

FLIPPED

"THE FLIPSIDE OF STINGINESS" MATTHEW 6:19-24

This Week's Core Competency

Stewardship – I believe that everything I am or own belongs to God. 1 Timothy 6:17-19 *Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. 18 Command them to do good, to be rich in good deeds, and to be generous and willing to share. 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.*

A steward is someone who administers the household of another; his stewardship is his management of that household. "The idea has its roots in the institution of slavery. The master appointed a slave to administer his household, which might include the teaching and disciplining of the members of the house, especially other slaves and children" (*Baker's Dictionary of Theology*, s.v., "Stewardship"). Joseph is the classic example of a steward. "Potiphar put him in charge of his household and he entrusted to his care everything he owned" (Ge 39:4). Joseph owned nothing, but

It is a poor bargain which exchanges the eternal for the temporal, regardless of how much tinsel is used to make the temporal more attractive.

- D. A. Carson

everything Potiphar owned was his to use; his master withheld nothing from him except his wife (v. 9). And because Joseph was faithful, Potiphar "did not concern himself with anything except the food he ate" (v. 6).

Many years ago I spent a number of summers in Dallas working on my PhD. Ruth and I stayed at a beloved mentor's home in Lakewood each time. We looked forward to those summers in Texas. Who wouldn't? We lived in a beautifully furnished, spacious home and had two fine automobiles at our disposal. I especially enjoyed driving Dwight's classic Mercedes coupe. He even left us a book of signed checks to use to pay bills and any repairs I needed to make. We acted like we owned it all, like it was all ours, but we knew we didn't and it wasn't. I knew summer would end, Dwight would return home, and my stewardship would be evaluated. So I made an effort to be faithful because I wanted him to be pleased when he returned. I know what stewardship means; I've been a steward.

I had a book of signed checks, so why did it never occur to me to fill them out and purchase stuff for myself? The answer is obvious. Although I was enjoying what didn't belong to me, I was at the same time serving the owner by looking after what belonged to him. You might say I loved my mentor and hated the thought of defrauding him; I was devoted to him and despised the stuff that the misappropriated money might buy. I couldn't put money first and serve him at the same time. Like Jesus said, serve Money and you'll be unavailable to serve anyone else including God.

For Discussion

You've, no doubt, been or are a steward, perhaps at work, in your neighborhood, or in your extended family. Talk about your stewardship responsibility. Describe whose "household" you managed, the challenge you faced, and the accountability that went with the role.

day 1 ENCOUNTER – read God's word to put yourself in touch with him.

Matthew 6:19-24

19 "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 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. 21 For where your treasure is, there your heart will be also.

22 "The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. 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!

24 "No one can serve two masters. 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 both God and Money. (NIV(c)1984)

Cf. Another translation

19 "Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. 20 Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. 21 Wherever your treasure is, there the desires of your heart will also be.

22 "Your eye is a lamp that provides light for your body. When your eye is good, your whole body is filled with light. 23 But when your eye is bad, your whole body is filled with darkness. And if the light you think you have is actually darkness, how deep that darkness is!

24 "No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money. (NLT)

EXAMINE – what the passage says before you decide what it means.

- * Highlight Jesus' twofold command in 19a (up to the comma) and 20a (up to the comma).
- * Underline "on earth" in v. 19 and "in heaven" in v. 20.
- * Box "but" indicating *contrast* in v. 20.
- * Bracket "moth and rust" in vv. 19, 20.
- * Brace "thieves break in and steal" in vv. 19, 20.
- * Box "for" indicating *reason* in v. 21.
- * Circle the metaphor, "lamp of the body" in v. 22.

- * Circle "good" in v. 22 and "bad" in v. 23.
- * Box "but" indicating *contrast* in v. 23.
- * Underline "hate" and "despise" in v. 24.
- * Double underline "love" and "be devoted" in v. 24.
- * Highlight the last sentence in v. 24.

day 2

EXPLORE – the answer to these questions to better understand what the passage means.

Consult the explanation of the message and the notes to follow if you need help.

