

Wealth

📖 Matthew 6:19-24

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Last time in Matt 6:1-18 we concluded Jesus' teaching concerning the three chief acts of righteousness practiced by the scribes and Pharisees; giving alms, prayer and fasting. Today we will move on to perspective concerning money and rewards. This section grows out of the prior section where Jesus mentioned rewards seven times so we want to review the prior section. Why did the scribes and Pharisees practice their righteousness? In order to be noticed by men. What descriptive noun does Jesus have for them? Hypocrites. What's a hypocrite? Someone who is wearing a mask, someone who is putting on a show. They were putting on a show every Monday and Thursday down at the Synagogue by making a big trumpet noise before they gave, by praying lengthy and ostentatious prayers and by putting on a gloomy face when fasting. It was hypocrisy. As a result did they have any reward with the Father in heaven? No. How did Jesus instruct His disciples to practice their righteousness? In a secret fashion in order to be noticed by God. What did it mean to practice in secret? Did it mean not to do it in public? No, they were to do it in public so that other men could notice and give glory to God but they were to do it with the intent that God alone notice. Would they have reward? Yes. Taken as a whole what is this section explaining? The kind of practical righteousness Jesus was looking for when He came offering the kingdom. Did the nation Israel have a leadership that was prepared spiritually to receive Jesus as the King? No. So what is Jesus doing? He's called a new leadership and He is teaching them the true intent of the Mosaic Law so that they can lead the nation into true spirituality so they will recognize Jesus as their King and enthrone Him. Always in the OT the prophet would point out the king but then God would give evidence supporting that the man was the king and give the people an opportunity to recognize and enthrone the king. So there is nothing here that breaks with that pattern. This is the pattern we would expect from the OT prophet-king-recognition-enthronement sequence.

In Matt 6:19-24 we have an extended teaching on how one should view material wealth in this world. This grows out of the previous section where Jesus mentioned rewards with the Father and proper motives with respect to each of the three chief acts of practical righteousness. Part of the motivation of the scribes and Pharisees was to be rich because what did wealth signify in Jewish culture? God's

blessing. Pentecost says, "The Jewish philosophy toward money was expressed in their statement, "Whom the Lord loveth, He maketh rich."¹ So once again the background of this teaching is the views of the scribes and Pharisees. Why did they think that wealth signified the blessing of God? Because they read Leviticus 26 and Deuteronomy 28 and concluded that if God promised blessing for obedience and cursing for disobedience then material wealth was a sign of blessing and poverty was a symbol of cursing. Pentecost says, "The Jews thought riches were a sure sign of God's pleasure and blessing. In Christ's day their highest goal in life was to accumulate material wealth." Christ's "teaching was designed to correct the Pharisees' false attitude toward money."² If Jesus' disciples followed the dominant philosophy of riches as taught by the scribes and Pharisees what would be the consequences? It would distract them from the kind of singleness of devotion to God that was necessary to storing up reward in heaven. So what's the fundamental issue? Perspective! Perspective on earthly wealth vs. the kingdom and kingdom wealth.

To outline the section, in 6:19-21 we have Jesus' teaching on wealth. The contrast is clear, material wealth in this life is perishable whereas material wealth stored up in heaven for use in the kingdom is imperishable. Therefore they should focus on storing up treasure in heaven. In 6:22-24 Jesus uses two illustrations to show that the way to maximize treasure in heaven is to have the right perspective on earthly wealth and a singleness of devotion to God. In 6:25-34 Jesus applies these illustrations to everyday life showing that a wrong perspective on wealth results in spending time worrying about our daily needs rather than putting God's kingdom interests first. Toussaint summarizes the section, "Their relationship to God is to be marked by singlehearted devotion which will be manifested even in their attitude toward treasures. They are to stop laying up...treasures for themselves on earth...The primary work of the subjects...is to give implicit, complete, and wholehearted devotion to Him. This dedication will be marked by freedom from care, for God will sustain them."³

