see GREEK [thesauros](#)

### HELPS Word-studies

**Cognate:** 2343 *thēsaurízō* – properly, to put away, "store up"; lay aside *treasure*, built up (accumulated) for the day of future *recompense*. [See 2344](#) (*thēsaurus*).

### NAS Exhaustive Concordance

**Word Origin**

from [thésauros](#)

**Definition**

to lay up, store up

**NASB Translation**

reserved (1), save (2), store (2), stored up...treasure (1), stores up treasure (1), storing (1).

### Thayer's Greek Lexicon



## STRONGS NT 2343: θησαυρίζω

**θησαυρίζω**; 1 aorist ἐθησαυρισα; perfect passive participle τεθησαυρισμενος; (θησαυρός); from Herodotus down; **to gather and lay up, to heap up, store up**: to accumulate riches, [James 5:3](#); [τίνι](#), [Luke 12:21](#); [2 Corinthians 12:14](#); [τί](#), [1 Corinthians 16:2](#); [θησαυρούς ἐηαύτω](#), [Matthew 6:19f](#); equivalent to **to keep in store, store up, reserve**: passive [2 Peter 3:7](#); metaphorically, so to live from day to day as to increase either the bitterness or the happiness of one's consequent lot: ὀργήν ἐαυτῷ, [Romans 2:5](#); [κακά](#), [Proverbs 1:18](#); [ζωήν](#), Psalms of Solomon 9, 9 (ἐυτυχίαν, Appendix, Samn. 4, 3 (i. e. vol. i., p. 23, 31 edition, Bekker); [τεθησαυρισμενος κατά τίνος φθόνος](#), Diodorus 20, 36). (Compare: ἀποθησαυρίζω.)

### Topical Lexicon

#### Meaning and Scope

The verb denotes **the intentional laying up of treasure, whether material or immaterial, for future use. It always carries the idea of deliberate accumulation rather than casual possession.**

#### Occurrences in the New Testament

1. [Matthew 6:19](#) — “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.”
2. [Matthew 6:20](#) — “But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.”
3. [Luke 12:21](#) — “So is the man who stores up treasure for himself, and is not rich toward God.”
4. [Romans 2:5](#) — *“But because of your hard and unrepentant heart, you are storing up wrath against yourself for the day of wrath, when God’s righteous judgment will be revealed.”*
5. [2 Corinthians 12:14](#) — “For children should not have to save up for their parents, but parents for their children.”
6. [1 Corinthians 16:2](#) — “On the first day of every week, each of you should set aside a portion of your income, saving it up, so that when I come no collections will have to be made.”
7. [James 5:3](#) — *“Your gold and silver are corroded. Their corrosion will testify against you and consume your flesh like fire. You have stored up treasure in the last days.”*

8. [2 Peter 3:7](#) — “The present heavens and earth are reserved for fire, being kept for the day of judgment and destruction of ungodly men.”

### Old Testament Background

The Septuagint often uses cognate vocabulary to translate Hebrew roots conveying the accumulation of treasure (for example [Proverbs 10:2](#); [Proverbs 13:22](#)). **In prophetic literature, hoarded riches frequently signify arrogance and impending judgment** ([Isaiah 23:18](#); [Ezekiel 28:4–5](#)). This backdrop informs New Testament usage: **TREASURE CAN EITHER magnify faithfulness OR EXPOSE IDOLATRY.**

### Ethical Duality of Storing Up

1. Faithful Provision: Paul appeals to parents ([2 Corinthians 12:14](#)) and congregations ([1 Corinthians 16:2](#)) to lay aside resources for the welfare of others. The verb therefore validates prudent foresight when motivated by love and generosity.
2. Ungodly Hoarding: Jesus, James, and Peter target selfish or unbelieving accumulation that ignores God and neighbor. Such treasure multiplies guilt, not security.

### Eschatological Dimension

[Matthew 6](#) and [Luke 12](#) present a heavenly account ledger: believers invest in eternal reward through generosity and devotion. Conversely, [Romans 2](#) and [James 5](#) describe the wicked accumulating divine wrath. The same verb underscores the certainty of future recompense—positive or negative.

### Integration with Jesus’ Teaching on the Heart

“Where your treasure is, there your heart will be also” ([Matthew 6:21](#)). **Storing up is never merely economic; it reveals the spiritual orientation of the heart toward God or toward self.**

### Stewardship in Early Church Practice

Paul's directive in [1 Corinthians 16:2](#) institutionalizes systematic, proportionate giving. The act of putting aside a sum each week displays disciplined stewardship that anticipates future ministry needs without last-minute pressure.

