

“Jesus and Money”

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I love visiting cities. I love the energy, the excitement, the architecture, the variety. I love that there’s so much to do, so much people watching available, so much culture to absorb. But whenever I visit cities, I always feel like I’m continually being sold something. There’s this great pressure to shop, or to spend money on fine dining or entertainment. All the pleasures of the world are on display, and they can all be acquired—for the right price.

But you don’t have to live in a city or visit one to feel this pressure. We are constantly being sold things wherever we are. Pick up a magazine, listen to the radio, watch TV, or get online, and you’ll be bombarded with advertisements and opportunities to buy this or that. With online shopping, we’re just a click away. Every advertisement offers the promise of a better life.

It seems to me that everything for sale offers a certain promise. Money offers the promise of attaining beauty. Money offers the promise of acquiring status. There’s a reason why people refer to certain items as status symbols. Money promises comfort, entertainment, security, and much more.

Maybe you’re not into shopping or spending money. Perhaps you’re into saving money. Saving money and investing it is a way of buying security. Stockpiling money, stocks, index funds, mutual funds, precious metals, and investment properties promises security and perhaps even control. If anything goes bad in your life, you can always fall back on your money.

Whether you’re into spending or saving, money can be an idol. It can be a false god that we worship. Pastor Tim Keller says, “What is an idol? It is anything more important to you than God, anything that absorbs your heart and imagination more than God, anything you seek to give you what only God can give.”¹ Another theologian, Iain Duguid, says, “Idolatry . . . is simply the desire for something other than God at the center of our lives as our guiding star, the source of meaning in our life. As such, idolatry is the sin behind every sin, the life-lie that drives all of our choices and values.”² Of course, we probably don’t bow down before a stack of cash and sing songs to it, but if we love, trust, and obey money more than anything or anyone else, then

¹ Timothy Keller, *Counterfeit Gods: The Empty Promises of Money, Sex, and Power, and the Only Hope That Matters* (New York: Dutton, 2009), xvii.

² Iain Duguid, *Ezekiel*, The NIV Application Commentary (Grand Rapids, MI: Zondervan, 1999), 189.

we are worshiping it. In reality, we're not worshiping the money itself. Rather, our real idol is what money can buy us: comfort, power, approval, or control.

I think idolatry is an important idea worth exploring a bit more before we look at what Jesus says about money. Tim Keller says that there are “surface idols” and there are “deep idols.”³ A surface idol is something like money, a career, relationships, sex, sports, entertainment, or anything that is the greatest priority in our lives. But the real problem is our deep idol, which is what we hope to acquire through the surface idol. Deep idols are things like approval or acceptance from others, comfort, control, and power. Someone may have a problem with money, the surface idol. But they may make money an idol for different reasons. Some people want to get a lot of money so they can spend it on comforts, like luxury goods. They think this comfort will make them happy or bring them some kind of peace and fulfillment. Other people may spend a lot of money on the same items in order to earn the approval of others. They think, “If only I wear these clothes, and drive this kind of car, people will like me.” Others may want money because they think it can help them control their own lives or provide a sense of security. Some people may want money because it will cause them to be viewed by others as powerful. They think that if they have enough money, others will respect them. The real issue is not money, but idolatry.

How do you know if you have an idol problem? If you have an idol, you will love it, trust it, and obey it.⁴ If you love money, you will be happiest when you gain money, and you will despair when you lose it. If you love money, you will find yourself dreaming about earning more money. Or perhaps you receive money that you didn't expect, such as when you get a larger tax refund than you expected, or someone gives you a gift or you receive a bonus at work. And when you receive that money, your eyes widen, and you're elated. Or perhaps you lose money in an investment, or something breaks, and it costs more than you anticipated. At that moment, you're devastated. If you trust money, you will believe that more money will provide security. Or perhaps more possessions will make you feel secure. If you obey money, you will find yourself doing anything to earn more of it. Perhaps you'll do unethical things, like cheating on your taxes or some other form of stealing. Perhaps you'll work overtime instead of spending time doing more important things. If money is ruling your life, you are enslaved to it, and you will obey it.

³ Ibid., 64–65.

⁴ Ibid., 56–57.