There's a lot to be gleaned here with respect to wealth and how we are viewing wealth. Before we look at it we want to make a few observations. First, Jesus is not condemning wealth. Wealth when properly viewed is something that can be enjoyed. It is required that one work to support himself and his family. So Jesus is not condemning wealth. Second, Jesus is not condemning *all* storing up for the future. Even the ant makes provisions in the summer for the winter and we are to learn from the ant. So storing up within reason is wise but storing up for more than one needs in the immediate future is being condemned because it undermines daily trust. Third, Jesus is condemning hoarding up wealth like a miser and warning against the dangers of accumulating wealth since it can lead to an insatiable lust for more that brings about all kinds of evil. In short Constable says, "It is foolish to accumulate great quantities of goods because they are perishable."⁴ This is an earthly mindset which should not be our focus.

With those two observations let's start with verse 19, **Do not store up for yourselves treasures on earth.** This is a present imperative and some think it should be translated "stop storing up for yourselves treasures on earth" with the implication that they were focusing on building their lucrative fishing businesses and needed to stop doing so immediately. The kingdom was 'at hand' and to continue building their business would distract them from seeking first His kingdom. It would be putting their temporal interests ahead of God's eternal interests. Constable says, "In view of the imminence of the kingdom, Jesus' disciples should "stop laying up treasures on earth." Jesus called for a break with their former practice."⁵ While this interpretation is most probable the instruction is not limited to that specific generation but is applicable to every generation. Every generation should guard against putting their focus on storing up treasures on earth.⁶ This should be obvious from the temporal nature of things, even up to and including this earth, but despite this obvious truth men have more often than not fallen into the trap of allowing temporal concerns to overtake the eternal perspective.

Jesus gives two essential reasons why they should not store up for themselves temporal treasures on earth. Importantly, neither reason relates uniquely to the time just before the kingdom. The reasons relate to all times and places due to the fact that we sinned in Adam and God curses the universe. The first reason is that our possessions are subject to perishing; here on earth **moth and rust destroy.** This is really one idea, not two, just like thieves breaking in and stealing is really one idea, not two.⁷ The fundamental idea is that our possessions are subject to perishing. The moth lays an egg that grows into a larvae that eats clothes. Expensive, fancy clothing was desirable in the ancient world because it was a symbol of status. The scribes and Pharisees wore eighteen garments that reflected their wealth. Yet these garments were subject to the moth. The Greek word translated **rust** is *βρωσις* and refers to the consumption process of insects. Due to the eating habits of insects they destroy many things of value. In an agricultural society such pests were destructive of vast deposits of wealth. The point Jesus is making is that if we store up our possessions then they are subject to destruction and therefore we should not focus on storing them up.

The second reason we should not store up for ourselves treasure on earth is that our possessions are subject to theft; **thieves break in and steal.** Even if our possessions are not destroyed they may be stolen. In the ancient world men often buried their treasure in the ground or hid it behind sun-dried brick walls. Burglars would dig through the ground or walls in order to find and steal treasure. For this reason the Greeks called burglars "mud diggers." So Jesus' second point is that even if our possessions are not destroyed they are still subject to theft. The overall idea in verse 19 is that earthly wealth is temporal and therefore we should not focus on accumulating it.

Instead, Jesus says in verse 20, **But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal.** The idea is that heaven differs from

earth with respect to destruction and theft. **Heaven** is exempt from destruction and theft. **Moths** and insects do not have access to heaven to do their work of destruction; burglars cannot break into heaven to do their work of theft. Therefore if we focus on storing up for ourselves **treasures in heaven** we can be sure that they are in a safe place and will therefore be returned to us as rewards in the kingdom to be enjoyed for all eternity.

