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Through the Needle's Eye

By David Servant

Chapter Five

Lay Not Up For Yourselves Treasures

Matthew 6:2-4, 19-34

When therefore you give alms, do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, that they may be honored by men. Truly I say to you, they have their reward in full. But when you give alms, do not let your left hand know what your right hand is doing that your alms may be in secret; and your Father who sees in secret will repay you....

Do not lay up for yourselves treasures upon 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 or steal; for where your treasure is, there will your heart be also. The lamp of the body is the eye; if therefore your eye is clear, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is the darkness! No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon. For this reason I say to you, do not be anxious for your life, as to what you shall eat, or what you shall drink; nor for your body, as to what you shall put on. Is not life more than food, and the body than clothing? Look at the birds of the air, that they do not sow, neither do they reap, nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they? And which of you by being anxious can add a single cubit to his life's span? And why are you anxious about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin, yet I say to you that even Solomon in all his glory did not clothe himself like one of these. But if God so arrays the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more do so for you, O men of little faith? Do not be anxious then, saying, 'What shall we eat?' or 'What shall we drink?' or 'With what shall we clothe ourselves?' For all these things the Gentiles eagerly seek; for your heavenly Father knows that you need all these things. But seek first His kingdom and His righteousness; and all these things shall be added to you. Therefore do not be anxious for tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own" (Matt. 6:2-4, 19-34).

Jesus' most famous sermon, the Sermon on the Mount, was evangelistic in nature. That is, by reading it, one learns something about how to avoid eternal damnation and receive salvation. Allow me to briefly prove this.

In the introduction, in what are commonly called the Beatitudes, Jesus enumerated wonderful blessings that certain blessed people can anticipate (see Matt. 5:1-12). The blessed will (1) inherit the kingdom of heaven, (2) be comforted, (3) inherit the earth, (4) be satisfied in righteousness, (5) receive mercy, (6) see God, (7) be called sons of God and (8) enjoy great heavenly rewards. The blessed are obviously those who are saved. Certainly, we would be wrong to think that Jesus was describing eight different groups of people. Otherwise we would have to conclude that some people who will see God might not inherit the kingdom of heaven, or that some people might inherit the kingdom of heaven but not receive mercy.

What are the character traits of the saved? They are poor in spirit, mourning, gentle, hungering for righteousness, merciful, pure in heart, peacemaking and persecuted. Their faith is not dead, but alive with fruit. Those who don't manifest such fruit are not among the blessed, and they are therefore not going to experience the blessings. Thus, any person could read the Beatitudes, examine his life, and determine if he is saved or not. Thus, from the very beginning, the Sermon on the Mount can be considered evangelistic in nature.

After the Beatitudes, we read four verses that set the stage for everything else Jesus intended to communicate in His sermon:

Do not think that I came to abolish the Law or the Prophets; I did not come to abolish, but to fulfill. For truly I say to you, until heaven and earth pass away, not the smallest letter or stroke shall pass away from the Law, until all is accomplished. Whoever then annuls one of the least of these commandments, and so teaches others, shall be called least in the kingdom of heaven; but whoever keeps and teaches them, he shall be called great in the kingdom of heaven. For I say to you, that unless your righteousness surpasses that of the scribes and Pharisees, you shall not enter the kingdom of heaven (Matt. 5:17-20).

Jesus plainly stated that He had not come to abolish the commandments and teachings found in the Law and the Prophets. On the contrary, He had come to fulfill them (see Matt. 5:17). That is, He would "fill to the full" all that God had previously revealed.

Some of the commandments of the Law, particularly the ceremonial and symbolic ones, Jesus "filled to the full" by His sacrificial death and present-day ministry. We no longer are required to sacrifice animals, as Jesus was the Lamb of God, our Passover. We no longer need an earthly high priest, as Jesus now fulfills that role, and so on.

The moral requirements of the Law and Prophets, however, Jesus "filled to the full" by fully endorsing, fully explaining, and fully expecting His followers to obey them. Jesus declared that not the smallest part of the Law would pass away "until heaven and earth pass away" and "all is accomplished" (Matt. 5:18). Have heaven and earth passed away yet? Thus the theory that the Law has no relevance since Christ died is proved fallacious.

How important is it to obey the Law, as it is now "filled to the full" by Christ? It is so important that one's status in heaven is determined by it. Jesus said that anyone who annulled "one of the least of" the commandments and taught others the same, would "be called least in the kingdom of heaven," but whoever kept and taught the least of the commandments would "be called great in the kingdom of heaven" (Matt. 5:19). Additionally, one's practical righteousness, that is, his obedience to the Law, must surpass that of the scribes and Pharisees, or he will "not enter the kingdom of heaven"

(Matt. 5:20).¹ This is another proof that the Sermon on the Mount was evangelistic in nature.²

More Proof

Within the majority of the remainder of the Sermon on the Mount, Jesus specifically taught His followers what to do to make sure their righteousness exceeded that of the scribes and Pharisees. It was important for His followers not only to obey the letter of the law (as did the scribes and Pharisees), but also the spirit of it. For example, the scribes and Pharisees considered themselves obedient to the sixth commandment as long as they didn't physically murder another person. Jesus, however, revealed that God has higher standards than that. Murderous hatred in one's heart is just as damning as murder. Jesus stated that a person who exhibits hatred for his brother by calling him a fool "shall be guilty enough to go into the hell of fire" (Matt. 5:22). If that isn't a call for hate-filled people to repent or perish, what is?

The scribes and Pharisees also considered themselves obedient to the seventh commandment if they didn't physically commit adultery. Jesus, however, revealed to His followers what is obvious to any honest person: If it is wrong to have a sexual relationship with your neighbor's wife, then it is also obviously wrong to undress her mentally. The tenth commandment warns against this—coveting another's wife. Jesus warned those who are lustful that hell is their destiny (see Matt. 5:29-30), a wake-up call for lustful people to repent or perish.

Jesus mentioned heaven and hell at other times during the Sermon on the Mount. He admonished all of His audience to "enter by the narrow gate; for the gate is wide that leads to destruction," but said that "the gate is small, and the way is narrow that leads to life, and few are those who find it" (Matt. 7:13-14). He warned that those who don't produce good fruit will be "thrown into the fire" (Matt. 7:19), and declared that not everyone who calls Him Lord will enter heaven, but only those who do God's will (see Matt. 7:21). He foretold that many who expect to enter heaven will be turned away because of their unrighteousness (see Matt. 7:22-23). Finally, He concluded His entire sermon by comparing two men, one who obeyed Him and one who didn't. Jesus compared the one who didn't obey Him to a foolish man who built his house on the sand. When the floods came, his house was completely destroyed, illustrating the fate of the unrepentant (see Matt. 7:24-27).

All of this plainly proves that the Sermon on the Mount was very evangelistic, revealing the way of salvation according to Jesus.

