The Constitution of the Kingdom

A 33-Session Journey through the Sermon on the Mount & the Sermon on the Plain

SESSION TWENTY-THREE — Treasure, the Eye, and Two Masters

Part Five: The Kingdom and the Heart · Texts: Matthew 6:19–24; Luke 16:13

The Texts

> **Matthew 6:19–21** *Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasures in heaven… For where your treasure is, there your heart will be also.*
>
> **Matthew 6:24** *No one can serve two masters… You cannot serve God and wealth.*

A Corner Turned — to Money

With the practices of piety behind us — giving, prayer, and fasting, all pulled out of the spotlight and returned to the Father who sees in secret — the Sermon turns a hard corner, to something startlingly concrete, and something Jesus talked about more than almost anything else in his whole ministry: money. Treasure. Possessions.

And he does not hand us a rule about it. He hands us three pictures — a treasure chest, an eye, and a slave with two masters — and all three are asking the very same question. Not "how much do you have?" but "what has you?" Because Jesus is about to tell us that money is never neutral. It always aspires to be more than a tool. It aspires to be a god. And he is about to name one thing that you simply cannot do.

Let's search the Scriptures together.

Three Pictures, One Question

This is no side topic Jesus wandered into. He spoke about money constantly — more than about heaven, more than about hell — because he knew that nothing on earth rivals God for the human heart more relentlessly than wealth. So he gives us three images in quick succession: your treasure and your heart, your eye and your light, your master and your allegiance. And they build, step by step, to the sharpest either'or in the entire Sermon.[1]

Where Your Treasure Is

Start with the treasure chest. "Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal." Notice — before Jesus says anything about right or wrong, he just makes a plain observation about security. Earthly treasure is not

[1]Unless noted, Scripture is quoted from the New Revised Standard Version, Updated Edition (NRSVue), the base translation for this course. Matthew 6:19–24, with parallels at Luke 12:33–34 (treasure), 11:34–36 (the eye), and 16:13 (two masters). This begins the Sermon's teaching on possessions and trust (6:19–34); the "do not worry" passage follows next session.

safe. The moth eats your fine clothes. Rust and corrosion eat your metal. Thieves dig through the mud-brick wall and carry off your gold. Everything you pile up down here is perishable, corruptible, stealable. It will not last, and — this is the point — it cannot finally keep you safe. To bet your life on it is simply a bad investment; the returns rot in your hands.

"But store up for yourselves treasures in heaven," he says, "where neither moth nor rust consumes and where thieves do not break in and steal." And this is not mainly about a celestial bank account you cash in after you die. Luke makes it wonderfully concrete: "sell your possessions, and give alms… make purses for yourselves that do not wear out." To store up treasure in heaven is to invest your life and your resources in the things that actually last — the Kingdom, people, love, justice, the neighbor fed. Generosity is the deposit. You are going to invest your one life in something; Jesus simply says, invest it in what cannot rot.[2]

And then the line that turns the whole thing on its head: "for where your treasure is, there your heart will be also." Read the direction of that carefully. He does not say, "where your heart is, put your treasure." He says the reverse: where your treasure goes, your heart will follow. Your heart migrates toward whatever you invest in. Which means two things, and both are bracing. First: if you want to know where your heart truly is, don't consult your feelings — consult your calendar and your bank statement. They will tell you the truth your feelings may be hiding. And second, more hopefully: you are not stuck with a cold heart. You can move your heart by moving your treasure. Give to the Kingdom, to the poor, to what lasts — and watch your heart, in time, follow it home.

