

On Storing up Treasure
Matthew 6:19-21

*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,
where neither moth nor rust destroys,
and where thieves do not break in or steal;
for where your treasure is, there your heart will be also.*

451-3675, or if they are unable to service you, try 866-788-2929. Or if they too are unable, call 1-800-248-3734; they will *definitely* be able to help you.

Now why did I give you those phone numbers?

Because if you are going to store up earthly treasure, then they can help you.

The storage business is big business. Have you seen those room-sized rows of cubicles begin to pop up and pepper the landscape of central New York? At some places, what was once farmland bringing forth rows of healthy corn, has been replaced with concrete supporting healthy rows of storage compartments.

And why is this?

Because it is the increasing propensity of people, especially American people, as our Lord Jesus put it, to 'store up treasures on earth.' If you are going to store earthly treasure after earthly treasure, then there are plenty of storage specialists, and lots, to help you, as the phone book clearly shows. But if you desire to store up heavenly treasure after heavenly treasure, then God Himself can, and will, help you, as His Word makes plain at Matthew 6:19-21.

Now the structure of the passage before us is rather straightforward. It is what is called a contrasting parallelism; i.e., two similar ideas are presented, but yet with key differences. The passage notes, *first*, a command. And this command concerns a specific activity (to store up treasures). The passage also talks about the effects related to that activity (moth and rust destroying, or not; thieves breaking in and stealing, or not). It also concerns the realms into which this treasure is stored, and in which these effects do or do not take place (either on earth or in heaven). And *secondly*, in addition to the command, there is a conclusion geared toward self-examination in the person and his/her application of the command. The commands, together with their effects and realms, comprise vv.19-20, whereas the conclusion comprises v.21.

And that's the basic outline we want to follow as we consider this important section of Jesus' sermon. The point I want to drive home is the point Jesus had been driving home to His listeners. It is this: *You must be perfect, as your Father in heaven is perfect.*

You and I are never, ever, *ever* called to pursue anything less than perfection. Don't let the fact that you are a sinner somehow excuse, or worse, justify your not comprehending that mandate. If God is perfect, which He is, then He is pleased only with that which reflects Him. And for us, then, that means being perfect.

You must be perfect, as your Father in heaven is perfect.

Now how many people strive for that? You do, don't you? Isn't that the first thing that comes out of your mouth each morning when you wake up in your bed? 'Well, that sleep was interesting. Now for the real stuff. Today, at every point, in every thought, with every desire, in every situation, I'm going to strive with all my might – not just some of it – all of it, to be perfect.'

Although it is true that 'the spirit is willing but the flesh is weak,' it is unfortunately too often the case in our experience that, it seems, the spirit is *unwilling* just as the flesh is weak.

But notwithstanding, you are called to be perfect, as your Father in heaven is perfect. Paul said, 'Not that I have already obtained it or have already become perfect, but I press on so that I may lay hold of that for which I was also laid hold of by Christ Jesus' (*Philippians 3:12*). That is the controlling idea Jesus had in mind for His disciples as He spoke to them.

Note that in the sermon itself. After presenting the characteristics of the citizens of the kingdom of heaven (5:3-16), Jesus, like a person tying his shoe, draws the point tighter at v.20...Then He compares Pharisaical righteousness with true righteousness at vv.21-47...And then He laces it snug and ties it all together at v.48...

5:48 is the knot that ties the laces of chapters 5 and 6 together. Having prepared for and made the point that you must be perfect, as your heavenly Father is perfect, Jesus went on at 6:1 to address the righteousness which God rewards in contrast to the righteousness feigned by the Pharisees. He noted what perfection was in terms of almsgiving (*vv.2-4*), praying (*vv.5-15*), and fasting (*vv.16-18*). And at v.19 He began to note the perfect righteousness His disciples were to pursue in terms of storing treasures, if they were to receive a reward from their heavenly Father (6:1).

And so 5:48 becomes the main point again today, as it was then: *You must be perfect, as your heavenly Father is perfect.* You must show yourself righteous – a righteousness that can exist in you and live only by faith in Jesus Christ. And one of the areas concerning which we are called to perfection, and in which we show forth the unique righteousness of faith, is in the area of material possessions, in particular, storing up treasure. And so as we consider our main point through the lens of vv.19-21, we're noting two things:

1. What we should learn from the commands about storing our treasure (vv.19-20)
2. What we should discern from the conclusion about locating our heart (v.21)

1. What we should learn from the commands about storing our treasure (vv.19-20)

First, consider the true nature of a treasure stored. What do you think of, or see, when you hear the word 'treasure?' Maybe a large opened chest, full of gold coins with maybe a silver cup or a few glittering bracelets hanging over the side. That is a picture of a treasure, but that is not the essence of treasure.

