

Giving as Worship

Matthew 6:19-24

For the next three weeks we're stepping aside from our regular series in the Gospels to look at what God's Word has to say about giving. Giving to the Lord financially, what's often called stewardship.

Now, a few caveats as we get started. . . .

If you are visiting Westgate this morning, or new here, I want you to know that we do not talk about money every Sunday. In fact, in my seven-plus years here, I have never preached a series on giving. Nor are we doing some sort of fundraiser the next three weeks. You showing up here is not like turning to the classic radio station only to find out they're in the middle of their annual fund-drive when they talk about money instead of play music. That's not the occasion here.

Nor are we doing this series because we're in some sort of financial crisis as a church. I'm not preaching about money because we're desperate for it. In fact, I've timed this series to fall during a season when giving is generally strong, to remove any suspicion that the next three weeks are just about paying the bills.

Nor am I preaching on giving because I think some of you aren't giving enough. You need to know that, as Lead Pastor, I don't know what anybody in the church gives. I have no clue. And I like it that way. Because I don't want that affecting our relationship, or my leadership. And because I want to be able to preach clearly and boldly what God says about money without anyone thinking that I'm picking on them specifically.

So why are we talking about money for the next three weeks? For one simple reason: *because giving is an essential part of Christian discipleship*. Giving to the Lord's work financially is an essential part of following Jesus.

As part of our culture, most of us already have a category for giving money to charities or causes. Companies advertise how many millions of dollars they donate—Target says something like \$4 million a day. We have billionaire philanthropists like Warren Buffett, who pledged to eventually give away 99% of his wealth (he gave \$2.8 billion in 2017). It's hard to go through the checkout line at the store without being asked to donate to some worthy cause. Every time I'm in the checkout at PetSmart, I feel guilty when I push "No, I don't want to save a dog's life today." Even Amazon has built into their platform a way to donate a portion of what you spend to the charity of your choice (Amazon Smile). And there's crowdfunding and "Giving Tuesday"; anyone can start a charitable drive for anything—a GoFundMe campaign.

So what role does giving play when it comes to following Christ? Is it mandatory or optional? Is it central, or marginal? Is the local church one of many charities or ministries that Christians might choose to support, or is there something unique about it? How much should we give? How do we allocate that giving among many good causes? What should motivate our giving? Is it about maximizing our tax deduction, or helping others, or even something bigger than that? How does what we do with our money relate to our spiritual growth and maturity in Christ?

These are the kinds of questions I hope to explore together in the Scriptures over the next few weeks. And I want to start today by looking at the foundation of Christian giving, namely our worship of God. How we spend or invest our money on earth is ultimately a matter of worship. As Jesus says in our passage, where our treasure is, there our heart will be also.

The passage itself is part of Jesus' Sermon on the Mount, which spans from chapters 5–7, and gives us a picture of what life looks like as part of God's family, members of his kingdom who live under the rule and reign of Jesus. A rule and reign that encompasses all of life, including our money and how we spend it.

We can divide these verses into three sections, each of which draws a contrast between two objects: in vv. 19-21, it's a contrast between two treasures—treasure stored up in heaven, versus treasure stored up on earth, which focuses on our actions, how we dole out our money. The second contrast in vv. 22-23 is between two kinds of eyes—a good eye, or a bad eye (which are confusing metaphors, but as we'll see are idioms in Scripture for generosity and stinginess). So the focus there is on our disposition. And then finally in v. 24, we see a contrast between two masters—God and money, which focuses on our devotion. Who are we serving? Who rules our hearts?

And what I want to do is actually work backwards through this passage, beginning with our devotion and the two masters in v. 24. Because what we worship really is the foundation of everything we do, including how we spend our money.

Two Masters: The Necessity of Loyal Devotion (6:24)

Everybody worships something. Whether you are religious or not, we are creatures of worship. The question is, what are we treating as God?

In his excellent little book, *Counterfeit Gods*, Tim Keller helps us understand what that means in everyday life. He writes:

A counterfeit god is anything so central and essential to your life that, should you lose it, your life would feel hardly worth living. An idol has such a controlling position in your heart that you can spend most of your passion and energy, your emotional and financial resources, on it without a second thought. It can be family and children, or career and making money, or achievement and critical acclaim, or saving 'face' and social standing. It can be a romantic relationship, peer approval, competence and skill, secure and comfortable circumstances, your beauty or your brains, a great political or social cause, your morality and virtue, or even success in the Christian ministry. . . . An idol is whatever you look at and say, in your heart of hearts, 'If I have that, then I'll feel my life has meaning, then I'll know I have value, then

I'll feel significant and secure,' There are many ways to describe that kind of relationship to something, but perhaps the best one is *worship*.¹

So everyone worships something. But whatever we worship is jealous for our allegiance, for our loyalty. We might try to divide our loyalties, but only one thing can be on top. Only one thing can function as god in our lives. This is Jesus' point in Matthew 6:24: "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."