The Eye That Lets In Light

The second picture sounds, to modern ears, like a strange aside about eyeballs: "The eye is the lamp of the body. If your eye is healthy, your whole body will be full of light; but if your eye is unhealthy, your whole body will be full of darkness." But this is not a detour into optics — it sits right between the treasure and the two masters, and it is about money too. In Jesus' world, "the eye" was about how you see, your whole outlook. A "single" or "healthy" eye meant a generous, open-handed way of looking at the world. And an "evil eye" was a common idiom for the opposite — stinginess, greed, the grudging and grasping glance.[3]

So hear what he is saying. The way you see money is the eye through which your whole self takes in light. If your outlook is generous — open-handed, single-hearted — light floods in, and your whole life is full of light. But if your outlook is greedy — grasping, hoarding, the evil eye — you shut the light out, and your whole self fills with darkness. "If the light in you is darkness," Jesus warns, "how great is the darkness!" Greed is never just a money problem in one compartment of your life. It is a way of seeing that darkens everything — your view of your

[2]"Treasures in heaven" is not chiefly a post-mortem account but investment in what endures—the Kingdom, people, love, justice; Luke makes it concrete, "sell your possessions and give alms" (12:33). Note the direction of 6:21: the heart follows the treasure, so we can reorient the heart by reorienting our giving. See Dallas Willard, The Divine Conspiracy.

[3]The saying on the eye (6:22–23) concerns money, not optics. The "healthy/sound" eye (Greek haplous, "single, simple") carries the idiomatic sense of generous; the "unhealthy/evil eye" (ponēros) is a Semitic idiom for stinginess, greed, or envy. How one regards money floods the whole person with light or darkness. See W. D. Davies and Dale Allison on the "evil eye."

neighbor, your view of the poor, your view of God. The generous eye lets light in. The greedy eye slams the shutters.

You Cannot Serve Two Masters

And now the third picture, the climax, the sharpest either'or in the whole Sermon: "No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth." Hear the word: serve. In the Greek it means to be a slave to — and slavery is total. This is not about holding down two jobs; it is about ownership, about who finally holds the deed to your life. You cannot have two owners, because a slave belongs, wholly, to one.[4]

"You cannot serve God and Mammon." Mammon — the old word simply meant wealth, money, property — but notice how Jesus nearly makes a person of it, a rival deity with a throne of its own. Because that is exactly what money does: it presents itself as a harmless tool, and then quietly reaches for the crown. It wants your trust. Your security. Your worship. Your heart. And Jesus does not say you should not serve both — he says you cannot. It is impossible. One of them will end up being your real god, and everything else, including God himself, will get arranged around it.

Hear the balance, though, so no one mishears it. This is not "money is evil." The Sermon assumes we handle money — it just taught us to pray for daily bread and to give alms. Money is a fine servant. It is only a terrible god. So the question Jesus presses is never whether you have money, but whether it has you — whether God is your master and money your tool, freed to serve love and the neighbor; or money is your master, and your soul, and everyone poorer than you, gets subordinated to its endless appetite. Because make no mistake: Mammon is the god of every economy that hoards while others starve, that treats profit as ultimate and people as things. To be freed from its grip is precisely to be freed to love.[5]

Three Pictures, One Heart

Now stand back and see all three together. Your treasure pulls your heart. Your eye floods you with light or with darkness. Your master owns you, body and soul. Three pictures, and every one says the same thing: the heart cannot be divided. You cannot half-love God and half-love money, any more than a slave can belong to two owners or an eye can be generous and greedy at once. But here is the freedom in it: take money off the throne, invest your treasure in what lasts, keep your eye open-handed — and money becomes what it was always meant to be, a servant of love in your hand instead of a god on your back. Dethroned, it sets you free. Enthroned, it enslaves and blinds. The whole passage is one long, loving effort to un-divide your heart.

[4]"You cannot serve God and wealth": "serve" (douleuō) means to be a slave to; the issue is ultimate allegiance, not employment. "Mammon" (Aramaic mamona, wealth) is nearly personified as a rival god that competes for trust and worship. Money is not condemned as such—the Sermon assumes its use—but it aspires to mastery, and mastery belongs to God alone; the question is not whether you have money but whether it has you.

[5]The passage stands in the long biblical stream that resists wealth's tyranny and binds worship to justice (e.g., Luke 16:19–31; Amos 5; James 5:1–6). "Mammon" is, in effect, the god of an economy that hoards while others starve; to be freed from it is to be freed to love the neighbor. Compare Sessions Five, Eighteen, and Twenty-One.