Treasures are in all shapes, sizes, and substances. But the basic idea of a 'treasure' is that which is worthy of your affections, your desires, or your interest. That which is most valuable to you is your treasure. A treasure is something you cherish with all your heart. It is something into which all of your interest and affection is deposited. It is the chest that receives the gold coins loved by the depositor. And so, moments, children, relationships, books, and a host of other things – being dear to us – are 'treasured' things, as well as goods, health, and life.

A treasure is a thesaurus (which is the Greek word for 'treasure' transliterated into English). You know what a thesaurus is? The thesaurus is the word lover's treasure chest. In it are the gold coins he loves to run through his fingers. He hears their clinking jingle whenever they are put together just right. What is a thesaurus but a storehouse? And on its walls are many, many shelves. And on each of these shelves there are all sorts and varieties of product. If you want to buy treasure, you may have treasure, or riches, or wealth; savings, cash, money, gems, nuggets, ingots, dough, abundance, or a nest egg. All these products are on the shelf of 'treasure.' As a thesaurus is a treasure chest for synonymous words, so your treasure is the box in which you place all the desires, all the delights, and all the interests synonymous to your heart.

Do you have a treasure? Yes you do. Do you have many treasures? Yes you do. If you are to be perfect, as your heavenly Father is perfect, and that perfection is practiced or evidenced with respect to storing up treasure, then you must

understand the basic idea of ‘treasure.’ It is that into which you place your heart’s affection and interest – which leads to:

Secondly, the universal habit of treasure storing. From the passage, it is assumed that everyone is in the process of storing up treasure of some kind in some place. Young or old, rich or poor, man or woman, boy or girl, - *all* are occupied with storing up treasures.

In itself, storing up treasure is not sinful. Jesus does not say that storing up treasures for yourself is wrong or sinful. In fact, He commands that we store up treasure! (And we’ll address this more fully in a moment). He is assuming that everybody is engaged in the universal hobby of treasure storing. Some collect stamps as their hobby. Others make birdhouses, collect antiques, garden, or some other thing. But everybody stores treasure.

But we have to be careful that we not confuse a sinful storing of earthly treasure with God-allowed use of earthly goods. What did Jesus mean when He gave this command not to store up for yourselves treasures on earth?

He was not prohibiting the owning of possessions. Godly men and women from Job and Abraham down through Paul and Barnabas owned possessions; and some of them quite numerous. The Law of God, at various places, assumes we will own possessions. In fact, it protects them. God Himself gave man the power to make wealth (*Deuteronomy 8:18*).

Obviously, it is not wrong to own possessions. To forbid the owning of possessions is more Marxist than Christian. Nowhere does the Bible forbid owning possessions, and this is not a passage that teaches that, no matter how many a Catholic theologian has said otherwise.

Also, *Jesus was not prohibiting the enjoyment of earthly things.* He was not teaching that you can’t have pleasure in possessions or physical things. That’s more ascetic than Christian. The ascetics were people who denied themselves earthly pleasures, believing it made them more pure or holy. In fact, the Scripture explicitly states, ‘God richly supplies us with all things to enjoy’ (*1 Timothy 6:17*). You should enjoy every creation of God and man, so long as it is not used to sin. So enjoy your bikes and toys and other things, children. Enjoy your cars and homes and other things, adults.

And, *Jesus was not prohibiting conservation, savings, or insurance.* Doesn’t the Bible commend the ant, who ‘prepares her food in summer and gathers her provision in the harvest’ (*Proverbs 6:6-8*)? The ant stores and saves. Hasn’t God in His own wisdom in ordering the world made it so that certain animals must store up food to sustain themselves and their offspring? The whole idea of savings and insurance is easily deduced from, say, *1 Timothy 5:8*, ‘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,' I.e., not storing, not saving, not insuring, not providing are signs of unbelief, not belief. Proverbs 13:22, 'A good man leaves an inheritance to his children's children.' Conservation, savings, and insurance are commended, not condemned, by Scripture.

