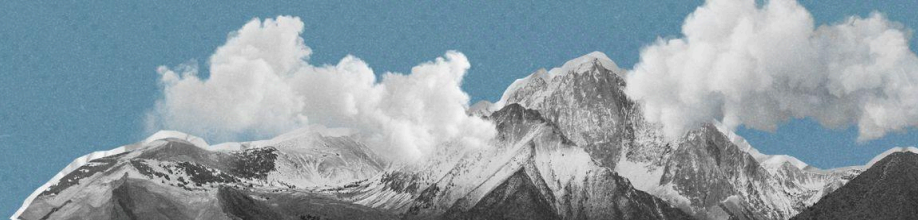


THE GOSPEL OF MATTHEW



Matthew 6:19-24 **God and Money** **2/25/2024**

We are continuing in Matthew 6 today.

In His sermon on the mount, Jesus is laying out for us what it looks like for us to live under the reign of Jesus as king. He is saying, “Here is what the Christian counter-culture looks like.”

And, of course, how we view our money and what we do with our money are major elements of the Christian life and counter-culture. So Jesus turns his attention there in this next passage, Matthew 6:19, these are His words:

Matthew 6:19–24 [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. [21] For where your treasure is, there your heart will be also.

[22] “The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, [23] 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!

[24] “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. (ESV)

This passage has a lot to say to us, some things here are easy to grasp and some not so easy.

So we'll work backwards through these verses because verse 24 seems to state the most clearly and directly what Jesus is getting at. (Its a good rule for Bible study that when some passages about a subject are less clear, start with the clear passages and work from there to the less clear.)

So verse 24, Jesus clearly says:

Matthew 6:[24] “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.

There are two forces competing for mastery of our lives: God and money. We will serve God or serve money, and we can't serve both.

And obviously Jesus has in mind here our ultimate allegiance. You can have a number of small allegiances: you can be devoted to your spouse and your children. You can work for two bosses and have two jobs. But you can't have two ultimate allegiances. There is one thing at the top of your hierarchy of devotion, and that's either God or something else. And because only one thing can be in that position in your life, the God position, if money is in that position, that means God is not.

If money is your god, God is not your God.

If money is what you expect to save you, do not expect God to save you.

Now nowhere in this passage, or in scripture, is money by itself called an evil thing. Ill-gotten money is evil, we can do evil things with money, we can do evil things to get money, we can put money in an elevated place in our lives and have evil priorities, we can have a misplaced love for money, but money by itself is a gift from God that we are charged with using the right way.

Money is a good gift from God and a good tool for loving others and loving the Lord. But we have to be careful with it. It's Gollum's ring, and it has a power that we have to beware of.

Many things in our lives compete for that top spot.

But money uniquely competes with God for our allegiance.

It binds to the "God-receptors" in our hearts in a unique way. And unless we are deliberately making sure it doesn't, money comes in to take the place of God.

And it does so by offering us a decoy version of God. It offers a small, finite, false version of God, only a god we can control. So living for it can be attractive.

Money tries to master us by masquerading as God.

Here's how:

1) Money masquerades as God by offering you an identity and telling you who you are

It allows you to dress like you're important, it allows you to live in a house that makes you feel accomplished. It defines you.

You might think it hasn't defined you, but ask yourself how often you interact with people outside of your socio-economic stratum. If you're middle class, you might find that most of your contacts and friends are also middle-class. If you're rich, you might mingle primarily with rich friends. If you're on the poor side of things, you might be hesitant to have some people over to your apartment because you think of yourself as a little bit too different from the people who live in the big house.

Money, like God, tells you who you are.

And to lose it would seem to strike right to the heart of who we are. To lose your economic status doesn't just feel like the massive inconvenience of losing a house or cars or amazing vacations. Something deeper is threatened. You start to think, "I wouldn't be happy if I lost this."

When we think that way, money is no longer just a tool, but a god that gives us our identity.

People who aren't mastered by money can move almost seamlessly between hanging out with the rich and hanging out with friends in low places. If someone who isn't mastered by money comes in to a lot of it, he doesn't leave behind the friends that never did.

