

The Sermon on the Mount: A Reformed Exposition

Chapter 26: Serving God Rather than Wealth

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Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also. The light of the body is the eye: if therefore thine eye be single, thy whole body shall be full of light. But if thine eye be evil, thy whole body shall be full of darkness. If therefore the light that is in thee be darkness, how great is that darkness! No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon (Mt. 6:19-24).

With verse 19, we begin a new topic in the Sermon on the Mount. Jesus will now instruct the disciples on the biblical attitude towards wealth, possessions and material needs. This section is still part of our Lord's exposition of the necessity for His followers to have a righteousness that exceeds that of the scribes and Pharisees. But, the subject has now changed from a believer's private piety (with regard to charity, praying and fasting) to his everyday functioning in the world. Thus, He discusses money, possessions, food, drink and clothing. Christ is teaching believers that Christianity must radically affect our "secular" life and not merely our private, religious life. Believers must not only trust in God and shun hypocrisy in matters of religious piety, but must also put God first and trust Him in every aspect of life. By way of introduction, there are some important things to note about this portion of Scripture.

First, in the section on material things, which extends from verse 19 to 34, there are three separate, yet related, sayings: the storing up of treasures (19-21); the eye (22-23); and the impossibility of serving two masters (24ff). In each of these pericopes, the Savior sets before us two and only two alternatives. One can store up treasure in heaven or treasure on earth. One can have a good or an evil eye resulting in two bodily conditions (light or darkness). One can only serve one of two masters: God or money. Jesus emphasizes throughout this section that even in the everyday, "secular" areas of life there can be no neutrality with regard to God. There can be no fence sitting even when it comes to money and how we view possessions.

This is a very important topic for our materialistic, consumer-oriented culture; a society where buying and accumulating things is paramount; a nation where keeping up with the Jones' is an obsession. In America, people are not praised and looked up to for being righteous, but for being rich. Those who neglect God, but amass great fortunes, are put on the cover of magazines and are given their own television programs. The love of money over God and the service of money as a god is the American way. Thus, this topic is pertinent to our age. Capitalism without biblical law and especially without Christ becomes distorted by fallen human nature, greed, selfishness and covetousness into another aspect of this evil world system.

Second, although this section is focused on material things, it is another way of speaking of what the Bible calls "the world." Jesus is telling us the proper way to view all of life. Although He focuses on money and material things, we need to understand that people worship

money not simply for itself, but also because of what it can bring. Money and riches are sought for what attends them—power, prestige and a multitude of lusts. Thus, Paul says, “those who desire to be rich fall into temptation and a snare, and into many harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil” (1 Tim. 6:9-10). Consequently, Jesus in this section on money and possession tells us the only way for a Christian to be faithful in this world. He tells us how to be in the world without being *of* it. Christ focuses on two serious dangers. One is an inordinate love of this world and the things in it. This causes men to worship material things and money instead of God. The other is an over-anxious care relating to the necessities of life. Both of these things flow from a lack of faith in God and both can only be solved by placing God first in everything.

Third, as we look at this section of our Lord’s sermon, we must not forget that He is still correcting false beliefs common among the Jews. The Jewish people, following the teaching of the scribes and Pharisees, were looking to the Messiah’s reign as one of unequalled prosperity for the Jews. They expected the Jewish nation to be exalted after conquering the Gentiles. They would be rich beyond belief with the spoils of their neighbors. “Our Lord informs them that such anticipations were founded in error—that the happiness to be enjoyed under the Messiah is spiritual, not carnal, in its nature.”¹ Our focus in life is not to be in things which are temporal, which are passing away, but in the pursuit of spiritual riches. We are to seek first the kingdom of God and His righteousness (Mt. 6:33). This worldly value system is universal and, thus, one reason we must avoid it is that it is the practice of the Gentiles (v. 32).

Heavenly or Earthly Treasures

Jesus begins His teaching on wealth and possessions by contrasting, in a parallel form, two different places to store up treasures. “Do not lay up for yourselves treasures on earth where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal” (Mt. 6:19-20).

The instruction, “do not lay up for yourselves treasures on earth,” can be translated, “stop laying up for yourself treasures,” indicating that some or many of the hearers of this imperative were already violating this teaching. The word “treasures,” as the immediate context indicates, does not refer only to money. In the ancient Middle East, banks were rare and were not trusted. Therefore, treasure would refer to a variety of material goods kept in the home or hidden on the property. This would encompass hard currency such as gold, silver or jewelry. It would include fine fabrics and elaborate clothing, which at that time were difficult to produce. (For example, when Elisha’s servant Gahazi sought illicit profit from Naaman after he was cured by Elisha, he asked for “a talent of silver and two changes of garments” [2 Ki. 5:22]. Also, Achan was tempted by gold, silver and “a beautiful Babylonian garment” [Josh. 7:21]). It could also refer to livestock and large store houses of grain.

Before we examine the reasons why we are not to lay up treasures on earth, we need to determine precisely what our Lord was prohibiting. This analysis is important because there are some who interpret this command as forbidding having any extra money set aside, such as a bank account, or acquiring any earthly possessions that are not immediately necessary. According to this view, investments in gold, silver, real estate, stocks, insurance policies and

¹ John Brown, *Discourses and Sayings of Our Lord*, 1:262.

retirement funds would be unbiblical. People should simply live day by day with no regard for the future. This view is completely wrong and untenable because it fails to take into account the broad context of Scripture regarding wealth and possessions. That possessions and wealth are not forbidden in every case is proved by the following.

