

King Jesus or King Money?

Matthew 6:19-24

September 25, 2016
Steve DeWitt

We are in our series on the kingdom of God in the gospel of Matthew. We are spending a few weeks in a teaching Jesus did called *The Sermon on the Mount*. We saw last week that ***the purpose of this sermon is to describe the inner and outer life of a citizen of the kingdom of God.*** Remember, the kingdom of God is the reign of God through Christ. To be a Christian is to be a citizen of the kingdom of God. This kingdom is currently spiritual and invisible. It is hard to know who is and who isn't a citizen of the kingdom, like tares and wheat Jesus will teach in a parable. It's still hard today to tell the tares from the wheat. We may even look in our hearts and ask, *am I a citizen? How can I know?*

We are getting close to a really important verse, 6:33, "*But seek first the kingdom of God and his righteousness, and all these things will be added to you.*" (Matthew 6:33 ESV) How can I know what has first place in my heart? Jesus tells us how we view money and how we use money are two of the clearest ways to know which king and which kingdom has our allegiance. Here is the text,

"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 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." (Matthew 6:19–24)

The first thing we see easily is that Jesus is talking in terms of two. Treasures on earth vs. treasures in heaven. Good eye vs. bad eye. Two masters: God or money. King Jesus or King Money? That's what Paul Tripp creatively calls money. King Money. (Paul David Tripp, *Sex and Money*) Both kings have kingdoms and both kings have eager and loyal subjects.

Jesus begins with the kingdom of King Money. These citizens pledge allegiance, put their hope in, material things. Earthly treasure. Jesus commands us not to lay up treasure here. Now by treasure, don't simply think of money, although it includes that. Treasure is more than money. Treasure is any earthly, non-eternal thing that we treasure. It is any earthly thing where we overinflate its value more than eternity's perspective will allow.

This is standard investing wisdom. When you buy something for investment purposes, you are looking at its value today and estimating what you think it will be worth someday. You buy a stock or mutual fund at \$100/share with the hope and belief it will be worth \$150/share someday. You may buy an antique at a garage sale for \$10 because you know tomorrow your friend will buy it for \$50. All money investing is future oriented—valuing things in light of their future value.

Jesus points out two certainties about earthly treasure—they will lose value and they can be taken from us. Moth and rust. Wealth in the ancient world was clothing and coinage. Clothing was made of textiles. Coinage was made of precious metals: copper, silver, and

gold. So what's the great danger if your value is in clothing? Moths and critters of various kinds can ruin your garments. Then what is their value? Metal is subject to corrosion and rust that literally eats away at the weight of the metal. You can think your value is secure, but forces beyond your control can take it away. In our day we would say, Lehman brothers can take it away. Enron can take it away. The 2008 recession can take it away.

Further, it can be stolen. *"Thieves break in and steal."* (Verse 19) The Greek word for break in is literally to "dig through." Why? Their homes were made of earth and dirt. To get in, you could dig through a wall and steal the valuables of the home. Today we have identity theft or credit card thieves. Just last week in my neighborhood, a bank robber was on the loose in my neighborhood. It's unnerving when the Lake County Sheriff's helicopter is hovering over your backyard looking for the guy.

Jesus is showing the uncertainty of earthly treasures. Things beyond our control can and will easily take our treasure from us. Of course, ultimately, death takes all earthly treasure from us. *"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."* (Verses 20-21)

There is a place we can invest our worth where there is no fear of ever losing it. Heaven. Eternity. That may sound a bit ethereal and we will make this practical here in a bit. For our exposition, Jesus gives two reasons why investing for eternity is a far better investment. One is that none of the issues earthly treasure has applies. There is no depreciation (moths). There are no thieves. And death, which takes away all earthly treasure, is when our eternal investment pays out. Treasure we invest in heaven is treasure we can enjoy forever. What is it?

Treasure invested in heaven is anything we give in this life for the King(dom). This certainly includes financial giving but so much more. An example is the parable of the talents (Matthew 25:14ff.). I don't have time to go deep here but the master gives one man 10 talents of gold. Another 5. Another 1. He leaves but expects his servants to give a good return on what he has given them. The one with 10 made another 10. The one with 5 made another 5. The one with one dug a hole and hid it. The Master was furious with the one. He calls him wicked and slothful. The point? Whatever the Master gives you, it's not yours, it's his. He is the Master. He is the King. He expects us to max it out for Him.