### **Pastoral Implications Today**

- Encourage believers to evaluate savings, investments, and possessions in light of eternity.
- Teach regular, intentional giving as worship and foresight.
- Warn against accumulating resources without reference to God's kingdom or the poor.
- Remind the church that ungodly wealth can become evidence in the final judgment.

### **Summary**

The verb calls every disciple to choose between stockpiling transient riches or laying up imperishable treasure with God. Its eight New Testament appearances span Jesus' foundational teaching, apostolic instruction, and eschatological warning, uniting the canon in a consistent call to faithful, eternal-minded stewardship.

## **2344. θησαυρος**

### **Lexical Summary**

θησαυρος: Treasure, storehouse, treasury

**Original Word:** θησαυρός

**Part of Speech:** Noun, Masculine

**Transliteration:** thésauros

**Pronunciation:** thay-sow-ROS

**Phonetic Spelling:** (thay-sow-ros')

**KJV:** treasure

**NASB:** treasure, treasures

**Word Origin:** [from [G5087 \(τίθημι - laid\)](#)]

1. a deposit, i.e. wealth  
{literally or figuratively}

## Strong's Exhaustive Concordance

treasure.

From [tithemi](#); a deposit, i.e. Wealth (literally or figuratively) -- treasure.

see GREEK [tithemi](#)

## HELPS Word-studies

**2344** *thēsauros* (from [5087](#) /*tithēmi*, "to put, set") – properly, ***stored-up treasure (riches)***; (figuratively) ***a storehouse of treasure, including (treasured) thoughts stored up in the heart and mind.***

[[2344](#) (*thēsauros*) is the root the English term "*thesaurus*" which refers to a "*storehouse (treasure) of synonyms.*"

[2344](#) (*thēsauros*) is literally "a receptacle for valuables".]

## NAS Exhaustive Concordance

### Word Origin

from the same as [tithēmi](#) and a prim. root aur-

### Definition

treasure

### NASB Translation

treasure (12), treasures (5).

## Thayer's Greek Lexicon

### STRONGS NT 2344: θησαυρός

**θησαυρός**, **θησαυροῦ**, **ὁ** (from **ΘΑΩ** (**τίθημι**) with the paragog. term. **θησαυρός**); the Sept. often for **תְּזַוֵּר**; Latin *thesaurus*; i. e.

**1. the place in which goods and precious things are collected and laid up;**

**a. a casket, coffer, or other receptacle, in which valuables are kept:** [Matthew 2:11](#).

**b. a treasury** (Herodotus, Euripides, Plato, Aristotle, Diodorus, Plutarch, Herodian; 1 Macc. 3:29).

**c. storehouse, repository, magazine** ([Nehemiah 13:12](#); [Deuteronomy 28:12](#), etc.; Appendix, Pun. 88, 95): [Matthew 13:52](#) (cf. **παλαιός**, 1); metaphorically, of the soul, as the repository of thoughts, feelings, purposes, etc.: ([Matthew 12:35a](#) G L T Tr WH, 35b); with epexegetical genitive **τῆς καρδίας**, *ibid.* 12:35a Rec.; [Luke 6:45](#).

**2. the things laid up in a treasury; collected treasures:** [Matthew 6:19-21](#); [Luke 12:33](#); [Hebrews 11:26](#). **θησαυρόν ἔχειν ἐν οὐρανῷ**, **to have treasure** laid up for themselves **in heaven**, is used of those to whom God has appointed eternal salvation: [Matthew 19:21](#); [Mark 10:21](#); [Luke 18:22](#); **something precious**, [Matthew 13:44](#); used thus of the light of the gospel, [2 Corinthians 4:7](#); with an epexegetical genitive **τῆς σοφίας** (Xenophon, *mem.* 4, 2, 9; Plato, *Phil.*, p. 15 e.) **καί γνώσεως**, equivalent to **πᾶσα ἡ σοφία καί γνώσις ὡς θησαυροί**, [Colossians 2:3](#).