First, there are examples of men in the Old Testament whom God prospered and made very rich such as Abraham, Job and David, who obviously were not condemned by Jehovah for their wealth. In fact, Job lost his riches in a test and then after the time of testing was over God not only restored his losses, but “gave Job twice as much as he had before” (Job 42:10). Second, the LORD promised Israel economic blessings if they were careful and diligent in observing His commandments (Dt. 28:3-5). These blessings would even extend to their “storehouses” (Dt. 28:8). They would also be blessed with “plenty of goods” (Dt. 28:11). The Israelites would have so much money that they would be able to “lend to many nations” (Dt. 28:12). Third, it was Joseph’s large storehouses of grain that preserved Israel in a time of famine (Gen. 41:47-49; 45:5). Fourth, hard work that leads to abundance is commanded so that Christians can help others. “Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give to him who asks” (Eph. 4:28). “Be kindly affectionate to one another...not lagging in diligence...distributing to the needs of the saints” (Rom. 12:10, 11, 13).

Fifth, the Bible teaches that a godly man leaves behind an inheritance so abundant that it even provides for his grandchildren. “A good man leaves an inheritance to his children’s children” (Pr. 13:22). Obviously, this task would be impossible if all investments, savings and accumulation of money were forbidden. Paul teaches the same principle in 2 Corinthians 12:14 when he writes, “For the children ought not to lay up for the parents, but the parents for the children.” “Treasures are gathered by parents for their children, who become heirs.... King Solomon wisely observes, ‘Houses and wealth are inherited from parents’ (Prov. 19:14a).”²

Sixth, there are a number of passages in the Proverbs which teach the wisdom of financial planning and saving. “There is desirable treasure and oil in the dwelling of the wise, but a foolish man squanders it” (Pr. 21:20). The man who is disciplined, who learns the law of God and applies it to his life will have the Lord’s blessing. “The plans of the diligent lead surely to plenty, but those of everyone who is hasty surely lead to poverty” (Pr. 21:5). The patient, plodding, hard-working man will prosper, while the impatient man who must have things now will end up with poverty. “The rich rules over the poor, and the borrower is servant to the lender” (Pr. 22:7). Obviously a man must have more than he needs if he is going to lend to the poor. “Through wisdom a house is built, and by understanding it is established; by knowledge the rooms are filled with all precious and pleasant riches” (Pr. 24:3-4). A wise believer knows how to build a house and fill it with pleasant and precious treasures. God’s people can have possessions and can even partake of luxuries.

Seventh, in the parable of the talents Jesus uses principles of wise investing in order to make a profit to teach His people the need to be diligent and wise in kingdom work (see Mt. 25:14-27; cf. Lk. 16:19-23). He even says that it would have been better to put the money in the bank to accumulate interest rather than simply to bury the talent in the earth (Mt. 25:27).

Eighth, a reading of the gospels indicates that Christ had some rich disciples. There was Zacchaeus who was very wealthy. Although after Zacchaeus was converted he gave abundantly to the poor and made restitution to those he had defrauded, there is no indication that he was required to give away all his treasures to be a Christian. There also was Nicodemus who used

² Simon J. Kistemaker, *2 Corinthians* (Grand Rapids: Baker, 1997), 428.

some of his riches to anoint the body of our Lord for burial (Jn. 19:39). Given all these passages, the idea that wealth and possessions are altogether forbidden is simply impossible.

What then is our Lord saying? Jesus is forbidding the covetous, selfish, self-centered accumulation of goods. He is speaking against people who place the seeking of material goods before living for God's kingdom. He is rebuking people who accumulate goods not to glorify God (cf. 1 Cor. 10:31), but rather for the sake of self-satisfaction and glorification. People who place the accumulation of material things above their walk with God, or the Christianization of their family, or their responsibilities to the local church have made money and things into an idol. This interpretation is supported by the parallel command to lay up treasures in heaven. The focus of the Christian life is not to be on the accumulation of riches, but on obedience to God's Word and good works. The man who focuses on serving Christ, who works hard and uses godly wisdom will, under normal circumstances, prosper. But his prosperity is a fruit of his living for Christ. It is not the center of his life.

There are a number of things that this imperative is intended to correct. First, Jesus instructs us not to give first place to temporal-material things. The believer must have a proper perspective regarding the things of this world—they indeed are often necessary and useful, but they must always have a secondary place to spiritual riches and to our service and devotion toward Christ. Believers must live in the world without becoming worldly. The Savior taught that our salvation is more important and more valuable than even owning the whole world. "If anyone desires to come after Me, let him deny himself, and take up his cross, and follow Me. For whoever desires to save his life will lose it, but whoever loses his life for My sake will find it. For what profit is it to a man if he gains the whole world, and loses his own soul? Or what will a man give in exchange for his soul?" (Mt. 16:24-26).

Second, this teaching is against covetousness and for contentment. The philosophy of modern American consumer culture is on getting more things and getting them right now, even if debt is involved. This attitude of rank consumerism is a form of idolatry. We are the richest nation in the world with the highest standard of living in history, yet people are not content. Their lives are centered on grasping for more and more things: clothes, cars, gadgets and the like. Consequently, the average American owes over 8,000 dollars in credit card debt and tithes less than two percent of their income. As our text emphasizes, it is easy to determine where their hearts really are by how they spend their money. Their pleasures and their bellies are their idols.

Third, this imperative is against the idea of self-trust or in trusting in our own possessions as a substitute for God. If we store up possessions and look to them as rendering trust in God unnecessary, or as a bulwark against disaster, then our riches have taken us away from God. This trusting in riches and possessions is a common stumbling block and, thus, Moses warned the Israelites against pride, self-exaltation and forgetting God when they took possession of the land and became prosperous:

Beware that you do not forget the LORD your God by not keeping His commandments, His judgments, and His statutes which I command you today, lest—*when* you have eaten and are full, and have built beautiful houses and dwell *in them*; and *when* your herds and your flocks multiply, and your silver and your gold are multiplied, and all that you have is multiplied; when your heart is lifted up, and you forget the LORD your God who brought you out of the land of Egypt, from the house of bondage; who led you through that great and terrible wilderness, *in which were* fiery serpents and scorpions and thirsty land where there was no water; who brought water for you out of the flinty rock; who fed you in the wilderness with manna, which your fathers did not know, that He might humble you and that He might test you, to do you good in

the end—then you say in your heart, “My power and the might of my hand have gained me this wealth.”