1. Jesus used *contrast* throughout this passage. What exactly is contrasted in verses 19, 20?
2. We store up treasures on earth by accumulating valuables. How do you think we store up treasures in heaven?
3. "Where," "where," "where," "where" . . . what's the point of the two "where" clauses that follow each of Jesus' two commands?
4. Jesus gave the *reason* for his command, but it's not entirely clear. Explain the point of verse 21.
5. What exactly is contrasted in verses 22, 23?
6. The metaphor in verse 22 is especially difficult to grasp. In what sense might the eye be considered the lamp of the body?
7. Explain, then, the difference between "good" eyes and "bad" eyes.
8. Put the last sentence in verse 23 in your own words.
9. Jesus said, "No one can serve two masters." Many serve two employers, why not two masters?
10. **Discussion.** Talk about whether you think Jesus was exaggerating in verse 24 to make a point.

day 3

EXAMINE – an explanation of the message to better understand the meaning of the passage.

Matthew 6:19-24 continues Jesus' Sermon on the Mount (Mt 5-7) in which he sets forth his interpretation of the law, correcting that of his contemporaries. He not only repudiated the Pharisaic interpretation of the law, he repudiated the Pharisaic practices of the law and in so doing defined true righteousness and taught his disciples how to live. In it Jesus corrected wrongheaded notions of his day regarding wealth, notions espoused by the Pharisees and too many Christians today. "The Jewish philosophy toward money was expressed in their statement, 'Whom the Lord loveth, He maketh rich.' The Jews thought riches were a sure sign of God's pleasure and blessing. In Christ's day their highest goal in life was to accumulate material wealth" (J. Dwight Pentecost, *The Words and Works of Jesus*, 184). In three short paragraphs, in just six verses filled with contrasts, Jesus stood that notion on its head.

In the first place, he taught us to accumulate rewards in heaven rather than possessions on earth. Earthly possessions are "depreciating assets" that can't be kept safe and secure. Furthermore, if our hearts are wrapped up in them, sooner or later we're going to be heartbroken. What exactly is Jesus saying and not saying? He is not saying that Christians should have no possessions; neither is he forbidding that they make provision for the future, nor that they enjoy the good gifts that God has given them. He is saying that Christians should not hoard wealth. As one writer puts it, "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 world's under-privileged people; the foolish fantasy that a person's life consists in the abundance of his possessions; and the materialism which tethers our hearts to the earth" (John R. W. Stott, *The Message of the Sermon on the Mount*, TBST, 155).

In the second, he warned if you can't see this you're in serious trouble. The metaphor he used to do that is a little obscure, but that appears to be what he meant. "The argument seems to go like this; just as our eye affects our whole body, so our ambition (where we fix our eyes and heart) affects our whole life. Just as a seeing eye gives light to the body, so a noble a singleminded ambition to serve

God and man adds meaning to life and throws light on everything we do. Again, just as blindness leads to darkness, so an ignoble and selfish ambition (e.g. to lay up treasure for ourselves on earth) plunges us into moral darkness. It makes us intolerant, inhuman, ruthless and deprives life of all ultimate significance" (157).

Finally, he flatly said, "No one can serve two masters." This means, we all have to choose the master we will be devoted to—God or Money. "The term for 'serve' is *douleuo* [cf., *doulos*, "slave"], indicating the work of a slave, not an employee. One might be able to work for two employers, but a slave is sole property of one master, which implies an exclusive owner who demands exclusive service" (Wilkins, 295). Now, a slave might have two masters if owned by two brothers, but in such unusual cases, it was impossible for him to give both his undivided loyalty. On occasion he must inevitably "love" the one and "hate" the other. Put differently, he must obey the one and not the other, or serve the one and not the other. On the antonymic concepts love and hate, one author explains, "The contrast between love and hate is a common Semitic idiom, neither part of which may legitimately be taken absolutely. To hate one of two alternatives and to love the other simply means the latter is strongly preferred, especially if there is any contest between the two. This idiom sheds light on other words of Jesus: 'If anyone comes to me and does not hate his father and mother, his wife and children, his brother and sisters—yes, even his own life—he cannot be my disciple' (Luke 14:26). This same Jesus elsewhere insists that people should honor their parents with integrity (Mark 7:9-13); so clearly, he is not advocating hatred. He means that any man's best love and first allegiance must be directed toward the Father and toward the Son whom he sent, and that even family ties must be considered secondary. In the same way, Matthew 6:24 warns us that during crises our allegiances get sorted out, and only one can come out on top. One 'master' will be preferred: what or whom we want to serve most will be revealed" (D. A. Carson, *The Sermon on the Mount*, 105).

