

The Money Choice

Our second reading is Matthew 6:19-24, from Jesus' Sermon on the Mount. Following Jesus' teaching on genuine spiritual devotion, he begins a section on Kingdom of God values, priorities and attitudes toward material possessions.

Read **Matthew 6:19-24:**

¹⁹ *"Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; ²⁰ but store up for yourselves treasures in heaven, where neither moth nor rust consumes 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 unhealthy, 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 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.*

One of my favorite cartoons shows two men walking out of church, looking shell-shocked, and wearing nothing but a barrel to conceal their nakedness. One said to the other, "That was the best stewardship sermon I've ever heard!"

You don't need to hold onto your clothes or even your wallets for this sermon. Possibly because some preachers use the bully pulpit to say too much about giving shouldn't overrule the fact that Jesus spoke about money more frequently than any other subject except the kingdom of God. Jesus understood the relationship between the spiritual and the material, the attitude we have toward kingdom of God values and the attitude we have toward the values of this fallen world in which we live. Jesus is Lord of our finances as well as Lord of our worship, prayer life and relationships with others. As the great Reformer, Martin Luther said, "There are three conversions necessary: the conversion of the heart, mind and the purse."

I tend to agree with the scholar who said that perhaps the greatest danger to Western Christianity is not forces and ideologies alien to our faith, such as Islam, the New Age Movement or atheistic humanism, but "the all-pervasive materialism of our affluent culture" (Blomberg). We encounter this mindset of self-serving consumerism, which erodes generosity and sacrificial giving and discourages the willingness to follow Jesus at all costs. Even we Christians continue to overspend on ourselves, sometimes oblivious to the many in the world are in abject poverty and dying of starvation.

Jesus' teachings about making the right money choice was not a sermon to the wealthy, but to folks who probably were a lot poorer than just about all of us here today. The First Century knew very few rich Christians. The dangers of riches and materialism face not only the rich but also those who want to get rich (1Tim. 6:9). We all need to beware of the insidious influence of materialism, even in the Christian culture. We have the same temptation as the First Century Jews of thinking that our material prosperity is a

sure and certain sign that we are on good terms with God. And so we erroneously equate our spiritual condition with our financial position.

Jesus gives us the negative command to not store up treasures on earth, where moth and rust consume, and where thieves break in and steal" (19). Jesus may well have been referring to clothing and tapestries, which were valuable commodities used in trading, commerce and as investments for the future, much like tapestries were used in Medieval Europe and valuable antiques are used today. These items were subject to natural deterioration, and money, which usually was hidden away in homes, was subject to thievery from robbers who could dig through earthen walls.

We who are followers of Jesus are also people of the earth, and are compelled and responsible to make some earthly provisions for ourselves and those who depend on us, namely our families. Scripture tells us that we are to be industrious and save up for the future (Prov. 6:6ff) and also that we're to provide for our families' financial and material needs. To not do so, Paul says, is to be "worse than an unbeliever" (1 Tim. 5:8).

But as followers of Jesus we're to be aware of the folly of placing all of our hopes and all our stock in the earthly, which is subject to erosion (declining investments) and theft (loss of savings). As we pray in the Lord's Prayer, we're absolutely dependent on the heavenly Father for our daily bread, daily provisions of the material. We've learned from financial crises that no investments are safe from erosion and theft. And nothing we own of the material is ours or even our heirs, forever. As was said following the death of a billionaire, "How much did he leave?" Answer: "He left it all." In Jesus' Parable of the Rich Fool, God called the man a fool who accumulated real estate wealth to the neglect of his soul (Lk. 12:20).

Having given the negative command, Jesus gives the positive. The Jews of Jesus' audience were familiar with the language of making Kingdom of God investments. Doing God's commands was understood by many of the faithful to being the equivalent to accumulating treasures with God, and in this context, obeying God's commands included acts of charity. Jesus says that the right, the only safe investment is what we give to heavenly, eternal causes. There is a way we can make a certain investment that will not be subject to erosion or loss. When we use the material to invest in people, we gain eternal favor. Jesus says that our hearts—love, interest, attention and affection—follow our investments, our treasure (21). Inordinate attention to money and material matters draws our hearts into the grips of materialism and idolatry. But investing in people puts our hearts in the right place.

When we make financial investments we need good insight into the position and reliability of the company or institution through which we invest. Jesus speaks about the need to a good eye for investments in the truly worthwhile and the eternal. Jesus speaks of the necessity of being able to see things clearly, from a kingdom of God perspective. This is infinitely more important than having the best of financial advisors.

Note how Jesus assessed the widow's offering (Lk. 21:1-4). The gifts of the rich didn't impress Jesus at all. He knew they were giving out of great wealth, what they had left over and how little sacrifice they were actually making. But also Jesus commended the superior giving of the poor widow, whose offering of "two very small copper coins" represented all she had to live on. Jesus allowed and blessed this sacrificial faith gift and knew that the heavenly Father would provide for this poor widow and bless her abundantly. Jesus' eyes could see real sacrifice, faith and the assurance of the Father's provisions. Good eyes can see to be generous, sacrificial and trusting. "Outlook determines outcome" (Wiersbe).