And you shall remember the LORD your God, for *it is* He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as *it is* this day. Then it shall be, if you by any means forget the LORD your God, and follow other gods, and serve them and worship them, I testify against you this day that you shall surely perish (Dt. 8:11-19).

This confidence in riches is perhaps the main reason that it is hard for “a rich man to enter the kingdom of heaven” (Mt. 19:24). Most rich men are proud because they attribute their riches to self-sufficiency and brilliance. Consequently, they believe that religion is for poor people who must suffer in the here and now. For this reason, if God does prosper us, we must keep in mind that it was Jehovah who gave us the power to get wealth (Dt. 8:18). God is responsible for our blessings in this life. If we prosper economically, then we must heed the words of David: “If riches increase, do not set your heart upon them” (Ps. 62:12). Remember: “Whatsoever a man sets his heart upon and looks to for support is his god, and therefore his covetousness is called ‘idolatry’ (Col. iii.5).”³

Fourth, this injunction corrects our sinful tendency to be selfish. Jesus said, “Do not lay up for *yourselves* treasures on earth” (Mt. 6:19). When professing Christians pamper themselves with luxuries—new cars, fine clothes, big screen TV’s, lavish vacations, exceptional houses, fancy dinners out and so on—yet barely support the gospel or the cause of God and truth, then we have the selfish laying up of treasures for ourselves only. It is quite common for those on a pastoral visitation to be told that Mr. and Mrs. Jones would like to tithe more, but simply can’t afford it. There are too many bills to pay. The elders on this visit look around and see designer clothes, a shiny new car, top of the line furniture and a refrigerator stocked with steaks and fresh salmon. The truth of the matter is that such people can easily afford to tithe what they ought, but give God and His kingdom a secondary place to their own desires and luxuries. They are self-centered and selfish with their money. Their behavior is little different than the Israelites who kept the healthy cattle for themselves and offered God the sick, injured and deformed animals.

D. Martyn Lloyd-Jones relays a story he heard from another preacher that beautifully illustrates this point regarding pampering ourselves while being selfish with the Lord:

It is the story of a farmer who one day went happily and with great joy in his heart to report to his wife and family that their best cow had given birth to twin calves, one red and one white. And he said, “You know I have suddenly had a feeling and impulse that we must dedicate one of these calves to the Lord. We will bring them up together, and when the time comes we will sell one and keep the proceeds, and we will sell the other and give the proceeds to the Lord’s work.” His wife asked him which he was going to dedicate to the Lord. “There is no need to bother about that now,” he replied, “we will treat them both in the same way, and when the time comes we will do as I say.” And off he went. In a few months the man entered his kitchen looking very miserable and unhappy. When his wife asked him what was troubling him, he answered, “I have bad news to give you. The Lord’s calf is dead.” “But,” she said, “You had not decided which was to be the Lord’s calf.” “Oh yes,” he said, “I had always decided it was to be the white one, and it is the white one that has died. The Lord’s calf is dead.”⁴

³ Arthur W. Pink, *An Exposition of the Sermon on the Mount*, 188.

⁴ D. Martyn Lloyd-Jones, *Studies in the Sermon on the Mount*, 2:95-96.

While this illustration is amusing, it teaches us the need to always be on guard against self-deception in the area of possessions. Everything we have comes from the gracious hand of God. The hoarding up of money and things for our own selfish use, at the expense of kingdom work, is a grievous and foolish sin.

Four Reasons and the Biblical Alternative

Our Lord supports His imperative not to accumulate treasures on earth with a number of excellent arguments that demonstrate the stupidity of focusing our life on gathering worldly possessions.

The first argument expresses the reality that all earthly possessions are insecure and transitory. “Do not lay up for yourselves treasures on earth where moth and rust destroy and where thieves break in and steal” (Mt. 6:19). “The moth (*ses*) was a well-known destroyer in the ancient world and, hence, frequently came to be used as a symbol of destruction (cf. Isa. 50:9; 51:8; and esp. Job 4:19, ‘those who dwell in houses of clay, whose foundation is in the dust, who are crushed before the moth’).”⁵ One can buy and store away beautiful clothes, but their beauty and value is easily ruined by moths that deposit their eggs on woolen garments. The eggs hatch unawares and the larvae destroy the clothes.

The word translated “rust” (*brosis*) means literally an *eating away*. The word is used in the LXX of devouring locusts (Mal. 3:11). In ancient Greek, the word could be used to describe rotting teeth. James 5:3 does speak of gold and silver rusting, but uses the specific word for rust (*ios*). The word *brosis* denotes either a man’s stored grain being consumed by mice, rats and insects or the image of the corrosion of precious metals, or both. One can have years of food stored only to have it ruined by vermin, bacteria or mold.

One’s hard currency such as gold is not even safe for “thieves break in and steal.” The word translated “break in” (*diorussein*) means literally “dig through.” The houses in ancient Israel were made of baked clay bricks and with the proper tools could easily be entered by digging a hole in the wall. Thus, Jesus speaks here of a man who comes home to find that the coins and jewelry he was hoarding have all been taken away.

Our Lord makes a very good argument. Why should we focus our lives on storing up that which so easily can slip through our fingers? Today’s precious possessions are often tomorrow’s forgotten junk. Cars grow old, rust and fall apart. Clothes wear out and rot. Houses can be destroyed by fire, flood or wind in seconds. Whole neighborhoods in New Orleans are now ghost towns, full of trash and debris. Further, we must never forget that someday each one of us will die and all our earthly possessions will fall into the hands of others. When we are dead our possessions are meaningless to us because, as the old saying goes, “You can’t take it with you.” Death is the ultimate equalizer of men. When Donald Trump and the poor beggar on the streets of Calcutta die, they both own the same thing—nothing. Their abode becomes the grave and their companions are worms. The rich man rots just like the poor man and his silk suit rots with him. Those who trust in riches are very shortsighted. They must ignore the reality of the future. They must ignore the fact that money cannot give a man immortality and eternal happiness; only Christ can give us eternal life. Only God has the unchangeableness and solidarity that merits our trust.