## Topical Lexicon

### Old Testament Background and Cultural Setting

In the Septuagint, **θησαυρός** frequently denotes the storehouses of kings and temples (for example, [2 Kings 20:13](#); [Isaiah 39:2](#)), **underscoring both material**

**abundance and strategic security.** This backdrop heightens the New Testament contrast between perishable earthly stores and imperishable heavenly riches.

**IN SECOND TEMPLE SOCIETY, WEALTH WAS OFTEN  
HOARDED IN GUARDED VAULTS OR BURIED IN FIELDS—  
PRACTICES THAT INFORM JESUS' PARABLES AND  
COMMANDS.**

## Treasures of the Kingdom in the Teachings of Jesus

[Matthew 13:44](#) captures the incomparable worth of the kingdom: *“The kingdom of heaven is like treasure hidden in a field...he went and sold all he had and bought that field.”*

The sacrifice is total, yet the exchange is overwhelmingly advantageous

— an enduring illustration of repentance, faith, and joyful surrender.

Jesus applies the metaphor pastorally in [Matthew 6:19-21](#) and [Luke 12:33-34](#). Earthly goods are vulnerable to “moth and rust,” but heavenly treasure is inviolable.

**THE DIRECTIVE TO “*SELL YOUR POSSESSIONS AND GIVE TO THE POOR*” ([LUKE 12:33](#))  
DEMONSTRATES THAT GENEROSITY IS THE  
MEANS BY WHICH TEMPORAL ASSETS ARE  
CONVERTED INTO ETERNAL WEALTH.**

To the rich young ruler ([Matthew 19:21](#); [Mark 10:21](#); [Luke 18:22](#)) the same principle becomes a personal call:

relinquish possessions, embrace  
discipleship, gain “treasure in heaven.”

## Treasure and the Heart's Orientation

*“For where your treasure is, there your heart will be also”* ([Matthew 6:21](#)).

The location of treasure reveals the object of affection, shaping attitudes, priorities, and behavior.

Two sayings reinforce the point:

- [Matthew 12:35](#) and [Luke 6:45](#) present the heart itself as a treasure-chest, spilling out either good or evil.

- [Luke 12:34](#) *returns to the heart-treasure linkage, anchoring stewardship in inner devotion.*

## Christ Himself as the Treasury of Wisdom and Knowledge

[Colossians 2:3](#) affirms, *“In Him are hidden all the treasures of wisdom and knowledge.”* Here

θησαυρός is neither moral quality nor material asset but the incarnate Christ. The verse answers both the intellectual and spiritual cravings of humanity: every true insight, every revelation of God's character and plan, resides in the Son.

## Apostolic Imagery: **Treasure in Earthen Vessels**

Paul writes, ***“We have this treasure in jars of clay”*** ([2 Corinthians 4:7](#)). The gospel—life, light, and glory—is entrusted to frail human messengers so that the surpassing power is clearly divine.

The image dignifies ministry while preserving humility: the vessel is expendable; the treasure is everlasting.

## Eternal Reward versus Temporal Wealth

[Hebrews 11:26](#) hails Moses for valuing ***“the reproach of Christ greater wealth than the treasures of Egypt.”*** The patriarch saw beyond the opulence of Pharaoh’s court to an unseen recompense.

Faith evaluates riches eschatologically, not superficially.

## Incarnational Generosity: The Magi and Their Gifts

When ***the wise men “opened their treasures”*** ([Matthew 2:11](#)) they offered gold, frankincense, and myrrh—costly gifts acknowledging the newborn King. Their act



foreshadows the proper use of earthly wealth:  
worship that points to Jesus' royalty, deity,  
and sacrificial death.

## Practical Ministry and Discipleship Implications

- 1. Stewardship:** Believers convert temporal resources into eternal capital through giving, hospitality, and service.
- 2. Contentment:** Recognizing Christ as ultimate treasure liberates the soul from material anxiety (cf. [Matthew 6:25-34](#)).
- 3. Evangelism:** **The gospel we carry is invaluable;** courage stems from its worth, not our strength ([2 Corinthians 4:7-12](#)).
- 4. Teaching:** *Sound doctrine centers on the sufficiency of Christ* ([Colossians 2:3](#)), guarding against philosophies that promise hidden knowledge elsewhere.