The poor who aren't defined by money don't feel at all beneath the rich and can interact without sensing a barrier. The rich can go to the college friend's dorm and eat some pizza on the bean-bag chair and do it with joy.

If you resent or envy, the money you don't have has too much power, if you look down on those with less, the money you do have has too much power.

So Jesus warns:

Luke 12:15 And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."

Your life is not defined by your money.

If God is your God - He gives you your identity as someone who is made in His image. He gives you your dignity. He tells you who you are as His son or daughter, and then, whether you're rich or poor, money is not the defining factor in your life.

Both God and money want to give you your ultimate identity.

2) Money also masquerades as God by offering you security and peace

Money promises to secure you. If you save enough of it, then you're ready for whatever life throws at you. We believe that we have the potential to secure ourselves for the future with money alone.

And while saving is good and wise (we'll get to that in a few minutes), it should never be because we've put money in the place of God and are depending on it ultimately for our security.

Listen to how the author of Hebrews says this:

Hebrews 13:5-6 5 Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you." 6 So we can confidently say, "The Lord is my helper; I will not fear; what can man do to me?"

Notice how he says we should be free from the love of money and be content, why? Because the Lord will never leave us. The Lord will help us. The Lord will be with us whatever life throws at us."

He knows that one of the ways money can masquerade as God is by promising security. But he says, “look to the Lord for security so money can be a much smaller deal to you.”

3) Money also masquerades as God by offering you rest

Those of us saving for retirement can do so because we know at some point we will slow down and not be able to do all that we do now. There is a humble and godly case for retirement savings.

I know that one day, I will likely approach a degree of weakness and maybe even senility that will keep me from preaching, which is my primary vocation. And to know that’s coming and save reasonably for it is wise. What could I do for work once I’m senile?

But we can also save for retirement because retirement seems like heaven. We orient the hope of our lives around getting a 30 year vacation at the end of all of it. 30 years with no work or labor in my mansions of rest. But you can hear how that’s a smaller version of heaven being promised, and often the promise is false, because I’ve never met anybody who actually got the 30 years with nothing to do and was happy because of it.

In fact, it makes you miserable. Yes, enjoy some rest and grandkids, and save so that maybe you won’t *have to* do anything. But do so with the goal of that being a time of changing gears and laboring differently.

4) Money masquerades as God by giving you a sense of control.

Money claims to be sovereign. You can control people and circumstances with money, in some places churches can be controlled by money, the future can be steered by money, you can employ people to do your bidding if you have money. There’s a power there.

And money can convince us that it's omnipotent.

So scripture warns:

Proverbs 11:4 [4] “Riches do not profit in the day of wrath, but righteousness delivers from death.”

5) Money masquerades as God by giving you access to important places

Money opens doors for you.

The reason you didn't go to the superbowl (besides being a Bills fan who is never in need of going to a superbowl) is money. It's really expensive.

But if you have a lot of it, you gain access to an amazing place.

But there's more amazing access available if money is not our god:

Ephesians 2:18-22 “For through him we both have access in one Spirit to the Father. 19So then you are no longer strangers and aliens, but you are fellow citizens with the saints and members of the household of God, 20built on the foundation of the apostles and prophets, Christ Jesus himself being the cornerstone, 21in whom the whole structure, being joined together, grows into a holy temple in the Lord. 22In him you also are being built together into a dwelling place for God by the Spirit.”

In all these ways, money tries to be our master by offering something that feels like God to us. Money wears a “God-costume” so we have to be careful not allow it the place in our lives that is only properly His.

So we have to be careful, because we can't give ultimate allegiance to two things: it's either God or money.

And a big danger with money, to look back at the middle part of our main passage is:

Matthew 6:[22] “The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, [23] 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!

So the eye is the lamp of the body. It's the part of your body that lets the light in.

And if your eye is healthy, the light gets in and you can respond rightly to your environment.

If your eye is bad or unhealthy, even if there's light around you, it won't get in.

This is sandwiched right in the middle of the money passages, so it must be related.

So it seems that your eye, the way you see, is affected by your God.