⁵ Donald A. Hagner, *Matthew 1-13*, 157.

Thus Paul instructs Timothy regarding rich believers saying, “Charge those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they may be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life” (1 Tim. 6:17-19). Those who trust in riches need to be humble themselves and see that such hope is unwarranted. “To trust in riches, the apostle would have it understood, is virtually to make uncertainty one’s confidence, since both their continuance with us, and our possession of them, may at any moment come to a termination. The contrast to such an insecure foundation is God, the eternal, the all-sufficient, who ministers richly to His people’s necessities and just desires, and who, as a source of enjoyment to those who trust in Him, can never fail.”⁶ The similarity between Paul’s injunction and the teaching of the Sermon on the Mount is striking.

This argument about the unreliability and temporal nature of earthly riches leads to an exhortation which is the only logical alternative to the first imperative: “But lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal” (Mt. 6:20). Whereas earthly treasures are unreliable, temporal and fleeting, heavenly treasures are permanent and can never be taken away. They are not part of this fallen world which is passing away (1 Cor. 7:31), or the elements which will melt and be burned up on the day of the Lord (2 Pet. 3:10). They are spiritual riches, which are incorruptible and eternal. Thus, Peter spoke of “an inheritance incorruptible and undefiled and that does not fade away, reserved in heaven for you” (1 Pet. 1:4). Paul tells us that the things which presently are not seen are eternal (2 Cor. 4:18). Thus he assured us that no “created thing, shall be able to separate us from the love of God which is in Christ Jesus our Lord” (Rom. 8:39); that our good works will endure the Day and receive a reward (1 Cor. 3:11-14). Consequently, we are to live as “strangers and pilgrims on the earth” (Heb. 11:13; cf. 1 Pet. 2:11). We must focus our lives on the fact that there are treasures in heaven. They are every bit as real as the treasures we can see on earth. In fact, they are the treasures that really matter because they abide forever.

What exactly are these treasures? Although the text does not specify, other sections of Scripture point us in two directions. First, there is the reward of heaven itself and the joy and bliss of living in God’s presence. This is the meaning in a similar passage: “Do not labor the food which perishes, but for food which endures to everlasting life, which the Son of Man will give you, because God the Father has set His seal on Him” (Jn. 6:27). The “work” that God wants is faith in Jesus Christ (cf. Jn. 6:29). The man who truly believes in the Savior will take far more care regarding the supply of the needs of his soul than the desires of his physical body. Instead of living like the unregenerate, who are focused on this world and this life only, we are to give all diligence to make our calling and election sure (2 Pet. 1:10). Our hopes, cares, dreams and happiness are connected to Jesus and eternal life in Him. When we compare the things of this world to the title that Christ has merited for us, we will be content. We will trust the Redeemer and live for Him and put Him first in all things, knowing that He has gone to prepare a place for us (cf. Jn. 14:2). Our Lord assures us that the sacrifices made to follow Him are well worth it. “And everyone who has left houses or brothers or sisters or father or mother or wife or children or lands, for My name’s sake, shall receive a hundredfold, and inherit eternal life” (Mt. 19:29; cf. 25:21, 23, 34, 36).

⁶ Patrick Fairbairn, *Commentary on the Pastoral Epistles: 1 and 2 Timothy, Titus* (Grand Rapids: Eerdmans, [1874] 1956), 248.

Second, the Bible teaches in many places that our good works are rewarded by God in heaven. These works do not earn anything in an autonomous meritorious way, but God, according to His good pleasure, has graciously decided to reward us for the good things He enables us to do by His Spirit. These are rewards of grace. For example, Proverbs 19:17 says, “He who has pity on the poor lends to the LORD, and He will pay back what he has given.” “If then,—we want to save up for the future, where is there a better place to keep it, than in the Christian’s treasure? The poor man’s hand is the treasury of Christ.”⁷ Jesus taught that whoever gives a cup of cold water to a needy disciple “will by no means lose his reward” (Mt. 10:42); that the believer who is faithful in a very little will have authority over ten cities (Lk. 19:17). Paul says that a Christian’s good works that are built on the foundation of Jesus with gold, silver and precious stones will endure the judgment seat of Christ and receive a reward (1 Cor. 3:11-14). He compared the Christian life to a race and urged believers to run in such a way as to obtain the prize—an imperishable crown (1 Cor. 9:24-27). He brings home the point that we all need to exercise self-control in order to obtain the eschatological reward. When He speaks of His own ministry near the end of his life He says that a crown of righteousness awaits Him and all who have loved His appearing (2 Tim. 4:8). Jesus told the persecuted church of Smyrna, “Be faithful until death and I will give you the crown of life” (Rev. 2:10).

Since Jesus is addressing disciples who have already received the gift of salvation, the reward for good works is likely the chief focus of this teaching. The way that we live our lives will have eternal consequences. Therefore, we must be diligent in our service toward Christ. This includes our daily growth in grace as well as good works done to others: visiting the sick, helping orphans and widows, telling others about Christ and so on. Whatever we do for Jesus lasts forever; it cannot rust or be taken away by thieves. Thus, we need to view our lives from a heavenly-eternal perspective. This is a great motivation for denying ourselves, taking up the cross and following the Savior. It is a great encouragement for our labors. “It is a happiness above and beyond the changes and chances of time, *an inheritance incorruptible*.”⁸

This exhortation—which also contains an additional reason, the permanence of heavenly rewards—is followed by another argument about the heart. “For where your treasure is, there your heart will be also” (Mt. 6:21). In this verse, our Lord switches from the plural (vs. 19-20) to singular “you” and singular “treasure.” He is making a very searching personal application: “Where is your heart?” The word heart in Scripture denotes every aspect of who we are. It encompasses the will, intellect and emotions. It speaks to what is of central importance to our being. Thus, the place where our treasure is indicates our true character. “The sequence might suggest that the orientation of the ‘heart’ follows from the determination of where the treasure is to be, but that is too pedantic; the valuing of the treasure both follows from and reveals the orientation of the heart.”⁹ Out of the heart comes a lusting after the things of this world and the treasures and allurements of this world, in turn, can further corrupt and enslave the heart. If we live for this world and focus our lives on building up earthly treasure, then our hearts will be aligned to and enslaved by these earthly things.

