Is it really impossible to serve both God and money (Matt 6:24)? The lifestyle of most American Christians suggests that they are not convinced of the truth of this claim. May believers completely free themselves from worry about the basic provisions of life (v 25)? The dramatic increase of neuroses and other psychological afflictions in our churches makes Christians often indistinguishable from other cross-sections of the country's population. Some disciples have sought God's kingdom first (v 33), but how then can we account for the millions of Christians today and in the past who have starved to death? The Sermon on the Mount is filled with puzzling and challenging sayings of Jesus; some of the most crucial of these come in Matt 6:19-34.

I. Context

Of the numerous interpretive approaches to Jesus' great sermon,\(^1\) that which interprets it as promoting "inaugurated eschatology" is surely the best.\(^2\) Matt 5:1-2 provides the context of Jesus' original audience; the antecedent of αὐτούς ("them") in v 2 is οἱ μαθηταί ("the disciples") in v 1.


Jesus is addressing primarily those already committed in some way to following him; other interested “crowds” are on the periphery. This renders less likely interpretations which see the sermon as “law” (a call to repentance and preparation for the gospel), as part of an offer of the kingdom to the Jews which was rejected, or as a social mandate to impose on secular or godless peoples. The fact that he does not distinguish his ethic as applying only to a certain group of his followers precludes interpretations which understand his more challenging demands as requirements only for certain categories of Christians. And the observation that he is speaking to his disciples as a group, as part of their itinerant community, suggests that he is giving instructions not only for individual but also for corporate Christian living.

The broader context of Jesus’ teaching on the kingdom strongly supports this “already—not yet” interpretation of his ethic. Jesus does not expect his followers to be able fully to implement his commands in this age, but he holds them forth as an ideal for which they must ever strive, through the help of God’s Spirit. In short, proper interpretation and application of the sermon must avoid the twin errors of triumphalism and defeatism.

The sermon falls into several fairly definable sections. Matt 5:3–16 forms the introduction, describing who will be the recipients of kingdom blessings (vv 3–12) and calling those people to live out their counter-cultural lives in society as preservative agents (vv 13–16). The thesis paragraph is provided in 5:17–20—Jesus demands of his followers a greater righteousness than that of the Jewish leaders of his day. Following this, 5:21–7:12 comprises the body of the sermon, which is subdivided as follows: 5:21–48 begins to unpack the theme of greater righteousness by contrasting Jesus’ commands with the OT Law; 6:1–18 treats the topic of purer motives; 6:19–34 continues the motif of seeking divine rather than earthly reward, which permeates the previous section (6:4, 6, 18), considering specifically its application to material possessions; 7:1–11 follows...
somewhat more loosely, dealing with how to treat others, but is very similarly structured as 6:19-34; 7:12 sums up both vv 1-11 and the entire body of the sermon with the famous “Golden Rule.” 7:13-27 brings Jesus’ words to a fitting conclusion by calling his audience to respond in obedi­ence rather than ignoring his manifesto.

Matt 6:19–34 divides into two major sections: vv 19–24 (on wealth) and 25–34 (on worry). These sections are united, however, by the common theme that believers must ruthlessly reject whatever distracts from full devotion to God in Christ, because God will make necessary provisions for those who above all seek the greater righteousness of his kingdom.\(^8\) Verses 19–24 fall into three discrete units: vv 19–21 contrast earthly and heavenly treasures, vv 22–23 contrast people of light with those of darkness, and v 24 contrasts two masters—God and mammon. Together these three units drive home Jesus’ injunction to choose divine rather than worldly priorities, because it is impossible to do both simultaneously. Verses 25–34 are less clearly divisible, combining to stress the single point that we need not (indeed, must not) worry about physical provisions, because God cares enough for us to supply those needs if our priorities are correct. Verse 25 gives the basic command in three areas—provisions of food, drink and clothing. Verses 26–30 supply the rationale in each of these three areas by a fortiori logic—if God nourishes and clothes lesser life forms, surely he will care all the more for human beings. Verse 31 restates the thesis of the paragraph as a series of three rhetorical questions. Verses 32–33 give further rationale for why we can trust God. Verse 34 restates the initial command once more and appends one further reason for obedience.