And so Jesus was not forbidding ownership of possessions, enjoyment of earthly things, or conservation, savings, or insurance. What was He saying, then? This leads us to another feature you should learn from the command. Know the true nature of a treasure stored. Know the universal habit of treasure storing. But:

Third, note the two realms in which treasures are stored. Jesus here continues to teach and clarify the truth by means of division or contrast. There are the Pharisees, who have a certain idea of righteousness, and then there are true disciples, whose righteousness proceeds from faith, not desiring worldly praise, as the Pharisees, but true reward from God. And so, there are 2 realms in which to store treasure (heaven or earth), 2 kinds of eyes (bad or clear), 2 masters (God or riches), 2 life perspectives (worldly worry or heavenly seeking), 2 gates (broad or narrow), 2 prophets (false or true), 2 trees (good or bad), 2 professions (superficial or genuine), and 2 foundations/houses, again, for vv.19-20, 2 realms in which to store treasure.

That is the basic and central emphasis of the passage – the realm. Notice how it is emphasized:

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, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also.

The point is not that your heart treasures something. It is not that you have treasures or store up treasures. It is *where* you store them; that into which you place your treasures, the realm.

Is your treasure stored on earth or in heaven? I assure you, it is stored in one of these places and nowhere else. Your treasure is either in heaven, a place of immortality, permanence, and endless purity, or it is in earth, a place of mortality, constant change, and ongoing pollution.

Obviously, then, the realm determines what effect is had on the treasure stored. Treasures stored up on earth know only the corruption of moths and rust

(actually the word for 'rust' is simply 'eating or devouring' in the Greek. It could refer to vermin or other pests that consume items). Treasure stored in heaven is free from all that. It is secure, protected, incorruptible, and permanent. It is obviously a superior realm in which to stockpile your treasure.

The realm determines what effect is had on the treasure stored. If hurricane Isabel or Katrina is any analogy to what happens to the house of man's earthly treasures, then I'm not sure it's worth it merely to board up the windows of its house. Such damage so quickly! Many treasures held today, many treasures gone tomorrow, perhaps gone forever! What took years to accumulate can take but minutes to ruin. The realm determines what effect is had on the treasure stored. Earthly treasures are subject to earthly buffets.

What irony it is for the person who stores up treasures on earth! He wraps his fine garments, but moths lay eggs which in turn eat or spoil the clothing. He puts his treasure in bags, but mice and other rodents get in and eat it. He puts his treasure underground, and yet worms destroy it. He locks up his treasure, but thieves break in and steal it. There is simply no safety for earthly treasures!

Or to be more up to date in our application of the imagery, you put insecticide on your treasured grass and yet the grubs and chinch bugs still kill it, the dandelions still bloom. You apply Rustoleum to your treasure, and it still rusts. You install a security system to protect your treasure, yet a burglar still breaks into your house and steals your possessions. You switch financial advisors and your treasured stocks still decline in value.

There is simply no safety for earthly treasures! Whether it is incidental (moths, vermin, or rust devouring things), or whether it is intentional (thieves breaking in and stealing), your earthly treasures will always be vulnerable to corruption or loss. No human countermeasures are sufficient for the present or the future. You can even chain yourself to your earthly treasure, you can put it all in a U-Haul and hitch it to the back of your hearse, but you cannot take your treasure with you when you leave this world. 'Naked I came from my mother's womb and naked I shall return there' (*Job 1:21*).

And so it should be said, quite frankly, that the reason why earthly treasures are corrupted and ruined is because of our own sin, which brings ruin on everything. Our treasured towers of Babel will always be ruined by God's judgment. Even as Darius' foes dug through his Babylonian wall to kill him, so the curse for sin will 'dig through' (*diorusso*) and steal whatever earthly treasure we have accumulated. People spend a lifetime acquiring treasure, and then, as Proverbs says, only 'store it up for the righteous' (*13:22*).

In order to store up treasures on earth, you don't have to be one who has a huge house, motor home, three cars, riding lawn mower, snowmobiles, and two boats (each with matching jet-skis). You don't have to be a rent-paying tenant

at Sam's Storage Shed. You need only desire the things of this life more than the spiritual blessings of Christ and the life to come, and put in minimal effort to get them.

To borrow the former illustration, the world, to some, is a storehouse. And on its walls are countless shelves on which they methodically categorize and neatly stack the desires and interests of their heart:

Entertainment – section one, eye level, in full stock.

Health & Beauty – section two, lower level, always in demand, needs restocking

Financial matters: including investment portfolio, college savings, loans and credit – section three, upper level, usually out of reach so you'll need a forklift to access it.