Some argue that it is sinful to desire rewards but Jesus commanded His disciples to do precisely that.⁸ Paul echoed Jesus' teaching when he commanded the Corinthians to "Run...that you may win the prize." There is nothing wrong with running for heavenly rewards, especially when we realize that the only alternative is to run for earthly rewards. Therefore, **store up for yourselves treasures in heaven!**

So the key teaching of verse 20 is that our time and focus should be on investing in things eternal since these things are not subject to destruction or theft. Since Jesus' audience was the Jews then the primary interpretation is that for a Jew to store up rewards in heaven he should seek first His kingdom and righteousness. As a secondary application for us as Christians, for us to store up rewards in heaven we should be "seeking the things above...setting our mind on the things above, not on the things that are on earth" (Col 3:2). For both Israel and the Church the focus is to be on God's plan and purposes for the future and we should dwell on those things in order to store up eternal rewards for the future.

Verse 21 explains, **For where your treasure is, there your heart will be also.** Jesus' explanation should strike a chord with all of us. He knows us so well. He knows what we all know about ourselves; that the thing we value the most occupies the central position in our life. The **heart** is the center of the person and controls the desires of his intellect, emotions and will. When we make earthly treasure our ultimate desire it controls our intellect, our emotions and our will. This means we think about it excessively, our attitude is governed by it and our decisions are controlled by it; whatever 'it' is. If 'it' is a woman then that woman controls everything in our life; if 'it' is a career then that career controls everything in our life; if 'it' is ambition then ambition controls everything in our life; if 'it' is wealth then wealth controls everything in our life. Whatever 'it' is we become a slave to it as verse 24 says. On the other hand, if we make heavenly wealth our ultimate desire it controls our intellect, our emotions and our will. For a Jew this meant they thought about the kingdom, their attitude was governed by the kingdom and their decisions were controlled by the kingdom. For us as Christians it means that our thought life is excessively about the things above, our attitude is governed by the things above and our decisions are based on things above. Ultimately we are a slave to God as verse 24 says. No one can serve two masters; either he'll be devoted to the love of money, in this case, or to the love of God. But both cannot occupy the center of a person's life.

What does this look like? Jesus gives two illustrations. The first is Matt 6:22-23 and uses the eye as the instrument through which we perceive; the second is Matt 6:24 and uses slavery as the metaphor for

undivided devotion. Both relate in context to viewing money and material wealth. The first one, the eye, is difficult to understand but the overall point is clear. God is interested in us looking at the goods of the world with the right perspective because this affects our whole life. Jesus says it this way, **The eye is the lamp of the body; so then if your eye is clear, your whole body will be full of light.** The **eye** is the lens through which you perceive the world and the way you perceive the world and things in the world effects how you live your life. Therefore we want to perceive it properly so our lives are ordered and useful. The **eye** is therefore a metaphor for your perspective or outlook on the world and the things in the world. How you look at the world and things in it is very important. Do you look at the world and the things in it from God's perspective? Do you see each thing in the world in the same way that God sees it? Do you recognize that each thing in the world has a particular place in the plan of God and a value pre-assigned to it? And have you accepted His pre-assigned value or have you been autonomous and tried to play God by assigning your own value to it? The **eye** is your window to the world and if your **eye** is **clear** then you are looking at each thing in its proper place in the plan of God and submitting to God's pre-assigned value of it. That is what it means to have a **clear** eye; to have accepted the place of the world and the things in the world in God's plan and with His evaluation tag on them. The **body** is being used as a metaphor for your life. How you live your life is very important. Do you live your life in a way that is valuable from God's perspective? Do you live your life as God desires you to live your life? Do you recognize that there is a right way to live your life and have you accepted that God's way is the right way or have you been autonomous and tried to play God by plowing your own path? If you have a **clear** eye then you are looking at the world and the things in the world as God sees them and values them. As a result your life will be orderly and useful.