That is why Jesus said that it is so hard for a rich man to enter the kingdom of God (Mt. 19:23-24; Mk. 10:25). It is also why the Savior commanded the rich young ruler to sell all he had, give to the poor and follow Him (Lk. 18:22). The rich young ruler had been a very pious Jew outwardly. However, his heart allegiance was not toward God but toward his great

⁷ Charles Bridges, *The Book of Proverbs* (Milford, MI: Mott Media, 1978), 382.

⁸ Matthew Henry, *Commentary on the Whole Bible*, 5:79.

⁹ R. T. France, *The Gospel of Matthew* (Grand Rapids: Eerdmans, 2007), 259-260.

possessions. Therefore, when he was put in a position where he had to choose between Christ and his riches, he chose the riches. His possessions were his god, even though outwardly he was very devout and religious. “Worldly-mindedness is as common and as fatal a symptom of hypocrisy as any other, for by no sin can Satan have a surer and faster hold of the soul, under the cloak of a visible and passable profession of religion...”¹⁰ “The heart must and will go in the direction of that which we count precious. The whole man will be transformed into the likeness of that for which he lives. Where we place our treasures our thoughts will naturally fly. It will be wise to let all that we have act as magnets to draw us in the right direction. If our very best things are in heaven, our very best thoughts will fly in the same direction: but if our choicest possessions are of the earth, our heart will be earthbound.”¹¹

Let us examine our lives and see where our heart really is. Do we leave behind a good church to move to an area where the churches are deforming and corrupt, simply to make more money? Do we leave behind a solid church and godly friends to move to a part of the country that has better weather and more worldly amusements? Do we rob God of His tithes and offerings so we can spend the money on luxuries that we really do not need? Do we avoid the weekly prayer meeting to go shopping at the mall or watch a favorite TV show? As we go about our day, do we think about Christ and His Word or are we continuously fantasizing about things such as a new car, a plasma TV or the latest video game? Our thoughts and actions reveal the allegiance of our hearts.

For many professing Christians Jesus is only a side compartment to life, a necessary fire escape from hell. However, Christ and His kingdom should be and must be our obsession. The Redeemer must take the first place in our hearts. We must fix our supreme affections on Jesus and not the things of this world. The man who loves Christ will inevitably seek meaning, fulfillment and happiness in Him, both for the present and the future. But the man that seeks these things in the present life, who places the Redeemer in a little side compartment will prove himself a lover of this world and not God. Remember, where your treasure *now* is—where you *now* look for meaning, fulfillment and happiness—there will your heart or your whole being (mind, will, affections), as a necessary consequence, be directed. Paul understood this teaching well and thus instructed the Colossians saying, “If then you were raised with Christ, seek those things which are above, where Christ is, sitting at the right hand of God. Set your mind on things above, not on things on the earth. For you died, and your life is hidden with Christ in God” (Col. 3:1-3). Because we are united with Jesus in His life, death, resurrection and ascension, we are to be continually seeking the things that are above (i.e. the right heavenly treasures) so as to obtain them.

Jesus follows His reasoning about having one’s heart in the right place with a saying about the necessity of having a sound or healthy eye. “The lamp of the body is the eye. If therefore your eye is good [or single, KJV], your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is that darkness.”

When our Lord says the lamp of the body is the eye, He is obviously speaking metaphorically. The eye does not produce light, but merely allows the body to see. Without the eye there is no illumination and direction in the outside world. In this sense the eye is our lamp; it serves as a flashlight to view reality.

¹⁰ Matthew Henry, *Commentary on the Whole Bible*, 5:78.

¹¹ Charles H. Spurgeon, *The Gospel of Matthew*, 72.

The way we operate the eye is used by Christ to illustrate a very important spiritual truth. Jesus says that the eye must be single or sound if the body is to be full of light. The adjective *haplous* (only here and Lk. 11:34) means literally “single or simple.” Thus, many believe that the Savior is teaching the need for the eye to be centered or focused on the right thing. Singleness of heart is followed by singleness of eye. The word *haplous*, however, came to have a number of shades of meaning, from “integrity, uprightness and sincerity” (e.g., 2 Cor. 11:3, “sincere devotion”) to “generous” (e.g., Rom. 12:8, he who gives with “generosity”), depending on the context. Since the expression “single eye” is contrasted with a “bad [*poneros* is unambiguous] eye” the word *haplous* can mean sound, good or upright. Thus, the general idea is that a good, sound or upright eye will lead to a body full of light (i.e. a life dominated and regulated by the truth—the Word of God), while a wicked eye will lead the body into darkness. The body itself is described as full of darkness. A darkened eye corrupts the whole life.

When understood properly, we see how this obscure saying strongly reinforces what was just said about the heart, for the eye follows the heart or mind. The man who is not regenerated by the Holy Spirit and does not have a sound, spiritually illuminated eye to guide him has an evil eye. His eye is focused on the things of this world. It is greedy, selfish and worldly. Consequently, the whole body lives in ethical darkness. The man whose heart treasures this world will have an evil, covetous, selfish eye. His unsound eye will lead him into a heathen, unchristian lifestyle.