The command not to lay up treasures on earth does not indict those who are provident (those who wisely use and plan with resources), but the covetous (those who deem that their 'life consists in the abundance of their possessions,' as Jesus said elsewhere (*Luke 12:15*).

It also speaks to those who close their hearts against the needs of others, especially when it is in their power to do them good by sharing of their treasure. When Jesus said to the rich young ruler, 'Go, sell all your possessions and give to the poor and you will have treasure in heaven' (*Matthew 19:21*), He was not forbidding owned possessions, but rebuking a 'miser who hoarded, a materialist who sought still more' (per Stott). He was confronting the presumptuous stockpiler of earthly stuff, like the guy who presumed he could tear down his barns, build more, store more, and yet didn't recognize that that very night his life was required of him (*Luke 12:16-21*). That's the mindset and what happens to the earthly stockpiler. And Jesus is here warning against *that*. The realm of earth, being under the curse for sin, can only offer to corrupt or move the treasures you may seek to have endure with you.

Surprisingly, though, the realm determines also what the nature is of the treasure stored. Are you puzzled by whether your treasures are earthly or heavenly? Where do you store them? You children of the congregation, if I wanted to store a motorcycle for the winter, could I put it in heaven, at the side of Jesus' throne? No, it's an earthly thing. Could I store my obedience to God in the shed in my backyard? No, it doesn't take up any physical room. It's an invisible, spiritual thing.

Where your treasure can be put reveals the nature of it; earthly treasures go in earthly places, spiritual treasures in heavenly places. Boats go in garages or barns and prayers go to God in heaven. That is the way it must be. A treasure stored on earth is of necessity an earthly treasure; and the same for heavenly

ones. But then there were the Pharisees, who tried to put spiritual treasures in earthly realms. They placed the treasure of fasting onto their dusty, ashen clothes. They put their prayers out on the street corners for men to see. And they dangled their alms from the trumpets they used to gain attention. What began as heavenly treasure, in the end, amounted to mere earthly treasure.

The Bible says there is a ‘god of this world,’ meaning Satan, the devil (2 *Corinthians 4:4*). That does not mean that heaven is where God rules and earth is where Satan rules. No, God rules over both. It simply means that Satan has all who are not born from above in his grip, spiritually. He rules this realm. He shows his power through many agencies of life such as politics, the entertainment industry, the media, and of course, the media. And it is man’s natural bent, since he does not naturally know the saving grace of Christ, is to set his mind on this world. So, he stockpiles treasures here. The realm in which a person lives determines the nature of the treasure stored. Earthly realm dominated by Satan, earthly treasure.

But what is heavenly treasure, then? What is true heavenly treasure that doesn’t corrode or get stolen, if the realm determines what the nature is of the treasure stored?

First and foremost, *Jesus Christ, and knowing Him, is true heavenly treasure.* Consider Matthew 13:44...I exhort you, then, on these points...:

- The kingdom of heaven is the reign of Christ over all on account of His cross and resurrection, together with those trusting Him for salvation on account of their union with Him.
- Jesus referred to this as ‘treasure,’ which elicits ‘joy’ from its finder
- The finder expends his earthly treasure to possess this heavenly treasure
- How much time is wasted, and how easily we can be distracted from storing up heavenly treasure!

It’s no wonder that Mary, when she heard of the remarkable things spoken of or witnessed about her Son, ‘treasured all these things in her heart’ (*Luke 2:19, 51*). Her treasure was one and the same with Jesus. It’s no wonder that Paul would say that ‘all the treasures of wisdom and knowledge are hidden in Christ’ (*Colossians 2:3*). He is the pearl of great price more valuable than any earthly philosophy or pleasure!

Consider Moses. There he was in Godless Egypt, ranking high among nobility, among the elite in monetary and material terms, having become a man of good learning and demonstration. And yet what was it to him, as a man after

Abraham's faith? 'He did not enjoy the fleeting pleasures of sin, considering the reproach of Christ greater riches than the treasures of Egypt, for he was looking to the reward' (*Hebrews 11:24-26*). Moses was challenged on this very issue! Where would he store his treasure? In Egypt, where pleasures were 'fleeting?' Or in heaven, where his chief reward, Christ, was?

And so I urge you to receive, as Moses and others did, this treasured news of Christ and guard it in your hearts, as Paul said to Timothy, 'Guard, through the Holy Spirit who dwells in us, the treasure which has been entrusted to you' (*2 Timothy 1:14*).

