

"Money"

Disclaimer: this is an automatically generated machine transcription - there may be small errors or mistranscriptions. Please refer to the original audio if you are in any doubt.

Date: 16 February 2025

Preacher: Nick Lauer

[0 : 00] Good morning, church. Good to see you all this morning. Let me invite you to turn with me to Matthew chapter 6, verses 19 through 24. That's page 761 in the Pew Bible.

As you turn there, let me pray, and then I'll read. Father, by Your Spirit, help us to hear and understand Your Word today so that we might turn from sin more and more and turn to Christ more and more, who is our life.

And in beholding Christ through Your Word, would we become more like Him by Your Spirit. And in becoming like Him, would we honor and praise You with all of our lives, Father, as You so wonderfully deserve. We pray this in Jesus' mighty name. Amen. Amen. All right. Matthew 6, 19 through 24. Let me read this for us. Jesus says, 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. For where your treasure is, there your heart will be also. The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light.

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! No one can serve two masters, for he will either 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.

Well, as we come to a new section on the Sermon on the Mount today, we come to a topic that most Christians don't really talk about. If I were to ask you what are some of the top kind of failures or sins in the church that dishonor Christ and wound our souls and our communities, you know, you might list kind of hypocrisies of various kinds. Or if I were to ask you what are some areas of obedience that you personally are struggling with right now? Where is the battle for sanctification of becoming more like Christ by the Holy Spirit? Where is that happening right now for you?

[2 : 26] Well, you might list lust or pride or anger or complacency, fear, doubt. But I wonder how many of us would list what Jesus pinpoints in our passage today.

How many of us would look at our lives and say, you know where I really need help, what I really struggle with is greed. That's what Jesus is talking about here in verses 19 through 24, greed. In verse 19, he talks about the impulse to amass treasures on earth. In verse 23, he talks about having a bad eye, which as we'll see in a little bit was a metaphor for being stingy, for being greedy. And in verse 24, he talks about serving money like a god. So, this whole passage is about the dangerous nature of greed and how followers of Jesus should live differently in relationship to money and material possessions.

But do we need to talk about greed and money today? Is this really an important topic? Absolutely. And for a few reasons. First, living with Jesus as our King means that every aspect of our life is meant to come under His kingdom, under His rule. And that includes our material resources and our money.

Everything we do in this life is meant to be done for His glory. And that includes our approach to material wealth. Second, the Bible has a lot to say about the nature and danger of wealth and greed.

So, clearly, God thought this was a vital topic for us, His people. If it doesn't seem relevant to us, maybe that's because we're missing something that we ought not to have missed. Third, just a simple glance through the passage before us shows us how important this topic is. Jesus here talks about our heart. He talks about living in the light or being filled with darkness. He talks about the nature of serving God and the possibility that we might not be serving Him at all but actually despising Him.

[4 : 28] So, the stakes are high. But, you know, looking out at the world, we know the stakes are high. Every year in our country, the gap between rich and poor seems to grow and grow and grow.

Every year in our world, poverty and hunger ravage millions and millions of people. And it's not because there's a scarcity of resources. It's because there's something fundamentally broken in the world and in us because of sin. But here, Jesus looks at His disciples and He says, you're going to model something different.

The world says, amass wealth, maximize profit, destroy the competition. The world says, money will give you what you always wanted, security, wisdom, freedom. But Jesus says, that's all a lie. That's not the path of flourishing. It's the path of sorrow and exploitation and death.

Money is a God we must not serve. So, in our text, Jesus exposes greed for what it is. And the ESV breaks our text into three paragraphs, which I think is right exegetically. So, that's how we'll consider what Jesus has to tell us about the nature of greed. We'll do it in three points following each of these paragraphs.

And the first point is this, greed will make you eternally poor. The God of money promises security, but it is not so. We see this in verses 19 through 21. Let me read those verses again.

[6 : 12] Jesus says, don't 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. For where your treasure is, there your heart will be also.

You know, amassing wealth in this life on the surface seems like kind of a common sense thing to do, doesn't it? After all, if I can amass more than I need, then I'll be abundantly secure. And not just secure, I'll be happy. And that's when greed sets in. Now, what is greed? How should we define it? This week, I ran across this definition, which I found helpful. Greed, simply put, is when desire outstrips need. When desire outstrips need. When I'm driven to accumulate for myself beyond what I need.

