

# THE WARNING ABOUT WEALTH AND MATERIALISM

## MATHEW 06: 19–24

### *Introduction*

Where are our thoughts? What do we think about? Are our thoughts on earth or on heaven? Is our mind on earthly things or on God? What are we seeking, the things of the earth or the things of heaven? Where is our heart, focused on earth or focused on heaven? The concern of Christ in this passage is money, possessions and material things. His concern is that we guard against centring our lives around houses, furnishings, cars, lands, buildings, stocks — all the things that make up security and wealth on this earth. The reason is simply understood: nothing on this earth is secure and lasting. It is aging, decaying and wasting away. It is all corruptible and temporal. What Christ wants is for us to centre our lives around Him and heaven, for everything about Himself and heaven is life and security. It is all permanent and eternal. To stir our thinking He gives us a lesson on wealth and materialism. (See *Thorns, Wilderness and Wealth*, Mt. 13:7, 22.)

- I. A contrast: about two kinds of riches (vv. 19-20).
- II. A warning: about two kinds of hearts (vv. 21-23).
- III. A choice: between two kinds of masters (v. 24).

### **I. *Mathew 06:19–20 Earthly Riches and Heavenly Riches***

Christ gives a contrast about two kinds of riches.

- 1. There are earthly riches. There are things on earth that men desire. Christ calls these earthly riches and treasures. Earthly riches would be such things as clothes, cars, jewellery, toys, houses, buildings, furnishings, pleasure, fame, power, profession, property, money — anything that dominates a person's life and holds it fast to this earth.

A treasure is that which has value and is worth something to someone. Men take things and ascribe value to them: it may be stones (diamonds); or rocks and dust (gold); or money (paper and metal); or land (property); or wood, metal, dirt, chemical and fabric (buildings); or influence (power); or the attention of people (fame).

Christ says three things about earthly riches that are of critical importance to both the believer and the unbeliever.

- a. Do not store up for yourselves earthly riches (material possessions). Christ says that a person is not to focus his life on earthly things, not to set his eyes and mind and energy and effort on such passing treasures.

**Thought 1.** Riches do exist. And their *locality* is clearly stated. There is wealth both on *earth* and in *heaven*.

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**Thought 2.** It is easier to covet earthly things than heavenly things for four reasons.

- 1) They are seen and can be handled.
  - 2) They are sought by most people, and other people influence us. A person is either worldly minded or heavenly minded (Rom. 8:5-7).
  - 3) They are to varying degrees necessary for life.
  - 4) They are present, ever before us, and can be possessed right now.
- b. Earthly riches are corruptible and destroyed (See *Perishable and Imperishable*, Mt. 6:19). Something terrible happens to everything on earth. Everything ages, dies, deteriorates and decays. Things are on the earth only for a brief time, and then they are no more. Everything has the seed of corruption and destruction within it.
- c. Earthly riches are insecure. The things on earth are insecure for three reasons.
- => They can be stolen or eaten up.
- => They do not last; they waste away.
- => A person cannot take a single thing with him when he passes from this world.

**1 Tim 6:7** *For we brought nothing into the world, and we can take nothing out of it.*

**1 Tim 6:10** *For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.*

**James 5:3** *Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days.*

**Job 20:28** *A flood will carry off his house, rushing waters on the day of God's wrath.*

**Psa 39:6** *Man is a mere phantom as he goes to and fro: He bustles about, but only in vain; he heaps up wealth, not knowing who will get it.*

**Psa 49:10** *For all can see that wise men die; the foolish and the senseless alike perish and leave their wealth to others.*

**Prov 23:5** *Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.*

**Prov 27:24** *For riches do not endure forever, and a crown is not secure for all generations.*

**Eccl 2:18** *I hated all the things I had toiled for under the sun, because I must leave them to the one who comes after me.*

**Jer 17:11** *Like a partridge that hatches eggs it did not lay is the man who gains riches by unjust means. When his life is half gone, they will desert him, and in the end he will prove to be a fool."*

**Eccl 5:10** *Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.*

*Ezek 28:4-5* By your wisdom and understanding you have gained wealth for yourself and amassed gold and silver in your treasuries. By your great skill in trading you have increased your wealth, and because of your wealth your heart has grown proud.