### Historical and Theological Reflections

Early church writers appealed to *θησαυρός* **to combat Gnostic claims of secret wisdom, citing [Colossians 2:3](#) as proof that no further mystery lay outside Christ.**

**REFORMATION PREACHERS ALIKE CONTRASTED  
INDULGENCE-FUNDED “TREASURES OF MERIT” WITH THE  
TRUE TREASURE OF THE GOSPEL OFFERED FREELY  
THROUGH FAITH.**

Throughout Christian history, the word has summoned believers to weigh the fleeting allure of riches against the lasting joy of knowing and serving God.

## Summary

Across its seventeen New Testament occurrences, θησαυρός moves from literal wealth to an expansive spiritual metaphor. Whether depicting the priceless kingdom, the disposition of the heart, the supremacy of Christ, or the gospel entrusted to fragile saints...

the term calls every generation to reassess value, re-orient desire, and invest life in what endures forever.

## MacArthur Commentary:

### Treasure in Heaven

(6:19–24)

**Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there will your heart be also. The lamp of the body is the eye; if therefore your eye is clear, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is the darkness! No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon. (6:19–24)**

Human beings are naturally thing-oriented. We are strongly inclined to be wrapped up in seeking, acquiring, enjoying, and protecting material possessions. In prosperous cultures such as those in which most Westerners live, the propensity to build our lives around things is especially great.

The leading religionists of Jesus' day were preoccupied with things. They were materialistic, greedy, avaricious, covetous, grasping, and manipulative. That "the Pharisees ... were lovers of money" (Luke 16:14) was not incidental to the other sins for which Jesus rebuked them. Because they did not have a right view of themselves (see Matt. 5:3–12), of their relation to the world (5:13–16), of the Word of God (5:17–20), of morality (5:21–48), and of religious duties (6:1–18), it was inevitable they would not have a right view of material things.

Jesus first shows how their view of nonessential material things was perverted (vv. 4–24) and then how their view of essential material things was also perverted (vv. 25–34). Their views both of luxuries and necessities were warped.

False doctrine leads to false standards, false behavior, and false values, and hypocritical religion seems always to be accompanied by greed and immorality (cf. 2 Pet. 2:1–3, 14–15). Hophni and Phinehas, the two sons of Eli the high priest, had no regard for the things of God, but they eagerly took advantage of their father’s exalted office as well as their own priestly positions. They “were worthless men; they did not know the Lord” (1 Sam. 2:12). They took more than their prescribed share of the sacrificial meat for themselves, and they committed adultery “with the women who served at the doorway of the tent of meeting” (vv. 13–17, 22).

Annas and Caiaphas, who were high priests during Jesus’ ministry, became extremely wealthy from the many concessions they ran or licensed in the Temple. It was of those concessions that Jesus twice cleansed His Father’s house (John 2:14–16; Matt. 21:12–13).

Throughout the history of the church to the present day, religious charlatans have used the ministry as a means to garner wealth and to provide opportunity to indulge their sexual lusts.

Often such people, like the scribes and Pharisees, have used their material prosperity as imagined evidence of their spirituality, proclaiming without shame that they are materially blessed because they are spiritually superior. They turn upside down teachings such as those in Deuteronomy 28: “Now it shall be, if you will diligently obey the Lord your God, being careful to do all His commandments which I command you today, the Lord your God will set you high above all the nations of the earth. And all these blessings shall come upon you and overtake you, if you will obey the Lord your God. Blessed shall you be in the city, and blessed shall you be in the country” (vv. 1–3). Those blessings are clearly and repeatedly contingent on obedience to the Lord. Material or other earthly benefits that are accumulated by greed, dishonesty, deceit, or in any other immoral way are not to be conceived of as blessings from the Lord. To claim God’s approval simply on the basis of one’s wealth, health, prestige, or any other such thing is to pervert His Word and use His name in vain.

The Old Testament gives many warnings against accumulating wealth for its own sake. “Do not weary yourself to gain wealth, cease from your consideration of it” (Prov. 23:4).

Economic problems such as inflation, recessions, and depressions involve many complex factors—monetary, political, military, social, climatic, and so on. But with the exception of the climatic, over which men have little control, the root cause behind most economic difficulty is greed. The problems are brought about in the first place because of greed, and they are often seemingly impossible to solve for the same reason. As John Stott observes, “Worldly ambition has a strong fascination for us. The spell of materialism is very hard to break” (*Christian Counter-Culture* [Downers Grove, Ill.: InterVarsity, 1978], p. 154). Paul established the proper attitude when he said 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” (1 Tim. 6:6–8).