But with the first is a second. *Good works, and doing them, are true heavenly treasures.* As flowers come from a rich bed of soil, so good works blossom from the heart that has been transformed by grace. They are the fruit of salvation. If you are saved from sin and death you show it by doing good works of obedience to God.

The Bible teaches that there will be reward for every good work done by believers. 'God is not unjust so as to forget your work and the love which you have shown toward His name' (*Hebrews 6:10*). Jesus said, 'do good, and lend, expecting nothing in return; and your reward will be great' (*Luke 6:35*). *1 Corinthians 3:8* says, 'each will receive his own reward according to his own labor.' *Colossians 3* says, 'Whatever you do, do your work heartily, as for the Lord rather than for men, knowing that from the Lord you will receive the reward of the inheritance' (*vv.23-24*).

Have you ever consider that every good work of obedience you do in this life, is that which the Lord will reward on the day of eternity? It's true. Listen to what Paul taught about the heavenly treasure of good works done for the glory of God in this life:

Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches...Instruct them to do good, to be rich in good works...storing up 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*).

Amazing! Focus is not to be paid to earthly treasure, but to the treasure of a good foundation for the future, having been made rich in good works. True treasure is the reward for good works done in faith from a heart transformed by the grace of Christ.

If you've come to saving faith in Jesus Christ, your heart desires to do good works. (If it does not, something is sadly wrong with it. It may not be

regenerated from spiritual death!) And if your heart desires to do good works, you will receive a heavenly reward for storing up these heavenly treasures. Sometimes they come at great pains – we have to deny ourselves, we must do them amidst oppression, we must do them to people we find unagreeable to us, and we find that we have such little strength and perseverance no matter how great the prize that may await us.

But as you lay these up in heaven by the Spirit's help, refusing to reach in and bring them back down to earth by receiving the praise of men, your mindset should be this: 'I know whom I have believed and I am convinced that He is able to guard what I have entrusted to Him until that day' (*2 Timothy 1:12*). Do all your good working with the conviction that God not only sees, but is trustworthy to reward your works on the day you are brought up to receive it.

The place for storing treasures, as well, the very preservative of them, is heaven; a place where the curse for sin is not active in *any* way, a place where the Lord Jesus reigns in fullness of glory and power. Why would you store up treasure on earth, and not in heaven:

- Since they are corruptible, are under the curse for sin, and will 'perish with use?'
- Since your heart can never be satisfied by them or with them?
- Since Christ, if He is your highest treasure, is in heaven?
- Since in Christ you who trust in Christ have died to the world?
- Since you who trust in Christ are destined for a heavenly world?

The place you store your treasure speaks something about yourself. It tells what kind of person you are. It reflects what you value most. 'If you have been raised up with Christ, keep seeking the things above, where Christ is, seated at the right hand of God. Set your minds on the things above, not on the things that are on the earth, for you have died and your life is hidden with Christ in God' (*Colossians 3:1-3*).

The words of John Calvin should be an echoing caution in the ears of any who would disregard, minimize, or forget this priceless instruction. He said, 'They who desire to be happy and at their ease in this world would renounce heaven.'

Would you store up treasures on earth? You thereby renounce heaven; you cut yourself off from the greatest treasures ever imaginable! Would you save your life in the abundance of your possessions and yet lose your soul in the absence of heavenly treasure? Why?! May it be that if you continue to store up treasures on earth, instead of in heaven, that all manner of moth, rust, and vermin destroy them! May it be that thief after thief break in to steal your hard earned treasure until you come to value Christ, His kingdom, true righteousness by faith, and good works from a new heart over and above all earthly goods!

And so Jesus has in a real sense set forth a business man's argument as to why you should not store up for yourself treasures on earth: 'Earthly treasures stored on earth will only get eaten, corrupted, corroded, or stolen. And even if these things do not occur, we will leave them behind forever. But on the other hand heavenly treasures stored in heaven will never wear out or be taken from us. In fact, they only yield greater blessing and dividend. So toward which is your heart inclined?' I.e., if it's safe investments you're after, nothing could be safer than being preoccupied with Christ and His kingdom!