Some who don't understand the correlation between faith and works, have difficulty reconciling what Jesus taught about salvation with scriptures that declare salvation is received by grace through faith and not works. The simple explanation, however, which I've already elaborated upon in the second and third chapters, is that there is an inseparable correlation between one's belief and his behavior. If one believes, he acts as if he believes. If one does not act like he believes, he does not believe. If one believes in Jesus, he obeys Jesus. If one does not obey Jesus, he does not really believe in Jesus. Obedience validates faith. It's just that simple.

All of this being so, we must not look at Jesus' sermon as a great piece of advice, or as a collection of "helpful hints from heaven." Our obedience to His commandments

¹ The theory that Jesus was making reference here to the *imputed* righteousness of Christ that all believers enjoy is certainly not supported by contextual evidence. Rather, the context supports the fact that Jesus was referring to *practical* righteousness.

² Jesus was, of course, speaking to Jews under the Law of Moses. All those under the New Covenant are under the law of Christ (see 1 Cor. 9:21). We must keep in mind, however, that a large percentage of the Law of Moses is included in Christ's law. Everything found in the Sermon on the Mount is part of the law of Christ, yet the entire sermon is based on the Law of Moses.

within the Sermon on the Mount reveals if we believe in Him or not. All of us will be judged by and repaid according to our deeds (see Matt. 12:36-37; 16:27; 25:31-46; John 5:28-29; Rom. 2:6; 2 Cor. 5:10; Rev. 2:23; 20:12-13). We are either building on rock or sand, and our destiny is either God's eternal kingdom or eternal damnation.

What Jesus Said About Money

Almost one-fourth of the entire content of Jesus' most famous sermon (25 out of 109 verses) has something to do with money and possessions. For example, Jesus instructed all of His followers to "give to him who asks of you, and do not turn away from him who wants to borrow from you" (Matt. 5:42). If this commandment were obeyed most of us would soon find ourselves owning considerably less. Christ's followers should be characterized by their willingness to help those facing pressing needs by means of their money, either by giving or lending it. (I don't think, however, that Jesus was talking about helping people make their monthly payments on luxury items bought with credit.)

Jesus also commanded His followers to make certain that their motives were pure when they gave alms to the poor, unlike the hypocritical scribes and Pharisees who sounded trumpets to announce their public distributions (see Matt. 6:1-4). We should give secretly.

Note that Jesus didn't say, "if you give alms," but "when you give alms." He expected His followers to give to the poor. Many professing Christians, however, have no need to examine their motives for giving to the poor, because they don't give anything to the poor. Does their righteousness surpass that of the scribes and Pharisees?

Jesus had more to say to His followers about their possessions:

Do not lay up for yourselves treasures upon 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 or steal; for where your treasure is, there will your heart be also (Matt. 6:19-21).

A few years ago, as a citizen of one of the world's wealthiest nations, I asked myself how my obedience to this commandment was being exhibited in my life. What if I were asked to stand in front of everyone at my church next Sunday in order to share with them how I obeyed Jesus' commandment not to lay up treasures on the earth? What would I say? What would you say?

"Treasures" Defined

Some of us suppose that Jesus' words have application only to those who own *literal* treasures, chests full of gold and diamonds. But Jesus was not speaking to an affluent crowd. The treasures that He had in mind are those that potentially can be stolen by thieves, destroyed by moths or consumed by rust. Thieves might steal anything of value. Rust eats just about all that is metallic. Moths consume clothing. When we considered the Parable of the Rich Fool, Jesus said the foolish man had laid up "treasure for himself" (Luke 12:21, emphasis added), and his treasure consisted primarily of an abundance of stored crops that he didn't need.

We also gain some idea of what Jesus meant by the word *treasures* when we consider that He wants us to sell them and give the money to charity in order to lay up *treasure* in heaven (see Luke 12:33). Thus, anything we own that potentially could serve a higher spiritual and eternal purpose than it presently does could conceivably be a "treasure." Specifically, treasures would be those possessions that reveal our love for ourselves rather than our love for God and neighbor.

Taking all of what Jesus said into consideration, the treasures of which he spoke could be *anything that one doesn't need, any non-essential item that one might possess, the ownership of which reveals love for ourselves and the selling of which reveals our love for God and neighbor. They are those things that keep our hearts focused on earth rather than heaven, our eternal home where our Father resides.*

Like more literal treasures, our 'treasures' testify of our disregard of the second greatest commandment. The reason Jesus probably calls them "treasures" is because they are owned for the same reason that more literal treasures are owned—selfishness. Our treasures are of lesser value than chests of diamonds, and perhaps are less obvious to the undiscerning, but they are still our little treasures. They are cherished every bit as much as a king's treasure.

The treasures of which Jesus spoke also all have one thing in common—temporality. They are either perishing or in danger of perishing and are guaranteed to ultimately perish. Contemporary readers sometimes miss the point of Jesus' examples of perishing treasures, because our fabrics aren't appetizing to moths, our modern metals don't always rust, and thieves are a rare problem. Had Jesus been speaking to today's culture, He may have used different examples: "Don't lay up treasures on earth, where the stock market can lose fifty percent of its value in a few months, styles constantly change, computer chips are soon outdated, and planned obsolescence is engineered into appliances." Jesus wants us to see the foolishness in owning depreciating assets when we have the wonderful opportunity to invest in eternal assets. Why waste money on nonessential temporal things that will ultimately be worthless when we can lay up imperishable treasures in heaven? That makes perfect sense.

So let's take a look at everything we own. Everything besides basic food and basic covering is actually nonessential in the strictest sense. (When I say "covering," I mean clothing and shelter.) Anything beyond those could conceivably be a treasure. I realize such a view is radical in the fantasyland we call America, but do you suppose that the three billion people in the world who live on less than two dollars per day have much more than food and covering? The Bible that we profess to believe tells us,

But godliness actually is a means of great gain, when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either. And *if we have food and covering, with these we shall be content.* But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang (1 Tim. 6:6-10, emphasis added).

The *Christian Bible* says to all *Christians* that we shall be content with food and covering. That is all we really need. Would you be content if all you had was food and covering? If you are not content with what you currently possess, you are fooling yourself if you think you could be content with only food and covering.

Paul also stated that discontentment is an indication of the love of money, agreeing perfectly with Hebrews 13:5: "Make sure that your character is free from the love of money, being content with what you have." *Discontentment reveals love of money.* There is no escaping this if we simply accept Hebrews 13:5 at face value. But discontentment so dominates our culture that we see nothing wrong with it. I encourage you to pause a moment and re-read the two scriptures I've just quoted (1 Tim. 6:6-10 and Heb. 13:5) and allow them to sink in. They are shocking.

Taking Inventory

As Jesus Himself declared, if we are His true disciples, we must give up all our possessions (see Luke 14:33). Taking the most liberal interpretation of His words, we must, at the very least, put all we own under His lordship, using everything just as He directs. Nobody can argue against that.

But let us not fool ourselves in this matter as so many do. Jesus has already directed all of His followers not to lay up earthly treasures, so none of us need to pray about what to do with our earthly treasures. God's will is perfectly clear. Yet, so many times professing Christians claim, "If God told me to get rid of any of my possessions, I would do it in a second. But God hasn't directed me to do that." The truth is, they only imagine that God hasn't directed them to give up any of their possessions, and the reason they imagine such a thing is because those possessions are their treasures. They are doing the very thing Jesus commanded them not to do—they are laying up treasures on earth.