When Jesus talks about laying up for yourself treasure on earth, that's what He's talking about. He's talking about the desire to amass more than I need. In the gospel according to Luke, Jesus tells a parable that I think illustrates this point well. This is from Luke 12, 15 through 21, and I'll read this for us because I think it's very connected to the passage from Matthew's gospel. Jesus said to them, take care and be on your guard against all covetousness. Greed. For one's life does not consist in the abundance of his possessions. And Jesus told them a parable saying, the land of a rich man produced plentifully. And he thought to himself, what shall I do? For I have nowhere to store my crops.

And he said, I'll do this. I'll tear down my barns and build larger ones. And there I will store all my grain and my goods. And I will say to my soul, soul, you have ample goods laid up for many years.

[8 : 07] Relax, eat, drink, be merry. But God said to him, fool, this night your soul is required of you.

And the things you have prepared, whose will they be? Then Jesus concludes, so is the one who lays up treasure for himself and is not rich toward God.

So what is Jesus saying? Is he saying that we, you know, shouldn't have an emergency fund as a family for rainy days? Is he saying we shouldn't reasonably save for retirement? Is he saying that we shouldn't enjoy the good gifts that God gives us that come as a result of hard work?

No, I don't think Jesus is saying any of those things, but he is saying, if your goal in life is to amass wealth, if you're striving to build up earthly treasure, if that's where your security, hope, and joy is found, you will be inevitably disappointed.

Why? Because all these things will eventually fade. They will rust, and they will be taken by others.

[9 : 18] They will give out and leave you wanting. And of course, that's not just true of material wealth, right? Think of all the other earthly treasures, as it were, that we base our lives upon. It could be status or fame. It could be privilege or success. It could be intelligence. It could be artistic achievement. It could be power or position.

None of that will withstand the rust of time and the threat of being stolen away. But is there an alternative? What are we supposed to do otherwise?

Well, Jesus says, lay up for yourselves treasures in heaven where neither moth nor rust destroys and where thieves do not break in and steal. In other words, rather than using our material resources to amass our own earthly prosperity and security and luxury, Jesus says, use your

material resources to bless others. Live lives of simplicity rather than luxury so that you will have enough to share with others. View your material resources as what they truly are, something that belongs ultimately to God of which you and I are simply the steward. And His purpose in giving you and I these resources is, yes, to provide for your needs, yes, to provide for the needs of your family, but also to share and to distribute to those in need. The early church, I think, was more clear-eyed and courageous when talking about this than we are today. John Chrysostom, not one to ever mince words, once said, not only is the theft of others' goods, but also the failure to share one's goods with others, theft and swindle and defraudation. Did you catch what he said there? Not only theft of others' goods, but also the failure to share is theft and swindle and defraudation. Now look, as Americans living in a capitalist society, I know that hits us the wrong way, but maybe they saw something that we failed to see.

But notice the positive side here in our passage. Living lives of simplicity and generosity and solidarity with our brothers and sisters and those in need and using our material resources to bless others and advance God's kingdom, what is the result? Jesus says, it's a treasure that cannot fade and cannot be taken away. Do you want to have lasting treasure, Jesus says, a lasting inheritance that you will enjoy forever? Then do something radical. Live simply and share generously for the kingdom.

[12:27] Is this not an incredible trade that Jesus is talking about? He says that you can take something that has no lasting value, that will certainly rust and fade, earthly wealth, and you can turn it into something of eternal worth. That you can take worthless quartz. I remember growing up, we had a gravel driveway, and I remember the first time we had the gravel laid out, there were these like shiny rocks in there, and I pulled one out, and it was clear and shiny, and I thought, this is amazing. Look at this thing. And my mom was like, that's quartz. It's worthless. Friends, but you can take what is ultimately of very little value eternally and turn it into diamonds. Who wouldn't take that trade?

Now, to be clear, when Jesus speaks of laying up treasure in heaven, He's not talking about earning merits through good works. To be clear, our righteous standing before God, our adoption into God's family, our entrance into His kingdom of grace, that comes solely by grace through faith in Christ alone.