Attempts to trace the tradition history of these various sayings usually result in complex reconstructions of tradition and redaction, authentic and inauthentic materials.\(^9\) Matt 6:19–24 is not paralleled in any one unified passage elsewhere in the Gospels, but vv 20b–21 reappear in Luke 12:33b–34; parts of vv 22–23 in Luke 11:34–35; and v 24 in Luke 16:13. When isolated logia “float” like this among disparate Synoptic contexts, it is virtually impossible to know if the evangelists are transmitting independent sayings from discrete contexts in Jesus’ ministry or variant oral traditions not attached to any one context, or if they are drawing on a common written source which they have variously edited.\(^10\) Matt 6:25–34, on the other hand, is very closely paralleled in

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\(^10\) This is true particularly of double-tradition material found in connected form in Matthew’s sermons of Jesus but broken up into shorter, separate sayings scattered throughout Luke’s central section. See esp. C. L. Blomberg, “Midrash, Chiasmus, and the
sequence and wording in Luke 12:22-32, with the important exception of the final verse of each of these two passages, so that some kind of Q-hypothesis remains quite probable in accounting for the origin of this material. Here the unique interests or diction of Matthew are occasionally discernible (the “heavenly” Father in v 32, paralleled by the birds “of heaven” in v 26 and their partner, the flowers “of the field” in v 28,\(^{11}\) and, even more significantly, the addition of “and its righteousness” in v 33\(^{12}\)). But for the most part Matthew and Luke follow their sources very closely, thereby commending a view which sees them as remaining faithful to the traditions they inherited.\(^{13}\) The possibility of independent traditions behind vv 19-24, combined with this fidelity to common traditions where they are demonstrable, suggests that a canonical interpretation of Matt 6:19-34 is the best approach. We will exegete this unit as it stands without postulating earlier, noticeably divergent forms of the material. The carefully knit structure which emerges reinforces the validity of this method.

2. Exegesis

19 Stop storing up for yourselves treasures upon the earth, where moth and rust\(^ {14}\) destroy them, and where thieves dig through and steal. 20 But keep on storing up for yourselves treasures in heaven, where neither moth nor rust destroy, and where thieves neither dig through nor steal. 21 For where your treasure is, there also will your heart be. 

Verses 19-20 set up the contrast between treasure on earth and treasure in heaven in two clauses which demonstrate close antithetical parallelism. Verse 21 closes this short paragraph with the reason why one should seek heavenly rather than earthly treasures. The two present tense commands with θησαυρίζετε suggest but do not require the translation “stop storing up” and “keep on storing up.” Given the universal human propensity to run after material possessions,

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\(^{11}\) E.g., Matthew is the only NT writer to use the expression “kingdom of heaven,” and he uses it 33 times.

\(^{12}\) On Matthew’s distinctive interest in δικαιοσύνη, see esp. B. Przybylski, Righteousness in Matthew and His World of Thought (Cambridge: University Press, 1980).


\(^{14}\) “Rust” is literally “eating,” as perhaps in the corrosion of metal, but also in the gnawing of clothing by vermin. R. H. Mounce, Matthew (San Francisco: Harper & Row, 1985) 56, states that the rendering “rust” was introduced into the English by William Tyndale.
these more nuanced translations seem appropriate. “Treasure” may be seen most simply as anything treasured—that to which great value and affection are ascribed, and hence that which is carefully protected. In the context of vv 24–25, it is clear that material possessions are primarily the treasure in view here.

How can we know when we are inappropriately “treasuring” possessions? Verse 19b suggests one key answer—when we accumulate that which is not being used and hence in danger of becoming moth-eaten (as with garments) or corroded (as with precious metals). Gold, silver, and costly clothing were common signs of wealth in antiquity (cf. 1 Tim 2:9). Jesus’ parable of the rich fool comes to mind here—those who simply amass goods without taking thought of God and his priorities will one day discover that they are not immortal. All will be lost, both in this life and in the life to come (Luke 12:15–21). A second answer emerges from v 21. Even when one does not amass unused surplus, one’s material possessions may be considered “earthly treasures” if they gain one’s steadfast allegiance.

Any object which humans value, regardless of its inherent worth, may become the target of thieves. The imagery of digging through suggests the typical Palestinian mud or adobe-like house walls, which would-be burglars might find easier to penetrate than locked doors or windows (cf. Matt 24:43).

