

Understanding Money
Matthew 6:19-24
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The Gospel of Matthew opens with a series of proofs that Jesus is the Christ, the King of the Jews. This led to the calling of His disciples and His instruction to them through the Sermon on the Mount in chapters 5-7. These chapters are the first of five long discourses by Jesus that Matthew recorded in his Gospel. After correcting the traditional teaching of the Jewish leaders (Matthew 5:21-48), and after correcting the self-serving religious practices of the Jewish leaders (Matthew 6:1-18), Jesus addresses the fundamental choice between serving God or serving money.

The structure of Matthew 6:19-24

Some consider Matthew 6:19-34 to be a singular section of the Sermon on the Mount. This views the connection between anxiety and money as strong. There is no doubt that much connects 6:19-24 with 6:25-34. Yet the contrast between the eternal concerns of 6:19-21 and the earthly concerns of 6:25 keeps these verses distinct.

Others view Matthew 6:19-34 as four separate concepts, some going so far as thinking they had independent settings. They argue this from comparing the words of Matthew 6 with Luke's Gospel:

Matthew 6:19-21	Luke 12:33-34
Matthew 6:22-23	Luke 11:34-36
Matthew 6:24	Luke 16:13
Matthew 6:25-34	Luke 12:22-31

However, while there are definitely strong similarities, this should not lead us to alter the flow of Matthew's Gospel. Matthew stands as a unit and the flow of the text is certainly coherent. While Luke may have arranged these words more topically, it also is possible that Jesus taught these words more than one time.

The connection between the treasures in 6:19-21 and the words about money in 6:24 is compelling, whereas the topic of money and treasures is absent from 6:25-34. Also, observing the connection between 6:19-21 and 6:24 is very helpful in gaining clarity regarding Matthew 6:22-23.

This section of Matthew 5-7 ties with what preceded it for the request for daily provision (Matthew 6:11, cf. 6:8) and connects this with the sin of being anxious for our daily provision (Matthew 6:25, cf. 6:31). The lack of trust in the Lord to answer our prayer for daily bread brings a great concern over what we shall eat.

The condemnation of the hypocrites in their appetite for the momentary honor from others is set in contrast to the Lord's eternal reward in Matthew 6:1-18. Three separate verses declare these leaders have received their reward in full (6:2, 5 and 16) while three other verses state that by not practicing our righteousness to be noticed by men, the Lord will reward us (6:4, 6, and 18). These statements of God's reward as a motivation to listen to these words of Jesus are synonymous with the concept of "*storing up for yourselves treasures in heaven*" (Matthew 6:20).

One way that we store up these treasures in heaven is to pray (6:6) and Jesus instructed His disciples to pray for their daily provision. In this sense, prayer for daily bread serves the end of Matthew 6:19-24, which focused on eternal reward, as well as Matthew 6:25-34, which focused on the Lord's earthly provision.

Within Matthew 6:19-24 we see an abundance of contrasts, supporting the unity of this section of Scripture:

- Treasures on earth | Treasures in heaven
- Moth and rust destroy | Neither moth nor rust destroys
- Eye is clear | Eye is bad
- Whole body full of light | Whole body full of darkness
- Hate | Love
- Devoted | Despise
- God | Money

Our store of money (6:19-21)

Matthew 6:19 begins with a prohibition and follows with an explanation. Matthew 6:20 contrasts 6:19 by providing an exhortation, followed by an antithetical explanation. Matthew 6:21 concludes this passage with a basic principle for righteousness.

The prohibition "*do not store up for yourselves treasures on earth*" is a present tense imperative, leading to the probable sense of "*stop storing up for yourselves treasures on earth*." The present tense includes the assumption that this practice is ongoing. We are all continually tempted to choose treasures on earth instead of treasures in heaven.

Treasures certainly refer to what moths and rust destroy as well as what thieves can steal. Since moths destroy garments and rust destroys metal, treasures then speak of valuable possessions. Such possessions can be stolen and also bought with money. Thus money is the valuation of all such assets and links these possessions to 6:24.