Is your heart spiritual and singly set upon Christ? Is your eye sound? Does it guide you toward spiritual treasure or is your eye bad? Does it lead you to seek the lusts and treasures of this world? Once again we are presented with only two options. If the mind’s eye attempts to focus a little on God, while it is really primarily focused on this world, the result is not some light, but rather total darkness. If you say that Jesus is your Savior and Lord (your first love), but focus your life upon things, money, power and self-glorification, then you do not have some light, you have none. “If therefore the light that is in you is darkness, how great is that darkness” (Mt. 6:23). Our heart must be directed with an *exclusive* and steady gaze towards Christ and His kingdom. If we are distracted and side-tracked by worldly aims and anxieties, then we will not have a clear perception of the truth. Pink’s summary of the principle point of Christ’s statement is helpful:

Our discernment between things, our estimation of values, our practical judgment of earthly and heavenly objects is very largely determined by the condition of our understanding—whether it be Divinely illumined or still in nature’s darkness. An enlightened understanding, perceiving objects according to their real nature and worth, enables its possessor to form a true judgment, to make a wise choice and to act aright respecting them. But a darkened understanding, conveying a wrong estimate of things, results in an erroneous choice and a disastrous end.¹²

With this saying in mind we understand how most Americans have embraced a selfish materialism. Their hearts need to be born again to see the kingdom of God (Jn. 3:5). Only then will their eye become sound and focus on the true light—God’s only begotten Son. The man who thinks he is a Christian because he goes to church and is not committing adultery, but is living for earthly things is really in a deep darkness—a darkness where he is self-deceived and does not even know it. On the final day such people will be shocked to find that they are on our Lord’s

¹² Arthur W. Pink, *An Exposition of the Sermon on the Mount*, 201.

left hand. The man who gives lip service to Christ, but dedicates his life to possessions is a practical atheist.

(5) After contrasting heavenly and earthly treasures and a good and bad eye, our Lord speaks about two masters. “No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon” (Mt. 6:24). Here Jesus illustrates the total commitment which He requires of his disciples by talking about the service required of slaves. He is not speaking about employers, for many people can work two different jobs. Rather, Christ is pointing out that when a master buys and thus owns a slave, that slave owes a complete commitment to him (the owner). In fact the word “serve” (*douleuo*) means literally “be a slave to.” The slave master (the word *kyriois* could also be translated “lords” or “owners”) demands a total and undivided commitment of his slaves. It is impossible to serve two masters simultaneously.

While it is important that we understand Jesus is not approving of the Roman or Greek practice of slavery, which was unbiblical and barbaric; nevertheless, we cannot comprehend the point our Lord is making without knowing a few things about slavery in antiquity. For one thing, the slave was regarded by the state and heathen populace as a piece of property with virtually no rights whatsoever. The slave was viewed in the same manner as an ox. He could be beaten, sold and used as the owner saw fit. The master owned the slave and had control over him in the same way as a carpenter uses a hammer. Also, in antiquity, slaves had absolutely no control over their own time. They did not get vacations or time off to visit relatives. All of their time belonged to the slave master. They lived, breathed and worked for the owner.

This ancient totalitarian institution serves as an analogy for us to see the all-encompassing nature of our relationship to God. The disciple does not own himself, his time or his possessions. Everything is God’s and, thus, we must live with God as the undisputed master of our lives. Because God is God and we are sinful creatures, saved by grace, we cannot compartmentalize our lives and say, “I have complete control over this part of my life (e.g., my wealth, business, personal relationships, etc.) while God has control over these activities (e.g., church, acts of piety, etc.)” The believer has no time off from being a disciple of Jesus. There is no time when he can relax his commitment to Christ’s Lordship, God’s law or Christian ethics. Disciples do not get vacations from truth or sanctification. An inconsistent or part-time service is not enough. Being a Christian is a full-time endeavor. Perhaps nowhere in the Bible is the exclusive service which God demands more clearly set forth.¹³

This argument about two masters is the climax to our Lord’s teaching on the Christian attitude toward riches. Everyone must choose where their treasure and their heart are going to be. The mind’s eye must not be divided, but must be singly focused on God. The reason for this is that we can only serve one of two masters. We can serve God or mammon. The word mammon (Gk. *mamones*, only here and Lk. 16:9, 11, 13) comes from the Aramaic and denotes money, property or possessions. The word mammon is not used with any negative connotation. Jesus is not saying that money or possessions are intrinsically evil. As noted earlier, there is a biblical way to handle money and possessions. Also, the Savior is not speaking directly against making money in an illicit manner. The central point is that God can only be served with an entire and exclusive devotion. The man who thinks he can be completely devoted to both God and money simultaneously has actually placed money above God and has become an idolater.

Christ explains why it is impossible to be a slave to two masters by noting that the slave’s heart cannot be divided: “For either he will hate the one and love the other, or else he will be

¹³ See William Barclay, *The Gospel of Matthew*, 1:249.

loyal to the one and despise the other. You cannot serve God and mammon” (v. 24). The man who attempts to serve two different owners will soon discover that his loyalties really belong only to one master and not the other. For a while he may deceive himself and think that it is possible to serve both, but over time he realizes where his real allegiance lies. He understands that he loves one master, but hates the other. The man who serves money and the things of this world, yet claims to be a Christian and love God, soon finds out that God’s commandments and priorities conflict with his own desires. Thus, in order to serve mammon, the man must either renounce God or pervert God’s Word to allow for human autonomy and idolatry. The man can only show God’s love by trusting in His Word and obeying His commands. But, he rejects God’s Word and follows his own selfish lusts and, thus, his hatred of God becomes evident. By holding to the one—narcissistic materialism, he ends up despising the other—God and His law-Word. There is a simple reason that sodomites, feminists, atheists and hedonists hate God and despise the Bible. Their hearts are united with the idols they have created and will not submit to God. There is no neutrality. There can be no fence-sitting when it comes to God and His Word because His demands are all-encompassing and totalitarian.

An excellent example of this principal is found in Judas Iscariot. For a period of time, he forsook all and followed Jesus as one of the twelve. But after a few years, his love of money began to afflict his soul. He began to hate the life of hardship and sacrifice that came with following Christ. Consequently, it was a love of money that led him to deliver the Redeemer into the hands of the Jews (cf. Mt. 26:14-16; Jn. 12:6). He even betrayed the Savior with a kiss of mockery, contempt, hatred and betrayal because his heart was in the world. His master was mammon. “Love not the world, neither the things that are in the world. If any man love the world, the love of the Father is not in him” (1 Jn. 2:15).