No amount of generosity on our part could earn the forgiveness of our sins and merit a right relationship with God. Only God's work of grace through the death and resurrection of Jesus could ever accomplish that. So, when Jesus speaks of treasure in heaven here, what is He talking about? What is that treasure? Well, the New Testament does speak in multiple places about varying rewards for Christians in the age to come. Jesus' parable of the talents is one example of this. If you remember that parable, you can read that maybe later this afternoon and find it. But what will the nature of our treasure be in the age to come? Now, surely there are some things that we can't imagine what that will be in this finite earthly life. But I think at the root, what that treasure will be will be an increased capacity to enjoy and delight in God. And part of that joy and delight in God will be to see the eternal good that God brought about through the church's simplicity and generosity in this age.

What could be a greater treasure than seeing the faces of men and women who came to know Christ and spend eternity in His kingdom because we decided to give rather than hoard our material wealth?

[15:18] What could be a greater treasure than hearing your heavenly Father say, well done, good and faithful servant? You've been faithful with little. Now you will be entrusted with much. Enter into the joy of your Master. Sharing the joy of God, that's the only treasure that really matters. And that's something that amassing earthly wealth will never give you.

But greed, you see, doesn't want us to see that. Greed wants us to think that we need more and more and more. But in reality, everything we amass in this life will pass away. Greed in the long run will make you eternally poor. But what Jesus is saying here is more than just about the sort of permanence of heavenly riches and the impermanence of earthly riches. He ends the paragraph by saying, for where your treasure is, there your heart will be also. Where your treasure is, where you place it and store it, there your heart will be also. You see, friends, how we handle our money isn't morally neutral. Where we put our treasure is where our hearts will go.

In the Bible, your heart is like the center of your personality. It's sort of what's under your emotions and your will and your intellect. It's that core part of you. And at the center of us as human beings is

the fact that we're worshiping creatures. We can't help but worship. We praise, we adore, we delight in the object of our worship. And that thing that comes out of our heart is actually what shapes what we feel and think and do. And Jesus is telling us here, if you amass wealth on earth, your heart will be inevitably wrapped up in it. It will occupy more and more of your heart's desires. It will drive more and more of your thoughts and feelings and emotions. It will consume more and more of your choices, your values, your dreams. And it's this very present spiritual impact of greed on our hearts that Jesus addresses in the next two points He makes. So, first point, Jesus tells us that greed will make you eternally poor. Second, Jesus tells us that greed will make you internally dark. The God of money promises to make you seem wise, but it is not so. Listen again to verses 22 through 23. The eye is the lamp of the body.

So, if your eye is healthy, your whole body will be full of light. 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. Now, these verses are at first a little tricky to grasp. And that's because Jesus, as He sometimes often does in His teaching, is using a play on words with a common expression of His day. And that common expression that He's kind of playing on is found in verse 23, where Jesus mentions a bad eye or an evil eye. Now, having a bad eye was a common expression for someone who is sort of greedy or stingy. Where do we see that? Well, one example of that is in Proverbs 28, 22.

[18:52] Our English translations read, a stingy man hastens after wealth and does not know that poverty will come upon him. But literally what that verse says is, a man's eye who is evil hastens after wealth and does not know that poverty will come upon him. We see the same expression in Deuteronomy 15 in the context of helping those in need. Deuteronomy 15 verse 9 says, Take care lest your eye look grudgingly on your poor brother and you give him nothing.

Literally, that verse reads, take care lest your eye be evil toward your brother. You see there, it's talking about greed. It's talking about wanting more than you need. In fact, we see the same expression later in Matthew's gospel itself. In chapter 20, Jesus tells a parable about a vineyard owner who rebukes a group of workers because those workers are begrudging the owner's generosity. But literally, the owner rebukes those workers for having an evil eye towards his generosity. Okay, back to Matthew 6. Jesus starts in this paragraph. He starts kind of with just a basic understanding of eyesight in verse 22. He says, the eye is the lamp of the body. He's sort of drawing his crowd in. Oh, yeah, okay, that makes sense, right? The eye takes in all the light that we receive and allows the rest of your body to sort of know what's going on around you. We got that. But then Jesus begins the play on words. He says, yes, the eye is the lamp of your body, but what if you have a good eye? That is, what if you're generous? And what if you have a bad eye? That is, what if you're stricken by greed? What sort of light will be in your body then? What sort of light will flood in?