Verse 23 gives the contrast. The Bible presents truth in contrast to error. It does not just teach the truth and expect people to thereby detect the false. It gives the true and the false because the false goes some way in clarifying the truth. **But if your eye is bad, your whole body will be full of darkness.** Very simply, if your perspective is such that you do not have a proper evaluation of the world and the things in the world then your whole life will be out of order and useless. Glasscock says, "...Jesus was apparently saying that if one looks upon the things of the earth with a healthy, spiritual perspective, then his life will be useful. If however, one looks upon the things of the world with evil or greed in mind, then his life will be wasted."⁹ In the context, Jesus is saying that if you have the right perspective on wealth then you will live a life that is pleasing to God and storing up treasure in heaven; but if you have the wrong perspective on wealth then you will live a life that is displeasing to God and only storing up treasure on earth. Since these things will perish then you will be wasting your life since your toil will end in having nothing!

The end of verse 23 concludes this illustration by saying, **If then the light that is in you is darkness, how great is the darkness!** This enigmatic expression is a description of being deceived. In other

words, if you think your perspective of the world and the things of the world is correct, as the scribes and Pharisees did, but it is actually incorrect, then how greatly are you deceived. This makes your life all the more useless because you think it is useful when in all actuality it is a waste. Only when our eye is clear and we are seeing things as God sees them and accepting it is our life able to be ordered properly and be useful to God. Jesus' disciples needed to make sure their eye was clear; looking at the things of the world as God sees them, accepting His valuation scheme.

Not subjecting yourself and even misinterpreting the word of God in order to justify a distorted view of wealth is nothing more than self-deception to justify ordering the world after your own autonomous lusts and desires. It is rebellion and you're making a waste of your life. The proper perspective is to view this world as God views it and to align your values accordingly. This world is passing away, it is temporal, the kingdom to come is eternal. When viewed this way our focus becomes intensely different. Money and wealth is not the central issue; God and His purposes are. Are you able to look at the things of the world as God sees them and order your lives accordingly so that you can live a life that is pleasing to God that results in wealth for all eternity in the kingdom? That is the question...

In verse 24 Jesus gives a second illustration. This one from slavery. **No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.** This illustration is designed to teach against the possibility of divided loyalties. A **master** demands undivided loyalty. Put in terms of employee-employer relationship, no one can work for Apple and Microsoft at the same time. Something is afoot if that is the case. He will either **hate one and love the other** or **be devoted to one and despise the other**. In the same way you cannot divide your loyalty **between God and wealth**. If you start to accumulate wealth there is always the danger that you will begin to love wealth. If this happens you will be enslaved to wealth; your thoughts, your emotions and your decisions will all revolve around your wealth. If this happens you cannot love God because all your energies are devoted to the accumulation and protection of wealth. **Wealth** has become your **master** and you the **slave**. Instead you ought to have but one **master**, God. You ought to give Him your undivided loyalty. This means keeping His interests at the forefront of your interests. If you do this then your thoughts, your emotions and your decisions will all revolve around His interests. If this happens you cannot **love wealth** because all your energies are devoted to God's interests. God has become your **master** and you His **slave**.

The Jew who truly was His slave would be seeking His kingdom first. By secondary application, the Christian who truly is His slave will be seeking the things above first, where Christ is seated at the right hand of God, remembering that he has died and his life is hidden with Christ in God. Only when we set our thoughts extensively on the things above is our life ordered properly and useful to God and His purposes. Constable says, "we should continually "set" our minds on the things of heaven (our spiritual