Instead, Jesus’ followers must set their affections on and strive after spiritual treasures. Again, the term must be defined broadly to embrace all that persists beyond the grave—godly character, souls won and nurtured for Christ, faithful exercise of spiritual gifts, and obedience to the whole counsel of God’s word throughout every area of life—in short what v 33 summarizes as “the kingdom of God and its righteousness.” Spiritual treasure neither requires nor precludes the concept of unique degrees of reward in heaven; how one understands Scripture’s teaching elsewhere on that topic can be made to fit naturally into this context. But the focus here centers primarily on what one should be doing in this life, with a person’s loyalties firmly

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16 Cf. F. W. Beare, *The Gospel according to Matthew* (San Francisco: Harper & Row, 1981) 182: “The words assume that the treasures are hoarded; they are prized for their own sake, not put to work to create jobs and produce goods.”
attached to goals and activities of eternal significance, immune from the transience of worldly wealth. Verse 21 underlines the importance of Jesus’ words. One’s entire life will become dominated by that which one seeks and treasures.

22 The eye is the light of the body. So if your eye is undivided and generous, your whole body will be illuminated. 23 But if your eye is evil, your whole body will be dark. If, therefore, the light which is in you is darkness, how great that darkness!

Verses 22–23 closely parallel vv 19–20 in structure. Verses 22b–23a again set up an antithetical parallelism, making the same point as v 21, only by shifting the metaphor from treasure/heart to eye/body (v 21a) and by substituting indicative for imperative verbs. Instead of commanding people to seek heavenly rather than earthly treasures, Jesus expands on the observation that the treasure affects the heart by stating that what one does with one’s eyes (a common vehicle by which desires enter into one’s life) colors one’s entire self. Verse 23b adds a concluding inference, lamenting how tragic it is if the eye and body are bad rather than good (cf. the parallel sense of 5:13b). Use of the “evil eye” was well known in ancient paganism as a magical device to do bad and in Judaism as the equivalent of “niggardliness.”

The language of Jesus’ metaphor must not be pressed into the service of scientific precision. Today we would not say that the eye is the light of the body but an aperture to let light into the body. “If the light which is in you is darkness . . .” also reflects a scientific impossibility. But Jesus is employing irony to say, in essence, “If that which is supposed to provide light for the body actually provides darkness . . . ,” how perverted things have become! Whether literally or mentally gazing, Christians must focus on all that is true, noble, just, pure, lovely, well-spoken of, virtuous and praiseworthy (Phil 4:8) rather than succumbing to worldly “lust of the eyes” (1 John 2:16). The word ἀπλοῦς in v 22 can mean either “undivided” in attention or “generous”; quite likely both concepts are in view here. Verse 24 proves that God requires whole-hearted allegiance; the larger context of vv 19–34, on stewardship of one’s wealth, makes generosity equally apposite.

24 No one can serve two lords. For either he will hate the one and love the other, or he will remain loyal to the one and despise the other. You cannot serve God and mammon.

Verse 24 rounds out vv 19-24 with yet a third antithetical parallelism. This time the point is made twice and the opposite options are presented within each independent clause. There is also a small chiasmus (A-B-B\(^1\)-A\(^1\)) with “hate-love-loyal-despise,” placing greater weight on the desirable option in the central position of B-B\(^1\). Verse 24a and d bracket this chiasmus with the main proposition of the verse; vv b and c supply the rationale. Today, of course, many people do serve several masters, but κύριος is used here in its absolute sense of a lord who owns his slaves or servants. “Love” and “hate” reflect the Semitic idiom of “choose” and “not choose” (or “accept” and “reject”) and imply that one master will inevitably be favored over the other. Mammon includes all manner of material possessions and resources. In and of itself, it is neutral—not necessarily bad and potentially put to good use for God (Luke 16:9). But all too easily it seduces those who possess it and becomes a powerfully destructive tool.

25 For this reason I say to you, stop being anxious for your life—what you will eat or what you will drink, nor even with what you will clothe your body. Life is more than nourishment and the body more than clothing, aren’t they?

