

The Sermon on the Mount

"You Cannot Serve God and Money" (Matthew 6:19-24)

INTRODUCTION:

- I. When Jesus sat down with His disciples on a hillside in Galilee over 2000 years ago, He preached what has become the best-known, and certainly the most profound sermon in the history of mankind.
 - A. We know this simply as The Sermon on the Mount.
 1. What makes this sermon so profound is the fact that it not only covers virtually every facet of life, but it outlines the conduct God expects of all who would be citizens in the Kingdom of Jesus Christ.
 2. Unfortunately, not everyone is willing to live by these divine, eternal principles.
 3. In fact, Oliver Wendell Holmes, the late Associate Justice of the United State Supreme Court, once said, "Most people are willing to take the Sermon on the Mount as a flag to sail under, but few will use it as a rudder by which to steer." (Oliver Wendell Holmes, Jr.: 1841 – 1935)

4. Nowhere is this statement truer than when it comes to using The Sermon on the Mount as a rudder to steer us through the dangerous shoals of properly managing wealth and prosperity.
 5. Far too many in our society have allowed money and the acquisition of wealth to become the god they worship and serve.
 6. And yet, Jesus made it crystal clear: You cannot serve God and money!
- B. Solomon, who experienced unprecedented riches in his day as the King of Israel, also understood the dangers of placing our trust and confidence in the accumulation of great wealth.
1. **Proverbs 11:4-6** – *Riches do not profit in the day of wrath, but righteousness delivers from death. 5 The righteousness of the blameless will direct his way aright, but the wicked will fall by his own wickedness. 6 The righteousness of the upright will deliver them, but the unfaithful will be caught by their lust.*
 2. **Proverbs 11:28** – *He who trusts in his riches will fall, but the righteous will flourish like foliage.*
 3. **Proverbs 13:7** – *There is one who makes himself rich, yet has nothing; and one who makes himself poor, yet has great riches.*
 4. **Proverbs 22:1** – *A good name is to be chosen rather than great riches, loving favor rather than silver and gold.*

5. **Proverbs 23:5** – *Will you set your eyes on that which is not? For riches certainly make themselves wings; they fly away like an eagle toward heaven.*
6. **Proverbs 27:24** – *For riches are not forever, nor does a crown endure to all generations.*
7. **Proverbs 28:22** – *A man with an evil eye hastens after riches, and does not consider that poverty will come upon him.*
8. **Proverbs 30:8-9** – *Give me neither poverty nor riches — Feed me with the food allotted to me; 9 lest I be full and deny You, and say, "Who is the Lord?" Or lest I be poor and steal, and profane the name of my God.*

- II. As we continue our studies through The Sermon on the Mount, we see that Jesus also had a few things to say about the acquisition of wealth.
 - A. Unfortunately, the words of Jesus here in the **sixth chapter of Matthew** have often been misinterpreted.
 1. Jesus is not condemning the acquisition of wealth, but rather warning against allowing riches to become an all-consuming passion or desire.

2. When our whole life is consumed with the desire to acquire great wealth, we have fallen into the trap of making money our god – which is a form of idolatry.
 3. So, it's not the acquisition of riches that Jesus warns against, it's making that the focus of our lives to the extent that we place our relationship with God and our Lord and Savior Jesus Christ at a distant second.
 - a. It's loving the world and the things of the world so much that we spend all our time and energy on acquiring things that will not only perish, but may very well cause us to lose our souls.
- B. So, what DID Jesus say about acquiring wealth?
1. **Matthew 6:19-24** – *"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also. 22 The lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light. 23 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 that darkness! 24 No one can serve two masters; for either he will hate the one and love the other, or else he*

will be loyal to the one and despise the other. You cannot serve God and mammon."

a. NASV: **Matthew 6:24** – *You cannot serve God and wealth.*

b. NIV: **Matthew 6:24** – *You cannot serve both God and Money.*

- C. In the time we have remaining this morning let's go back and take a closer look at the words of Jesus on this timely subject, and then learn how we can apply these timeless truths to our own lives.