And of course, only God is worthy of that worship. He's the one who made us to be his children and servants of his kingdom. Christ is the one redeems us to restore us to God and renew our devotion and service (cf. Tit. 2:11-14). But there is a war in this world and a war in our hearts to give that worship to something else. To invest that something else with our love, and our trust, and our obedience. Because that's what we do with whatever we treat as God—we love it, we trust it, we obey it.² We become its servant. Which, if that worship is invested in God, is the most liberating, satisfying, and eternally secure thing in the world. But if it's invested in something else, is slavery and disappointment. That's true for any false god, but it is especially true for money.

Again, Keller explains what that looks like. When we love money we find ourselves "daydreaming and fantasizing about new ways to make money, new possessions to buy, and looking with jealousy on those who have more than [we] do. [When we trust money we] feel [we] have control of [our] lives and are safe and secure because of [our] wealth."³ But it can't deliver. It's a horrible master. As Sinclair Ferguson describes, "The more we gather possessions in order to feel secure, the more we feel we need them in order to be secure and then the more we need to guard them to maintain our security. Therefore, the less secure we are!"⁴

And so when we allow our possessions or our money to replace God functionally speaking—to become more precious to us, more secure, more satisfying—what happens, is that we wind up enslaved to it. Enslaved to the worry and anxiety that Jesus warns us against in vv. 25-34:

- v. 25: "Therefore I tell you, *do not be anxious* about your life, what you will eat or what you will drink, nor about your body, what you will put on. . . ."
- v. 31: "Therefore *do not be anxious*, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?'"
- v. 34: "Therefore *do not be anxious* about tomorrow . . ."

Why not? Because God's a much better master than money. As Psalm 24:1 reminds us, "The earth is the LORD's, and everything in it, the world, and all who live in it" (NIV). And the God who owns everything, and who rules everything—get this—he cares deeply *for us*. He loves us. As Jesus says in v. 26, "Look at the birds of the air: they neither sow nor reap nor gather into

¹ Timothy Keller, *Counterfeit Gods* (New York: Dutton, 2009), xviii.

² See Keller, 57.

³ Keller, 57.

⁴ Sinclair Ferguson, *The Sermon on the Mount: Kingdom Life in a Fallen World* (Carlisle, PA: Banner of Truth Trust, 1987), 137.

barns, and yet your heavenly Father feeds them. Are you not of more value than they?” Or v. 30, “But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith?”

And this begins to get at the heart of what Christian giving is about. We often use the word “stewardship” to describe a Christian approach to giving. That’s because there is nothing that we have that doesn’t already belong to God, and nothing we can give him that didn’t first come from his hand. We’re not owners of anything; we’re managers.

The house or apartment you live in, then, is God’s house or apartment. The trees in your yard are God’s trees. The grass that you mow is God’s grass. . . . The car you drive is God’s car. The clothes you are wearing and those hanging in your closet belong to God. . . . We don’t own anything. God owns everything and we are his managers.”⁵

We are stewards, entrusted with it for a time by God’s grace, for God’s purposes. King David captured this powerfully in his prayer as he reflects on all that was donated for the temple his son Solomon would build:

Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the kingdom, O LORD, and you are exalted as head above all. Both riches and honor come from you, and you rule over all. . . . But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from you, and of your own have we given you. . . . all this abundance that we have provided for building you a house for your holy name comes from your hand and is all your own. (1 Chr. 29:11-16)

We can only serve one master. You can’t serve both God and money.

And if we’re serving God—if he is the object of our loyalty and allegiance and devotion and trust, then that ought to show itself in our disposition toward our money. And that’s what the second contrast highlights in vv. 22-23—two eyes: the necessity of a generous disposition.

Two Eyes: The Necessity of a Generous Disposition (6:22-23)

This past Thursday I went to the freshman football game between Natick and Framingham to see some of our students play, and while I was there I saw one of the boys from our neighborhood. He was scouring the stands looking for money—loose change people had dropped. Apparently he had found a \$10 bill on the floor shortly after arriving, and so he was on a quest the rest of the game. And he would check in every so often to update me on his progress—four pennies, a \$1 bill, a quarter. And so at one point I asked him, so when you found that dollar in the stands, did you ask if anyone around had maybe dropped it? To which he replied, “No!” as though I was crazy to even suggest such a thing.