Freedom for Others

Put it to our thread, and this entire passage turns out to be freedom-for-others written as economics. Mammon enslaves us to accumulation and blinds us to the neighbor — the evil eye cannot even see the poor. But freedom from Mammon frees us to give: to be bread for the hungry, to invest our treasure in people and justice rather than in stockpiles that rot. "Treasures in heaven" is simply Luke's "give alms" — the neighbor fed, the chains loosed. So ask with me, honestly: what has my treasure — and therefore my heart? Is my eye generous, letting in light, or grasping, shutting it out? And who, when I am truthful, is really my master? *Freedom for others may cost us the security we have stored up — what can we lay down?*

Around the Table — For Discussion

- "Where your treasure is, there your heart will be." If your calendar and bank statement are honest witnesses, where is your heart actually invested?
- Jesus says you can move your heart by moving your treasure. Where might you give, in order to teach your heart to care?
- The "evil eye" is greed; the "single eye" is generosity. How does the way you see money shape the way you see people?
- "You cannot serve God and Mammon." Where do you feel money reaching for the throne — asking for the trust that belongs to God?
- Freedom for others may cost us something. What stored-up security might God be inviting you to loosen your grip on?

This Week — A Practice

Two movements. First, follow the treasure trail. Look honestly at where your money and your time actually went this past month — not where you meant them to go, where they went — and let that tell you the truth about your heart. Then move some treasure on purpose: give, this week, to something that lasts — the pantry, a neighbor in need, the Kingdom's work — and pay attention over the coming days to how your heart begins to follow it. Second, open the eye. Do one deliberately generous, open-handed thing this week — give something away, let go of something you were clutching — and notice how it changes the way you see. Then bring back what you found. This Kingdom, like all the rest, is learned in the doing.

Looking Ahead

Next session, the flip side of Mammon — worry. Having dethroned money, Jesus turns to the very thing money always promised to cure and never could: anxiety. "Therefore do not worry about your life… consider the lilies of the field… seek first the kingdom of God, and all these things will be given to you as well." He will point us away from the frantic grasping of the anxious heart, and toward a Father who feeds the birds and clothes the fields — and asks whether we might trust him for ourselves.

Benediction

So go this week and take money off the throne — gently, honestly, one loosened grip at a time. Send some of your treasure ahead of you, into the Kingdom, into the neighbor, into what cannot rot, and let your heart follow it home. Keep your eye open-handed, and watch the light come in. And when money reaches, as it will, for the crown that belongs to God alone, remember that you were made to serve only One — and that in his service, and nowhere else, your money finally becomes a blessing instead of a chain. Blessed are those who serve God and not Mammon, for they are free — free to love, free to give, free at last.

Love, practiced — not just professed — reveals the Kingdom among us.

Blessings,
Pastor Mick Finch

SESSION TWENTY-THREE

Introduction Video Script

Single presenter, to camera · target 5–6 minutes · warm, steady, unhurried

[Begin still.]

Welcome back to the table. With the practices of piety behind us — giving, prayer, fasting, all returned to the Father who sees in secret — the Sermon turns a hard corner, to something startlingly concrete, and something Jesus talked about more than almost anything else: money. Treasure. Possessions.

And he doesn't hand us a rule. He hands us three pictures — a treasure chest, an eye, and a slave with two masters — and all three ask the very same question. Not "how much do you have?" but "what has you?" Because Jesus is about to say that money is never neutral. It always wants to be more than a tool. It wants to be a god. And he's about to name one thing you simply cannot do.

[Where your treasure is.]

Start with the treasure chest. "Don't store up treasures on earth, where moth and rust consume and thieves break in and steal." Before Jesus says anything about right or wrong, he just makes a plain observation about security: earthly treasure isn't safe. The moth eats your clothes, rust eats your metal, thieves dig through the wall and carry off your gold. Everything you pile up down here is perishable, corruptible, stealable — and it cannot finally keep you safe. "But store up treasures in heaven." And that's not mainly a bank account you cash in after you die. Luke makes it concrete: "sell your possessions, give alms." It means investing your life in what actually lasts — the Kingdom, people, love, justice, the neighbor fed. You're going to invest your one life in something. Jesus just says: invest it in what can't rot.