You will make sacrifices—of your time, your health, your family, your relationship with God—to the god of money in order to get more of it.⁵

Why do I spend so much time on this issue of idolatry? I do that because I think Jesus' primary concern about money is that it can be an idol. By one count, 15 percent of all that Jesus says in the Gospels relates to money. He speaks about money more than he speaks about heaven and hell.⁶ Some of what Jesus says about money relates to giving to the poor: we will always have the poor around us, and God has given us money to help those in need.⁷ Part of what Jesus says about money relates to giving to the kingdom of God, through giving to missions or other ministry-related issues.⁸ But Jesus' overarching concern is that money can be an idol. Money is necessary and can be used for many good things. It's not wrong to spend or save money. But the love of money can tear us away from the love of God.

So, here's the main point: Jesus is concerned that instead of using money as an instrument for good, we make it an idol. Instead of using money as a means to an end, we make it an ultimate thing.

We see this in Matthew 6:19–24. I think it's worth reading the passage again.

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.

The first section, verses 19 through 21, is fairly easy to understand. In Greek, “Do not lay up for yourselves treasures on earth” literally reads, “Stop treasuring treasures on earth.” Jesus rightly assumes that we are already treasuring the things of earth, and he tells us to stop doing that.

⁵ Keller observes that in the Bible, God is our husband, our savior, and our Lord. These three aspects of our relationship with God reflect love, trust, and obedience.

⁶ Randy Alcorn, *The Treasure Principle: Unlocking the Secret of Joyful Giving* (Sisters, OR: Multnomah, 2001), 8.

⁷ For example, see Luke 6:30; 10:25–37; 14:15–24; 16:19–31.

⁸ For example, see Matt. 10; 25:31–46; 27:57–60; Luke 16:9; John 12:1–8. The implication in these passages is that money can be used to support missionaries (the “least of these” who represent Jesus) and can be used to honor Jesus in various ways. The rest of the New Testament makes it clear that money can be used to pay pastors and support various ministries (1 Cor. 9: 3–12; Gal. 6:6; 1 Tim. 5:17–18).

Why? Because these treasures will not last. In Jesus' time, wealth could be found in clothing, which was made by hand. No matter how expensive the clothing was, it was subject to moths. Another earthly treasure could have been precious metals, which would be subject to rust. The word for "rust" is actually "eating," which could also be the eating of grain by vermin. Grain was another source of wealth.

In Luke, Jesus tells a parable about treasuring grain. This parable is found in Luke 12:13–21.

¹³ Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." ¹⁴ But he said to him, "Man, who made me a judge or arbitrator over you?" ¹⁵ And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." ¹⁶ And he told them a parable, saying, "The land of a rich man produced plentifully, ¹⁷ and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' ¹⁸ And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. ¹⁹ And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'" ²⁰ But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' ²¹ So is the one who lays up treasure for himself and is not rich toward God."

In this parable, we see the foolishness of putting our faith in our possessions. Yet many of us continue to consume and acquire. We even buy or build bigger houses to accommodate all our stuff.

Jesus warns us that material goods can always be lost. They are subject to theft. The Greek words behind "break in" in Matthew 6:20 mean "dig through." Thieves could literally break into a home by digging through the mud wall. While Jesus only mentions moth, vermin/rust, and robbery, our earthly treasures could be consumed by fire, water damage, or the whims of the stock market. We could lose our money because of unemployment, accidents that drain our resources (such as a disability that forces us out of work), bad investments, or natural disasters. And even if we didn't lose our money in such ways, we could die today or decades from now. Jesus' point is that these things do not last.

It's true what they say: you can't take it with you. If you read the book of Ecclesiastes in the Old Testament, you see that the "Preacher" says he enjoyed all kinds of pleasures, including vineyards, animals, silver and gold, and much more (Eccl. 2:4–9). Then he says, in Ecclesiastes 2:10–11:

¹⁰ And whatever my eyes desired I did not keep from them. I kept my heart from no pleasure, for my heart found pleasure in all my toil, and this was my reward for all my toil. ¹¹ Then I considered all that my hands had done and the toil I had expended in doing it, and behold, all was vanity and a striving after wind, and there was nothing to be gained under the sun.

The Preacher later realizes that everything he's gained in this life will be left to another. He concludes, "This also is vanity and a striving after wind" (Eccl. 2:18–23). Proverbs 23:5 says,

When your eyes light on it, it is gone,
for suddenly it sprouts wings,
flying like an eagle toward heaven.

God is eternal. Heaven is eternal. But this life and all our money will not last.