This being so, all of us who consider Jesus to be our Lord must, of course, take inventory of every item we possess. Are we laying up earthly treasures? Our goal should be to live as simply as possible. We should begin by asking, *Is it a necessity, a convenience, or a nonessential luxury?*

Necessities are of course lawful.³ You and your family need clothing. But how much clothing do you need? John the Baptist told everyone who had two tunics to share with him who had none. Apparently he thought that only one tunic was really necessary. Wearing a garment of camel's hair (see Matt. 3:4), John practiced what he preached. And you can be certain that Jesus owned only one tunic, otherwise He would have needed to repent at the preaching of John the Baptist.

Jesus was perfect in love. He denied Himself daily in service to others, loving His neighbor as Himself. Our goal is to become like Him. How much clothing do we need? Additionally, do we need expensive designer clothing? As I have previously asked, what motivates us to have elaborate and expensive clothing? Is it not a desire to be accepted and admired by others? What would your wardrobe look like if everyone in the world were blind? A difficult and convicting question.

A second necessity is food. But how much food do you and your family need? Only what sustains health and stamina. Do not our diets and waistlines (or is it *waste* lines?) testify to our regular self-indulgence? I personally know Christians in developing nations who live in deep poverty, yet who fast one day a week in order to have food to give to the "poor." Where will I stand in the judgment with them?

A third necessity is shelter. But how elaborate of a shelter do you and your family need? Do you really need more than one place in your house to eat your meals? How many rooms do you need that have no other purpose than as a place to sit? Does every child need his or her own bedroom? How many bathrooms do you really need? Many other questions could be asked in this regard. Scripture doesn't always give us exact answers, but God did give us brains and consciences.

³ I hesitate using the word *lawful* as so many professing Christians are so adverse to any mention of law. "We're not under the Law," they say. However, Paul declared that we are "under the law of Christ" (1 Cor. 9:21; Gal. 6:2), which would include everything Jesus commanded, just like the Law of Moses includes everything God commanded through Moses. One of Christ's laws is that we don't lay up earthly treasures. Jesus commanded His apostles to go and make disciples, and to teach those disciples to obey everything He had commanded them (see Matt. 28:19-20). So we are all under the law of Christ. Jesus also declared that those who "practice lawlessness" will be cast into hell (Matt. 7:23). There are many other positive references to law in the New Testament that could be cited. For an in-depth explanation, see my book, *The Great Gospel Deception*.

The World in Your Cul-De-Sac

Here is a sobering analogy that makes me feel guilty every time I think of it: Imagine a neighborhood of six homes on a cul-de-sac that is representative of the entire world. Imagine your residence as one of the six. Of the other five families in your neighborhood, three live on less than two dollars a day. Their homes are one or two rooms, constructed out of crude boards, plastic tarps, corrugated aluminum, cardboard, dried mud or dung, or a combination of those materials, with dirt, concrete or rough wooden floors. They have no running water, no indoor toilet, and no electricity. At night, you might see an old kerosene lantern hanging from a rafter. They have no lawns to fertilize and mow, and no ornamental shrubbery. They generally eat one or two simple meals a day, and their diet consists primarily of rice, beans and other basic fare. They cook outside on a fire. Their children have no shoes, one ragged set of clothes, and nothing you would call a toy. The parents wear shoes that you would have thrown in the garbage. Their water is stored in a large pot outside the house, which is filled with rainwater that runs off their roof or by water carried from a nearby stream or pond. At least two of your poor neighbors have never heard anything about Jesus. They have never even heard His name.

Now, imagine yourself arriving home from church on Sunday afternoon after you've enjoyed lunch at the local buffet. On that one meal you spent more than a month's salary for each of your three poor neighbors. As you pull into your driveway, you momentarily think about how your lawn needs watered, but convince yourself that it can wait until after you've watched the game on your big-screen TV in your "game room" (just think about the name of that room for a moment). As you look across the street at some of your neighbors' houses, you are secretly glad that so many of them are illiterate. Otherwise they might question what the bumper sticker on the back of your car means. How would you explain, "Honk if you love Jesus!"

The only difference between the neighborhood I've just described and how things really are is this: The real neighborhood is one billion times larger, but the proportions are the same. And wealthy people generally don't live next door to poor people.

I warned you it was a sobering analogy. When we begin to realize how poor so many people are, we begin to realize that we are incredibly rich. Maybe there *is* a way that we can live on less.

Other "Necessities"

It seems to me, although I would respect anyone who might think otherwise, there are other things that could be considered to be legitimate necessities for most of us who live in developed, industrialized countries. We must each individually determine before God, and be ready to give an account to Him, what our necessities are beyond food and covering. For example, unless you are retired, you need some means of earning money in a modern economy so that you may have food and covering. If you were a subsistence farmer in America, the local government would soon take your land from you because you would not be able to pay your property taxes. So you must either have a job, or you must produce some cash crop in order to pay your property taxes.

One of the great advantages that we who live in developed countries have is the potential to earn an income that supercedes our needs, thus enabling us to give away so much more than can a subsistence farmer in the developing world. The problem is, however, that we are so tempted by greed, and our giving, even if we share much, requires much less sacrifice than the subsistence farmer who shares his food. So let us not congratulate ourselves too much for the relatively small sacrifices we make, even if they appear large to others.

In any case, it seems that I could also consider the following to be necessities, perhaps among others: (1) the required tools of my trade, (2) business capital (if I own my own business or am self-employed), and (3) a means of transportation to my workplace. Let's consider all three, beginning with tools of one's trade.

Prior to the years of His ministry, Jesus was a carpenter (see Mark 6:3). Thus, He must have either owned or used someone else's carpentry tools. They were necessities for His earning a living. Fishermen in His day needed a boat and a net. Shepherds needed sheep and grazing land. Our modern tools are often much more sophisticated, but are just as necessary.

A mechanic needs tools to earn his living. A Christian mechanic, however, should seriously consider if he must have new tools or if it would be better stewardship to purchase used tools so that he has more money to share. An accountant might require a laptop computer, but the Christian disciple must consider if owning the latest and fastest model is the best stewardship. Job training or an education to prepare for a vocation can be considered tools of one's future trade. The follower of Christ, however, must consider if going deeply into debt to attend a prestigious college or living at home while first attending the local community college would be more pleasing to His Master.

In order to earn a living, some business capital is often necessary. A farmer needs land as well as money to purchase seed, fertilizer and farm equipment. But his business expenses are separate from his personal earnings, which he takes from his business profits. The same is true for any person whose business requires working capital. One who is saving some of his earnings for future business capital could conceivably consider that money to be a necessity, as long as his life is devoted to God's will, thus insuring his future business profits will not be used to lay up earthly treasures. But one could easily fool himself into giving very little under the guise of saving everything for future business capital.