In the present passage Jesus looks at materialism—particularly in regard to luxuries—from the three perspectives of treasure, vision, and master.

**Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there will your heart be also. (6:19–21)**

**Layup** (*thēsaurizō*) and **treasures** (*thēsauros*) come from the same basic Greek term, which is also the source of our English *thesaurus*, a treasury of words. A literal translation of this phrase would therefore be, “do not treasure up treasures for yourselves.”

The Greek 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. In all of His many different instructions, He only once told a person to “sell your possessions and give to the poor” (Matt. 19:21). In that particular case, the young man’s wealth was his idol, and therefore a special barrier between him and the lordship of Jesus Christ. It provided an excellent opportunity to test whether or not that man was fully committed to turning over the control of his life to Christ. His response proved that he was not. The problem was not in the wealth itself, but the man’s unwillingness to part with it. The Lord did not specifically require His disciples to give up all their money and other possessions to follow Him, although it may be that some of them voluntarily did so. He did require obedience to His commands no matter what that cost. The price was too high for the wealthy young ruler, to whom possessions were the first priority.

Both testaments recognize the right to material possessions, including money, land, animals, houses, clothing, and every other thing that is honestly acquired. God has made many promises of material blessing to those who belong to and are faithful to Him. The foundational truth that underlies the commandments not to steal or covet is the right of personal property. Stealing and coveting are wrong because what is stolen or coveted rightfully belongs to someone else. Ananias and Sapphira did not forfeit their lives because they kept back some of the proceeds from the sale of their property, but because they lied to the Holy Spirit (Acts 5:3). Holding back some of the money was selfish, especially if they had other assets on which to live, but they had a right to keep it, as Peter makes plain: “While it remained unsold, did it not remain your own? And after it was sold, was it not under your control?” (v. 4).

God expects, in fact commands, His people to be generous. But He also expects, and even commands, them not only to be thankful for but to *enjoy* the blessings He gives—including the material blessings. The Lord “richly supplies us with all things to enjoy” (1 Tim. 6:17). That verse is specifically directed to “those who are rich in this present world,” and yet it does not command, or even suggest, that they divest themselves of their wealth, but rather warns them not to be conceited about it or to trust in it.

Abraham was extremely rich for his day, a person who vied in wealth, influence, and military power with many of the kings in Canaan. When we first meet Job he is vastly wealthy, and when we leave him—after the testing that cost him everything he possessed outside of his own life—

God has made him wealthier still, in flocks and herds, in sons and daughters, and in a healthy long life. “And the Lord blessed the latter days of Job more than his beginning” (Job 42:12–17).

The Bible gives considerable counsel for working hard and following good business practices (cf. Matt. 25:27). The ant is shown as a model of the good worker, who “prepares her food in the summer, and gathers her provision in the harvest” (Prov. 6:6–8). We are told that “in all labor there is profit, but mere talk leads only to poverty” (14:23) and “by wisdom a house is built, and by understanding it is established; and by knowledge the rooms are filled with all precious and pleasant riches” (24:3–4). “He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty” (28:19).

Paul tells us that parents are responsible for saving up for their children (2 Cor. 12:14), that “if anyone will not work, neither let him eat” (2 Thess. 3:10), and that “if anyone does not provide for his own, and especially for those of his household, he has denied the faith, and is worse than an unbeliever” (1 Tim. 5:8).

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.

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.

The key to Jesus’ warning here is **yourselves**. When we accumulate possessions simply for our own sakes—whether to hoard or to spend selfishly and extravagantly—those possessions become idols.

It is possible that both our **treasures upon earth** and our **treasures in heaven** can involve money and other material things. Possessions that are wisely, lovingly, willingly, and generously used for kingdom purposes can be a means of accumulating heavenly possessions. When they are hoarded and stored, however, they not only become a spiritual hindrance but are subject to loss through **moth, rust, and thieves**.

In ancient times, wealth was frequently measured in part by clothing. Compared to our day of mass-produced clothes, garments represented a considerable investment. Rich people sometimes had golden threads woven into their clothing, both to display and to store their wealth. But the best clothes were made of wool, which the **moth** loves to eat; and even the richest persons had difficulty protecting their clothes from the insects.