But there is many a person who refuses a sound, good business offer. And yet there is only one word that fully summarizes the person who would continue to store up treasures for himself on earth. He is a fool (*Luke 12:20*); an unbelieving, senseless, self-centered, earth-bound, world-loving, Christ-rejecting, and heaven-refusing fool. It is not only that what he does is foolish, but that *in that* he shows himself a fool. He, by his approach to treasure storing, makes a fool of himself. And if you store up earthly treasures for yourself, you too are a fool. You are void of sense.

John Chrysostom, one of the earliest commentators of Scripture, said concerning the man who would accumulate riches to the detriment of his own soul:

How much soever any one may talk to you, you will not be able to hear any of those things which concern you, while your mind is nailed down to money; but bound like a dog to a tomb by the tyranny of riches, more grievous than by any chain, barking at all that come near you, you have this one employment continually, to keep for others what you have laid up. Than this what can be more wretched?

That's a good illustration of what the man is like who stores treasures on the earth. He's like a dog chained to a tomb; not a stake or a fence, but a tomb. He is bound by death, and sin is therefore his master.

You say, 'storing up earthly treasure? Speaking of dogs, you're barking up the wrong tree! With the financial problems I have? With the money I make? C'mon, get real.'

But even as you say that, you reveal that you are given to store up treasures on earth. Do you not want more money? Are you somehow longing with anxiety for more pay or financial ability? Do you not say these things discontent with the Lord's provision for you, not to mention the Lord Himself, who for your salvation had no place to lay his head?

The commands about storing your treasure speak to the true nature of a treasure stored, the universal habit of treasure storing, and the only realms in which treasure is stored. And if you would be perfect, you must heed these aspects of the commands. But with these commands is a conclusion. So, we must consider, finally:

2. What we should discern from the conclusion about locating our heart (v.21)

Notice it does *not* read, 'Where your heart is, there will be your treasure also.' That misses the point entirely, and unfortunately that is the way one often hears it quoted. Jesus is not at this point pinpointing where treasure is (or is not). He's already stated where treasures could be – heaven or earth. The problem is not locating the treasure. The problem is locating the heart.

The heart is more deceitful than all else, the Bible tells us (*Jeremiah 17:9*). The heart is a black-caped man that hides in the shadows of night. It moves here. It scurries there. Then it is over there, and there. It is elusive to us. It tricks and deceives us. We think we have found it out for what it is, but then we find it is only a shadow we've been chasing.

But Jesus cut through all of that darkness when He said, 'Where your treasure is, there will be your heart also.'

What was He meaning?

He was saying, 'If you want to find out where your heart is on this matter of storing up treasures, than just take an honest look at where your treasure is. Can you not find your heart? It'll be with your treasure. If your treasure is in homes, barns, garages, storage sheds, or anything on earth, then your heart is right there. But if your treasure is on Christ, good works, and all of the blessings and rewards of the heavenly kingdom, your heart is right there; right where it should be.'

Where is your heart? Well where is your treasure?

Everything Jesus has said in our passage drives to this very point. He has drawn you to see that you are storing treasures, to isolate what are your treasures, and to know where you have stored them and what will become of them.

And at the point of conclusion He gets very, very personal; 'in your face,' you could say. It doesn't come out in the English, but it does in the Greek; He moves from plural address to singular address, not 'you' plural, but 'you' singular. It is as though Jesus had all His disciples before Him and as He spoke He would look about at them. But when He came to say what is recorded at v.21, it was as though He said this very sentence to each one: 'Matthew,

where your treasure is, there will be your heart. Peter, where your treasure is, there will be your heart. John, where your treasure is, there will be your heart.' He did not just deliver a teaching for the disciples collectively, but for each individually. He is concerned for the spiritual welfare of each soul, even *your* soul.

Do *you* care *only* for the overall health of your body? What would we think of the person who disregards his broken toe, but rather, cares only for his broken leg? As a person cares for the particular parts of his body as well as the overall body, so Jesus is concerned for the spiritual health of each of you His flock as well as the Church as a whole.

You are to be perfect, as your heavenly Father is perfect.

And so, learn from the commands about storing your treasure. The true nature of your treasure is that into which you place the affections, desires, and interest of your heart. You always are, have been, and will be involved in storing up treasures. They will either be on earth, where they will bring God no glory, and you no good, or they will be in heaven where God will receive fullest glory and you eternal good. Therefore, you must see this conclusion as a sort of mirror into which you look at yourself, and only yourself. Jesus confronts *you*, *as you*, in relation to earthly and heavenly treasure.

What is your treasure?
Where is your treasure?
There is your heart.