If God is your God, the one your eye is fixed on, you can see the whole world clearly.

If money is your God, your eye is bad, and even though it's light out, it's only darkness on the inside. The light doesn't get in.

So misplaced allegiance to money negatively affects how you view the world.

So if money is your God, you will be drawn to people who have it, and serve them in unique ways while ignoring the poor.

If money is your god, it will affect your steps - you aren't seeing clearly, so you'll make all of your decisions based only on money.

If money is your god, you will be blinded by it. You could be blinded by your own greed, and blinded to the fact that you're greedy at all.

If money is your god, you could pervert justice.

If money is your god, envy could destroy your relationships.

If your eye is bad, it is fixed on money, the light won't get in.

Having an eye for money and not an eye for god is upstream of many of our problems.

1 Timothy 6:9–10

[9] But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. [10] For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. (ESV)

So what should and shouldn't we do?

Matthew 6:19–24 [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. [21] For where your treasure is, there your heart will be also.

In the original greek here, there's one big word that keeps being used: treasure. It's the Greek word thesauros, where we get the word thesaurus, a "treasury" of words.

So Jesus says, literally, "Do not treasure up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but treasure up for yourselves treasure in heaven...For where you treasure is there your heart will be."

Don't let money be your treasure. Don't treasure up for yourself money.

But treasure up treasure in heaven.

So is savings prohibited? No - the concern here is what you treasure ultimately, and though there is a hoarding, fearful, covetous type of saving we should avoid, the issue isn't savings in general.

Proverbs 13:22 "A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous."

It is good to save with purpose.

But our treasure should be in heaven, and our real horde of treasure should be in heaven, not in the s&p.

How do we do that?

I know how to treasure up money: live in pursuit of it, save it, invest it, pile it up, build emergency funds to back up my emergency funds. But how do you, practically, treasure up treasure in heaven?

What does that mean? How do we do it?

The answer you might expect from me is: give it all to church! Cut back at work, and spend more time at church serving and less time at work. Cut back everything you can that you do with your money and give the rest!

If I wanted to manipulate you that's where I'd land this sermon. (And for sure, generosity toward church is a vital part of the Christian life.) But treasuring up treasure in heaven is a far-more robust endeavor.

In 1 Timothy, Paul uses some of the same language as Jesus where he specifically tells us how to treasure up treasure in heaven:

1 Timothy 6:17–19 [17] “As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. [18] They are to do good, to be rich in good works, to be generous and ready to share, [19] thus storing up treasure (ἀποθησαυρίζοντας - Thesaurus again) for themselves as a good foundation for the future, so that they may take hold of that which is truly life.”

So verse 19, he says, “Thus storing up.” To do the things in verses 17-18 is how you store up treasure in the kingdom of God.

And what does he say to do there:

- 1) Don't get arrogant (don't let money define you)
- 2) Don't set your hopes on money (don't believe its promises for rest or peace)
- 3) Recognize the uncertainty of riches.

Jesus said you get a bunch of nice clothes and moths might eat them, you pile up a bunch of gold, and thieves might take it. In our day he might say, “Put a lot in your account, and inflation might erode it.” Recognize how

uncertain money is. Don't believe the lies that it gives you security or peace. It's a good gift and a good tool, but a bad god, and totally unreliable.

We need to consistently train our deepest loves by reminding ourselves what money can never do for us, even though our world is constantly lying to us about its power.

Read the indicators that it has come to mean too much to you:

You daydream about it

You think about it too much

Your happiness is connected to it

Your fears are all about it

You only hang out in your stratum

You can't move seamlessly between the rich and the poor

And consistently preach the good news of Jesus to yourself: He will never leave you nor forsake you, there is no future for you without Jesus, He will not disappoint, He is your only hope for the day of judgment.

So don't set your heart on money - that's part of storing up treasure in the right place.

But he also paints an enormously positive picture of what we should do with our money to be really treasuring up treasure in heaven. And it isn't just all "give it to the church."

He says, verse 17:

1) ENJOY IT

We enjoy giving it, helping others with it, and it isn't a sin to enjoy some yourself and with your family. Enjoying it can be giving it to church, and can also include going out to dinner once in awhile and enjoying good food and laughs and fun.