On our ugly addiction to stuff, one author says it all. "Our materialistic civilization ought to be well aware of the bewitching power of money and

possessions, but acquisitiveness has become so much a part of the air we breathe that we lack the distance necessary for a proper critique. We piously affirm that we have chosen to serve God, not mammon, but in our daily life it is mammon that sets our priorities and determines our choices. We would like to show a more bountiful eye toward the poor, but we cannot, because we need so much for ourselves. We plan to be more charitable in the future, but as the moment there are too many things we have to buy. We work

overtime or at a second job rather than spend time with our children, because there is so much that we want to get for them. Not with our minds but with our lives we have treated Matt. 6:24 as if it were a parallel to 22:21: 'Render to mammon the things that are mammon's and to God the things that are God's.' To God belongs one hour on Sunday. Mammon gets the rest!" (Douglas R. A. Hare, *Matthew*, Interpretation, 73).

The Message of the Passage

Christ's disciples see that storing up treasures on earth is futile so they store up treasures in heaven instead; they serve God and not Money, knowing they cannot do both.

day **4** **EMBRACE** – how God spoke to you in his word.

Our desire is to not be merely hearers of the word, but doers of the word as James suggests in James 1:22. Try some of the challenges below to apply what you have learned this week.

- **Journal your thoughts on the passage:**

- Write about what God wants you to know . . .

- Write about how God wants you to feel . . .

- Write about what God wants you to do . . .

notes STUDY – the commentaries to answer the questions.

- v. 19 **treasures on earth** "The Greek term for treasure may refer to the place where something is stored (e.g., 13:52) as well as the object stored (e.g., 13:44)" (Robert Guelich, *The Sermon on the Mount*, 326). The play on words can be rendered, "Do not treasure up for yourselves treasures on earth." Jesus had two kinds of treasures in mind, valuable things that will decay on earth and valuable works that will be rewarded in heaven.
- v. 19 **moth, rust, thieves** See Jas 5:1-6, esp. v. 2. "The moth was commonly recognized as a destroyer of the most basic materials of life. The finest garments could be destroyed by a little devouring insect. The term 'rust' is a general term for 'consuming,' which points not only to a destructive action on metals but also a deterioration of a more wide-ranging nature. It destroys a variety of materials-crops, vines, and even teeth. The most valuable possessions are subject to being consumed. The kind of 'thief' Jesus has in mind here robs from the rich to serve himself. Moth, rust, and thieves represent those forces that cause earthly treasures to diminish in value and finally be destroyed" (Michael J. Wilkins, *The NIV Application Commentary: Matthew*, 293). "Older commentators, rightly I think, picture a farm along with its products and supplies being eroded, corroded, fouled, destroyed" (Carson, 97).
- v. 19 **break in** Lit., "dig through." The Greek term "expresses the method of 'breaking in' by digging one's way through the earthen wall of the treasury (cf. 24:42). Simultaneously, this method of 'breaking and entering' reflects the mud-brick construction of the Palestinian house" (Guelich, 327).
- v. 20 **treasures in heaven** "Matthew does not specify the nature of the heavenly treasure or how one goes about storing it in heaven. The tradition focused on the contrast between earthly and heavenly treasure found in the explanatory where clauses" (327). However, "the concept of treasures in heaven as good works stored up before God is a common one in Jewish tradition" (Donald A. Hagner, *Word Biblical Commentary*, vol. 33a, *Matthew*, 157, 58), and is reflected in Paul's comments on "treasure" in 1 Timothy 6:18, 19.
- v. 21 **heart** "The main and central organ of the body is a well-known metaphor for the center of a person's inner being (J. Behm, *TDNT*, 3:605-14) and thus the center of a person's attention and commitment" (Hagner, 158). "The things we treasure actually govern our lives. What we value tugs at our minds and emotion; it consumes our time with planning, day-dreaming and effort to achieve" (Carson, 100).
- v. 22 **lamp** Jesus' metaphor Jesus is difficult to grasp; just glance at the commentaries! "The ancients regarded the eye not as a window through which light entered but as a lamp that projected light and thus grasped the external world" (Hare, 72). "Some Greek and Jewish writers spoke of the eye as a lamp that contained its own source of light that shone outward to illuminate objects" (Wilkins, 294). According to this interpretation, our eyes determine how we see things, how we perceive things. "It is all a question of vision. If we have physical vision, we can see what we are doing and where we are going. So too if we have spiritual vision, if our spiritual perspective is correctly adjusted, then our life is filled with purpose and drive. But if our vision becomes clouded by the false gods of materialism, and we lose our sense of values, then our whole life is in darkness and we cannot see where we are going" (Stott, 157, 58).
- v. 22 **good [eyes]** "By using the symmetry in this passage, the 'good' eye can either mean a 'generous' eye, a person who is ready to give away one's wealth [see Hare, 72], or it can mean 'single' in the sense of singleness of purpose or undivided loyalty [see Carson, 103]. The latter is more in line with the preceding and following sayings" (Wilkins, 294).
- v. 23 **bad [eyes]** "The word 'bad' here connotes moral evil. The 'evil eye' in the ancient world is one that enviously covets what belongs to another; it is a greedy or avaricious eye. This expression occurs similarly in 20:15, where the literal expression 'evil eye' indicates envy (cf. NIV 'envious'). The parallelism here indicates once again singleness of vision, but it is an evil vision. If a disciple's eyes are fixed on earthly treasure as her or his value, personal significance, and earthly security, then the heart will likewise be full of darkness. When we focus on something evil, the eye becomes the conduit by which evil fills the inner person" (295).
- v. 23 **how** Cf., Lk 11:35. If all that we perceive to be true is in fact error, how grave is that error! Clearly what Jesus said in vv. 22, 23 must be understood in light of what he said about earthly treasures. If we don't see what he said, if we don't get it, we fall into a grievous error.
- v. 24 **Money** Lit., "mammon." "Mammon is an Aramaic word meaning 'money' or 'possessions.' In itself it is neutral, as is indicated by the fact that in Luke 16:9, 11 it is modified ('mammon of unrighteousness,' KJV, and 'unrighteous mammon,' RSV). Why was it not translated? Apparently it was felt that it could in this way be presented more forcefully as a false god, an idol. A similar rhetorical move is made in English when we capitalize the expression 'the Almighty Dollar.'" (Hare, 73).
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Family Time