Instead of focusing on storing up treasures on earth, we ought to treasure the things that are heavenly, for these things are eternal. Note that the passage says, "lay up for yourselves treasures in heaven." Jesus is appealing to our self interest. Some people think Christianity is all about denial. It's about saying no to all kinds of fun and saying yes to a boring life. But that's not true. Jesus is telling us that there is greater treasure than the stuff that the world promises us. When we deny our greedy desires, we aren't missing out on anything good. Instead, we're getting something better: God, a relationship with him, and work for him. We can still enjoy the things that God has given us.⁹ But we can't make those ultimate things. That's because the ultimate thing is far better than the things of this world.

I would argue that the primary treasure in heaven is God. Pastor Mark Dever says that God "calls us to delight supremely in him because he delights supremely in himself."¹⁰ God supremely delights in himself because he is the greatest being. For that same reason, the greatest joy we can possibly have is to be in a right relationship with God. No one or nothing is greater than God. While we can enjoy his creation, because it speaks to his glory, our primary treasure should be him. Psalm 16:11 says,

You make known to me the path of life;
in your presence there is fullness of joy;
at your right hand are pleasures forevermore.

⁹ See 1 Timothy 4:1–5, for example.

¹⁰ Mark Dever, *The Message of the New Testament: Promises Kept* (Wheaton, IL: Crossway, 2005), 283.

In addition to the treasure of God, we also can store up treasures in heaven whenever we do something for God. When we glorify God through our lives, whatever we do, we're storing up treasures in heaven. Our relationships with other Christians are treasures. When we choose to serve God instead of the idols around us, we're storing up treasures in heaven.

Money always promises to be a greater treasure.¹¹ It buys us things we can see and feel and experience right now. It promises us great pleasures and joys. It promises security and peace. It promises power.

Yet all the money we could ever have in this life will never quench our spiritual thirst. Imagine if you got everything you ever wanted. What then? You've probably had this experience in the past: you really wanted something badly, and you looked forward to getting it. And then, if you got it, you enjoyed it for a time, and then got bored, and wanted something else. That's how greed works. It is never satisfied. It leaves us empty and wanting more.

Before I move on to the next few verses, let me state the obvious: money will never save you. Money will not fix your greatest problem, which is a separation from God because of your disobedience, your sin. The power of sin is self-centeredness. It's being bent inward upon the self, instead of looking outward towards God and others. Our sin causes us to rebel against God. This creates an enormous debt that we cannot repay. No amount of money can pay what we owe God. We owe God our very lives. Our money, no matter how much we have, will not die for our sins. Our money can't forgive us for what we've done wrong. Our money won't make us feel loved. Only Jesus can die for our sins. Only the Holy Spirit can transform us into the people that God wants us to be—the people that we should be. Only God's love, expressed in Jesus' sacrifice on the cross and poured out into our hearts by means of the Holy Spirit, can fulfill us. Money will never do those things.

Back to Matthew 6. Verse 22 and 23 are a bit tricky in this passage: "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!" On a literal level, it's easy to understand: There is light in this room. If your eyes

¹¹ Craig L. Blomberg, *Neither Poverty Nor Riches: A Biblical Theology of Possessions*, New Studies in Biblical Theology, ed. D. A. Carson (Downers Grove, IL: IVP, 1999), 132: "It is arguable that materialism is the single biggest competitor with authentic Christianity for the hearts and souls of millions in our world today."

are healthy, they will admit light. If your eyes don't work, you will be in darkness. But what does this have to do with money?

In order to better understand this passage, we need to look at the words. In the original Greek, the word that is translated here as "healthy" literally means "single." This wordplay suggests that good vision is really single-minded devotion to God. This word can also mean "generosity." The noun from which this Greek word, *haplous*,¹² is translated as "generosity" in Romans 12:8 and 2 Corinthians 8:2 and 9:13, among other places. This stands in contrast to the "bad eye" of verse 23. A "bad eye" or "evil eye" was an expression for miserliness. We can see this in Proverbs 23:6 and 28:22, among other places. Let's look at Proverbs 28:22:

A stingy man hastens after wealth
and does not know that poverty will come upon him.

"Stingy man" literally is "a man of an evil eye" in Hebrew. A man with a good eye is generous, and a man with an evil eye won't part with his money.

There's also a figurative meaning here. The eye, in the Bible, can be equivalent to the heart. An "eye" can possess spiritual vision. As Paul tells the Ephesians,

¹⁶I do not cease to give thanks for you, remembering you in my prayers, ¹⁷that the God of our Lord Jesus Christ, the Father of glory, may give you the Spirit of wisdom and of revelation in the knowledge of him, ¹⁸having the eyes of your hearts enlightened, that you may know what is the hope to which he has called you, what are the riches of his glorious inheritance in the saints, ¹⁹and what is the immeasurable greatness of his power toward us who believe, according to the working of his great might (Eph. 1:16–19).