We all are given varying levels of resources, talents, and opportunities. When we view them as ours, all we have is earthly treasure. Someday we lose everything. When we view everything we have as a stewardship from God, now everything becomes investable resources. My whole life can be an eternal investment. As I give of myself or my resources toward kingdom priorities, I honor the King and he promises to reward me forever. So while it's true about anything consecrated or given to God, the direct context is financial. *"Where your treasure is, there your heart will be also."* (Verse 21)

The second reason we should not hoard earthly value for ourselves is that Jesus says there is a direct connection between our treasure and our hearts. In verses 22 and 23 he compares it to an eye that works properly. It can see and gives light to the whole body. An evil or blind eye brings darkness. One little part of the body determines so much of the rest. Tripp calls this the organizing principle of your heart. All of us have an organizing principle. It is the priority around which our thoughts and motivations orbit. It's the way we see the world. It's what gets us up in the morning. It's what drives and pushes us. That is our real kingdom.

Jesus calls this our master in verse 24. *"No one can serve two masters."* No human heart can have two organizing principles at the same time. No one can serve two kings. The God who made our hearts knows how it works. Either our master is King Money or King Jesus. Kingdom of man or kingdom of God. Why? These two kingdoms make absolute demands upon us. They demand our total allegiance and neither will allow dual citizenship. It is either the kingdom of God or the kingdom of man. King Jesus or King Money.

We like to try serving both, but it's like trying to be married to two women at the same time (or so I would guess). Both can't have your heart equally. One will always be your Leah and the other will be your Rachel. One will be your Reuben, the other will be your Joseph. One will be your White Sox, the other will be your Cubs. *"No one can serve two masters."*

Beloved, this is why money is so much more than dollars and cents. It is a window into our hearts. It helps us see which kingdom we really are treasuring; which King we really are serving and loving. "The thing about your money is it reveals who you really are. And you can play the religious game all you want and learn all the right chatter and learn all the right things to say, but your wallet betrays you." (Matt Chandler, "Bigger Barns," September 6, 2008, The Village Church, Dallas, TX)

If you were to honestly assess, which kingdom would your allocation of resources show to have your allegiance?

Is Money Evil?

The answer is no. Money is actually a part of God's good creation and it allows us to function in society with one another. If there was no money, we would be left to barter everything with no standard of value. One day of doing that and we would see what a gift a monetary system is. In this world, we have to have a certain amount of financial resources to survive. Food. Shelter. Clothing.

So money is not the problem. Money is not the evil. The problem is our hearts. That's where the evil and selfishness lies. Our evil hearts can turn anything into an idol, especially those things that enhance my sense of self-worth. Nothing does that easier than money.

"Money is one of God's good creations, but this good thing becomes a bad thing for you when it becomes a ruling thing. You simply cannot serve the King of kings and have acquisition of wealth as the organizing dream of your heart." (Paul David Tripp, *Sex and Money*, p. 164)

This isn't just a rich people problem. Loving money comes in many forms: obsessive couponing and penny pinching, resentment of the haves when you are a have-not, and a demanding graceless spirit about money like the ex-member of our church I watched in line at the grocery store berating the checkout lady because she made a mistake on his bill. Money isn't evil but our hearts are and that's what makes money so dangerous.

Is Having Money Sinful?

Again, the answer is no. No one is condemned for having money. In fact, many verses in the Bible encourage lifestyles that enhance financial success. Particularly in Proverbs. Key people in the Bible were also financially wealthy including Abraham, David, Joseph of Arimathea, Lydia, Priscilla and Aquila, and many others. None of them are condemned for their financial success.

Further, the Bible endorses ownership of personal property and protects those rights even in The Ten Commandments. Having money isn't necessarily the issue. The Bible goes so far as to endorse the enjoyment of riches. *"As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy."* (1 Timothy 6:17)

We can't be selective on the verses we use about money. All Scripture is God-breathed. The Bible doesn't contradict itself. If it endorses in one place enjoying the resources God gives to us and warns in another about the accumulation of earthly goods, how do we reconcile this? "In a word to 'lay up treasure on earth' does not mean being provident (making sensible provision for the future) but being covetous (like misers who hoard and materialists who always want more)." (John Stott, *The Message of the Sermon on the Mount*, p. 155)

What is Jesus Warning Against?

What Jesus is warning against is the motivation for money; the allegiance. Citizens of the kingdom of God have been freed from that old way of thinking and valuing, where everything is monetized. Everything is valued by what enhances my sense of self-worth. So it's not what I have but why I have it and why I do with it what I do. That's the key. What we do with it is merely the revealer of what motivates my life. Nobody is saved by what they do with their money. We are saved by faith in Christ and him alone.