There are a number of things to note regarding our Lord’s teaching about the impossibility of serving two masters. First, this teaching is an application of the first commandment: “You shall have no other gods before Me” (Ex. 20:3). This commandment is foundational and basic to the keeping of all of God’s precepts. The positive form of this commandment focuses on our complete and undivided loyalty to Jehovah: “You shall love the LORD your God with all your heart, with all your soul, and with all your strength” (Dt. 6:5). Jesus called this, “the first and great commandment” (Mt. 22:37). Loyalty, faithfulness, submission and supreme devotion toward God are needed to comprehend and obey the whole law (cf. Pr. 1:7). God sets before us only two alternatives. We can either completely dedicate ourselves to serving the true and living God or we will serve idols. There can be no middle ground or neutrality in this area.

Man was created a religious being with the purpose of worshiping and serving God. In fact, man’s religious impulse (which is a part of the fabric of his being) cannot be eradicated. But the fact that man is now a fallen being, mired in sin, results in this religious impulse being directed into service toward new and false gods. Because of his nature, sinful man must find something in this world to believe in, trust, love and serve. Consequently, people worship all sorts of things (money, power, nature, sports, possessions, etc.) instead of the God who created them. Whatever a man places on the top of his pyramid of values is ultimately what he serves. Thus, the saying about two masters is a call to radical discipleship rooted directly in the first and primary commandment. Our love of God must extend to every area of our lives (1 Cor. 10:30). “[T]he implications and obligations of the first commandment are far-reaching in their significance. The commandment calls for a style of life dominated by a relationship to God. The commandment was not merely ‘theology,’ nor was it concerned simply with proper form of

worship. It affected the whole life of the whole covenant community. Its implications remain the same today; the relationship to one God must dominate every sphere of life, whether the life of action, of thought, or of emotion. There can be no area of life in which a person or things come before the commitment to one God. The *other gods* may take on forms more subtle than wooden images or stone idols; indeed anything that relegates the relationship with God to second place functions in effect as ‘another god.’”¹⁴

It is noteworthy that the rank idolatry of the Old Covenant people of God was very often connected to the idea of material prosperity. The Israelites looked to the fertility gods because they did not trust God to provide for them. They placed a bountiful harvest before loyalty to Jehovah. Consequently, they made offerings to the Baals and Ashteroths. The fertility cults were in essence simply a religious expression of their seeking of mammon.

This ought to be a warning to us because, although mammon was often the root cause of their worship of images, they still believed they could be loyal to Jehovah. Their religion was syncretistic. They did not simply admit that they were rejecting God. Instead, they attempted to have two masters. They made offerings to Baal on the high places and they still made offerings to Jehovah. Thus, in Elijah’s time, the prophet commanded them to decide which of the two is really God and follow him (1 Kgs. 18:21). By faltering between two completely different theologies and worldviews, they were breaking God’s covenant and committing idolatry. We see virtually the same thing in 2 Kings 24: “They feared the LORD, yet served their own gods” (v. 33; cf. v. 41). “So we must choose between being the servants of God and Wealth; we cannot be both.”¹⁵ Many professing Christians are guilty of doing something that in essence is the same. They go to church on Sunday and sing praises to Christ as God, but the rest of the week they are completely dedicated to materialistic hedonism. They live within the grip of our consumer culture. Our Lord warns such people that their god is really mammon.

Second, Jesus focuses on money and material possessions because this is an area of our lives where it is easy to be deceived. The idolatry of putting material things before God is often very subtle and goes undetected. The man who spends all his time at the office and neglects his family and religious duties may have convinced himself that such dedication is necessary to provide for his family. The person who is obsessed with sports or the one who loves going out to restaurants and makes his belly his god; both may think that what they are doing is simply a legitimate hobby. They do not see their obsession. The man who neglects the things of God to focus his life on leisure and entertainment probably sees his activity as a legitimate and necessary form of relaxation. The business man who is focused on worldly riches and honors from men may think that he is simply taking dominion for God in the area of economics. The putting of money and material things before God is not as easy to identify as bowing down to an idol. We do not see men bowing before the gods of Lexus, BMW or Mercedes. But when you drive to church and see men polishing and waxing their cars or fixing up their houses when they should be worshipping God, their idolatry is evident.

This is an area where we must constantly be examining our hearts and our behavior. Is God first in our hearts or do our possessions and status take the first place in our lives? Jehovah is a jealous God and will not tolerate rivals. He is infinitely holy and will not put up with idols of gold, silver, wood or chrome. We cannot divide our service between God and the world. Can we say with Caleb, “I wholly followed the LORD my God” (Josh. 14:8)? Are we as committed as David who declared, “I will keep your precepts with my whole heart” (Ps. 119:69)? Or will the

¹⁴ P. C. Craigie, *The Book of Deuteronomy* (Grand Rapids: Eerdmans, 1976), 153.

¹⁵ John A. Broadus, *Commentary on Matthew*, 147.

LORD rebuke us as he did Israel: “They have not wholly followed Me” (Num. 32:11)? The way we live reveals whether our faith is genuine or whether it is counterfeit.

Third, to be careful and diligent in obeying this teaching, we need to realize that our culture is saturated with covetousness; that our economics and politics are geared to serving mammon. The main purpose of advertising is not to convey useful information so that people can make an intelligent decision when they need something. It rather is designed to create a perceived need or desire where none existed before. Much advertising is designed to stimulate lusts for luxuries and toys that we really do not need. Today it is common for both spouses to work full-time, while their children are placed in day care, to maintain a certain standard of living that is not necessary. What is more important: raising up a godly seed or having a large, fancy house? Often parents sacrifice their own children on the altar of materialism. In our day, people are so full of covetousness and lust for things that they go into debt to buy what they really cannot afford. They are slaves to mammon, working to pay off the lender, rather than slaves to Christ. The Bible teaches that we should live within our means (i.e. a modest, sober lifestyle) so that we can pay more attention to our kingdom responsibilities. The Christian does what he can to stay out of debt, so that he can spend more time with his family and more time with other believers. He believes that it is wiser to invest in the Redeemer’s everlasting kingdom than in toys and trinkets that will not last.