Verse 25 introduces the second major section of this passage (vv 25-34). The inferential connective διὰ τούτο demonstrates that here begin the logical implications of serving God rather than mammon (v 24). The command which forms the central thrust of the entire paragraph comes right at the outset—do not worry over basic provisions for life, such as food, drink and clothing. The reason is because

24 In Greek, ἀντέχωμαι can mean “to join with,” “maintain loyalty,” and “adhere to” (Louw and Nida, *Lexicon*, vol. 1, 449).
28 Numerous manuscripts have “and” instead of “or,” but the meaning is little changed. Several important early witnesses omit “or what you will drink,” but the clause has probably dropped out by homoioteleuton—φάγητε (“you will eat”) and πίητε (“you will drink”) end identically. The parallelism with v 31 further suggests that the clause originally stood in the text. Cf. further B. M. Metzger, *A Textual Commentary on the Greek New Testament* (New York: UBS, 1971) 17.
29 The Greek οὐχί with the interrogative suggests that an emphatically affirmative answer is required.
true (spiritual) life far transcends these bodily needs. The contrast between earthly and heavenly treasures continues. The command not to worry is again appropriately understood as a command to stop an action in progress. The KJV translation “take no thought” is inaccurate and misleading. As the example of the birds (v 26) will highlight, Jesus is not precluding planning or working to provide for oneself.\(^{30}\) The basic meaning of μεριμνάω is “to have an anxious concern, based on apprehension about possible danger or misfortune.”\(^{31}\) If we really trust God, we will not worry. The most we can lose is our physical lives, but our eternal lives, which make all the suffering or deprivation of this present age pale into insignificance (Rom 8:18), will remain secure.

26 Consider the birds of heaven: they neither sow nor harvest nor gather into barns, and your heavenly father nourishes them. You matter more than they, don’t you?\(^{32}\)

27 Moreover, which of you by being anxious can add the smallest amount to one’s age?\(^{33}\)

28 And why are you anxious concerning clothing? Learn from the flowers of the field, how they grow: they neither labor nor spin.\(^{34}\)

29 Yet I say to you that not even Solomon in all his glory was being clothed as one of these.\(^{35}\)

30 Now if God so clothes the grass of the field, even though it exists today and tomorrow is thrown into the oven,\(^{36}\) how much more you of little faith?

Jesus now further explains why his people can dare to be so free from worry. Conceptually, he gives four reasons: worry is unnecessary (v 26), it is useless (v 27), it is blind (vv 28–29), and it demonstrates a lack of faith (v 30).\(^{37}\) Grammatically, however, these verses comprise three illustrations—one about birds (v 26), one about human life-span (v 27) and one about plants (vv 28–30a). Verses 26b and 30b spell out

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\(^{30}\) France, *Matthew*, 140.

\(^{31}\) Louw and Nida, *Lexicon*, 1, 313.

\(^{32}\) Again the interrogative is negated by οὐ(χ), implying an affirmative answer, though without the emphasis present in v 25.

\(^{33}\) Μερίμνων is best taken as an instrumental participle.

\(^{34}\) Among a nest of textual variants, the only other widely attested option is to change “labor” and “spin” from plural to singular verbs, inasmuch as neuter plural subjects (κρίνα) often take singular verbs. Other options perhaps reflect a loss of an original Aramaic word play between “labor” (‘āmal) and “spin” (‘azal)—Hill, *Matthew*, 144. Cf. further Metzger, *Textual Commentary*, 18.

\(^{35}\) Οὐνα is not naturally taken as an adjectival participle (as implied by the NIV—“which is here”), because it is anarthrous, while χόρτον (“grass”), which it would modify, is articular. Better therefore to take it as adverbial; more specifically, I would suggest, as concessive.

\(^{36}\) “Oven” is better than NIV “fire.” People often picked plants and used them as fuel for the ovens in which they baked bread (Bratcher, *Matthew*, 68).

the point of the first and third of these illustrations; the logic is from the lesser to the greater. If God cares this much for birds and plants, how much more will he not care for his own people? In fact, vv 26 and 28-30 parallel each other closely. Each begins with a command to consider an example from the world of nature, comments on the relative powerlessness of the plant and animal world, reminds us nevertheless of God’s concern for them, and concludes with a rhetorical question underlining the greater value of human life. Verse 26 makes the point concerning nourishment (combining the concerns of what to eat and drink); vv 28-30, concerning clothing.

The examples of birds and vegetation parallel each other, too, because each is wild. Domestic animals and cultivated plants do not need to rely as directly on God as do their counterparts in the wild. The contrast with humans is thus heightened; God takes care even of those forms of life whose existence is most fragile and tenuous. Birds differ from plants, however, in that they do work industriously to find food, build nests, and provide for themselves, even if they cannot entirely imitate human agricultural practices. As noted above, Jesus is not enjoining a lackadaisical, lazy or carefree attitude toward provisions. Still, wild fowl depend considerably on the vagaries of nature, over which God rules, reminding Christians that they dare not try to secure their lives against every conceivable calamity. Such foolproof security does not exist in this life; those who nevertheless pursue it will be consumed in the process and unable to serve God.