**Thought 1.** Note four striking lessons.

- 1) Wealth is sought, and it is sought by many. What is often forgotten is this: every bit of wealth is held by someone. Therefore, many are always figuring how to get some of what someone else has. Things of the world are very insecure.
  - 2) A man can be snatched away from this earth as quickly as the twinkling of an eye. Everything for which he has worked so hard on this earth can be gone immediately (Lk. 12:16-21).
  - 3) A man can lose much of what he has in this world and lose it quickly. He can lose it through financial difficulties, accident, marital problems, illness, death and a myriad of other ways.
  - 4) A person is a fool to seek an abundance of things — to grasp after more and more. Why? Because tonight or tomorrow or some day soon God will say, “You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?” (Lk. 12:20). Christ says, “Anyone who stores up things for himself but is not rich toward God” — is going to hear the above (Lk. 12:21).
2. There are heavenly riches. There are things in heaven that believers desire. Christ calls these heavenly riches (See Notes, Eph. 1:3 for the list of God’s heavenly blessings). Heavenly riches would be such things as...
- a blameless life
  - becoming a true child of God
  - the forgiveness of sins
  - wisdom
  - understanding the will of God (purpose, meaning and significance in life)
  - an enormous inheritance that is eternal
  - a constant Comforter and Helper, the Holy Spirit of God Himself
  - life that is full, abundant and overflowing (Jn. 10:10)

Christ says three things about heavenly riches that are of critical importance to the believer and the unbeliever.

- a. Store up for yourselves heavenly riches. A person is foolish to seek and set his mind on perishable things. Why? Because he can seek after that which gives all the meaning, purpose and significance to life that one can imagine. To have meaning and purpose and significance in life is what life is all about. Think about it. “A man’s life does not consist in the abundance of his possessions” (Lk. 12:15). How much meaning is there in something that passes and perishes? Even while a person seeks after something on this earth, there is an inner awareness that it will not last. There is

an end to whatever meaning he finds in it. The earthly treasure may be a car, a job, a trip, a relationship, clothing, position, power, fame or fortune. The fact is, no matter what the treasure is, it will end and pass away and be no more. A worldly man's meaning for living, his purpose and significance in life, is temporary, unfulfilling and incomplete. (See *Forgiveness*, Eph. 1:7; note 5 and D S # 1, 2 Pet. 1:4: see Eph. 1:3.)

- b. Heavenly riches are incorruptible. Corruption can be escaped (2 Pet.1:4). There is an "inheritance that can never perish, spoil or fade — kept *in heaven for you*" (1 Pet. 1:4). Everyone should lay claim and set his heart on *his* heavenly inheritance. Heavenly riches are secure (Notes Eph. 1:3). Thieves cannot break through heaven; they cannot penetrate the spiritual dimension. No one nor anything can take away a person's heavenly riches. The love of God assures this (Rom. 8:32-39).

**Thought 1.** Christ does not stop a man from seeking treasure; contrariwise, He guides the man's search to real treasure. Heaven is worth more than all the wealth in the world. "What good will it be for a man if he gains the whole world, yet forfeits his soul? Or what can a man give in exchange for his soul?" (Mt. 16:26).

=> "What good is it for a man to gain the whole world, yet forfeit his soul?" (Mk. 8:36).

=> "What good is it for a man to gain the whole world, and yet lose or forfeit his very self?" (Lk. 9:25).

**Thought 2.** A man must leave all to follow Christ or else he cannot be the Lord's disciple.

**Luke 14: 33** *In the same way, any of you who does not give up everything he has cannot be my disciple.*

**Thought 3.** Christ says a man is to store up treasures in heaven for himself, not store up treasures on earth for his family. A pointed and disturbing message to many!

**Mat 6:20** *"But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal."*

**Mat 19:21** *Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me."*

**Luke 12:33** *"Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys."*

**Phil 3:8** *What is more, I consider everything a loss compared to the surpassing greatness of knowing Christ Jesus my Lord, for whose sake I have lost all things. I consider them rubbish, that I may gain Christ.*

**Rev 3:18** *I counsel you to buy from me gold refined in the fire, so you can become rich; and white clothes to wear, so you can cover your shameful nakedness; and salve to put on your eyes, so you can see.*

**1 Tim 6:19** *In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.*

### MATHEW 06: 19

#### PERISHABLE; IMPERISHABLE — CORRUPTION; INCORRUPTION

*“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.” **Mathew 6:19***

There is a seed of corruption and destruction within the world — a principle or nature of corruption and destruction within everything on earth. Everything is imperfectly born and formed; it ages, dies, deteriorates, decays and wastes away. (See *Disease, Sickness, Corruption*, Mt. 8:17; Notes 1 Cor. 15:50; 2 Cor. 5:1-4; Col. 2:8.)

**Mat 8:17** *This was to fulfil what was spoken through the prophet Isaiah: “He took up our infirmities and carried our diseases.”*

**1 Cor 15:50** *I declare to you, brothers, that flesh and blood cannot inherit the kingdom of God, nor does the perishable inherit the imperishable.*

**2 Cor 5:1, 3** *Now we know that if the earthly tent we live in is destroyed, we have a building from God, an eternal house in heaven, not built by human hands.... Because when we are clothed, we will not be found naked.*

**2 Pet 1:4** *Through these he has given us his very great and precious promises, so that through them you may participate in the divine nature and escape the corruption in the world caused by evil desires.*

There is an imperishable, indestructible seed, a principle of incorruption, an eternal nature of incorruption in heaven (1 Pet. 1:4, 23; see 1:18-23; 2 Pet. 1:4; see 1 Cor. 15:12-58. See note, Eph. 1:3.)