He says, well, a generous eye will flood the body with light, but the greedy eye will flood the body with darkness. In other words, Jesus is making a moral point here. If you allow greed to take root, it will shape how you see the world. If you see the world with eyes shaped by greed, the desire to have more than you need, then it will produce darkness in you. It will cloud your judgments. It will cloud your view of other people. It will cloud your view of what's right and wrong. It will cloud your view of what's possible and impossible. You know, the first thing that greed clouds, actually, is our awareness of greed itself. You know, Jesus says, remember that parable from Luke? Jesus says, be on your guard against all forms of covetousness of greed. It's funny he says we have to be on guard against greed.

He doesn't say that for other sins, right? He doesn't say, be on your guard against adultery, right? Because, like, you know when you're doing that. But greed is different. It's more subtle.

He says it's hard to spot in ourselves. We always see others who have more, don't we? Who are more affluent than us? And we think, well, they probably struggle with this, but not me.

[21:55] I remember a family member told me a story one time. They were at a gathering of some friends and some friends of friends in the main line of Philadelphia, which is a very wealthy area of Philadelphia. This person lived in a very affluent neighborhood. They had a lot of material resources, and they were contemplating, it was a number of years ago, they were contemplating an upcoming election, and they thought, you know, if so-and-so wins the election, I just don't know how we'll handle it.

Middle-class people like us, what are we going to do? And I thought, middle-class people like you? The perception was so skewed about their place in the grand socioeconomic of things.

But friends, we're all a little bit like that. We have a hard time seeing this in our own hearts. So how do we counteract it? How do we work against that blinding effect that greed has?

Well, it will take some hard questions, I think, and some hard practices. One thing to ask is, am I living at the edge of my resources with no financial margin?

Or am I willing to forego things that might enable a little more margin? You know, second thing, and this is very hard, you know, do you have someone in your life in a similar place as you, a fellow Christian, that you can talk to and seek some advice about how to be living generously given the resources that you have?

[23 : 36] But, you know, the darkness of greed goes deeper. Jesus says, how great is this darkness? You know, we sometimes think money and greed is just a game, but it's not. You know, historically, and even today, you know, there are horrifying examples of this, of how greed shapes our moral calculus. Think with me about a hard topic, about the slave trade in the 17th century.

What drove the slave trade, friends, was greed. Cheap labor was needed in the colonies in the Americas so that greater sums of wealth could be accumulated. And so, through exploitation and greed, human beings from Africa were enslaved and sold and treated as property. That's bad enough.

But in order to justify that exploitation and enslavement of other human beings, what happened?

Well, ideas of racial inferiority began to crop up. Racist ideas were circulated and created to justify the enslavement of Africans. Why? Because of greed. The God of money produced a whole discourse of violence-justifying hatred. Do you see now why Jesus can say, if your eye is bad, your whole body will be full of darkness? And if the light in you is darkness, the darkness is so great. Perhaps you can think of other examples of how greed leads to deep moral compromise. It's true in ministry. Sadly, many pastors and ministry leaders are afraid to teach biblical orthodoxy for fear that they might lose congregants. And if they lose congregants, the budgets shrink.

And of course, shading the truth is justified as, you know, we need to reach more people or we need to change with the times. But underneath, it's often a subtle form, an unseen form of greed.

[25 : 58] Greed. You see, our approach to material wealth is not neutral. It shapes us. It shapes how we view the world and each other, and it shapes the choices we make. But Jesus pushes us even deeper in the next paragraph. Greed doesn't just make us internally dark. Greed makes us spiritually captive. This is our third point. Greed will make you spiritually captive. The God of money promises freedom, but it is not so.

We see this in verse 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. We often think that amassing more and more wealth will bring us freedom, don't we? Freedom to live where we want to live, freedom to wear what we want to wear, freedom to drive what we want to drive. You know, Harrison Ford could give a whole commercial during the Super Bowl about how freedom was our most important value, and he chooses Jeep, even though his name is Ford. But Jesus says, no. Money will not free you. It will become your master. It will not liberate you. It will enslave you.

And what will be the signs that we're captive to the God of money? When the desire for money doesn't just shape our thinking, but as we... it doesn't just shape our thinking, as we saw in verses 22 and 23, but when it begins to dictate our choices and our future. Think about choosing a job, right?