Finally, another necessity for many is transportation to their workplace. Perhaps the only way you can get to your job is by automobile. Do you, however, need a new car? Probably not, and the Christian disciple who makes wise choices regarding auto purchases can save tens of thousands of dollars in his lifetime, enabling him to give all of that to charity. But most of us don't purchase cars to get us from Point A to Point B. We purchase them to make a statement about ourselves as we drive from Point A to Point B.

Conveniences and Luxuries

Is it wrong to have more than life's necessities? What about conveniences?⁴ Are they earthly treasures?

Those are good questions, and opinions will surely differ. Jesus obviously didn't give us an itemized breakdown of what does and does not constitute a treasure. I've tried to form my opinion by considering the two greatest commandments. If our conveniences allow us to love God and others better, if they give us more time to serve and do good, then I think that there is nothing wrong with them. The problem is that the more conveniences most of us have, the more we live in self-indulgence. A washing machine, for example, doesn't give us more time to pray or visit the sick, it gives us more time to watch TV, an activity that often fuels greed and lust. (The average American reportedly

⁴ Take indoor plumbing, for example, a wonderful convenience. We all need water to sustain our lives. If we lived in some remote place, perhaps we could drink pure water from a nearby spring or stream. Or a well could be dug, but some expense would be incurred in digging it and in the apparatus used to regularly draw out the water. In modern urban and suburban areas, however, having sufficient pure water requires additional expense by the population. Our water will come from local water companies through pipes, a modern "necessity" that is also quite convenient. A good steward can find ways to conserve water to have more money to lay up heavenly treasures.

watches about fifty hours of TV per week. Every commercial is designed to create discontentment.) A phone can become a tool to serve God by making it possible to “visit” many more sick people or encourage those who are far away, or it can become a means of spreading gossip and wasting time in idle conversation.

We must decide individually, before God, if any convenience we own helps or hinders us in loving Him and neighbor. Jesus said, “From everyone who has been given much shall much be required” (Luke 12:48). If you are privileged to own conveniences, be prepared to give an account. It is certainly debatable whether or not all so-called conveniences better enable us to love God and our neighbor when we consider how much money some conveniences cost, how little time they actually save us, and how much time is spent in maintaining them.

One convenience that I happen to own is a dishwasher. I recently read that one study indicated that owning a dishwasher saves the average person only one minute per day. The reason? Because most people spend time thoroughly rinsing their dishes before placing them in the dishwasher, and those who own dishwashers typically use more dishes than those who don’t own dishwashers since they “won’t have to wash them.”

Luxuries are, of course, in the category of self-indulgence. We purchase them only because we love ourselves, and by owning them we testify of our lack of love for God, ignoring His second greatest commandment. Certainly all luxuries are “treasures laid up on earth.” How can they not be? How can one who owns any luxury claim to be obeying Jesus’ prohibition against laying up treasures on earth?

As I’ve already stated in other words, by upgrading our possessions, many necessities can easily become luxuries. This is true of cars, houses, clothing and even food. Blessed and wise is the person who can be honest with himself in this regard. (And blessed is the believer who sets a high standard for himself but who doesn’t condemn others who don’t quite attain his personal standard, and who gives them the same time to grow that God gave him.)

Laying Up Treasures in Heaven

Note that Jesus’ command was twofold. We are not to lay up treasures for ourselves on earth, but we are to lay them up in heaven. There is no virtue in being frugal unless we serve others with what we save.

Treasures are laid up in heaven as we give to earthly charities, as Jesus told us (see Luke 12:33). This would include giving to any worthy cause that magnifies Jesus Christ, whether it be feeding the hungry, sheltering refugees, providing medical care, supporting a missionary or assisting any biblical ministry. We need to let the Holy Spirit lead us in this matter and use wisdom as good stewards.

Jesus’ two-fold commandment is obeyed by His disciples in a two-step process. Once they initially know His will, they should inventory their possessions and obey His clear command recorded in Luke 12:33: “Sell your possessions and give to charity; make yourselves purses which do not wear out, an unfailing treasure in heaven, where no thief comes near, nor moth destroys.” This commandment is simple to understand and applies to anyone who has more than he needs: Sell what you don’t need, and use the proceeds for God’s glory. Every earthly treasure should be sold. In some cases it could be a matter of downsizing, for example, to a more modest home or less expensive car.

Perhaps someone might ask, “My home is much larger than I need, but I regularly open it to house refugees who are fleeing religious persecution and who seek asylum in the United States. Other times I take in people who have met with hard times. Must I sell it just because it is more than I personally need?”

Certainly not. You are already using your house for charity, just as you would use the money from its sale. We have effectively “given up all our possessions” if we use them

all for Christ's kingdom. If you own a small home, but want to take in refugees to show them Christ's love, it might be God's will for you to buy a larger home.⁵

The second step for the Christian disciple is to adopt new spending habits. Every spending decision should be preceded by one or more of the following questions: Do I really need what I am considering purchasing? If so, is there a way to purchase it less expensively? Why do I really desire it? Will its purchase strengthen any sin in my life, such as pride? Will this purchase glorify God? Since I'm about to spend some of God's money of which I am a steward, what is His will in this matter? Will this purchase better help me serve Him?

Why do we make purchases all the time without considering God's will in the matter, but when we're asked to consider giving to a charity, we often respond, "I'll pray about that and see how the Lord leads me"? Whom are we fooling?

True Happiness

"But if I do what you advocate, I'll be so unhappy!" some readers might be thinking.

That all depends on whether we love money or God. If we love money, we won't do what Jesus commanded. Rather, we'll find an excuse for our continued greed and selfishness, taking our chances that Jesus didn't really mean what He said. If we love God, however, we'll discover true happiness in doing His will. That is what Jesus was talking about when He said, "For whoever wishes to save his life shall lose it; but whoever loses his life for My sake shall find it" (Matt. 15:25). We were created to live for God, finding our happiness in knowing, loving and serving Him. What the world calls "happiness" is usually nothing more than selfishness temporarily satisfied.

If you do what Jesus commanded, you'll have all you really need. You won't be living in poverty, but you will no longer be entangled by those possessions that presently own you. No more worship of material gods. No more giving your life for things that are destined to perish. You'll have much more time to do all the things God wants you to do.

Moreover, you'll enjoy a clear conscience, something that very few people ever experience. Think of all the joy that you'll possess as you serve others and truly obey God. Imagine people thanking you in heaven for denying yourself in order to support missionaries who led them to Christ. You will be truly rich, "rich toward God" (Luke 12:21), laying up treasure in heaven where it will never perish.

A Strange Bird

What would you think if you saw a bird building a three-nest addition to her nest? Would you not think that there was something wrong with her? If you could communicate, would you not say something like, "You're just a bird! Be content with one nest! That's all you need!"?

What if that bird was practically killing herself trying to get those extra three nests built, working herself to exhaustion, gathering and placing twigs and straw from sunup to sundown, weighed down with anxiety, losing sleep and neglecting her three chicks? What if she had no time to sing at sunrise? Would you not consider that bird to be even more foolish?