**1 Pet 1:3-4** *Praise be to the God and Father of our Lord Jesus Christ! In his great mercy he has given us new birth into a living hope through the resurrection of Jesus Christ from the dead. And into an inheritance that can never perish, spoil or fade — kept in heaven for you.*

**1 Pet 1:23** *For you have been born again, not of perishable seed, but of imperishable, through the living and enduring word of God.*

**1 Cor 15:42-44** *So will it be with the resurrection of the dead. The body that is sown is perishable, it is raised imperishable; it is sown in dishonour, it is raised in glory; it is sown in weakness, it is raised in power; it is sown a natural body, it is raised a spiritual body. If there is a natural body, there is also a spiritual body. (see 1 Cor 15:12-58) □*

## II. *Mathew 06:21–23 Good Heart and Bad Heart*

Christ warns about two kinds of hearts.

1. There is the good heart. It is just like a good eye. Note that the eye is a gate that *gives entrance* to the mind of man. What man looks at is what he thinks about, and what he thinks about is what he actually becomes (Prov. 23:7). If a man focuses upon Jesus Christ, who is the Light of the world (Jn. 8:12), then his mind and heart will be *full of light*. Therefore, the deeds of his body will be deeds of light. Singleness of the eye and heart means that a person sets his attention upon the Lord Jesus for the purpose of doing His will (Acts 2:46; Eph. 6:5; Col. 3:22). An evil eye is one that focuses upon anything that is not of God.

A man's heart is precisely where his treasure is. If his treasure is on earth, his heart is on earth. If his treasure is in heaven, his heart is in heaven. The eye illustrates the truth. If a man's eye is *good and healthy*, then he is able to focus upon the treasure and grasp the truth. But if the eye is *unhealthy*, he is not able to focus upon the treasure. He is blind and in darkness. A *healthy heart* is like a healthy eye. It grasps the true treasure, the treasure in heaven. But an *unhealthy heart* is like an unhealthy eye. It is in darkness, unable to see the treasure in heaven.

Note that the believer fixes his eyes upon heaven for two primary reasons.

- a. His citizenship is in heaven:

*Phil 3:20-21* But our citizenship is in heaven. And we eagerly await a Saviour from there, the Lord Jesus Christ, who, by the power that enables him to bring everything under his control, will transform our lowly bodies so that they will be like his glorious body.

- b. He seeks the treasures which are eternal:

*2 Cor 4:18* So we fix our eyes not on what is seen, but on what is unseen. For what is seen is temporary, but what is unseen is eternal.

=> They are indestructible (v. 20).

=> They are secure (v. 20).

=> They cause his whole body to be full of light (v. 22).

=> They consume his whole being in all the meaning and purpose and significance of life (v. 24).

=> They cause him to love and to serve God (v. 24).

=> They draw him near to God (v. 24).

*Mat 5:8* "Blessed are the pure in heart, for they will see God."

*John 8:12* When Jesus spoke again to the people, he said, "I am the light of the world. Whoever follows me will never walk in darkness, but will have the light of life."

**John 14:19** *Before long, the world will not see me anymore, but you will see me. Because I live, you also will live.*

**1 Cor 2:14** *The man without the Spirit does not accept the things that come from the Spirit of God, for they are foolishness to him, and he cannot understand them, because they are spiritually discerned.*

**Heb 11:27** *By faith he left Egypt, not fearing the king's anger; he persevered because he saw him who is invisible.*

**Thought 1.** The believer has a clear cut charge: "Set your mind on things above, not on earthly things" (Col. 3:2).

**Eph 1:3** *Praise be to the God and Father of our Lord Jesus Christ, who has blessed us in the heavenly realms with every spiritual blessing in Christ.*

**Eph 1:18** *I pray also that the eyes of your heart may be enlightened in order that you may know the hope to which he has called you, the riches of his glorious inheritance in the saints.*

**Eph 3:8** *Although I am less than the least of all God's people, this grace was given me: to preach to the Gentiles the unsearchable riches of Christ.*

**Heb 11:26** *He regarded disgrace for the sake of Christ as of greater value than the treasures of Egypt, because he was looking ahead to his reward.*

**James 2:5** *Listen, my dear brothers: Has not God chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom he promised those who love him?*

2. There is the bad heart. It is just like a bad eye. A bad eye is not able to focus upon the treasure, not able to focus upon the things of God. A bad eye is blind and in darkness. So it is with the heart. Christ says that a person is not to set his heart upon earthly treasures. Why? Such a person focuses his eyes (attention, mind, thoughts, energy, effort) on evil. What does Christ mean? Earthly things are evil because they are deceiving.
  - => They are corruptible, perishable; they age, die, waste away, deteriorate and decay.
  - => They are insecure; they will be stolen or taken away or left behind.
  - => They cause a person's heart to be full of darkness (v. 23).
  - => They will consume a person (v. 24)
  - => They cause a person to hate, despise and reject God (v. 24).
  - => They alienate a person from God (v. 24).