In other words, the eye can refer to how we view life. I believe these verses are speaking of a heart that is oriented towards God, and is therefore generous and has right priorities, and a heart that is oriented towards the idol of money. The healthy eye here means an enlightened heart, while the bad eye is one of darkness.

We tend to be blind to our greed. I once heard in the same week two pastors, who minister in very different parts of the country, say that no one comes to them and says, "I have a problem with greed."¹³ I think that's because most of us don't have a lot of money by American standards. We always think greed is the problem of people like the mega billionaires of the

¹² ἀπλοῦς.

¹³ The first, Tim Keller (*Counterfeit Gods*, 52), ministers in New York City. The second, Sam Storms (I heard his comments on a Credo House podcast), ministers in Oklahoma.

world. But both the rich and the poor can be greedy. People with nice things and hoarders living in filth can be greedy. The human heart, despite outward appearances, is remarkably consistent.

This brings us to the last verse in this Matthew 6 passage. Here, Jesus drives the point home. He tells us that we cannot serve both God and money. We can only have one master. In order to understand this verse, and the point of this passage, we must understand that the word behind “master”¹⁴ is often translated as “lord” and refers to a slave owner. It would be better if the passage were translated, “No one can be a slave to two masters.”

Slave? What do you mean, “slave”? We have this idea that we’re free. We think we’re autonomous. We’re in control. But we’re not. Every human being is a slave. Just as every person worships something (or someone), every person will be enslaved by something (or someone). It’s true. Everyone is owned and controlled by something (or someone). You will either be a slave to Jesus Christ or a slave to a false god, some other master. According to the apostle Peter, “whatever overcomes a person, to that he is enslaved” (2 Pet. 2:19). Or, as Jesus puts it, “everyone who practices sin is a slave to sin” (John 8:34). Paul tells us in Romans 6 that we’re either slaves to sin or slaves to righteousness (verses 20–23). We’re finite creatures. We were made to worship. We’ll either worship God or a false god. As that great theologian, Bob Dylan, once sang,

You’re gonna have to serve somebody.
Well, it may be the devil or it may be the Lord,
But you’re gonna have to serve somebody.

That’s certainly true when it comes to money. We can be slaves to debt. We can be slaves to our jobs because we want to earn a certain amount of money. We can be enslaved to the stuff we own.

Earlier, when I talked about idolatry, I didn’t talk about one important truth: we start to resemble whatever we worship. We become like whatever we worship. In both Psalm 115 and 135, idol worship is described. Those who make idols of silver and gold become like them. The idols have mouths, eyes, ears, noses, hands, and feet, but they can’t speak, see, hear, smell, touch, or walk. Those who worship the idols become like that. They become idiots. They literally become senseless. And we are told, “Those who make them become like them; so do all who trust in them” (Pss. 115:8; 135:18). Now take that concept and transfer it to money: those who

¹⁴ Κύριος. The verb translated as “serve” (δουλεύω) is related to the noun δούλος, which means “slave.”

worship money will become like money. If you love cold, hard cash (in an ultimate sense), you will become cold and hard. Money has no allegiance. It doesn't care. It's not loyal. It doesn't have a heart. It has no mercy. It isn't gracious. It has no compassion. And those who worship money will become like that. They will be merciless, graceless, compassionless, and cold.

We are meant instead to worship God. We are meant to turn to him and become more like him. Earlier in Matthew 6, Jesus taught the disciples to pray. In that famous prayer, we are told to pray, "Give us this day our daily bread" (verse 11). We are supposed to turn to our heavenly Father and ask him to give us all that we need today. Later in this same chapter, Jesus tells us not to worry. We're not supposed to be anxious about food and clothes or anything else. Why? "[Y]our heavenly Father knows that you need them all" (verse 32). Instead of worrying about these things, Jesus tells us this: "But seek first the kingdom of God and his righteousness, and all these things will be added to you" (verse 33). If we pursue God and worship him, he will take care of us. He knows our needs and he will supply us with what we need. And the added bonus is that we will become more like God as we focus our attention on him.

In the time remaining, I want to correct one misunderstanding. Some people think that Jesus calls his followers to give up all their money and possessions. I think Jesus calls us to be very generous. He calls us to care for the poor. He calls us to use our money in a righteous, just way. And he calls us not to make money into an idol. But he doesn't tell everyone to give everything.

