

MONEY: HANDLE WITH CARE

Matthew 6:19-24

Key Truth

It is impossible to serve money and serve God.

In 1996, when the parsonage was being remodeled, a gentleman came to the house to do some work. Though I had not met him prior, I recognized his name from our church directory. To my knowledge he had not attended since I had come to Grace in 1991. Realizing I was the “new” pastor, he explained he didn’t like coming to church much because all we pastors preach about is money. I smiled; I wasn’t going to argue with the man, but the truth was I had yet to preach on the topic of money. In fact, as I look back over 25 years of sermons, I have specifically taught about money twice. I don’t say that with pride because it reflects far more cowardice than it does wisdom.

The fact of the matter is that money is an extremely important spiritual issue. The Bible has a lot to say about money. Of the 38 recorded parables of Jesus, 16 deal with money or possessions. In the Gospels, one out of ten verses (288 in all) deal directly with the subject of money. The Bible offers 500 verses on prayer, less than 500 on faith, but more than 2,000 verses on money and possessions.

Money is a critical spiritual issue because *money is dangerous*. Notice I didn’t say money is evil. Electricity isn’t evil but it is dangerous: I have a damaged pair of wire cutters that reminds me of this fact. Money, like electricity, is dangerous and must be handled carefully.

Jesus teaches us about the danger of money in Matthew 6:19-24. Consider His warning...

Matthew 6:19–24 (ESV)

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.

What is a *treasure*?

It is what we value most. In this context Jesus has in mind all the kinds of material possessions that can capture our hearts and become the things we live for. It might be our home or car or phone or our desert toys or our investments. It may be our gaming system or a musical instrument or our horses or our pets. We may have a hard time or simply be unwilling to admit that we treasure material possessions but it comes out in the ways we spend our time, energy and resources and in the way we respond when something happens to one of our treasures.

What we treasure determines the course of our lives.

Jesus is saying to us, “Don’t let the things you value most be the material things of this earth! The things you value most should be the things associated with heaven.”

Jesus gives three reasons for this.

First, the material things of this earth don’t last; they wear out, rust out or get carried out by crooks. It is foolish to attach so much importance to things that don’t last and are so vulnerable to loss. Enjoy them yes; but derive our sense of purpose and well-being from our “stuff”, no. It is far better to treasure the things of heaven, which never wear out. The love of God, the indwelling, transforming work of the Holy Spirit, our church family, serving according to our spiritual gifts, leading people to Christ, receiving reward and authority in the Kingdom - these things never wear out, rust out or get carried out. It’s foolish to live for things that will eventually end up in a landfill and forfeit things that will never fade away.

Second, our treasures control us. Jesus warns that *where our treasure is, there our heart will be also*. What we value becomes the basis of our sense of well-being, our contentment. We derive meaning and happiness from what we treasure. What naturally follows is the drive to secure our treasure and protect it. This is the basis of materialism, covetousness and greed. The fact that our treasures control us leads to Jesus' third warning.

Third, serving money and serving God are orientations that are mutually exclusive. Jesus says we cannot serve two masters; we cannot serve both God and money, it's either or. This is because of principle two that *where our treasure is, there our heart will be also*. The issue is love and trust. This issue is life; from Whom or what are we seeking to find life, meaning, purpose and security? If it's money, our material possessions, then it can't be God. If we are trying to find life, meaning and security in money where do we put our time, our physical energy, our emotional energy? What occupies our thoughts? What are our goals and dreams?

This applies to rich and poor alike. It has nothing to do with a person's net worth. It is an *orientation*. A poor person may be seeking to find life, meaning, purpose and security in material things as much, if not more, than the rich person.

Jesus warns us of the danger of materialism. Materialism is an orientation valuing material possessions as the source of life rather than God. Jesus warns us away from materialism for three reasons: 1) material possessions don't last, 2) our treasures control us and, 3) serving money and serving God are orientations that are mutually exclusive

If you are at all skeptical about the hard lines Jesus draws here consider what He says in verses 22 & 23.

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!

Jesus is talking about having the correct perspective. We would say the eye is the *lense* of the body or the *filter* through which we interpret the things of life. If our eye is "healthy", that is, if we have the right perspective our whole being will experience the well-being of living according to the truth. But if our eye is "bad", that is, we have the wrong perspective, it negatively affects our whole being.

As you can see, the issue in this context is how we relate to our material possessions. Are we basing our lives on our material possessions trying to draw from our stuff meaning, purpose, happiness and security? If we are we're in for a rough ride because our stuff constantly wears out, it controls our lives and it cuts us off from the real life which only Jesus can give.

Jesus calls us to declare our allegiance, not to money and wealth, but to Him. I myself had to make a fresh declaration within the last several weeks. As Cathy and I take on the added burden of a mortgage the thought came to my mind that reducing our giving to the Lord would really help pay the bills. I consciously had to reject that idea and declare that I want to honor God and I want to trust God to care for us. Therefore, we will continue to give as we have been giving.

As we begin this brief series on money I trust we see what's at stake: *our material possessions vie for our allegiance*. We must be vigilant and disciplined to relate to our possessions in a way that honors and serves God so that God remains our Master and not money.