**Thought 1.** Several things happen to a man who sets his eye upon earthly things. The shadows of darkness set in upon him. He becomes deceived (Mt. 13:7, 22). He is deceived in that he becomes...

- covetous and consuming (to get more and more).
- complaining and grudging.
- apprehensive and fearful (of losing it).
- hard and closed-minded (to giving much). (Jas. 5:9.)

**Mat 06:23** *“But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!”*

**John 1:5** *The light shines in the darkness, but the darkness has not understood it.*

**John 3:19-21** *This is the verdict: Light has come into the world, but men loved darkness instead of light because their deeds were evil.*

**2 Cor 4:4** *“The god of this age has blinded the minds of unbelievers, so that they cannot see the light of the gospel of the glory of Christ, who is the image of God.”*

**Eph 4:18** *“They are darkened in their understanding and separated from the life of God because of the ignorance that is in them due to the hardening of their hearts.”*

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### **III. Mathew 06:24 Decision: Choose between Two Kinds of Masters**

Christ warns that a choice has to be made between two kinds of masters. There are two critical reasons why a choice has to be made.

1. A man hates one master and loves the other. When both masters call upon the man at the same time, he has to make a choice. He favours, serves, helps and loves one; and while he is doing so, he is disfavouring, rejecting, and showing disrespect and hate for the other. A man cannot serve two masters.
2. A man either cleaves to or despises one of the masters. He has to choose which master to favour and serve. He has to cleave to one. In cleaving to one, he reveals disrespect and spite for the other. A man cannot serve two masters.

The choice is clear. A man either serves God or material things.

⇒ There are only two treasures: the earth and its treasures or God and His treasures, physical and material things or spiritual and eternal things.

⇒ Every man without exception has committed his life to one of two treasures: Mammon or God. He is focusing his heart, eyes, mind, attention, thoughts, hands and energy upon earthly things or upon heavenly things. He cannot “serve God *and* money.”

**Thought 1.** So many look at wealth as a blessing of God, a sign that one is godly. But the Bible says differently.



**1 Tim 6:5-11** *And constant friction between men of corrupt mind, who have been robbed of the truth and who think that godliness is a means to financial gain. But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness.*

**Thought 2.** Money, earthly treasures, can be many things (Mt. 6:19-20).

1) Riches and wealth.

**James 4:13** *Now listen, you who say, "Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money."*

**James 5:1** *Now listen, you rich people, weep and wail because of the misery that is coming upon you.*

2) Food, the filling of one's stomach.

**Phil 3:19** *Their destiny is destruction, their god is their stomach, and their glory is in their shame. Their mind is on earthly things.*

3) An evil, lusting eye.

**Mat 5:28** *"But I tell you that anyone who looks at a woman lustfully has already committed adultery with her in his heart."*

**Mat 6:23** *"But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!"*

**Mark 7:22** *Greed, malice, deceit, lewdness, envy, slander, arrogance and folly.*

4) The craving of the sinful nature.

**1 John 2:15-16** *Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him. For everything in the world — the cravings of sinful man, the lust of his eyes and the boasting of what he has and does — comes not from the Father but from the world.*

5) Unproductive activity, relaxation, recreation, wasteful pastimes, sluggish feelings.

**Prov 6:6-11** *Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. How long will you lie there, you sluggard? When will you get up from your sleep? A little sleep, a little slumber, a little folding of the hands to rest — and poverty will come on you like a bandit and scarcity like an armed man.*

**Thought 3.** God promises several great things to the man who serves Him.

1) All the necessities of life.

**Mat 6:33** *“But seek first his kingdom and his righteousness, and all these things will be given to you as well.”*

2) Freedom from anxiety.

**Phil 4:6-7** *Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.*

3) Joy and contentment.

**John 15:11** *“I have told you this so that my joy may be in you and that your joy may be complete.”*

**Heb 13:5** *Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.”*

4) Full, abundant and eternal life.

**John 3:16** *“For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.”*

**John 5:24** *“I tell you the truth, whoever hears my word and believes him who sent me has eternal life and will not be condemned; he has crossed over from death to life.”*

**John 10:10** *“The thief comes only to steal and kill and destroy; I have come that they may have life, and have it to the full.” ■*