Verse 27 gives a slightly different kind of reason for not being anxious. Not only does worry fail to recognize God’s great love for us, it simply does not work. At best it accomplishes nothing; at worst it actually shortens our lives, as modern medicine recognizes. The phrase ἐπὶ τὴν ἡμικίαν αὐτοῦ πῆχυν ἕνα is somewhat ambiguous. Πῆχυς normally means a “cubit” (about 18 inches), while ἡμικία can mean either a length of time or unit of size. The more natural rendering of the Greek would be “one cubit to one’s height.” But to add this amount would scarcely be the trifling quantity apparently demanded by the context.

Although the terms are less commonly used this way,
the better translation remains "the smallest amount to one's age" (cf. NIV—"a single hour to his life").

Verses 28–30 are substantially longer than their parallel in v 26 because of Jesus' additional reference to Solomon. Instead of a simple comparison between plants and humans, Jesus sets up a three-stage argument. First, he points out God's care for the wild flowers or grasses, despite their relative impotence and evanescence. But instead of moving immediately to God's greater concern for humans, he next marvels at the beauty of these flowers, which he believes surpasses that of the one king in Israel's history most fabled for his splendor and earthly glories. So if the flowers are that much more wonderfully "clothed" than even Solomon, and if we are that much more cared for than the flowers, then God loves those in Christ in certain ways inestimably more than even the greatest of OT believers. This is a recurrent theme in Matthew (cf. esp. 11:11) and drives home the point about our ability and need to entrust our anxieties to God that much more forcefully.

31 Therefore do not be anxious, saying, "What shall we eat?" or "What shall we drink?" or "With what shall we be clothed?" 32 For the pagans seek all these things. And your heavenly father knows that you need all these things.

Jesus now repeats the original command of v 25 with a simple aorist imperative, envisioning again the same three concerns, this time by means of hypothetical direct quotations—three deliberative questions people might ask themselves. Again he supplies a rationale for his command by appealing to an a fortiori argument. This time the comparison is not between humans and other life forms but between God's people and the pagans. Τα έθνη in Matthew, as in the NT more generally, normally means "Gentiles" or "nations" (people groups), but here it must refer to those who are neither Jews nor Jesus' disciples—those who do not have a direct personal knowledge of God through his special revelation. Anxiety for basic provisions of life often characterized ancient pagan religions, not least in the Greco-Roman empire, and hence necessitated regular rituals to placate whimsical deities in charge of nature. Surely those who know the one true living God ought to act far differently. They will know that God is aware of their needs and intends to take care of them.

42 Davies and Allison, 1.652. Entirely unconvincing is the suggested emendation of a reconstructed Aramaic original, which would result in a length equivalent to the small joint of a knuckle, by G. Schwarz, "Προσθεϊναι επί την ήλικίαν αυτούς πήχυν ἐνα," ZNW 71 (1980) 244–47.

43 An excellent introduction to the pagan religions of the biblical world is J. Finegan, Myth and Mystery (Grand Rapids: Baker, 1989).
33 But seek first the kingdom of God and its righteousness, and all these things will be added to you.

Here is the central positive command of vv 25–34. If we are not to worry, what are we to do? Jesus’ answer is to pursue the righteous and just priorities of the kingdom of God. Then our physical needs will be looked after. The problem of course is that countless Christians, past and present, have not had this promise fulfilled in their experiences in this life. Not surprisingly, many commentators therefore treat this promise as entirely eschatological and relegate it to the “not yet” of the “already-not yet” equation. But a promise limited to heavenly recompense would not necessarily serve as a very effective motivator to eschew worry in the present.

Interestingly, the only major Lukan deviation from “Q” in this passage is Luke 12:33, separated by only one verse from the Lukan parallel (v 31) to our text here. In it, Jesus goes on to command his disciples to sell their goods and give alms. Mark 10:29–30 records presumably the oldest form of a dialogue between Peter and Jesus, in which the latter specifically declares that those who give up family or property for the Lord will receive in return a hundredfold in both categories, not only in the life to come but also in this age. Inasmuch as the hundredfold addition of family must refer to the larger community of disciples, the extra houses or fields must also be those which belong to fellow believers. Combining Luke 12:33 and Mark 10:29–30 suggests that the correct interpretation of Matt 6:33 is that Christians should be able to expect to have their physical needs cared for, when their spiritual priorities are correct, because Jesus calls all his followers to share their possessions with other Christians in need. But he is not first of all addressing individual believers but the disciples as a community. If Christian congregations do seek God’s kingdom above all else, then by definition they

