

**BIBLE PASSAGE AND READING FOR FEBRUARY 28, 2024**  
**MONEY AND MATERIAL POSSESSIONS**

**BIBLE PASSAGE**

Matthew 6:19-24, 33

19 “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.

22 “The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, 23 but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!

24 “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

33 But seek first the kingdom of God and his righteousness, and all these things will be added to you.

**DISCUSSION QUESTIONS**

1. What TRUTHS do I need to BELIEVE about God (Father, Son, Holy Spirit), myself, or the world?
2. What SINS do I need to REPENT of doing or seek to avoid?
3. What ACTIONS will I take to OBEY the truths I have observed or learned?

## **CONFRONTING MAMMON (MONEY AND POSSESSIONS) by Albert Shim**

The typical posture of the Western church to the issue of money and possessions is one of determined silence or awkward defensiveness. It is either summarily ignored (“we don’t go there, it’s personal”) or so thoroughly nuanced and domesticated (“we don’t go there, we don’t want to provoke guilt”) that it might be rightly said: “We have managed to do something that the early Christians would not have thought possible. We have made Christianity safe, middle-class, comfortable.”<sup>1</sup> In a culture dominated by affluence and consumption, this has become the path of least resistance and so we fail to confront our most cherished idol. So why disrupt the status quo? Why threaten this uneasy peace and risk offence?

First, we affirm that in discipleship there is no area of our lives that is not subject to God’s authority. There are no boundaries, no limits to the extent of Jesus’ lordship over our lives. Second, despite our own reluctance to talk about money, Jesus spoke more about money and possessions than any other single topic: more than faith or repentance, heaven or hell, prayer or fasting. Now why would the Savior of the world say more about how we are to view and handle money than any other single topic? Perhaps Jesus means to teach us that “there is a powerful relationship between our true spiritual condition and our attitude and actions concerning money and possessions.”<sup>2</sup> Or more pointedly, “If Christ is not Lord over our money and possessions, then he is not our Lord.”<sup>3</sup>

### **Two Pitfalls**

Two opposing but equally erroneous approaches to money are asceticism and greed. Asceticism is the rejection of material possessions as inherently evil. Ascetics thus renounce possessions, consistently pit the spiritual over against the material, and fail to see the goodness of God’s material gifts because they recognize only the dangers they pose. With greed, it’s the opposite. Greed enthusiastically affirms the goodness of material gifts without acknowledging the very real threat they pose to our souls. Possessions are thus pursued, coveted, acquired, and protected, all to inordinate degrees that safely exceed our need and mock any notion of justice. We pursue the status-conferring car, the identity-reinforcing fashion, and the “didn’t-know-I-even-needed-that” gadget all without ever appealing to the One we profess to follow as disciples.

In our instinctive reaction against either of these extremes, the error of the other looms ever near. So in our reaction against greed, let us not despise God’s good gifts and succumb to the vilest forms of self-righteousness and judgment toward those we perceive to be less spiritual. That’s asceticism. Conversely, in our rejection of asceticism let us not seek sham consolation for our greed and so justify our idolatrous worship. How might this look? Bring up egregious economic inequities on a global scale and you may be met with the always passionate charge of being a “guilt manipulator,” heaping false and unnecessary guilt on the church.

### **Two Treasures**

To navigate the extremes, let’s look at Jesus’ teaching from Matthew 6, beginning with verses 19–21:

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.

Jesus begins by inviting us to correctly appraise the value of these competing treasures. The fundamental property of earthly possessions and treasures is their impermanent and fleeting nature. In this first century context, wealth often consisted of precious metals and cloth, and monetary savings were simply kept in their homes. The threat of moths, rust, and thieves was thus very real. For Jesus, the three together “represent the insecurity of life lived for

accumulation,”<sup>4</sup> despite the illusion of security that accumulation masterfully creates. Jesus is simply teaching his disciples to see the illusion for what it is.

By contrast, Jesus exhorts his disciples to “. . . lay up for yourselves treasures in heaven” (6:20). There is a lasting treasure immune from decay and loss. We simply need to embrace a value system that recognizes that which is of eternal significance and so worthy of our most earnest pursuit. But how do we store up treasures in heaven while still here on earth? Here’s one way. In a parallel passage in Matt. 19:21, Jesus says to a rich, young man, “. . . go, sell what you possess and give to the poor, and you will have treasure in heaven.” At least in this instance, it appears that one “concrete practical way to have treasure in heaven is to make the life move of economic divestment for the sake of investment in the poor.”<sup>5</sup>

This matter of which treasure we pursue is not simply a matter of applied wisdom, although it certainly is that: to spend our lives in endless pursuit of material possessions is as foolish as the vacationer who spends his life and fortune outfitting his hotel room when he is checking out at noon the next day. But it is more. It is a matter of our devotion: “. . . where your treasure is, there your heart will be also” (6:21). Jesus affirms as axiomatic that what we treasure exposes what has our hearts, and it is to this that he now turns.