What if you heard that bird say, "I absolutely must have my nests lined with silk"? And so she journeys far and wide in search of silk scraps, flying in storms, dodging cats and fighting vultures, scavenging in city dumps and risking her health and life in the process. She is away for days at a time, and when she returns, exhausted and

⁵ But be cautious that you don't fool yourself by acquiring a larger home for *future* ministry to the poor that never occurs.

discouraged, she finds a brood of disgruntled chicks who have been fighting continually in her absence. Would she not be the source of her own woe?

Finally, what if you noted that because this one bird was so aggressive in gathering building materials for her expansive project, that other nest-building birds were unable to find what they needed to complete their single nests? Would you not consider her guilty of greed? Would you not think that she could be much happier if she were content with what she had, and if she used her spare time to help other birds build their nests? Then why do you imagine that you would not be happier if you lived as simply as possible and devoted more time to serving others? Why would you think that a life that is not centered on acquiring more and more material things would be a life of unhappiness? An absurd thought indeed!

Since the Garden of Eden the problem has been the same—we are not content with what God has given us. We seek happiness in gaining more. The result of our discontentment has also been the same—misery for us and others.

The Evil Eye

Let's return now to Jesus' Sermon on the Mount to consider more of what He said regarding the ownership of possessions. We'll read something I've previously quoted but then add some context to give us a better understanding:

Do not lay up for yourselves treasures upon 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 or steal; for where your treasure is, there will your heart be also. The lamp of the body is the eye; if therefore your eye is clear, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is the darkness! No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon (Matt. 6:19-24).

What was Jesus trying to convey in His statement about the lamp of the body being the eye? The context is the key to our understanding. Before and after His words about the eye being the body's lamp, Jesus was speaking of money and possessions. So it is safe to assume that His words about the eye and body have something to do with the same.

Note that the first two sentences in this passage contrast laying up treasures on earth with laying them up in heaven. Likewise, the two sentences that follow Jesus' words about the clear eye and bad eye contrast two people, one who serves God with one who serves mammon. Clearly, the one who is laying up treasures on earth is also serving mammon, and the one who is laying up treasures in heaven is also serving God.

Also note that the sentences about the eye being the body's lamp contrast a person with a bad eye whose body is full of darkness with a person with a clear eye whose body is full of light. It is easy to see that all three of these contrasts in this passage are related. On one side is the person who is laying up treasures on earth with a bad eye and a body full of darkness, serving mammon. On the other side is a person who is laying up treasures in heaven with a clear eye and a body full of light, serving God.

Was Jesus speaking of actual light literally coming through a person's eye and into his body? Obviously not. Light, in this and in many other places in Scripture, is symbolic of truth. And a "clear eye" would then represent a person's willingness to accept truth. If he is receptive to God's truth, he is inwardly filled with it. On the other hand, a bad eye does not allow the light to enter and so the person is full of darkness. One who is unwilling to accept Christ's truth is full of spiritual darkness.

In Jesus' Parable of the Laborers in the Vineyard, we also find Him using "the bad eye" expression, which was likely a common expression in His day. There we read of a landowner telling some disgruntled workers, "Is your eye envious [or 'evil' as the marginal note in the NASB says] because I am generous?" (Matt. 20:15). The Greek word here translated "envious" (*poneros*) is the same word translated "bad" in the passage in the Sermon on the Mount that we are presently considering. Thus a "bad eye" is an "envious eye." Obviously, physical eyes can't be envious, so an "envious eye" means an "envious desire" or "envious/greedy heart."⁶

One who possesses a bad, evil or envious eye—a heart that is focused on material things—is the same person who is laying up earthly treasures, serving mammon and full of darkness. Sadly, so many people who fit that description perfectly are professing Christians. They think they are full of light, yet are full of darkness, and as Jesus warned, "If therefore the light that is in you is darkness [that is, you think your darkness is actually light], how great is the darkness!" (Matt. 7:23). If one knows he is full of darkness, there is hope that he might receive the light. But if one thinks he is already full of light when he is actually full of darkness, his darkness is the greatest. There is little hope of his escaping his deception. He is fully blinded by Satan's lies while convinced that he believes God's truth. He is certain that he is saved while he lays up earthly treasures and serves mammon every day of his life. He thinks he loves God, but he actually proves that he hates God because his love of money is so evident.

What it Means to Serve Mammon

Consider once again Jesus' words in this passage about the impossibility of serving two masters:

No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon (Matt. 6:24).

"Serving mammon" is a sin committed by anyone who is primarily focused on material things rather than on God. Those who are laying up treasures on earth, those whose primary pursuit is the acquiring and selfish enjoyment of money, their god is mammon. Money, not God, is directing their lives.

How many professing Christians have I just described? Quite a few. Our non-stop pursuit of gaining and enjoying wealth can only be described as religious devotion. Why won't we do for God what we will do to gain money, dedicating ourselves in a daily sacrifice of time and energy? Why will we rise early, sit in traffic jams, endure pressure and stress all day, and work long hours in devotion to money, but can't find time to pray or worship God? Why do we have so much time to spend and enjoy our wealth, but have no time for good works? Why do we who have so much money share so little? Simply because money is directing our lives. It is our true god. Our primary pursuit is the acquiring and selfish spending of money. When we aren't earning it, we're using what we've earned for personal indulgence. Meanwhile, 34,000 children die every day of preventable diseases and malnutrition, 1.3 billion hungry people live in grinding poverty, at least one-third the world has never heard about Jesus. And we keep right on ignoring or explaining away what Jesus clearly taught.

⁶ This "evil eye" idiom is also found in Proverbs 28:22, where an evil eye is equated with greed: "A man with an evil eye hastens after wealth, and does not know that want will come upon him."

Speaking of Explaining Away What Jesus Taught...

I recently read some comments by one of America's most well-known evangelical leaders concerning Christ's warnings against laying up earthly treasures and the impossibility of serving God and mammon—the same scriptural passages that we are now considering. He wrote, "If we regard those possessions as our treasures, the affections of our hearts will be directed toward material, temporal, things. As a result, *our relationship with God will be hindered*" (emphasis mine). To support his teaching, he then immediately quoted Matthew 6:24 ("No one can serve two masters").

This is a classic example of the way Jesus' sayings are so often skillfully stripped of their meaning. Can you see the subtle hazard in what this man wrote? Supposedly, our possessions are dangerous only if we *regard* them as treasures. We can have as many things as our greedy hearts desire, just as long as we don't treasure them!

This is just another version of defining greed as nothing more than an attitude toward possessions. In so many people's minds, greed has nothing to do with what they possess, but only with how they view those possessions. But that is completely illogical. Ownership cannot be separated from attitude. Every possession owned reveals a heart attitude by the owner toward himself, God and others. Whom do you love? Your possessions reveal the answer. *Every possession is a revelation.*

Moreover, this well-known evangelical leader stated that if we *do* regard our possessions as treasures, our relationship with God is only *hindered*. That stands in direct contradiction to what Jesus stated. Jesus emphatically declared that there is no middle ground. If we serve God, we cannot serve mammon. If we serve mammon, we cannot serve God. One can't serve a little bit of both. If you love one, you will hate the other. Yet this man claims that you can have a relationship with God and serve mammon; you will just have a hindered relationship!