Family time will help you take a break from your busy schedule and spend time connecting with your family.

Tips for your Family Time: Keep it simple! Be flexible! Do it often! HAVE FUN!!

Play these fun games with pennies to start a discussion with your kids about stewardship.

Penny Hunt - Gather as many pennies as you can. Have kids wait in another room while you hide pennies all over the room. Give all kids a plastic baggie and on your signal have them look for the hidden pennies. The one who finds the most pennies wins.

Penny Scramble - Find a safe open area and toss pennies across the floor. Blindfold kids and have them crawl on the floor gathering as many pennies as they can without looking. Call time and count to decide a winner.

Penny Toss - Place a small plastic container, like a butter tub, floating in a larger container (play pool or larger plastic tub). Have kids toss pennies so that they land in the smaller container. The one with the most in the tub wins.

Jesus reminds us that our most valuable treasure is stored in heaven. Things on this earth (like money, houses, cars, toys) are all temporary. Things that will last forever include our relationship with Jesus, loving and serving other people, and giving away our time and money to help others know Jesus. Keep a penny in your pocket this week to remind you of this principle.

What Does The Bible Say

Weekly Verse: Matthew 6:19-24

1. According to this passage, where are we to store up treasure?
2. In verse 21, Jesus says that where our treasure is, our _____ will be also. What does he mean?
3. What two "masters" is Jesus talking about in the passage?

What Do You Think

1. How does Jesus want us to feel about our stuff?
2. What should we spend our time trying to gather, relationships or things?
3. What are some ways we make money our master?

What R U Going To Do

Make small signs that say, "This belongs to God". Post them all over the house (even on the people) to remind your family that everything belongs to God. Get creative! Put one of the front door, on your fork at dinnertime, on your pillow, on the TV... Use the signs this week to remind you that your treasure is in heaven where our Master is!

MEMORY TIME

Post the kid-friendly Core Competency and the Memory Verse throughout the house.

Core Comp

Stewardship - I believe me and all my stuff belongs to God.