2) DO GOOD WITH IT (verse 18)

This is not telling us what to do with the 10% that we give away, this is telling us what to do with all of our resources and all of our lives: do good!

We are commanded to do good with 100% of our resources - with our time, our money, our gifts.

And so your home that you are keeping is a place where you should diligently be doing good for others.

Your job is a big part of your good that you do for the world. It's not just that the job is neutral and you can do good with the money you make, the job itself is good, and you are commanded by God to do good with it.

So the good you could do could be to expand your practice or your company, to start a new company, to advance your career to do more good for others.

Almost every job is meaningful and good.*

3) BE RICH IN GOOD WORKS

(He partially repeats himself here.)

We have to get away from seeing “doing good” as only what the church does, and see the call to do good as resting on all of our lives. In fact, most of the good that the people of our church do is not run by or supervised by the church.

We want the church to be a strong Gospel center, and to provide a strong ethical and moral center, and to preach Jesus and provide communion and baptism, and counsel with the word of God.

But we don't want to run a million programs centrally because we want you to be so busy doing good in your home, at work, and in your community, that you might not have time if we offered a million programs.

And we believe in the doctrine of vocation, which means that you have a calling to do good with your life that is just as high as the calling a pastor has to do good. And you're better at your particular good than I am.

If you're a surgeon, I'm happy to remind you of the gospel, discuss some of the ethics of your job, minister to you in times of need or brokenness, feed you the word weekly, connect you to other Christians as its possible for real fellowship and community.

But you do the good of the surgery. The last thing anyone wants to hear as they fall asleep from the anesthesia is me saying, "Can I try the scalpel?"

You are the mother and father of your kids - do good there! I'm happy to comfort you when its hard and encourage you and show you what the scriptures say about parenting, but you are there, you parent them diligently. Don't get lazy, do good!

4) BE GENEROUS AND BE READY TO SHARE

Then he says to not only give, but to give generously and eagerly, looking to share.

We store up treasure in heaven by not worshiping or setting our hopes on money, by doing good with all of it, by being rich in good works, and by being ridiculously generous, eager to share.

And yes, we support the church with our offerings, but generosity is not just for the offering box. It's a lifestyle.

Which means, though we can enjoy the things God blesses us with, if we are going to be generous, that also will mean some limits on our lifestyle. Some commitment to tell how we live, “This far and no farther,” so that we can plow our resources into God’s kingdom as much as possible.

And we look to the cross for our example, our encouragement, and our joy:

2 Corinthians 8:9 “9 For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.

Prayer of Confession:

Father, you have poured out your riches on us in Jesus. Yet we confess that our eyes go bad, and we set our hopes on uncertain riches. We forget about our identity in Christ so we seek it in money and status symbols. We forget about our safety in Christ so we seek it in the bank account. We forget about our everlasting retirement in Jesus so we seek a small and weak version of it here. We take even good and God-given ambitions for career advancement and rich provision for our families and we make them our idols. Forgive us.

Jesus, we thank you that you have taken on the burden of these sins that we can’t carry. You were tempted by Satan with comfort, power, and glory here and now, and perfectly resisted. That you were crucified for our sins and failures in this regard.

Spirit, set us free from everything that would rule our hearts that isn’t Jesus. Help us to see right through the false promises of money and anchor our hearts on Christ.

Assurance:

Isaiah 25:9

[9] It will be said on that day, “Behold, this is our God; we have waited for him, that he might save us. This is the LORD; we have waited for him; let us be glad and rejoice in his salvation.”

Sermon Discussion Questions:

- 1) Discuss the ways money masquerades as God.
- 2) Can we have career and financial ambitions, desiring more, without violating Matthew 6:19-24? How?
- 3) What stops us from giving generously to the church, to missions, and to those in need?
- 4) Is your job good? How, then, should you view occasionally having to work extra hours? How does that affect how you work?
- 5) How would you know if money had become your ultimate treasure?
- 6) How does the gospel work to change our view of money?