### **Two Eyes**

Jesus proceeds to emphasize the critical importance of rightly valuating these competing treasures. Although there is no explicit mention of money or possessions, the context demands that our view of money is the issue at hand when Jesus says: “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!” (Matt. 6:22–23).

This is a radical claim seldom considered in our context. Jesus teaches us that a distorted view, a misguided eye toward money and possessions, has immense and far-reaching effects, so much so that it can be said to fill our “whole body” with darkness. One commentator explains, “if the eye is not clear on this matter [of money and property], the whole of one’s life is perverted.”<sup>6</sup> The way we handle our finances and possessions simply affects everything, whether we recognize it or not.

### **Two Masters**

Have you ever wondered why so much of Jesus’ teaching on money is evangelistic in character? So far Jesus has said that what we treasure is linked inextricably to our hearts and that our attitude toward money and possessions affects every part of who we are. It follows then that he affirms that the manner in which we handle our possessions is ultimately a matter of lordship:

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 (Matt. 6:24).

The word appropriately translated “money” is the common Aramaic word, mammon, which is left untranslated in the Greek text. The effect of retaining Mammon (not done here by the ESV) is that Mammon is personified, deified even, to remind us that “Mammon is a spiritual force who works with tremendous attracting power to draw us into its orbit and out from under the service of Christ.”<sup>7</sup> There is something about the explosive mix of the human heart and money and possessions, such that money and possessions take on a god-like quality to inspire devotion and idolatrous worship, often and most insidiously, unbeknownst even to the worshipper. There is a deeply spiritual character to money that goes far beyond its use as a medium for exchange. And so Jesus teaches his disciples not

that it is unwise to serve God and money. It's not that it's unspiritual or ill-advised. No, he says it's impossible: "You cannot serve God and money." It is whole-hearted, sold-out, life-altering devotion to one or the other. So which will it be?

### **The Treasure That Frees Us from the Treasures That Enslave**

Where do we get the strength and the wherewithal to resist the allure of money and possessions? What can free us from the pursuit of more and "better" things? Where is real and lasting security? There is an answer to these questions on this side of eternity. The writer of Hebrews tells us to keep our lives ". . . free from the love of money, being content with what you have . . ." and how and why we are to obey: ". . . for he has said, 'I will never leave you nor forsake you'" (Heb. 13:5). God's promise of his very real presence with us is given as the reason to be free from greed. God himself is our treasure. He alone is the treasure that frees us from the counterfeit treasures that enslave. We find freedom from the love of money, as we grow in our perception of God's nearness, his goodness, and in our confidence in his loving and tender care.

This too is Jesus' logic. He follows his teaching on money with a beautiful passage on God's loving care for his children (Matt. 6:25–34). Over and over again, the refrain is, "Why are you anxious?" or "Do not be anxious." And why? Because God is our Father. He knows our needs. And he will never leave or forsake us.

### **Getting Practical**

In this extended reading, we conclude with three more practical questions:

1. Is it "wrong" to drive a luxury car? Or wear designer clothes? Or consume expensive meals?

Thankfully, I cannot answer these questions for anyone but myself. They can only be answered in the heart of the prospective owner-consumer when they have been asked sincerely and humbly to the One who has provided everything we have on loan. But the questions must be asked of our Lord. He must have a say and the answer must not be presumed in either direction.

2. Can a Christian be "rich" in a world of grievous economic inequities?

As a teacher, it is with great trepidation and strict qualification that I say "yes." Why the trepidation? Because the combination of the human heart and material possessions is explosive and one that naturally tends toward god-like worship; because the human heart so easily and so blindly turns this "yes" into a license for greed; because we have a penchant to trust material wealth more than God's loving care; because the sage prays "Don't make me rich!" even as he prays against poverty: ". . . give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, 'Who is the LORD?'" (Prov. 30:8–9).

Why the qualification? Because Paul himself, while recognizing that there are wealthy Christians, has a special word for them in 1 Tim. 6:17–19:

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. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

Thus, if we answer "yes," then it is with at least these qualifications:

- Our possessions must not lead to haughtiness.

- Do you derive an inner satisfaction, a sense of status, or sense of superiority from your home, your clothes, your car or any other material possession?
- Are there brands that you feel are beneath you?
- Do you show partiality or treat more favorably those who are rich?
- Our hope must not be set on the “uncertainty of riches, but on God.”
  - Do you derive a sense of security from your material possessions that would be threatened were they to be taken away?
  - Do you anxiously pursue the acquisition of wealth as a means of obtaining security?
- We must recognize that all that we have is given to us by God who “richly provides.”
  - Do you regularly thank God for his good gift and thereby honor the Giver?
  - Do you continue to ask for daily provision as an expression of your dependence?
- We must be “rich in good works,” “generous,” and “ready to share.”
  - Do you give freely, spontaneously, joyfully, and sacrificially?