If possessions rust they become less valuable, even worthless. Rust (BROSIS) is not specific to our technical understanding of rust in English, which is a coating of iron oxide that forms on iron or steel. It is usually translated food or eating (Romans 14:17; 1 Corinthians 8:4) in the New Testament and thus is a broader term used for not so much of metals but of destruction that moisture such as mildew and more commonly the consuming that vermin such as rats, and worms bring to property. In an agricultural society, the destruction of grain stores is the far more likely picture of this vulnerability of possessions.

In contrast to destruction that creatures and elements bring to our possessions and the theft of property by thieves, Jesus emphasized the security of God's reward. Before the days of modern security (and in many parts of the world today) people lived among a pilfering population. There is no need for anxiety concerning our heavenly reward unlike what we know to be less secure (6:25-34). In truth, just as possessions can be fleeting, so too is the earthly reward of honor by men (6:2, 5, 15). The gain from this earth pales in comparison to what lies ahead for Christ's followers (cf. John 14:1-3).

The prohibition to stop storing up our treasures on earth calls for an end to this former practice. But it does not suggest that money is inherently evil. At issue is the storing up of treasures, not the use of treasures. *"For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs"* (1 Timothy 6:10). We must not love money (cf. Matthew 6:24).

The storing up of treasures speaks to an abundance beyond our needs. It is the accumulation or stockpiling of assets for safekeeping. There is ample Scriptural support for preparing for the future and the possibility of leaner times (Proverbs 6:6-8; 20:4). We have a responsibility to provide for our family (1 Timothy 5:8). If we have not prepared to provide for ourselves we are unable to help others, but rather we become a burden to others.

Jesus is not calling us to depravation for God has given us all things to *enjoy*. *"Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy"* (1

Timothy 6:17). The issue is fixing our hope on the uncertainty of riches, which moths and rust can destroy and thieves can steal.

The demonstration of fixing our hope on the uncertainty of riches is the storing up of treasures on earth. Because these treasures are insecure, we can never be certain that we have enough and the process of accumulation can move beyond provision and into hoarding. Our assets are provisions from God to be used, not to be a sign of our significance or as a temptation to lazy self-indulgence. The Epistle of James condemns this storing up of treasure that the rich hoard for themselves.

“Come now, you rich, weep and howl for your miseries which are coming upon you. Your riches have rotted and your garments have become moth-eaten. Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure!” (James 5:1-3).

Just prior to a parallel account of Matthew 6:25-34, we find these words in Luke’s Gospel:

“Then He said to them, ‘Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.’ And He told them a parable, saying, ‘The land of a rich man was very productive. And he began reasoning to himself, saying, ‘What shall I do, since I have no place to store my crops?’ Then he said, ‘This is what I will do: I will 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 many goods laid up for many years to come; take your ease, eat, drink and be merry.’” But God said to him, ‘You fool! This very night your soul is required of you; and now who will own what you have prepared?’ So is the man who stores up treasure for himself, and is not rich toward God.’” (Luke 12:15-21).

The collecting of possessions to the point beyond provision for our future needs only to service our own selfish desires is called foolishness by Jesus. Our life does not consist of our possessions and while we can make adequate preparation for our needs, we ultimately must *“not worry about tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own”* (Matthew 6:34). When we *“seek first His kingdom and His righteousness”* then Jesus says *“all these things will be added to you”* (Matthew 6:33). Just as we must trust the Lord for our heavenly reward, we must trust Him for our earthly provision (cf. Matthew 6:11).

The opposite of storing our treasures on earth is to store them in heaven. This is done by how we serve God on the earth. This is not a works salvation but a reward based upon our deeds done with the proper motive, unlike those of the hypocrites who sought the reward of honor by people.

1 Corinthians 3:10-15 instructs us on this future reward that the Lord has securely prepared for us in heaven.

"According to the grace of God which was given to me, like a wise master builder I laid a foundation, and another is building on it. But each man must be careful how he builds on it. For no man can lay a foundation other than the one which is laid, which is Jesus Christ. Now if any man builds on the foundation with gold, silver, precious stones, wood, hay, straw, each man's work will become evident; for the day will show it because it is to be revealed with fire, and the fire itself will test the quality of each man's work. If any man's work which he has built on it remains, he will receive a reward. If any man's work is burned up, he will suffer loss; but he himself will be saved, yet so as through fire."