Genuine salvation changes us on the heart level. God gives us a new heart with new motives and passions and a desire to advance God's kingdom and agenda, not my own. *"Your kingdom come, your will be done."* (Matthew 6:10) This is a prayerful desire of anyone with allegiance to King Jesus.

Jesus doesn't say, *do not lay up treasures on earth*. He says, *"do not lay up for yourselves treasures on earth."* (Matthew 6:19 emphasis mine) Praise God for kingdom people that God enables to lay up treasures on earth. Practically, we should want every single one of us to succeed financially. We shouldn't envy a brother or sister who does well or has a windfall of some kind. Let's celebrate it.

The issue is laying this up *"for ourselves."* There is the question of motivation. Two people could both earn a million dollars. One is pleasing to God and one isn't. The one earns a million dollars and can't wait to spend it on himself or herself, to buy the indicators of wealth and status. The other person earns a million dollars and is excited to meet his family's basic needs. He's like the ant who saves up for winter. He uses practical wisdom for future needs. But the real joy is to think, *how can I use this money for kingdom purposes? How can I use this to lay up treasure forever?* The one increases his spending on himself and the other increases his giving for God. One serves King Money. One serves King Jesus.

How to Dethrone King Money

Money is one of the hardest areas to speak on because it's easy to stay up in the clouds but then people don't know how to apply it. Or on the other hand to get practical and have people accuse you of meddling. Why? People get funny when you talk about money.

So how do we honor God with our money as citizens of the kingdom of God? Let me emphasize that this starts in the heart. If you do the practical helps without the heart desiring to enthrone King Jesus, God's not honored and it won't last long. We need him way more than he needs us. Practically speaking, we have categories that we have to hold in tension like living, savings, and giving. So how do we do this?

Nothing dethrones King Money better than giving it to King Jesus' priorities

This is why giving should be the first priority of the citizen's budget. Not the last. Not the leftovers. Do that and King Money stays on the throne. Make it the first priority.

How much? This is the question everybody asks and nobody can answer for you. *How much would you need to give to show that your loyalty is to Jesus?* To be practical, it's helpful to think of your budget in terms of giving, saving, and living. My friend Chad Moore has helped me here. So here are some training wheels for personal finances in the kingdom of God. 10-10-80.

Give God the first 10%.
Save the second 10%.
Live on the 80%.

Why? Giving first honors God. Saving builds wisdom. Living on the rest builds contentment. These are merely starting points. God may call or enable you to give at a higher rate and I suspect the more mature Christians among us are likely doing that.

Here's the real question, do you want to? People say, "If I made more money I would give more." All the studies say that doesn't happen. The more people make the less they give. So the question isn't how much you make but how you steward what God gives you.

I was blessed to grow up in a family where I saw my dad giving every week to the church. We were required to tithe on our weekly allowance (a little law for kids is ok), but that set a lifelong habit and expectation. Parents, how is your example preparing your children to be faithful citizens in the kingdom of God? Do you want your children to have treasure in heaven? What an opportunity we have, don't we? Teach your kids to invest where it really matters.

All of us should ask, where is my treasure? What would my checkbook indicate about who is King of my heart? Will I be rich in the one place that matters—eternity? "*Where [my] treasure is, there [my] heart will be also.*" (Matthew 6:21)

One more thing. So many have written on this subject. This was one of the best I read. Here's a summary of what our finances are like when Jesus is my King.

"I do not cling to these things. They do not become the center of my life and existence. I do not live for them or dwell upon them constantly in my mind: they do not absorb my life. On the contrary, I hold them loosely...I am not governed by them: rather I do govern them; and as I do this I am steadily securing and safely laying up for myself, 'treasures in heaven.'" (D. Martyn Lloyd-Jones as quoted by R. Kent Hughes, *The Sermon on the Mount: The Message of the Kingdom*, p. 210).

Scripture quotations are taken from *The Holy Bible, English Standard Version* Copyright © 2001 by Crossway Bibles, a division of Good News Publishers.

© 2016 by Steve DeWitt. You are permitted and encouraged to reproduce and distribute this material in any format provided that: (1) you credit the author, (2) any modifications are clearly marked, (3) you do not charge a fee beyond the cost of reproduction, (4) you include Bethel's website address (www.bethelweb.org) on the copied resource.