In American society, politics is centered on the idea that the state is man’s provider, that the proper president can bring us material prosperity and happiness. Consequently, politicians promise economic growth and government handouts. All of this is sheer idolatry; only God can bring a true and lasting prosperity. Americans should be seeking leaders who truly follow Christ; who are righteous and are committed to ruling in accord with biblical principles. When Americans place prosperity, handouts and healthcare above Jesus Christ and His law-Word, they embrace mammon. They are money idolaters.

Instead of preaching against the modern American materialistic lifestyle, many churches have embraced it and incorporated it into their theology and preaching. They teach that Jesus came so that we can have prosperity, self-fulfillment and happiness. They implicitly and sometimes even explicitly teach that God exists for man—to meet his needs instead of teaching that we are beggars before God. Consequently, many modern Christians cannot recite the ten commandments, the Lord’s prayer or answer questions about rudimentary theology. They have embraced the American materialistic-hedonistic lifestyle. They have not seen the importance or truth of Christ’s teaching that no one can have two masters. “[W]e *cannot* love both, or hold by both in observance, for they are contrary, the one to the other.”¹⁶ “[T]hat thing is a man’s master which he loves most, holds most unto and prefers in competition. If a man will rather offend God than lose riches, pleasures or preferment when he must do the one, then is the man not the servant of God but the servant of the other thing beside God.”¹⁷

Fourth, this passage teaches that the Lordship of Christ is contrary to the ways of this world. Jesus insists that God is to be loved and served as “Lord” or “Master.” Now that the divine-human mediator has arisen from the dead “all power and authority in heaven and on earth” has been given unto Him. Consequently, one of the ways to serve our Redeemer over mammon is to obey His precepts regarding money, possessions and wealth. This means that we must never do business or even think about our worldly affairs on the Christian Sabbath. It means that we always place the church and people above making a buck. The man who treats

¹⁶ Matthew Henry, *Commentary on the Whole Bible*, 5:81.

¹⁷ David Dickson, *Matthew*, 80-81.

people like tools that can be abused and cast aside to increase profits has not submitted to the Lordship of Christ. The person who lies or uses deception in any way to seal a deal is not living as if Jesus is His Master. The man or woman who does not tithe as they ought or care for the Christian poor when they can has not bowed the knee to the prince of Peace. When employers do not biblically love their workers because it may affect their own compensation, they obviously are placing money above Christ. The poor believer who votes for a politician because he promises to deliver money and benefits unjustly taxed from the rich is greedy. He is a thief through ungodly legislation; he is a worshipper of mammon. Let us not forget that both poor and rich can be covetous and selfish.

Tragically, one of the areas where professing Christendom has a very poor record is in the area of economics. Professing Christians were deeply involved in the slave trade and in owning and using slaves to make a profit. The slavery practiced in America had nothing to do with the biblical form of slavery. Many a professing Christian capitalist used nefarious methods to put his weaker rival out of business. Using dishonesty and bribes to smash the competition is not Christian. In the past, factory owners worked men, women and children like slaves in miserable, unsafe conditions because it made them rich and powerful. In England in the early 1800s children often worked from 5 am to 8 pm six days a week while the factory owners lived like kings with several large estates. These professing Christian capitalists could have improved the conditions of their workers and still have remained competitive. But, they refused to do so because they grasped at every cent they could earn. They lusted after the glory that attends riches. They did not improve working conditions because the only way they could do so and *remain competitive* was to take less money for their own. They followed mammon which says, “Grasp at all you can; cheat your competitors whenever you can; mistreat your workers if you can profit by it.”

Because many professing Christians did not love their neighbor by treating them lawfully and putting their welfare above their own riches, the Western nations have turned toward statism, welfare programs, socialism and onerous regulations. When men did not obey God’s law because they worshipped mammon, they sacrificed the liberty of biblical law for the coercion of the humanistic state. The alternative to a free market economy conditioned by Christian love and biblical law is not a society built on friendly cooperation, but rather on coercion. “Greed has driven purposeful economic activity on the defensive and is replacing it with political power in order to get what it wants. The modern redistributive society has made factual Spengler’s remark that every modern election ‘is a civil war carried on by ballot-box.’....The nightmares of the nineteenth-century French philosopher and politician, Fredric Bastiot, have come true: The law is converted ‘into an instrument of plunder’ [The Law, 12]. The spectacle of a whole society busily living off the labors of others, in turn stealing and being stolen by the redistributive powers of the elite, brings us what Hilaire Belloc, some seventy years ago, called the ‘servile state’ [The Servile State, 16].”¹⁸

As we conclude our brief study of the proper Christian view toward money and possessions, let us remind ourselves why we should be exclusively devoted to God. First, the things of this world are unreliable and are passing away. Therefore, the only wise and safe place to put our treasure is in heaven. Second, if our eye is not singly focused on God and His kingdom, our vision will be unsound and we will walk in great darkness. Our whole lives will be wasted walking the path of sin and vanity. Third, it is impossible to be a servant of God and a

¹⁸ Herbert Schlossberg, *Idols for Destruction: Christian Faith and Its Confrontation with American Society* (Nashville: Thomas Nelson, 1983), 134-135.

servant of mammon. The man who lives for wealth and possessions, will hate God. The man who loves God will not have too high a regard for earthly things. There is no fence sitting or neutrality in God's universe. It is our hope and prayer that our nation repents from its gross idolatry in this area. This will only take place if the churches repent and show people the biblical way to live. If our nation does not repent, we should expect judgment and economic hardship.

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