



[Matthew 6:19-20](#)

(19) “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; (20) but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

New King James Version

[Jesus](#) illustrates His admonition in [Matthew 6:19-20](#) by counseling us to consider carefully two facts when comparing earthly and heavenly treasures. First, moth and rust cannot destroy heavenly treasures. Second, thieves cannot break in and steal treasures in heaven, which we valued so highly that we worked diligently to possess them. Both categories represent the high probability of earthly treasures steadily declining in value after having cost us much time and energy in obtaining them.

The first category—moth and rust—represents all the factors existing in the natural world that cause earthly treasures to deteriorate and lose their value. Foods become moldy, garments wear out, metals tarnish—even land can lose its fertility, become infested with weeds, or wash away. Fences and walls break down, roofs leak and cave in, and termites invade and destroy houses. Hurricanes, tornados, earthquakes, fires, and floods can destroy expensive, well-built homes in a matter of minutes. What does a person have then but an empty lot that once held his family's home?

Thieves breaking in and stealing stand for the human element in diminishing or destroying value. If we do not tend to them carefully night and day, our treasures too often, either slowly or all at once, disappear into the hands of enemies. Apparently, in using this illustration, Jesus was thinking of the homes common to His area of [the world](#), most of which were constructed of

clay. Thieves could rather easily dig through the walls of a mud-brick home and steal the homeowner's valuables.

We should also consider inflation, which eats away the savings of many. There is also governmental mismanagement of national affairs resulting in higher taxes, as well as bank failures, stock market crashes, business insolvencies, and prolonged illnesses. Even the bodies and minds of the strongest of us gradually wear down, eventually causing the individual to die.

The simple reality is that we cannot take earthly treasures through the grave. In comparison with heavenly things, such physical treasures have a limited “lifetime” of value. We could say that earthly treasures picture temporariness while heavenly ones last for eternity ([II Corinthians 4:18](#)).

The Bible provides ample evidence that [God](#) is not against pursuing earthly treasure as long as His sons and daughters do not allow it to deflect them away from the primary goals that He has set for us. That line between them must be prayerfully and thoughtfully worked out between the child of God and God Himself. In Scripture, a wealthy person is not automatically reprobate under God's standard of judgment. [Genesis 13:2](#) states, “Abram was very rich in livestock, in silver, and in gold.” Note, Abram was not merely rich but “very rich.” And not only that, he was the friend of God ([James 2:23](#)). On the other hand, a rich person is not automatically accepted either.

Nor does the Bible condemn the setting aside of provision to take care of potential future needs, perhaps for a disaster. Joseph's advice to Pharaoh in [Genesis 41:33-35](#) was to store up during the good years so there would be enough during the coming famine. The text later shows that God approves of Joseph's suggestion to set aside wealth to be prepared when bad times arrive.

The apostle Paul does not make a mistake in [II Corinthians 12:14](#), where he counsels the Corinthians: “Now for the third time I am ready to come to you. And I will not be burdensome to you; for I do not seek yours, but you. For the children ought not to lay up for the parents, but the parents for the children.” Parents are to “lay up” or set money aside for their children. In the

same vein, though somewhat more broadly, the apostle writes in [I Timothy 5: 8](#), “But 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.”

— John W. Ritenbaugh

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