Memory Verse

Matthew 6:21, "For where your treasure is, there your heart will be also."

KIDPIX COUPON

I memorized CC ____ and Verse _____. Family completed **Say** _____ **Think** _____ **Do** _____

Child's name _____ Grade ____ Parent's signature _____

Earn tokens by completing the Bible study portion of this page.

Questions: Kids@pantego.org

30 CORE COMPETENCIES

10 CORE BELIEFS

Trinity *2 Corinthians 13:14*

I believe the God of the Bible is the only true God - Father, Son, and Holy Spirit.

Salvation By Grace *Ephesians 2:8-9*

I believe a person comes into a right relationship with God by His grace, through faith in Jesus Christ.

Authority of the Bible *2 Timothy 3:16-17*

I believe the Bible is the Word of God and has the right to command my belief and action.

Personal God *Psalms 121:1-2*

I believe God is involved in and cares about my daily life.

Identity in Christ *John 1:12*

I believe I am significant because of my position as a child of God.

Church *Ephesians 4:15-16*

I believe the church is God's primary way to accomplish His purposes on earth today.

Humanity *John 3:16*

I believe all people are loved by God and need Jesus Christ as their Savior.

Compassion *Psalms 82:3-4*

I believe God calls all Christians to show compassion to those in need.

Eternity *John 14:1-4*

I believe there is a heaven and a hell and that Jesus Christ is returning to judge the earth and to establish His eternal kingdom.

Stewardship *1 Timothy 6:17-19*

I believe that everything I am or own belongs to God.

10 CORE PRACTICES

Worship *Psalms 95:1-7*

I worship God for who He is and what He has done for me.

Prayer *Psalms 66:16-20*

I pray to God to know Him, to lay my request before Him and to find direction for my daily life.

Bible Study *Hebrews 4:12*

I read the Bible to know God, the truth, and to find direction for my daily life.

Single-mindedness *Matthew 6:33*

I focus on God and His priorities for my life.

Spiritual Gifts *Romans 12:4-6*

I know and use my spiritual gifts to accomplish God's purposes.

Biblical Community *Acts 2:44-47*

I fellowship with other Christians to accomplish God's purposes in my life, others' lives, and in the world.

Giving Away My Time *Colossians 3:17*

I give away my time to fulfill God's purposes.

Giving Away My Money

2 Corinthians 8:7

I give away my money to fulfill God's purposes.

Giving Away My Faith *Ephesians*

6:19-20

I give away my faith to fulfill God's purposes.

Giving Away My Life *Romans 12:1*

I give away my life to fulfill God's purposes.

10 CORE VIRTUES

Joy *John 15:11*

I have inner contentment and purpose in spite of my circumstances.

Peace *Philippians 4:6-7*

I am free from anxiety because things are right between God, myself, and others.

Faithfulness *Proverbs 3:3-4*

I have established a good name with God and with others based on my long-term loyalty to those relationships.

Self-Control *Titus 2:11-13*

I have the power, through Christ, to control myself.

Humility *Philippians 2:3, 4*

I choose to esteem others above myself.

Love *1 John 4:10-12*

I sacrificially and unconditionally love and forgive others.

Patience *Proverbs 14:29*

I take a long time to overheat and endure patiently under the unavoidable pressures of life.

Kindness/Goodness *1 Thess. 5:15*

I choose to do the right things in my relationships with others.

Gentleness *Philippians 4:5*

I am thoughtful, considerate and calm in dealing with others.

Hope *Hebrews 6:19-20*

I can cope with the hardships of life and with death because of the hope I have in Jesus Christ.

About the Authors

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Keith Smith (B.A. in Speech Communication, Texas Tech University and M.A. in Religious Education, Southwestern Baptist Theological Seminary) is the Family and Children's Pastor at Pantego Bible Church. Keith speaks at children/student camps across the country. He has developed a number of relational parenting seminars designed to motivate parents to empower their parenting by emotionally connecting with their kids. Keith lives with his wife, Denise, and their two children, Jordan and Alex.



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The mission of THE SCROLLS is to help you develop the beliefs, practices, and virtues of a follower of Jesus Christ called The 30 Core Competencies through your own active reading of the Bible. Send any questions or comments you may have about this lesson to Tom Bulick. His e-mail address is tbulick@pantego.org.