The reward of that will not be burned up but what remains is not how great we performed or how many people were affected but the heart attitude behind our deeds. It is the *quality* of each man's work that will become evident, not the quantity of each man's work. Our sincere desire to serve our Lord is the gold, silver and precious stones that we build with. This revelation provided to us is certainly given as a motivation for our righteous service to others. There is no issue with the Lord's reward as a motivation for our service because the Lord Himself revealed this reward to us and He explicitly tells us that the reason that we ought to have a proper motive in our work is so that our Father who sees in secret will repay.

There is a one-to-one correlation between our treasure and our heart's desires (Matthew 6:21). The degree we believe in our treasure stored up in heaven is the degree that our heart will be set upon heaven rather than earth. If our treasure is stored up on earth then our heart will be set on earth.

This principle of Matthew 6:21 is true in both ways. The most evident reality is that what our heart wants we put our money toward. We see this empirically as people ultimately do with their treasure what they really want to do. It is difficult to sustain putting money toward something that you don't want to and have the comfortable freedom to choose otherwise. So in this sense, where our heart is, our treasure follows.

But Jesus turned this basic concept around to say *“for where your treasure is, there your heart will be also.”* In other words, where we put our treasure will be where we lead our heart to be. So the application of this principle is that we are able to guide our heart toward heaven through how we use our treasures. If we seek to apply Colossians 3:2, *“Set your mind on the things above, not on the things that are on earth,”* we will recognize this truism that our heart will follow our money. Thus we can say that we are as focused on the things above as we choose to be.

Our sense of money (6:22-23)

Christ’s metaphor of the eye as the lamp of the body is difficult to understand apart from observing the context. Since the preceding context is how we store up our treasures and the context following is the impossibility of serving both God and money, we can conclude that Matthew 6:22-23 must be speaking about material things.

Jesus says that the eye is the body’s lamp and the two possibilities are (1) *if your eye is clear, your whole body will be full of light* and (2) *if your eye is bad, your whole body will be full of darkness*. Thus a good, healthy eye brings light and a bad eye brings darkness.

The description of the eye being either clear, or good, or otherwise bad, or evil, is drawn from a Jewish idiom found in the Old Testament. A *“good eye”* is said to be generous in Proverbs 22:9, *“He who is generous will be blessed, for he gives some of his food to the poor.”* The word translated *“generous”* by the NASB literally means *“has a good eye,”* as noted by the NASB footnote to Proverbs 22:9.

Conversely, the idiom of the *“bad eye”* is the opposite of a generous person, that is one who is stingy: *“A man with an evil eye hastens after wealth and does not know that want will come upon him”* (Proverbs 28:22). Also, *“Do not eat the bread of a selfish man, or desire his delicacies”* (Proverbs 23:6). What was translated as *“a selfish man”* is literally *“an evil eye,”* as noted in the NASB footnote for this verse.

We can then understand this point to be how we see, or our perspective of things (and specifically our perspective of possessions) is either one of generosity, which results in light, or stinginess, which results in darkness. If we have the proper view of our material things, we will be illuminated to understand what Jesus says is truly valuable, that is what is in heaven. If we have a bad view of our material things, we will not understand Jesus’ words and in our foolishness, we will consider what is passing away to be what is valuable. The evidence of our enlightened understanding is generosity, and the evidence of our lack of understanding is hoarding.

This then represents a fundamental truth of the Christian life and personal holiness. We can only grow in our faith based on how we perceive things. If our view of things is bad, we will be making choices that are bad and if our view of things is good, we will make good choices. These choices have a cause and effect relationship on our spiritual life. Just as what we choose to do with our treasure will result in what our heart will be set upon, all of our choices have some connection to our values.

Certainly money is the most tangible and quantitative element of our choices and this explains why Jesus speaks so much about it in the Gospel accounts. But money is only significant because it is inherently important to people. When Jesus taught “*not even when one has an abundance does his life consist of his possessions*” (Luke 12:15), He divorced the meaningfulness of our possessions from the meaningfulness of our life. If we have the wisdom to perceive the reality that money is not as meaningful as we have been led to believe and that our possessions are simply a means to an end, then we can evaluate more clearly what is the end goal of life.