Good eyes can also see that there's nothing inherently evil in the financial and the material. Many misquote Scripture to say that money is the root of all evil, when in fact Paul says that the love of money is the root of all kinds of evil (1 Tim. 6:10). And in the same section Paul, dismissing the idea that disciples are ascetics, says that God "richly provides us with everything for our enjoyment (17). Paul says that if we are blessed with riches (and he would think of just about all of us here today as rich), we're not to arrogantly put our hope in them but rather in God. We're to be rich in good deeds, generous and willing to share. We're to hold onto riches loosely and be ready and willing to use them, keep them and give them away. In this way, he says, we're laying up treasures in heaven (18f).

To the Corinthian church Paul encouraged their generosity based on the grace of the Lord Jesus, who is our supreme example in giving (2 Cor. 8:9). He also reminded them of the law of the harvest that says that we cannot out-give God. God's grace stays ahead of us and provides for us, enabling us to continue to live and give generously (2 Cor. 9:6-15).

One of the crassest expressions of the bad, blind eyes of materialism is seen on some bumper stickers: "He who dies with the most toys wins." Wins what? Obviously, this philosophy makes life a game of the acquisition of things. Jesus would say life is no game, and that the materialist who treats it as such loses his own soul for eternity (Lk. 12:20). We use the world's thinking in the way we speak of the value of someone. When we hear of the death of a rich and famous person, we ask, "How much was he worth?" We ascribed worth to a human being based on her or his financial status.

Those without the mind and eyes of Christ simply cannot see the "benefits" of investing in kingdom of God causes. The idea of "God's miraculous plan of economy" is absurd to them, including the law of the harvest and that says one cannot out-give God. A bad eye is unable to see the value and experience the joy of giving. A bad eye overvalues the temporal and the material and forgets the value of the eternal and the spiritual, as did the rich fool in Jesus' parable (Lk. 12:13-21). The bad eye neglects the needy, like the rich man who neglected Lazarus at the peril and loss of his own soul (Lk. 16:19-31).

I've never been good at deciding money matters; and so for that purpose long ago I decided I need a professional money manager to give advice, especially as we planned for our children's support through university and toward their own financial

independence. The right money choice involves the right investments, assessments and now, management. Will we let God and his word manage our resources or will we let money itself manage us? Jesus says in the final verse of our text that we face the choice of serving God or being enslaved by money. Jesus says we cannot have it both ways. We either serve God or we serve Money, with a capital “M.”

“Wealth” is a translation of the Aramaic term “Mammon,” which has a personal character, personifying a rival god and not just some impersonal medium of currency. Jesus says we either serve God our heavenly Father or we serve the god called Mammon or Money. If we are not committed to the Lordship of Christ we’ll be under the dominion of Mammon, a god who will control us and divert us from God’s kingdom. We can’t have it both ways. For this reason Jesus commanded the Rich Young Man to sell his possession, give to the poor and then follow him. Jesus commanded him to break free from the god of Mammon, who held him in his grip. Apart from the grace of God it’s impossible, Jesus says, for the rich who serve Mammon to enter the kingdom. It would be “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).

Someone has said that money is a great servant but a horrible master. If we’re not serving God with our money we’re under the dominion of Mammon. If we give God the leftovers after we’ve indulged our own interests and served our personal priorities, we’re living in disobedience and practicing idolatry. Everything we have he has entrusted to us. We’re to enjoy life and our possessions but keep them subservient to the Lordship of Christ and realize he’s the owner of all things. Our houses, cars, salaries and all our possessions are his. We must hold onto things loosely and use them in his service and also be prepared to leave them or give them away.

A man and his son were walking to church one Sunday and the father gave his son two quarters (in a time when a quarter could buy a candy bar), one of which was to go into the offering plate at church and the other could be used for candy on the way home after church. As they walked over a sewer grate on the sidewalk, the boy lost his grip on the coins and one of them fell through the iron grate into oblivion. “Oops,” he exclaimed. “There goes God’s quarter!”

When we fail to give God the first-fruits, off the top of our earnings, we usually give the leftovers. The practice of tithing was a recognition of God’s ownership through giving him “off the top” of our earnings. Unless we’re committed to faithful stewardship and kingdom priorities, in a time of financial “pinch” we’re likely to say, “Oops, there goes God’s money, what I would have given to his cause.” Kingdom giving is faith giving, not asking what we can afford, but first asking what can we trust God to enable us to give.

I suppose the question we must ask ourselves, when we think about this money choice is, “Who owns us?” Who owns you, God or your money? If God doesn’t own you then you cannot really own your money. It owns you, regardless how much is on your accounts or your pocket. A billionaire was asked, “How much money does it take to make you happy?” “A little bit more,” he said quite honestly. We need to realize that

Jesus alone gives us the abundant life (John 10:10). Only Jesus can deliver us from the snares of the material, even those of us of more modest means who erroneously think we're immune from these snares.

Our guarantee of provision is the love of God shown us in Jesus and the cross. Paul called the Corinthians to remember "the grace of our Lord Jesus Christ, that though he was rich, yet for (our) sakes he became poor, so that (we) through his poverty might become rich" (2 Cor. 8:9). Because of his love for us, we today enjoy the abundance of kingdom of God living and the assurance of his ongoing provision (Matt. 6:33; Rom. 8:32). We have this choice, to give ourselves first and then our money and all our possessions to him (2 Cor. 8:5) who loved us and gave himself for us. Let's make the right money choice.