Wealth was also often held in grain, as we see from the parable of the rich farmer who said, “I will tear down my barns and build larger ones, and there I will store all my grain and my goods” (Luke 12:18). *Brōsis* (**rust**) literally means “an eating,” and is translated with that meaning everywhere in the New Testament but here (see Rom. 14:17; 1 Cor. 8:4, “eating”; 2 Cor. 9:10, “food”; and Heb. 12:16, “meal”). It seems best to take the same meaning here, in reference to grain that is eaten by rats, mice, worms, and insects.

Almost any kind of wealth, of course, is subject to **thieves**, which is why many people buried their nonperishable valuables in the ground away from the house, often in a field (see Matt. 13:44). **Break in** is literally “dig through,” and could refer to digging through the mud walls of a house or digging up the dirt in a field.

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.

Jesus goes on to point out that a person’s most 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. James 4:4).

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.

When the exiles who came back to Jerusalem from Babylon began turning to God’s Word, a revival also began. “Ezra opened the book in the sight of all the people” and various leaders took turns reading “from the law of God” (Neh. 8:5–8). Through hearing God’s Word the people became convicted of their sin, began to praise God, and determined to begin obeying Him and to faithfully support the work of the Temple (chaps. 9–10).

Revival that does not affect the use of money and possessions is a questionable revival. As the Tabernacle was being built, “everyone whose heart stirred him and everyone whose spirit moved him came and brought the Lord’s contribution for the work of the tent of meeting and for all its service and for the holy garments” (Ex. 35:21). As plans were being made to build the Temple, David himself gave generously to the work, and “the rulers of the fathers’ households, and the princes of the tribes of Israel, and the commanders of thousands and of hundreds, with the overseers over the king’s work, offered willingly.... Then the people rejoiced because they had offered so willingly, for they made their offering to the Lord with a whole heart, and King David also rejoiced greatly” (1 Chron. 29:2–6, 9).

G. Campbell Morgan wrote:

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* [New York: Revell, 1929], pp. 64–65)

When thousands of people, mostly Jews, were won to Christ during and soon after Pentecost, the Jerusalem church was flooded with many converts who had come from distant lands and who decided to stay on in the city. Many of them no doubt were poor, and many others probably left most of their wealth and possessions in their homelands. To meet the great financial burden suddenly placed on the church, local believers “began selling their property and possessions, and were sharing them with all, as anyone might have need” (Acts 2:45).

Many years later, during one of the many Roman persecutions, soldiers broke into a certain church to confiscate its presumed treasures. An elder is said to have pointed to a group of widows and orphans who were being fed and said, “There are the treasures of the church.”

God’s principle for His people has always been, “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” (Prov. 3:9–10). Jesus said, “Give, and it will be given to you; good measure, pressed down, shaken together, running over, they will pour into your lap. For by your standard of measure it will be measured to you in return” (Luke 6:38). Paul assures us that “he who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully” (2 Cor. 9:6). That is God’s formula for earning dividends that are both guaranteed and permanent.

At the end of His parable about the dishonest but shrewd steward, Jesus said, “I say to you, make friends for yourselves by means of the mammon of unrighteousness; that when it fails, they may receive you into the eternal dwellings” (Luke 16:9). Our material possessions are “unrighteous” in the sense of not having any spiritual value in themselves. But if we invest them in the welfare of human souls, the people who are saved or otherwise blessed because of them will someday greet us in heaven with thanksgiving.

## A SINGLE VISION

**The lamp of the body is the eye; if therefore your eye is clear, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is the darkness!** (6:22–23)

These verses expand on the previous three, and the **eye** becomes an illustration of the heart. **The lamp, or lens, of the body is the eye,**

through which all light comes to us. It is the only channel of light we possess, and therefore our only means of vision.

**THE HEART IS THE EYE OF THE SOUL, THROUGH WHICH THE ILLUMINATION OF EVERY SPIRITUAL EXPERIENCE SHINES. IT IS THROUGH OUR HEARTS THAT GOD'S TRUTH, LOVE, PEACE, AND EVERY OTHER SPIRITUAL BLESSING COMES TO US. WHEN OUR HEARTS, OUR SPIRITUAL EYES, ARE CLEAR, THEN OUR WHOLE BODY WILL BE FULL OF LIGHT.**

**Haplous (clear) can also mean single, as it is translated in the King James Version. An eye that is clear represents a heart that has single-minded devotion. Bishop John Charles Ryle said, "Singleness of purpose is one great secret of spiritual prosperity"** (*Expository Thoughts on the Gospels: St. Matthew* [London: James Clarke, 1965], p. 56).