Our natural disposition toward our money is to hold tightly to it—especially if we’re putting our hope in it. But if we’re serving God and not money, our disposition ought to look different. Instead of a tight fist, it ought to be an open hand. It doesn’t belong to us anyway.

⁵ Donald Whitney, *Spiritual Disciplines for the Christian Life* (Colorado Springs: NavPress, 1991), 139.

That’s what this strange metaphor is about here—this “good eye” versus an “evil eye.” It’s a notoriously obscure metaphor, and people have long argued what it means (“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” vv. 22-23). But it’s almost certainly an idiom (a figure of speech), where a “good” or “healthy eye” refers to generosity, and a “bad” or “evil eye” refers to selfishness and greed. Just a few examples:⁶

- Proverbs 11:25 says, “A *generous* man will prosper,” where the word translated “generous” there in the Greek translation of the Old Testament is the same word as “healthy” in our passage.
- That word is also used in James 1:5 to describe God as the one “who gives *generously* to all.”
- Similarly, Proverbs 28:22 says, “A man with an *evil eye* hastens after wealth” (NASB).
- And Proverbs 23:6 says, “Do not eat the food of a man who is *stingy*” (literally: “a man who has an *evil eye*,” cf. Deut. 15:9).
- Jesus uses the same metaphor again in Matthew 20:15: “Am I not allowed to do what I choose with what belongs to me? Or do you begrudge my *generosity*?” (literally: “or is your *eye evil* because I am good?”).

So in today’s speech, the evil eye would be the tight fist, and the good or healthy eye would be the open hand. And coming back to the metaphor, he says “The eye is the lamp of the body” (v. 22). So if you think of the body like a house, the eye is the window—it lets the light in, and reveals what’s inside.⁷ A good eye—a generous disposition toward money—reveals light. It shines the light of Christ. A bad eye—a selfish disposition toward money—reveals darkness. Ungodliness. It is impossible to be the kind of light Jesus calls us to in Matthew 5:14-16 (“You are the light of the world . . . let your light shine on others”) without generosity—an open hand. Without generosity, when we are stingy or selfish, we misrepresent God.

And the ultimate test—the ultimate evidence of whether we have a good eye or a bad eye, of whether we’re serving God or money—is what we actually spend our money on. And that brings us to the first contrast in our passage and our third point—two treasures: the necessity of investing in heaven.

Two Treasures: The Necessity of Investing in Heaven (6:19-21)

Here’s where the proverbial rubber meets the road. When we dole out our money, what are we spending it on? On treasure that lasts, or treasure that’s going to rot?

⁶ These examples mostly owe to R. Kent Hughes, *The Sermon on the Mount: The Message of the Kingdom* (PTW; Wheaton: Crossway, 2001), 212-213. For alternative understandings of the metaphor, see D. A. Carson (*Jesus’ Sermon on the Mount and His Confrontation with the World: An Exposition of Matthew 5-10* [Grand Rapids: Baker, 1978, 1987], 84-85), who emphasizes “unswerving loyalty to kingdom values,” and Ferguson (138-139), who emphasizes spiritual perspective.

⁷ See Carson, 84.

Jesus says to us, “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” (6:19-20).

So what is he saying here? What does it mean to lay up treasures on earth versus heaven? What’s being prohibited, and what’s being commended?

John Stott offers a helpful summary:

First, there is no ban on possessions in themselves; Scripture nowhere forbids private property. Secondly, ‘saving for a rainy day’ is not forbidden to Christians . . . Thirdly, we are not to despise, but rather to enjoy the good things which our Creator has given us richly to enjoy. So neither having possessions, nor making provision for the future, nor enjoying the gifts of a good Creator are included in the ban on earthly treasure-storage. What then? What Jesus forbids his followers is *the selfish accumulation of goods* (NB ‘Do not lay up *for yourselves* treasures on earth’); extravagant and luxurious living; the hardheartedness which does not feel the colossal need of the worlds’ underprivileged people; the foolish fantasy that a person’s life consists in the abundance of his possessions; and the materials which tethers our hearts to the earth.⁸