How easy it is to be deceived in this regard. How many think that they love God, and at the same time think they are neutral about money, possessing no hatred toward it in any sense? Jesus said that is impossible. If you love one master, you'll despise the other. One who loves God hates money as a master. He hates even the thought of a life in bondage to its lordship. Everywhere he goes, the sight of money's enslavement of people trouble him, primarily because money requires people's devotion, a devotion that rightfully should belong to God. Greed is idolatry, and God is a jealous God (see Ex. 34:14; Eph. 5:5; Col. 3:5). The sight of money's enslavement of people also troubles the lover of God because he thinks of all the good that could be done with the money that is selfishly being wasted by those who love it. The lover of God strives to eradicate anything that even smells like greed in his own life. That is why Paul wrote so solemnly that we should not allow greed even to be named among us (see Eph. 5:3).

By the same token, one who loves money hates the thought of a life truly devoted to God. He couldn't imagine giving up any of his pleasures or anything he owns. In fact, he longs for more of both. He'll ignore or twist God's word to justify his lifestyle. He despises the thoughts of self-sacrificing love for fellow man and costly obedience to Christ, proving that he actually despises God. Jesus plainly said, "If you love Me, you will keep My commandments" (John 14:15). He wasn't talking about all His commandments except the ones that have something to do with money and possessions. If we love Jesus, we won't lay up treasures on earth. If we do lay up earthly treasures, we prove that we don't love Jesus. It is just that simple.

More About the Meaning of Serving Mammon

Directly after Jesus spoke of the impossibility of serving God and mammon, He gave specific examples to clarify what He meant. His very next sentence begins with, "For this

reason I say to you" (Matt. 6:25), clearly connecting what He just said with what He was about to say:

For this reason I say to you, do not be anxious for your life, as to what you shall eat, or what you shall drink; nor for your body, as to what you shall put on. Is not life more than food, and the body than clothing? Look at the birds of the air, that they do not sow, neither do they reap, nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they? And which of you by being anxious can add a single cubit to his life's span? And why are you anxious about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin, yet I say to you that even Solomon in all his glory did not clothe himself like one of these. But if God so arrays the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more do so for you, O men of little faith? Do not be anxious then, saying, 'What shall we eat?' or 'What shall we drink?' or 'With what shall we clothe ourselves?' For all these things the Gentiles eagerly seek; for your heavenly Father knows that you need all these things. But seek first His kingdom and His righteousness; and all these things shall be added to you. Therefore do not be anxious for tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own (Matt. 6:25-34).

Once again Jesus obviously was not speaking to a wealthy audience. Just as obvious is the fact that money can be master over those who have very little if they become preoccupied with acquiring life's most basic necessities, as we have previously read. When their lives consist primarily of worrying about and seeking food and clothing, they are serving mammon. God wants our lives to be focused on doing His will, seeking first His kingdom and righteousness. If we'll do that, He'll supply our true needs.

Most importantly, if one who is preoccupied with gaining life's necessities is guilty of serving money as his master, how much more is one guilty of the same sin if he is preoccupied with gaining life's conveniences, pleasures and luxuries? Can you honestly say that you are seeking first God's kingdom and righteousness?

James Adds His Commentary

Many Bible students have noticed similarities between the epistle of James and Jesus' Sermon on the Mount. It seems apparent that as James wrote his letter, Jesus' most famous sermon was very near to his thoughts. His epistle can rightly be used as a commentary that helps us better understand Jesus' words.

First, notice how James borrows several expressions from the Sermon on the Mount in the following short passage:

Come now, you rich, weep and howl for your miseries which are coming upon you. *Your riches have rotted and your garments have become moth-eaten.* Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that *you have stored up your treasure!* Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth. You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter. You have condemned and put to death the righteous man; he does not resist you (Jas. 5:1-6; emphasis added).

Notice that James condemned the rich for a number of things, including storing up treasures (5:3), something Jesus said shouldn't be done. Those treasures could be

abundant food that might rot (5:2), just as Jesus taught in the Parable of the Rich Fool (see Luke 12:16-21). They could be excessive clothing (5:2), just as Jesus said in the Sermon on the Mount (see Matt. 6:19-20). They could be silver and gold (5:3), representative of any luxury or selfish excess. Those treasures will testify in the court of heaven of people's love of money and lack of love for God and neighbor. And they will burn around them in hell as God repays them according to their deeds, just as He has repeatedly warned.

An Objection Answered

But wasn't James only condemning the "unrighteous rich," people who gained their wealth by not paying the laborers who harvested their fields, and who "condemned and put to death the righteous man"? (Jas. 5:6). No, not entirely. Note that James condemned the rich on two counts, either of which is sinful by itself: (1) how they obtained their wealth and (2) what they did with their wealth.

Even though we may have come by our wealth honestly, that doesn't automatically exempt us from wrongdoing in God's eyes. We may still be violating the second greatest commandment by what we do with our honestly-acquired wealth. We may be laying up earthly treasures. *We should not consider ourselves automatically free of greed simply because we've earned our money honestly any more than a Mafia boss should consider himself free of greed simply because he gives a portion of his "earnings" to the poor.* There is more than one way to violate the second greatest commandment.

But have we come by our wealth honestly? James condemned the rich of his day for how they gained their wealth, by "withholding the pay of the laborers." That is, they took advantage of common laborers. They weren't treating those laborers as they themselves would want to be treated. They weren't loving those laborers as themselves. *Their riches were gained at the expense of others, and for that, James condemned them.* That should disturb many of us as well, because we're gaining our wealth, at least in part, very similarly.

Think about this for a moment: How is it possible for one person to gain wealth that far exceeds what others possess? There is only one way, by profiting from the labor of others. Can any wealthy person say otherwise? Even if wealth is gained by inheritance, that wealth was originally gained by profiting from the labor of others. Or if one earns a large amount of wealth through one business transaction, the money that was given to him for his service was earned by another person who profited from the labor of others. Or if one is a highly-skilled person, the law of supply and demand makes it possible for him to charge very high fees for his services. The many people who pay his high fees, however, must gain them either by (1) working many more hours than were required of him to provide his service to them or (2) by profiting themselves from the labor of others. Even if you are a high-paid government employee who has become wealthy, you are profiting from the labor of many others by means of the taxes they pay. Again, the only way to grow wealthy is to find a way to profit directly or indirectly from the labor of other people.

The Disproportionate Share

Here is a common example of this principle: Imagine the person at the top of the corporation who makes much more money than those at the bottom and middle. Why is he so rich? Because he profits from the labor of the lower employees. Without them, he wouldn't be wealthy. It is just that simple. Does the CEO actually believe that his hourly

⁷ Perhaps this is why billionaire John Paul Getty said: "I would rather have 1% of one hundred peoples' efforts than 100% of my own."

wage is worth four hundred times as much as the average worker in his company?⁸ All the company's laborers are working together to produce wealth, and he takes a disproportionate share. It could be said that he is exploiting thousands of people under him to enrich himself. He may justify his disproportionate share by some means, but is he loving his neighbor as himself? If he loved them as himself he would share more equitably the profits they are *all* creating. Why doesn't he take his ten million dollar bonus this year and give each of the ten thousand employees a \$1,000 bonus?