Words that are closely related to *haplous* mean "liberality" (Rom. 12:8; 2 Cor. 9:11) and "generously" (James 1:5). **THE IMPLICATION IN THE PRESENT VERSE IS THAT IF OUR HEART, REPRESENTED BY THE EYE, IS GENEROUS (CLEAR), OUR WHOLE SPIRITUAL LIFE WILL BE FLOODED WITH SPIRITUAL UNDERSTANDING, OR LIGHT.**

*If our eye is bad, however, if it is diseased or damaged, no light can enter, and the whole body will be full of darkness. If our hearts are encumbered with material concerns they become "blind" and insensitive to spiritual concerns. The*



*eye is like a window which, when clear, allows light to shine through, but, when dirty, or bad, prevents light from entering.*

**Ponēros (bad) usually means evil**, as it is translated here in the King James Version. In the Septuagint (Greek Old Testament) it is often used in translating the Hebrew expression “evil eye,” a Jewish colloquialism that means grudging, or stingy (see Deut. 15:9, “hostile”; Prov. 23:6, “selfish”). “A man with an evil eye,” for example, is one who “hastens after wealth” (Prov. 28:22).

**THE EYE THAT IS BAD IS  
THE HEART THAT IS SELFISHLY INDULGENT.**

The person who is materialistic and greedy is spiritually blind. Because he has no way of recognizing true light, he thinks he has light when he does not. What is thought to be light is therefore really darkness, and because of the self-deception, how great is the darkness!

The principle is simple and sobering: the way we look at and use our money is a sure barometer of our spiritual condition.

#### A SINGLE MASTER

**No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon. (6:24)**

The third choice relates to allegiance, to **masters**. Just as we cannot have our treasures both in earth and in heaven or our bodies both in light and in darkness, we cannot **serve two masters**.

*Kurios (masters)* is often translated lord, and refers to a slave owner. The idea is not simply that of an employer, of which a person may have several at the same time and work for each of them satisfactorily. Many people today hold two or more jobs. If they work the number of hours they are supposed to and perform their work as expected, they have fulfilled their obligation to their employers, no matter how many they may have. The idea is of **masters** of slaves.

But by definition, a slave owner has total control of the slave. For a slave there is no such thing as partial or part-time obligation to his master. He owes full-time service to a full-time master. He is owned and totally controlled by and obligated to his master. He has nothing left for anyone else. To give anything to anyone else would make his master less than master. It is not simply difficult, but absolutely impossible, to **serve two masters** and fully or faithfully be the obedient slave of each.

Over and over the New Testament speaks of Christ as Lord and Master and of Christians as His bondslaves. Paul tells us that before we were saved we were enslaved to sin, which was our master. But when we trusted in Christ, we became slaves of God and of righteousness (Rom. 6:16–22).

We cannot claim Christ as Lord if our allegiance is to anything or anyone else, including ourselves. And when we know God’s will but resist obeying it, we give evidence that our loyalty is other than to Him. We can no more **serve two masters** at the same time than we can walk in two directions at the same time. We will **either ... hate the one and love the other, or ... hold to one and despise the other**.

John Calvin said, “Where riches hold the dominion of the heart, God has lost His authority” (*A Harmony of the Evangelists Matthew, Mark, and Luke*, vol. 1 [Grand Rapids: Baker, 1979], p. 337). Our treasure is either on earth or in heaven, our spiritual life is either full of light or of darkness, and our master is either **God** or **mammon** (possessions, earthly goods).

The orders of those two **masters** are diametrically opposed and cannot coexist. The one commands us to walk by faith and the other demands we walk by sight. The one calls us to be humble and the other to be proud, the one to set our minds on things above and the other to set them on things below. One calls us to love light, the other to love darkness. The one tells us to look toward things unseen and eternal and the other to look at things seen and temporal.

The person whose **master** is Jesus Christ can say that, when he eats or drinks or does anything else, he does “all to the glory of God” (1 Cor. 10:31). He can say with David, “I have set the Lord continually before me” (Ps. 16:8), and with Caleb when he was eighty-five years old, “I followed the Lord my God fully” (Josh. 14:8).<sup>1</sup>

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<sup>1</sup> John F. MacArthur Jr., [\*Matthew\*](#), vol. 1, MacArthur New Testament Commentary (Chicago: Moody Press, 1985–1989), 407–415.