blessings and hope, our Savior's desires, etc.) rather than on the things that are only physical and temporal. They should occupy a large place in our thought lives."¹⁰ A large place! Dwelling on our spiritual blessings, our hope, our Savior's desires. These ought to occupy a large place in our thought lives. Why? Because that is what orients our attitude, our motives and our decisions to His purposes; the result of which is much reward. Barclay has this interesting comment, ". . . from now on the Christian will see everything in the light and against the background of eternity. . . . He will no longer live as if this world was all that mattered; he will see this world against the background of the large world of eternity."¹¹ I couldn't agree more. It is often quipped that we can become so heavenly minded that we are no earthly good. Jesus taught the opposite, we can become so earthly minded that we are no heavenly good. There are consequences for not looking at the things of the world in the way that He wants us to; namely, living a life not pleasing to God and having no reward. That is not a life well-lived; that is a waste of life. God is interested in us putting His interests and purposes ahead of our own and realizing that what lies ahead is eternal. This should define your vision for your family. This should define success. It's not what you think, it's not what I think, it's not what the government thinks, the school system thinks, a set of elitist judges thinks; it's what God has said. And to try to divide your interests among all these groups to be pleasing will not please Him at all. To give Him anything less than total devotion is no devotion at all. He does not accept half-hearted service. It's all or nothing.

One more point of interest, the Greek word **wealth** at the end of verse 24 is a lead in to vv 25-34 which discusses worrying about daily provisions. The word is *μαμωνας* from the Aramaic and Hebrew root which indicates something in which one places confidence. "Here Jesus personified it and set it over against God as a competing object of confidence." Those who accumulate wealth run the danger of using it as a substitute for trusting God. This theme runs through the gospels. "It is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God" (Matt 19:24). Wealth gets in the way of trust because the wealth becomes the security against future uncertainties rather than God. When that has happened all your energies are tied up in worrying about this world and what might happen. Then you are an idolater because that has taken the place of seeking His kingdom first or as a Christian, seeking the things above.

In conclusion, as will be seen more clearly in later verses, Jesus was not teaching against wealth. Providing for one's family and storing up within reason are wise practices. Jesus was teaching against the scribal and Pharisaic practice of hoarding wealth in order to provide security in an uncertain world. They even manipulated Scripture to support their hoarding. Their hoarding was short-sighted because wealth in this world is temporal; moths and rust destroy and thieves break in and steal, one cannot be prepared for all the uncertainties of life. Who knows, this day you may be called to give an account for your life. Jesus teaches that rather than dwell on meeting all the contingencies in a fallen world His disciples should hoard up treasure in heaven where such contingencies are out of the question; moths

and rust do not destroy in heaven and thieves do not break in and steal. In the kingdom these treasures will be returned in the form of rewards to be enjoyed forever. One cannot be devoted to both God and wealth. If your devotion is to God and His kingdom then your perspective on the world and the things of the world will be in line with God's perspective and this means your whole life will be God-pleasing and useful and therefore you will have great reward. But if your devotion is to the things of this world then your outlook is not in line with God's perspective and you already have your reward in full and your whole life will be a waste. To try and divide one's loyalties between God and wealth is impossible because both masters require total devotion. Devotion to wealth undermines daily trust in the Lord and leads to worry and anxiety about the future. Devotion to God leads to a life of faith characterized by seeking His kingdom first and His righteousness. Such a person is able to live a content life looking to the future when he will be rewarded.

¹ Pentecost, *The Words and Works of Jesus Christ*, p 184.

² Pentecost, *The Words and Works of Jesus Christ*, p 184.

³ Toussaint, *Behold the King*, p 113.

⁴ Tom Constable, *Tom Constable's Expository Notes on the Bible* (Galaxie Software, 2003), Mt 6:19.

⁵ Tom Constable, *Tom Constable's Expository Notes on the Bible* (Galaxie Software, 2003), Mt 6:19.

⁶ The expression "do not store up for yourselves treasure" is a play on words in the Greek. It literally says "do not treasure up for yourselves treasure."

⁷ A hendiadys.

⁸ Cf Tom Constable, *Tom Constable's Expository Notes on the Bible* (Galaxie Software, 2003), Mt 6:19.

⁹ Glasscock, *Matthew*, p 154.

¹⁰ Tom Constable, *Tom Constable's Expository Notes on the Bible* (Galaxie Software, 2003), Col 3:1.

¹¹ William Barclay quoted by Tom Constable, *Tom Constable's Expository Notes on the Bible* (Galaxie Software, 2003), Col 3:1.