The difficulty for the follower of Christ who profits from the labors of others is how to do it without *exploiting* them. He should have his laborers' interests in mind, treating them just as he would want to be treated if he were in their shoes, a great challenge. But this is not just a challenge for business owners and CEOs. This is an ethical problem for all of us who live in North America.

I've previously mentioned the fact that the large majority of our clothing is manufactured overseas by people who work for what we would consider a slave's wage. If they were paid more, our clothing would cost us more. They would be wealthier and we would be less wealthy. Do we believe that we deserve to be wealthier than they? Can we truthfully say that we work harder, or that our jobs are more difficult than sewing in a sweatshop all day? Through certain clothing purchases, you may be benefiting from the labor of Asian children who work up to twenty hours a day, sleep on a factory floor, and earn as little as \$7.50 per month.

Imagine going to a local department store to purchase some clothing. You expect to pay seventy-five dollars for what you've selected, but as you stand at the cash register, the store manager drags before you a foreign woman dressed in tattered clothes. She is then forced to open her shabby purse and hand you fifty dollars, which the manager explains is the store's courtesy-discount on your purchase. Would you feel good about your purchase?

That is an unfair example, some readers may be thinking, because no one is forcing anyone to work in foreign factories. Those cheap foreign laborers are happy to work for what we would consider very low wages, because it provides them with more income than they would otherwise have.

That is often true, but it is possible to justify slavery the same way: "These former savages are so much better off picking cotton on my plantation than they were in the African jungles." Even if they are, does that make it right for the plantation owner to make himself fabulously rich by exploiting someone's lot in life, pulling them out of hell and placing them in purgatory? Is that loving our neighbors as ourselves? Is the real motive behind finding cheap foreign labor to lift people out of poverty or to increase our own wealth?

Indeed, those foreign factory workers can now afford a slightly higher standard of living. As things continue to improve for them they can soon purchase things that we export and market to them, often things like cigarettes, cosmetics, pornography, baby formula and MTV. Are they really better off? And as we bombard these developing markets with advertisements to persuade them of all they need to enjoy our good life, we create desires for things they previously never realized they needed, evangelizing them to join us in a deeper consecration to mammon. The entire system is dependent upon lower tiers of poorer people who are continually chasing after the carrot of wealth, hoping to become more like us.

Who benefits from the labor of those very poor people? We do. If through my retirement plan for example, I own stock in a company that employs low-wage foreign workers, I benefit. As the company profits, I profit. My comfortable retirement will be made possible, in part, by the hard work of people who live in shacks. Additionally,

⁸ This was the average ratio for large companies at the time of this writing in 2004. The ratio was even higher in the 1990s.

every time I purchase a product from that company, it was paid for in part by a poor citizen in the developing world who was willing to work for low wages. If you want to know how often you benefit from cheap overseas labor, just look at the labels on your possessions that reveal the place of manufacture and assembly.

Life on a Cruise Ship

Here is an example that is easy to understand, involving an industry that brings cheap foreign laborers face to face with wealthy Americans by the hundreds of thousands: If you have ever been on a cruise ship, you know that the cruise lines essentially employ only foreign workers. The reason is because they are less expensive to employ, and cruise lines don't have to abide by U.S. labor laws. So that means they can charge American tourists a smaller fee for their cruises. Consequently, many American tourists enjoy something quite luxurious, which they otherwise couldn't afford, because other people are willing to work for a wage for which those Americans would personally never work (unless they *were* those workers from those countries). That is a microcosm of everyday life all over North America. We are on one big cruise ship, only the foreign laborers aren't on the ship with us. They're in rowboats all around us.

Even if you refuse to take cruises or invest in or purchase the products of multinational companies that employ cheap foreign laborers (a virtual impossibility), you can't avoid benefiting from those exploited workers if you live in North America. Those multinational companies pay taxes from their profits that benefit everyone in the commonwealth. Our very roads are paved, in part, with the human misery of poor people in other countries. There isn't any way that citizens of wealthy nations like ours can escape benefiting materially from the structural evil that exists in the world.

Are you beginning to understand why Jesus referred to money as "the mammon of unrighteousness"? (Luke 16:9). Greed—personal and corporate, historic and contemporary, hidden and manifest—is responsible for much of the evil in the world and much of the wealth we enjoy.

Surge-Up Economics

And there are other factors to consider besides those already mentioned. Foreign factories do help lift foreign workers economically. But again, who is profiting the most? Why is it that in 1960, the income of the wealthiest 20 percent of the world's countries was 30 times the income of the poorest 20 percent, and in 1995, the ratio had increased to 74 to 1?⁹ Is globalization really benefiting everyone, as we are often told? And what happens when a multi-national company employing foreign laborers finds cheaper laborers? Case in point:

Nike is the number one maker of sport shoes in the world...

Virtually 100 percent of Nike's shoe assembly is in Asia. In the last five years the company has closed down twenty production sites in South Korea and Taiwan as wages have risen and opened up thirty-five new ones in China, Indonesia, and Thailand, where wages are rock bottom. The company has a global payroll of over 8,000, virtually all in management, sales, promotion, and advertising. The actual production is in the hands of about 75,000 Asian subcontractors.

⁹ United Nations. *Human Development Report* (New York: United Nations, 1999).

...Nikes made in Indonesia cost \$5.60 to produce, and sell on the average in North America and Europe for \$73 and as much as \$135. The Indonesian girls who sew them can earn as little as fifteen cents an hour. (A 1991 survey of Nike-licensed plants reported in *Indonesia Today* put the average wage for an experienced female worker at \$.82 a day.) Overtime is often mandatory, and after an eleven-hour day that begins at 7:30 A.M., the girls return to the company barracks at 9:15 P.M. to collapse into bed, having earned as much as \$2.00 if they are lucky.¹⁰

That report was from 1994. As I write eleven years later, little has changed. I read today in a newspaper article that Nike has finally responded to the continual criticism of its overseas labor practices by disclosing, for the first time, the names and locations of more than 700 factories that produce its products:

According to the report, Nike audited 569 factories in 2003 and 2004 and found abuses it has previously identified. Monitors found cases of "abusive treatment"—either physical or verbal—in more than a quarter of its South Asian factories, and between 25 percent and 50 percent of the contract factories in the region restrict access to toilets and drinking water during the work day.

The monitors found that in more than half the South Asian factories, and in over 25 percent of factories overall, the normal course of business led to work hours in excess of 60 hours per week. In more than one-tenth of all the plants surveyed, refusal to work overtime led to a penalty of some kind, the report said.¹¹

Keep in mind this is based on Nike's own report. And this is just one of hundreds of such huge multinational companies who employ low-wage foreign workers. John Perkins, who worked for several decades exploiting the developing nations that he now is trying to protect from corporate and governmental greed, writes,

Today, men and women are going into Thailand, the Philippines, Botswana, Bolivia, and every other country where they hope to find people desperate for work. They go to these places with the express purpose of exploiting wretched people—people whose children are severely malnourished, even starving, people who live in shantytowns and have lost all hope of a better life, people who have ceased to even dream of another day. These men and women leave their plush offices in Manhattan or San Francisco or Chicago, streak across continents and oceans in luxurious jetliners, check into first-class hotels, and dine at the finest restaurants the country has to offer. Then they go searching for desperate people.