It appears that it is not impossible, by the mercies of God, to master money without being mastered by it, though it would seem to require great wisdom, relentless and honest self-examination, and loving and intrusive accountability. Material wealth is both a blessing and a test. And if we fail on these points, for the sake of our souls, let us give more of our possessions away.

### 3. Must I tithe?

Before we directly address the question, first a little background. The Old Testament tithe, which literally means “a tenth part,” was God’s required return for his gracious provision: “Every tithe of the land, whether of the seed of the land or of the fruit of the trees, is the LORD’S; it is holy to the LORD” (Lev. 27:30). The tithe was used to support Israel’s religious order, the Levite priests, and to provide for widows, orphans, and the poor in their midst. Tithing was a solemn matter, and it should come as no surprise that it was intimately linked to their worship; one stated purpose for its observation was that Israel might “. . . learn to revere the Lord your God always” (Deut. 14:23). Indeed, to fail to observe the tithe amounted to robbery: “Will man rob God? Yet you are robbing me. But you say, ‘How have we robbed you?’ In your tithes and contributions” (Mal. 3:8).

If the tithe specified the amount the Israelites were to repay, firstfruits signified the nature of the offering that was to be brought. The Israelites were to bring the best and the first of all of their goods and produce as soon as it was harvested or received.<sup>8</sup> And yet to be precise, the tithing of firstfruits was not considered giving, so much as it was repayment. There is thus provision in Israel’s law and numerous examples in the Old Testament of voluntary freewill offerings that went above and beyond the tithe. This is where their giving began: “Voluntary giving started after the firstfruits. The tithe was never a ceiling for giving, only a floor. It was a beginning point. Beyond it, God’s children gave more, sometimes much more, as needs and opportunities arose. The tithe was a demonstration of obedience. Voluntary offerings were a demonstration of love, joy, and worship.”<sup>9</sup>

So back to our original question: Must I tithe? Strictly speaking, if by tithing we mean a legislated, law-binding, explicitly required level of giving, the answer is no. Yet the principles of giving are clear. Let us add to the principle of the tithe, the following consideration: should we who have experienced the fullness of God’s grace in Christ, be

more or less generous than Old Testament Israel who perceived but the shadow of the glory that was to come? So while there is no pre-determined level of giving specified in the New Testament, there are plenty of examples of radical generosity. Be it the early church of Acts 2:44–45 (“ . . . all who believed were together and had all things in common . . . and were selling their possessions and belongings and distributing the proceeds to all, as any had need”) or the Macedonian church of 2 Cor. 8:3–4 (“ . . . they gave according to their means, as I can testify, and beyond their means, of their own accord, begging us earnestly for the favor of taking part in the relief of the saints”), we are faced with the call to radical, sacrificial, community-honoring giving, that in my view, ought to far exceed the tithe.

We recognize that for some, giving “a tenth part” is truly sacrificial and that for others, it may be a convenient figure to nurture greed whilst still fulfilling some perceived, guilt-mitigating duty. And so we affirm that the principle of the tithe remains operative not as law, but as a starting point for growth in sacrificial giving; as a means of mortifying our appetite for the impermanent riches of this world; as a discipline to cultivate a greater hunger and longing for home; as a practice whereby the Spirit actually makes us more generous people; and as a weapon against the Mammon-worship to which we are so prone. As one writer put it, tithing is the “training wheels” of true giving.<sup>10</sup>

### Discussion Questions

1. Was there anything from the reading that was particularly challenging or helpful for you?
2. Why do you think money and possessions have such attracting power? Why is it such a potential danger? How have you seen this in your own life?
3. In what specific way is God challenging you to more fully yield to his lordship in the area of money and possessions?
4. Describe the difference between ownership and stewardship. How ought this impact our use of money?

### Notes:

1. Vaughan Roberts, *Turning Points*, 190.
2. Randy Alcorn, *Money, Possessions and Eternity*, 5.
3. *Ibid.*
4. Frederick Dale Bruner, *Matthew: A Commentary Vol.1*, 321.

5. *Ibid.*, 322.
6. Eugene Boring, “Matthew” in *New Interpreter’s Bible*, 210.
7. Frederick Dale Bruner, *Matthew: A Commentary Vol.1*, 325.

8. See also, Randy Alcorn, *Money, Possessions and Eternity*, 176.
9. *Ibid.*, 178.
10. Randy Alcorn, *Money, Possessions and Eternity*, 173.