44 A variety of important manuscripts omit “of God” but the omission is not likely original. Of 54 total appearances of “kingdom” in Matthew, in no other instance does the term appear without either some qualifying word or some word which “kingdom” itself is qualifying. See further Metzger, Textual Commentary, 18.
45 Cf. France, Matthew, 142: “This positive climax makes it clear that vv. 25ff. are not prescribing an irresponsible, happy-go-lucky optimism, or a fatalistic acceptance of the status quo, nor are they decrying the body and its concerns as sordid and unworthy of our attention. They call the disciple to an undistracted pursuit of his true goal, to which lesser (though legitimate) concerns must give way, and they assure him that if he will put first things first, God will take care of the rest.”
47 Cf. Guelich, Sermon, 373: “Part of the presence of the Kingdom is indeed material blessings. Therefore, we can hardly live under God’s reign, receive his blessings, and not use them to help alleviate the evil of hunger and need elsewhere.”
will care for the poor within their midst.\(^46\) As G. Getz puts it bluntly, "Situations occur where people's needs are not met because followers of Christ have not been obedient in applying the principles that God has outlined in His Word."\(^49\)

34 So then do not be anxious for tomorrow, for tomorrow will be anxious for itself. Sufficient for today is its evil.

The command with which this paragraph began, and which was repeated in its center, occurs one last time. The second two clauses of the verse guard against idealizing v 33. That which is bad (η κακία) will continue to characterize this age. But Christians ought not to exacerbate the evil of the fallen world by failing to give generously to those in need.\(^50\) There is also a "one day at a time" mentality here which recalls the petition of the Lord's prayer, "Give us today our daily bread" (6:11).\(^51\) God promises to satisfy our needs, not our greed.

3. Application

The key question of contemporary significance which arises out of this passage deals with what Christians should do with their money and other material possessions. Save for the most destitute, almost all North American Christians have certain funds or physical objects which they prize highly.\(^52\) A major barometer of spiritual maturity and obedience involves one's financial priorities. Careful scrutiny of a person's checkbook ledger may be more telling than various outward forms of piety, if one is trying to determine who is truly committed to Christ. Verse 24 suggests that materialism may be one of the greatest competitors with God for human allegiance. A. Kodjak elaborates persuasively: mammon "is the most direct channel for self-assertion, the establishment of security, the acquisition of a sense of superiority over other mortals, and thus the presumed removal of the curse of mortality." Second, it has a lasting power outliving the one who accumulated it and thus functions as a "surrogate immortality."\(^53\)


\(^{50}\) Carson, Sermon, 93, thinks that the exceptions to v 33 should thus be due to "suffering for righteousness' sake" (5:11–12).

\(^{51}\) Cf. the similar sentiments in b. Sanh. 100b, discussed in W. C. Allen, A Critical and Exegetical Commentary on the Gospel According to S. Matthew (Edinburgh: T & T Clark, 1907) 65.

\(^{52}\) But the more one has, the more one may fall prey to the anxiety of trying to protect it. Cf. esp. G. Strecker, The Sermon on the Mount: An Exegetical Commentary (Nashville: Abingdon, 1988) 137.

The Christian antidote to this delusion must be to answer the question of what to do with material possessions by means of a clarion call to serve God with all of them. The mentality which promises God a certain percentage and then assumes one is free to do whatever one wants with the rest is seriously misguided. We need to recover a sense of "whole-life stewardship." Scripture never mandates a tithe (or any other percentage of giving) for the NT age (i.e., after Jesus' death and resurrection), but it does call believers to give generously and sacrificially, which for most everyone in the middle-class or above surely ought to suggest ten percent as a bare minimum. Most should seriously consider giving far more either to churches or to other Christian organizations and individuals. The concept of a graduated tithe seems to fit well with Paul's understanding of believers' responsibilities in 1 Cor 16:2 and 2 Cor 8:12–13. In other words, the more money one makes, the higher percentage one would give away.