Today, we still have slave traders. They no longer find it necessary to march into the forests of Africa looking for prime specimens who will bring top dollar on the auction blocks of Charleston, Cartagena, and Havana. They simply recruit desperate people and build a factory to produce jackets, blue jeans, tennis shoes, automobile parts, computer components, and thousands of other items they can sell in the markets of their choosing. Or they may elect not even to own the factory themselves; instead, they hire a local businessman to do all their dirty work for them.

These men and women think of themselves as upright. They return to their homes with photographs of quaint sites and ancient ruins to show to their children. They attend seminars where they pat each other on the back and

¹⁰ Richard Barnett and John Cavanagh, *Global Dreams: Imperial Corporations and the New World Order* (New York: Simon & Shuster, 1994)

¹¹ Rukmini Callimachi, Nike Reveals Info on Overseas Factories (Associated Press, April 12, 2005)

exchange tidbits of advice about dealing with the eccentricities of customs in far-off lands. Their bosses hire lawyers who assure them that what they are doing is perfectly legal. They have a cadre of psychotherapists and other human resource experts at their disposal to convince them that they are helping those desperate people.

The old-fashioned slave trader told himself that he was dealing with a species that was not entirely human, and that he was offering them the opportunity to become Christianized. He also understood that slaves were fundamental to the survival of his own society, that they were the foundation of the economy. The modern slave trader assures himself (or herself) that the desperate people are better off earning one dollar a day than no dollars at all, and that they are receiving the opportunity to become integrated into a larger world community. She also understands that these desperate people are fundamental to the survival of her company, that they are the foundation of her own lifestyle. She never stops to think about the larger implications of what she, her lifestyle, and the economic system behind them are doing to the world—or of how they may ultimately impact her children's future.¹²

Murderous Greed

Is it not likely that we have corporately “put to death the righteous man” (Jas. 5:6) as James decried? Only God knows how many people have died because of corporate North American greed. How many people are in the grave because of American toxic waste? How many have suffered the slow death of lung cancer due to smoking American cigarettes, aggressively marketed to them by companies whose profits flow into millions of American retirement funds? How many exploited foreign laborers are dead because they worked under unsafe conditions and were denied basic health care? How many people around the world have been slaughtered by weapons purchased from the United States, by far and away the world's leading arms dealer?¹³ And did we not profit by those arms sales? How many people are dead because our wealthy country has “protected its national interests” (that means corporate financial interests) at the expense of the lives of innocent soldiers and civilians? How many babies, in the name of family planning or population control, have been murdered in their mothers' wombs, here and abroad, subsidized by the tax dollars of wealthy America?¹⁴ How many are dead because of money-motivated foreign policies initiated by American Big Business?¹⁵

¹² John Perkins, *Confessions of an Economic Hit Man* (San Francisco: Berrett-Koehler, 2004) pp 180-181.

¹³ See <http://www.cdi.org/adm/Transcripts/637/>

¹⁴ See “Depopulation Bomb” by Matt Kaufman in *Citizen* magazine, May, 1998, Vol. 12, No. 5, published by Focus on the Family. Or visit the website of the Population Research Institute at upuw.pop.org.

¹⁵ Former two-time recipient of the Congressional Medal of Honor, General Smedley Butler of the Marine Corps wrote in 1935, “As a soldier, I long suspected that war was a racket; not until I retired to civilian life did I fully realize it. It may seem odd for me, a military man, to adopt such a comparison. Truthfulness compels me to. I spent 33 years and 4 months in active service as a member of our country's most agile military force—the Marine Corps...And during that period I spent most of my time being a high-class muscle man for Big Business, for Wall Street and for the bankers. In short, I was a racketeer for capitalism...Thus I helped make Mexico...safe for American oil interests in 1914. I helped make Haiti and Cuba a decent place for the National City Bank boys to collect revenues in. I helped in the raping of half a dozen Central American republics for the benefit of Wall Street. The record of racketeering is long. I helped purify Nicaragua for the international banking house of Brown Brothers in 1909-12. I brought light to the Dominican Republic for American sugar interests in 1916. I helped make Honduras ‘right’ for American fruit companies in 1903. In China in 1927 I helped see to it that Standard Oil went its way unmolested. During those years, I had, as the boys in the back room would say, a swell racket. I was rewarded with honors, medals, promotion. Looking back on it, I feel I might have given Al Capone a few hints. The best he could do was to operate his racket in three city districts. We Marines operated on three continents.” (Major General Smedley D. Butler, “America's Armed Forces, Part 1, “Military Boondoggling, “ *Common Sense*, October 1935, pp. 6,7,10. Bulter, Part 2, “In Time of Peace: The Army,” p. 8. Italics in the original.)

How many are dead due to our trade embargoes that primarily hurt the poor? How many are dead because of pressure that wealthy nations put on developing nations to repay their huge debts, loans that were often made to corrupt and now-defunct governments? According to UNICEF's *The State of the World's Children 1989*, "Hundreds of thousands of the developing world's children have given their lives to pay their countries debts, and many millions more are still paying the interest with their malnourished minds and bodies." UNICEF estimates that about 500,000 children die annually from austerity measures mandated due to national debt. In Tanzania, for example, where 40 percent of the population dies before age 35, the government currently spends nine times more on foreign debt payments than on health care. Greed kills.

We can wax eloquent about the great benefits of the global economy and the ever-increasing size of the proverbial pie, but the fact remains that at any given moment, the pie is one size, and the pieces are divided very unequally among the people of the world. "The United Nations estimates that the richest 20 percent of the world's persons are at least 150 times richer than the poorest 20 percent."¹⁶ Twenty percent of the world's population holds eighty percent of its wealth. And their wealth is due, in part, to poor people who are willing to work for a wage that the wealthy would consider obscene if offered to them.

What can be done to right this great wrong? Can we ever hope that money will not be the world's master, served with a passion? Will greed ever cease to be a root of all sorts of evil? Will the people of the world ever learn to be content with what they have? Will the forces of supply and demand ever change in this age? No, not at least until Jesus rules the world. One thing, however, can change before then: individuals can repent of greed and begin loving God with all their heart, mind, soul and strength and loving their neighbors as themselves. If they do, they will speak out and work for justice as God gives them opportunity, because injustice is a violation of the second greatest commandment. And they will live without greed, resisting the temptation to lay up treasures on earth, obeying Christ's commandment to lay them up in heaven.

For the Lord is righteous;
He loves righteousness;
The upright will behold His face (Ps. 11:7).

¹⁶ Ron Sider, *Rich Christians in an Age of Hunger* (Dallas: Word, 1997), p. 25.