And then the line that flips the whole thing: "where your treasure is, there your heart will be also." Read the direction carefully. He doesn't say "where your heart is, put your treasure." He says the reverse — where your treasure goes, your heart follows. Which means two things. First: if you want to know where your heart really is, don't check your feelings — check your calendar and your bank statement. They'll tell you the truth your feelings are hiding. And second, more hopeful: you're not stuck with a cold heart. You can move your heart by moving your treasure. Give to what lasts, and watch your heart follow it home.

[The eye.]

Second picture — sounds like a weird aside about eyeballs. "The eye is the lamp of the body. If your eye is healthy, you're full of light; if it's unhealthy, full of darkness." But it's not about optics — it sits right between the treasure and the masters, and it's about money. In Jesus' world "the eye" meant your outlook, how you see. A "single" or "healthy" eye meant generous, open-handed. And an "evil eye" was a common idiom for the opposite — stinginess, greed, the grasping glance. So: the way you see money is the eye that lets light into your whole self. Generous outlook — light floods in. Greedy outlook — you shut the light out, and your whole self fills with darkness. "If the light in you is darkness, how great is the darkness." Greed is never just a money problem in one compartment. It's a way of seeing that darkens everything — your view of the neighbor, the poor, God. The generous eye lets light in. The greedy eye slams the shutters.

[Two masters.]

And now the third picture — the climax, the sharpest either'or in the Sermon. "No one can serve two masters… you cannot serve God and wealth." Hear the word — serve. It means to be a slave to. Slavery is total. This isn't two jobs; it's ownership — who holds the deed to your life. You can't have two owners. "You cannot serve God and Mammon." Mammon just meant wealth — but notice how Jesus nearly makes a person of it, a rival god with its own throne. Because that's what money does: it shows up as a harmless tool, then quietly reaches for the crown. It wants your trust, your security, your worship, your heart. And Jesus doesn't say you shouldn't serve both — he says you can't. One of them will be your real god.

Hear the balance, though. This isn't "money is evil" — the Sermon assumes we use it; it just taught us to pray for daily bread and give alms. Money's a fine servant. It's only a terrible god. So the question is never whether you have money, but whether it has you — whether God is master and money your tool, freed to serve love and the neighbor; or money is master, and your soul and everyone poorer than you get subordinated to its endless appetite. Because Mammon is the god of every economy that hoards while others starve, that treats profit as ultimate and people as things. To be freed from it is exactly to be freed to love.

[Three pictures, thread, practice.]

Stand back and see all three. Your treasure pulls your heart. Your eye floods you with light or dark. Your master owns you. Every one says the same thing: the heart can't be divided. But here's the freedom — take money off the throne, invest your treasure in what lasts, keep your eye open-handed, and money becomes what it was meant to be: a servant of love in your hand, not a god on your back.

So here's our question this week — freedom for others: what has my treasure, and therefore my heart? Is my eye generous or grasping? Who's really my master? Two things to practice. First, follow the treasure trail — look at where your money and time actually went this past month, let it tell you the truth, then move some treasure on purpose: give to something that lasts, and watch your heart follow. Second, open the eye — do one deliberately generous, open-handed thing, and notice how it changes what you see.

Next time — the flip side of Mammon: worry. Having dethroned money, Jesus turns to the thing money always promised to cure and never could — anxiety. "Consider the lilies… seek first the kingdom." A Father who feeds the birds and clothes the fields, and asks if we'd trust him for ourselves.

[Slow. Land it.]

For now, go and take money off the throne — gently, honestly, one loosened grip at a time. Send some treasure ahead of you, into the Kingdom, into the neighbor, into what can't rot, and let your heart follow it home. Keep your eye open-handed, and watch the light come in. And when money reaches for the crown that belongs to God alone, remember you were made to serve only One — and that in his service, and nowhere else, your money finally becomes a blessing instead of a chain.

Love, practiced — not just professed — reveals the Kingdom among us.

Let's search the Scriptures together.

Blessings, Pastor Mick Finch.