[27 : 37] Surely, and subtly, greed can get us to choose a profession, not just because it's a good fit for our gifts and talents, not because we find joy in the work, not because it brings about good for our neighbors or our world. Instead, we choose a job because it makes a lot of money.

Are we really free if we serve the God of money? And what if you realize that such a high-paying job actually harms neighborhoods and doesn't bring good to people made in God's image? What if you find that in order to make such great sums of wealth, neighborhoods are damaged, people are exploited? Is that freedom?

We often say there's nothing wrong with making a lot of money, perhaps. But are you aware of how that money is made and what impact it might be having on your own soul and the lives of others?

But here's the greatest tragedy of all. The worst part of making money our idol is that it alienates us from the true God. You see, friends, there is a God of freedom, a living God, a God of love, a God of justice, a God of mercy. But it is impossible to serve the one true God and have another God in your life. Your devotion to the one will inevitably lead you to despise the other. But the good news

is, in the midst of our captivity, the good news is this true and living God has acted on our behalf to liberate us from false gods, even the deceptive God of money.

You see, we go to material wealth. Why? Because we want security. We want freedom. We want to be seen as wise. But in the end, we get none of those things. But the living God does something on our behalf that actually gives us lasting security and complete freedom. And though it looks like foolishness to the world is the utter wisdom of God. When we were dead in our sins and trespasses, when we had accumulated infinite debt before God's justice that we could never repay, Jesus Christ gave up the treasures of heaven and came to earth to cancel our debt and to credit us with His perfect righteousness.

At the heart of the good news is an unbelievable exchange. Jesus takes our sin and in exchange gives us His righteousness. He takes our debt and gives us infinite riches. And this comes to us completely free of charge. Our only part to play is to admit that we're sinners, unable to pay that debt ourselves, and to turn and trust solely in the work of Christ on our behalf. And when we do this, God forgives all our debt of sin and grants us eternal life, eternal life that begins now as part of His kingdom.

[31 : 00] And that is real security. That is real freedom. And friends, from that place of real security and real freedom, our approach to money totally changes, it's not our master anymore. It's not the lens through which we see the world. Our eyes are now attuned to God's generosity. Having received His undeserved mercy, we now have eyes to see where we can be merciful and generous as an act of praise to Him, the incredibly generous and merciful God. We now have our eyes attuned to God's generosity, and we see new possibilities. You know, the early church still confuses readers even today, especially when we go back and read those accounts in Acts, right? You read the accounts in Acts, and they're just selling things and giving it to those in need. And people read that, and they're like, wow, is this communism?

And you realize, well, no, I mean, they still owned the stuff. It wasn't like a state-run thing. And yet at the same time, was the early church driven by the logic of profit-driven, finance-dominated capitalism? No. Friends, this water that we swim in does not need to limit what we think is possible. The gospel is breaking out into new forms of doing life. His kingdom is at large. We are not fundamentally consumers. Our lives, as Jesus says in Luke 12, do not consist in the abundance of our possessions. And we certainly do not measure someone else's worth by their capacity to produce. And as we view ourselves, we view ourselves as not even belonging to ourselves, but belonging to God. And if we ourselves belong to God, then certainly our material stuff belongs to Him as well. And our joy is found not in getting more of it, but in giving more of it so that others might flourish in being so creative in that, so that others can work and have something to give, so that others can flourish together. Friends, our security comes not from the size of our bank accounts, but from the reality that God is now our heavenly Father through the gospel of Jesus Christ.

And if this God, who did not spare His own Son but gave Him up for us all, if this God did that, will He not also with Him graciously give us all things?

Brothers and sisters, you cannot serve God in money. Let us serve God. Let's pray. Father, help us to see that all we have is a gift from You to be used according to Your purposes of the purposes of grace. Father, it is true, where our treasure is, there our hearts will be.

[34 : 21] Lord, we want our hearts to be captivated by the things of You, Your kingdom, Your glory, Your paths of peace. So help us to store up treasure not on earth but in heaven.

Help us to live simply and give generously, knowing that in Your paths, Jesus, our real security and wisdom and freedom. Grant us wisdom, God, for the facing of these days, that in our life together, we might be a signpost of Your mercy, Your generosity in Your kingdom.

In Your name we pray, Jesus. Amen. Amen.