Once we see money and material things rightly we can see what is temporary and fleeting versus what will last. “*While we look not at the things which are seen, but at the things which are not seen; for the things which are seen are temporal, but the things which are not seen are eternal*” (2 Corinthians 4:18). Our treasures will then be stored up in heaven and our heart will dwell on the things above.

Matthew 6:22-23 helps us understand that the means by which we grow is by our right understanding of spiritual things, which occurs through the instruction of God’s word through the power of the Holy Spirit. While we can lead our heart through our choices, such as where we place our treasure, this will be short-lived if we do not see the truth that supports wise decisions. As we align ourselves with the Lord’s words by making application of them in our lives, our eye will be clear and our whole body will be full of light.

Our slavery to money (6:24)

The Greek text uses a transliterated Aramaic word MAMONA, meaning wealth, riches and earthly goods . This is why some translations, like the King James Version, use the word *mammon* in Matthew 6:24. Modern translations will translate this as money (ESV, NIV) or wealth (NASB).

Unequivocally, the singular issue that will give evidence whether we are a part of God’s kingdom or not is our service to God. Matthew 6:24 teaches that service to money is diametrically opposed to true service to God.

The choice of two masters underlies the choice of two treasures. If we believe in Jesus we will serve God only as Jesus Himself said to the devil during His temptation in the wilderness, *“then Jesus said to him, “Go, Satan! For it is written, ‘You shall worship the Lord your God, and serve Him only’”* (Matthew 4:10). There is no ability to serve God only while serving money.

The issue is more about mastery than service. It is possible to serve two or more people or things but only one will be the master. When there are conflicting interests then service to one’s master will win out. This explains the words *“You shall worship the Lord your God, and serve Him only”* in Matthew 4:10. No one can truly serve two masters.

1 Timothy 6:9 speaks of the slavery that riches bring. *“Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction.”* The desire for money leads to foolish desires that overtake us for destruction. We truly are not in control of where our selfish desires take us for they become a master over us (cf. Romans 6:18).

Seeking to live our life for personal gain leads to destruction and thus you cannot serve God and money. Jesus taught, *“He who loves his life loses it, and he who hates his life in this world will keep it to life eternal. If anyone serves Me, he must follow Me; and where I am, there My servant will be also; if anyone serves Me, the Father will honor him”* (John 12:25-26).

Conclusion

We cannot serve God and money. As we realize this we will see clearly that serving God brings a lasting reward and serving money leads to ruin and destruction. The desire to store up our riches in heaven rather than on earth will lead to the security that only God can ensure. Our Lord has clearly promised reward in heaven for our service to God on earth. This treasured reward cannot be stolen or ruined, unlike our treasure on earth. Jesus only addresses the security of our heavenly investment, not the return on the investment.

In earthly treasures we have come to expect a compounding return on our investment. Valuable property grows with inflation and investments are expected to return a profit. If we think about our heavenly treasure, it returns our investment not in one lump sum but forever throughout eternity. What possible earthly investment yields guaranteed value into perpetuity? This is beyond the immeasurable difference in value between earthly treasures and heavenly treasures.

Furthermore, as we invest ourselves in storing up treasures in heaven we grow and develop in our ability to do so. As we minister on Christ's behalf, our ministry becomes more useful with experience. As we grow in our knowledge and application of God's word, our ability to serve others according to this truth increases. This increase compounds because our service is used by the Spirit to bring blessing to others beyond what we may ever know or understand. In essence, we could not possibly identify what the Lord is using to reward us regardless of how careful we may seek to track this.

Our focus must be serving God, not wealth, and doing so from a sincere heart, rather than for the praise of men. While we will not be able to declare ourselves righteous (cf. 1 Corinthians 4:4-5), we ought to be sensitive when the Holy Spirit convicts us. As we grow in appreciation for God's grace in our lives, we will be moved to serve Him zealously.

"For the grace of God has appeared, bringing salvation to all men, instructing us to deny ungodliness and worldly desires and to live sensibly, righteously and godly in the present age, looking for the blessed hope and the appearing of the glory of our great God and Savior, Christ Jesus, who gave Himself for us to redeem us from every lawless deed, and to purify for Himself a people for His own possession, zealous for good deeds" (Titus 3:11-15).