But it is not enough simply to give in funds or in kind to Christian ministry, unless that ministry is holistic—in meeting both physical and spiritual needs of people, locally and globally. Unless our giving helps provide food, drink and clothing for believers who lack the basic necessities of life, and some estimate as many as 200,000,000 Christians worldwide (to say nothing of other people) living below any reasonable poverty line, then we have failed to obey Jesus' teaching. If that is all our giving accomplishes, then we risk the tragedy of Mark 8:36—"For what does it profit a person to gain the whole world and forfeit one's soul?" Numerous helpful models exist for such holistic ministry. For global implementation, one thinks, for example, of World Vision or Compassion International, Tear Fund or Food for the Hungry. For local, urban American settings, the "Heart for the City" philosophy of ministry of Lakewood, Colorado's Bear Valley Baptist Church, with its specific target groups and networking of inner city ministries of outreach, health care, education, counseling, job training, and so on, has inspired many around the country and the world.

Literally hundreds of other good organizations and churches could be mentioned, but sadly they do not comprise anything close to

56 As an example, see the helpful suggestions throughout R. J. Sider, Rich Christians in an Age of Hunger (Dallas: Word, 1990).
58 See F. Tillapaugh, The Church Unleashed (Ventura: Regal, 1982).
a majority of the evangelical Christian ministries and fellowships which are centered in affluent, American settings. More typical is the model of a church which gives a negligible sum of its own budget to missions, a tiny fraction (if any) of that to helping the physically needy, and yet continues to outlay massive investments on physical plants, expensive mortgages, and even the building of bigger facilities, all while the numbers of poor and needy right in their own community have greatly increased in the last dozen years or so. Possibilities of church planting, mission congregations, mergers with dying churches to better use dormant facilities, additional services and congregations, creative places for meeting (e.g., renovated portions of abandoned shopping centers) all need to be explored with far greater frequency than they are, when churches outgrow present facilities.

Then one needs to move beyond what one gives away to consider how one spends what one keeps. T. Sine provocatively suggests that churches set up accounts from which first-time home owners in their congregation could borrow money at a zero-percent interest rate, in return for which they might contract to work in various ministries for the church or donate the surplus they would have spent on mortgage payments to the kind of holistic ministry Jesus envisions. An individual or family who could thus pay $50,000 cash for a home would save approximately $150,000 over thirty years in mortgage payments. Imagine how that money could be reinvested for kingdom priorities! Short of anything this radical (and the idea is not so much radical as simply not practiced), there are innumerable modest lifestyle changes that individuals and churches can make to free up substantial portions of their earnings for giving to minister to the physically and spiritually needy.

The list of ideas is almost endless: living in smaller homes, buying less expensive cars, eating less, eating out less, buying fewer clothes, utilizing garage sales, especially for children's toys and clothes, car pooling, water conservation, recycling, watching videos rather than going to movies, avoiding cable television, buying in bulk or wholesale, traveling less by car when bicycling is possible, traveling less by jet when driving is possible, sharing household items, tools, and equipment among families on the same block or in the same housing complex, when they are needed only occasionally, setting up babysitting cooperatives, gardening for food, spending less money on pets, energy conservation in our homes and buildings, planning more modest weddings and funerals, giving donations to

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59 Sine, Wild Hope, 274-76, who notes other possibilities in alternative housing as well.
Christian ministries in individuals’ names as birthday or Christmas presents, using a diaper service or washing one’s own diapers, regularly giving away unused clothes, books, toys and other possessions, and on and on.\textsuperscript{60}

But little if any of this will happen unless we plan, budget, review, practice and insist on a counter-cultural mentality, which unfortunately is counter-cultural even among many Christians. One of the greatest ironies of American conservative Christian culture is its equation of issues of the environment and the poor with liberalism. Evangelicals in most other countries of the world cannot fathom this alignment. Important spokespersons in this country, too, have recognized the inconsistency and called, for example, for a consistently pro-life stance—which fights against abortion \textit{and} against poverty and nuclear arms, both of which threaten the quality of life of those already born.\textsuperscript{61} One of the greatest ironies of American liberal Christian culture is its preoccupation with issues of peace and justice at the frequent expense of ensuring that individuals are prepared for an eternity which will far outweigh any conditions of marginalization or oppression in this life. These Christians need to learn what it is to be consistently pro-choice—including the opportunity for all humans, including the unborn, to choose life, both physical and spiritual. Christians in both camps will have to wrestle increasingly with the growing debacle of families, even in middle-class suburbia, unable to afford health insurance, of the astronomical costs of health care, with the ethical issues surrounding the use of expensive medical equipment and procedures, when only certain individuals in society can have access to them, and surrounding the artificial prolongation of life, often involving heroic measures of intervention, again at strangling costs to consumers, insurance companies, and medical personnel.