So what then does laying up treasure in heaven mean? “Surely [it] is to do anything on earth whose effects last for eternity.”⁹ Nurturing your relationship with Christ, because that’s an eternal relationship. Bearing witness to Christ and his kingdom through word and deed, that others might enjoy that eternal relationship, and see the impact of his eternal kingdom. And, as Stott continues, “the use of our money for Christian causes, which is the only investment whose dividends are everlasting. All these are temporal activities with eternal consequences. This then is ‘treasure in heaven.’”¹⁰

And this matters to Jesus so deeply not just because he wants us to make a good investment (though of course he does), but because, as he says in v. 21, “For where your treasure is, there your heart will be also.” You want to know which god you’re serving? You want to know what you’re truly treasuring above all things? Follow the money. As Randy Alcorn writes, “By telling us that our hearts follow our treasure, Jesus is saying, ‘Show me your checkbook, your VISA statement, and your receipts, and I’ll show you where your heart is.’”¹¹ What we do with our money exposes the true master of our lives.

And that’s why giving is an essential part of Christian discipleship. Because our relationship with Christ, our spiritual maturity and health, the degree to which we are trusting God versus trusting our possessions—that will be reflected in how we use our money. In the generosity of our disposition, and in the degree to which we invest in God’s kingdom financially. How we spend or invest our money on earth is ultimately a matter of worship.

⁸ John Stott, *Essential Living: The Sermon on the Mount* (Leicester, England: IVP, 1978), 154-156.

⁹ Stott, 156.

¹⁰ Stott, 156.

¹¹ Randy Alcorn, *The Treasure Principle* (Sisters, OR: Multnomah, 2001), 42.

Again, Alcorn writes, “There’s a fundamental connection between our spiritual lives and how we think about and handle money. We may try to divorce our faith and our finances, but God sees them as inseparable.”¹² Similarly, Donald Whitney writes,

The use of your money and how you give it is one of the best ways of evaluating your relationship with Christ and your spiritual trustworthiness. If you love Christ with all your heart, your giving will reflect that. If you love Christ and the work of His Kingdom more than anything else, your giving will show that.¹³

I think that for many of us, myself included, that when we look at what we spend our money on, I think many of us will be surprised to discover that our hearts do not treasure God as much as we thought they did. Many of us, if we’re honest, have allowed our affections and loyalties to be captured by competing gods. Or we’ve allowed our lives to be overcome by anxiety about what we will eat or what we will wear, forgetting that God owns everything, that he cares deeply for us, and is far more capable of providing what we need than we are (cf. vv. 25-34).

And the solution to that of course is repentance. As Jesus summarizes so powerfully and beautifully in 6:33: “But seek first the kingdom of God and his righteousness, and all these things will be added to you.” But as we’re going to see, particularly next week, that repentance and faith must be fueled by the gospel. By the generosity of God in giving us his only Son, Jesus. As one author has said, idols cannot be removed, only replaced.¹⁴ We’re always worshiping something. So if we’re not worshiping Christ above all things (including in our giving), it’s because we don’t see him clearly. We have a small view of God and his gospel. When we see God for who he really is, and recognize his ownership, care, and control over all things, and hold fast to what Christ done for in his life, death, and resurrection, we can’t help but hold our money loosely in generosity, and invest it wisely in what will last.

Now that still leaves us with a whole bunch of questions. So how much *do* I give? How *do* we allocate that giving among many good causes? What *should* motivate our giving? And we’re going to try and let Scripture answer those questions in the next two weeks. But for this morning, I have two simple applications for us all.

First, take a fresh look at Christ this week. Set aside some time this week, just you and the Lord, to read and reflect on the truth and beauty of who Jesus is. You might spend some time reading in the Gospels. Or read through the short letter to Colossians, and think about who Jesus is and all he’s done. Meditate on it, reflect on it, write it down, pray about it.

And then second, take a fresh look at how you spend your money. Look at your budget. Look at your bank statements. Where does it go? How much is necessity, how much is luxury? How much is set aside for the Lord? Ask God to help you be brutally honest about it (because we all make justifications).

And then take that fresh look at your money, and compare it to your fresh look at Jesus, and ask yourself, how do these line up? Do I see a healthy relationship here? Is there something that God

¹² Alcorn, 8.

¹³ Whitney, 144.

¹⁴ Keller, 71.

wants me to see? Something he's trying to tell me? What does this say about my heart, the location of my treasure?

What we do with our money exposes the true master of our lives. Because how we spend or invest our money on earth is ultimately a matter of worship. So may we worship God by investing generously in his kingdom and trusting him to provide.