Some people point to the famous "widow's mite" story. In that story, a widow gives all that she has, two small coins, to the temple treasury in Jerusalem. Jesus commends her for this act.¹⁵ In context, she is compared to the Pharisees and the scribes, who probably gave far more money than the woman, but didn't give as high a percentage of their money. The surely gave for the wrong reasons.¹⁶ Yet Jesus doesn't command that everyone should give everything. The point of the story is to contrast this woman with the hypocritical, self-righteous religious leaders.

Some people point to the story of the rich young ruler. This young man comes up to Jesus and asks, "Good Teacher, what must I do to inherit eternal life?"¹⁷ Jesus tells him that no one is good. But Jesus reminds him of the Ten Commandments. He mentions some of them

¹⁵ See Mark 12:41–44; Luke 21:1–4.

¹⁶ see Mark 12:38–40; Luke 20:45–47.

¹⁷ This episode appears in Mark 10:17–30; Matt. 19:16–29; Luke 18:18–30.

specifically: “Do not murder, do not commit adultery, do not steal, do not bear false witness, do not defraud, honor your father and mother.” The young man insists he’s obeyed them all. So Jesus says, “You lack one thing: go, sell all that you have and give to the poor, and you will have treasure in heaven.” The point of this whole episode is that the young man is relying on his own righteousness. He asks, “What must *I do* to inherit eternal life?” Jesus is trying to show him that there’s nothing he can do to inherit eternal life—it’s impossible for us to do so. While he may be keeping a number of the Ten Commandments, he’s not keeping them all. The first one is, “You shall have no other gods before me” (Exod. 20:3). And this young man has made his wealth an idol. So, Jesus tells him to get rid of the idol. But the young man didn’t want to do this. Jesus lamented that it is hard for a rich person to enter the kingdom of God. The problem was not that he had money, per se. The problem was that money was his idol. And sometimes the only way to remove an idol is to get rid of it completely.

But we should take heart. The disciples, who were astonished by this episode, asked, “Then who can be saved?” And Jesus answered, “With man it is impossible, but not with God. For all things are possible with God.” God has the power to break our idols. God has the power to forgive us for our greed. God has the power to transform hearts so that they won’t be greedy anymore.

That’s what happened to a tax collector named Zacchaeus. Tax collectors had bad reputations because they collected money for the Roman Empire, the occupying force in Palestine. And they often collected more than they should have. So, tax collectors were considered by Jewish people to be traitors and crooks. Zacchaeus was a chief tax collector and a wealthy man, so he was perhaps the worst of tax collectors. But when he encountered Jesus and was transformed by God’s grace, he decided to give half of his possessions to the poor and to repay anyone he had cheated.¹⁸

That’s how a changed heart deals with money. A heart for God realizes that money is an instrument that can be used for many good things. We should take care of our families, give money to the church, give money to other ministries, and give money to the poor. That doesn’t mean we should be foolish with money. We still have to follow other parts of the Bible, such as

¹⁸ See Luke 19:1–10.

all the verses in Proverbs that speak about hard work and saving.¹⁹ Money isn't the root of all evil. The love of money is the root of all evil (1 Tim. 6:10).

In our dealings with money, we should be more like Jesus. Jesus probably didn't have a lot of money. But Jesus was generous. What he had, he gave. When the apostle Paul was trying to motivate some Christians to give generously, he reminded them of what Jesus did. He said this, "For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich" (2 Cor. 8:9). Jesus was rich in the sense that he was with the Father in glory in heaven. Yet he became poor by humbling himself, by becoming man, and by dying on the cross, all so that he might make us rich. Not rich in terms of money, but rich in all kinds of blessings. The greatest blessing is salvation from sin, and a relationship with God. Money can't buy that. No amount of wealth will put you into a right relationship with God. No amount of money can give you the peace of knowing God. No amount of money will bring you the security of knowing that God has all things under control. If we serve money, it can fail us. But Jesus will never fail us. And if we fail him, he can forgive us. Money can't do that.

If we worship God in spirit and in truth, we'll become more like God. More specifically, if we worship Jesus, we'll become more like him. We'll give and give. We won't worry so much about money and all our stuff. We'll trust that our Father in heaven will provide. And we'll be free to seek first his kingdom.

¹⁹ Consider the many things that Proverbs teaches regarding hard work, savings, money, and providing for one's family. For just a few of the many such verses, see Prov. 6:6–11; 13:22; 24:30–34; 28:19; 30:8–9.