None of this is optional. The nation’s and the world’s poor are increasing in number and in the severity of their plight. 1 John 3:17 speaks more plainly than most evangelistic tracts or sermons about how to determine who is a Christian: “Now whoever has the goods of the world and beholds his brother (or sister) having a need and has no pity on him/her, how does the love of God remain in that one?” James proves even blunter: “If a brother or sister is poorly clothed and lacking in daily food, and one of you says to him, ‘Go in peace, be warm and well fed,’ but you do not give him the necessities for the body,


\textsuperscript{61} Most notably R. J. Sider, \textit{Completely Pro-Life} (Downers Grove, IL: InterVarsity Press, 1987).
what does it profit?" (Jas 2:15-16). This illustration appears in the context of a rhetorical question (implying the answer “no”), which asks if anyone professing to have faith and behaving in this way can truly be saved! This is not to charge James with teaching works-righteousness, as he often has been accused, but simply to stress that true salvation involves making God in Christ one’s Lord or master (as in Matt 6:24; cf. Rom 10:9-10; Acts 16:31), which will by definition result over time in a changed lifestyle that produces good works. These are not quantifiable, lest we return to legalism, but sooner or later, in perceptible ways, when the Spirit of Christ truly indwells a person, one’s heart will be changed so as to affect how one spends one’s money. Giving will increase, including giving to the physically needy, and particularly to needy fellow Christians. If none of this ever happens, professions of faith in Christ remain vacuous.

Others with more sensitive consciences may fear that Christians who heed Jesus’ words may get carried away and give up too much. This of course has rarely happened in church history and, given human nature, is not often a realistic danger. 2 Cor 8:13-15 suggests that few are ever called to give up more than half of their income.

The Zacchaeus episode, coming in the middle of a Lukan triad of passages on what to do with one’s wealth (Luke 18:18–30, 19:1–10, 19:11–27), may be viewed as a “golden mean” which teaches a similar truth. More obviously, each of the three accounts partially relativizes the others. God clearly calls different believers to different kinds of stewardship. In the earlier Markan version of the first of these stories, it is plain that Jesus’ command to the rich young ruler to sell all is based on what stands in the way of this specific man’s ability to become a disciple (Mark 10:21b). But one should be wary of breathing a sigh of relief too quickly. As R. Gundry explains, “That Jesus did not...”

64 Cf. Schmidt, “Burden,” 188: “To stand still because the end is so far away is to miss the point of discipleship as a journey. Most of us could travel a considerable distance on that road before anyone suspected us of extreme obedience.”
65 C. Kruse, The Second Epistle of Paul to the Corinthians (Grand Rapids: Eerdmans, 1987) 157: “It is worth noting that it is from the abundance or surplus of those who are better-off that Paul expects the needs of those who are worse-off to be met. He does not advocate that those who are better-off reduce themselves to poverty also.”
67 D. O. Via, Jr., The Ethics of Mark’s Gospel—in the Middle of Time (Philadelphia: Fortress, 1985) 137, charts a good middle ground between over-absolutizing and over-relativizing this text.
command all his followers to sell all their possessions gives comfort only to the kind of people to whom he would issue that command”\textsuperscript{68}

In the conclusion to the Sermon on the Mount, Jesus warns against professing Christians who claim to know him as Lord, but to whom Christ will one day say, “I never knew you; depart from me…” (7:23). Tragically, these will include persons in ministry (v 22). How can we recognize such people? “By their fruits you shall know them” (v 20). But apparently their powerful words and deeds are not necessarily the telltale fruit (v 22). What then is determinative? Doubtless Jesus’ answer would be the “greater righteousness” which permeates his commandments. Matt 6:19–34 reminds us that a central element in that righteous living is appropriate stewardship of all our resources, in ways which demonstrate that anxiety for physical provision does not outweigh our claims to serve God rather than mammon.

\textsuperscript{68} R. H. Gundry, \textit{Matthew: A Commentary on His Literary and Theological Art} (Grand Rapids: Eerdmans, 1982) 388. Cf. Ridderbos, \textit{Matthew}, 358: “The man of course did not think that his riches were more than eternal life, but he must have told himself that he did not really have to give up his wealth to gain it.”