BODY:

- I. Jesus opens His comments with an imperative command, "*Do not lay up for yourselves treasures on earth...*" followed by another imperative command, "*but lay up for yourselves treasures in heaven...*" (**Matthew 6:19-20**)
- A. What are these "treasures" Jesus speaks about here and why is He warning against accumulating these "treasures" on earth?
1. In his commentary on The Sermon on the Mount, Albert Barnes says: "Treasures, or wealth, among the ancients, consisted in clothes or changes of raiment, as well as in gold, silver, gems, wine, lands, and oil. It meant an abundance of *"anything"* that was held to be conducive to the ornament or comfort of life."
- a. Was Jesus condemning wealth or the acquiring of wealth here?

- b. Some have read it that way, but that's not what Jesus is condemning at all.
2. When we look at the ACTUAL WORDS Jesus used here, His meaning become a little clearer.
- a. In a very literal sense, Jesus is saying, "treasure not treasures!" or "don't cherish or adore or prize treasures, or riches, money, or wealth and the fame that goes along with it."
 - b. In other words, Jesus immediately sets out to warn His disciples against the trap of developing a love of money.
 - c. The danger is in thinking that our life consists solely of the material things we possess – especially those things that are conducive to adorning our life with luxury and comfort.
 - d. Therefore, "don't treasure treasures!"
3. And the reason for this should be obvious – treasures ON EARTH are not permanent.
- a. No matter how confident we are that the wealth we accumulate TODAY will be there for us TOMORROW, the fact is that the wealth we accumulate TODAY may very well be GONE tomorrow.
 - b. This is what Jesus meant when He said treasuring treasures on earth is placing our affections on:

- (1). Something that is susceptible to destruction and decay from natural sources (such as moths that eat holes in fine garments, or element that can tarnish even the most precious metals)
 - (2). Something that is susceptible to loss from thieves who may break in and steal the very things we treasure most.
4. How many times have we seen people lose everything they worked so hard to accumulate over the years to natural disasters or to thieves who rob and steal?
 5. There are no guarantees in this world that the things we enjoy today will be here for us to enjoy tomorrow.
 6. No one knew this terrible truth better than Job, who in one day lost everything – all his wealth and all his children – both to thieves and to natural disasters.
- B. This is why Jesus goes on to explain that the things of GREATEST VALUE are those treasures we can treasure IN HEAVEN.
1. Jesus is not speaking about sending our material wealth ahead of us so we will be able to enjoy it in heaven.
 - a. This was a common belief among many ancient peoples – that they could accumulate great wealth here on earth and send those treasures into the next life to be enjoyed there.

- b. That's one of the reasons the ancient Egyptians filled the tombs of kings and queens with priceless treasures of gold and silver.
 2. Rather than treasure the treasures of EARTH, Jesus is telling His disciples to treasure the treasures of HEAVEN.
 - a. In other words, set our affections on heaven and the kind of person we need to be to get there.
 - b. It's the treasure Peter describes when he speaks of, "*an inheritance incorruptible and undefiled and that does not fade away, reserved in heaven for you." (1 Peter 1:4)*
- C. And the reason WHY we need to treasure the treasures of heaven is simply because, as Jesus said, "*where your treasure is, there your heart will be also.*" (Matthew 6:21)
 1. Our HEART is used metaphorically to speak of all our affections, our hopes and dreams.
 - 2, In other words, if we treasure the treasures of this earth our HEART – all our affections, hopes and dreams – will be focused entirely on this world and the things of this world.
 3. But if we treasure the treasures of heaven our heart – all our affections, hopes and dreams – will be focused on in incorruptible inheritance in heaven.

4. Our affections and our desires will be ONE PLACE or THE OTHER – they will NEVER be on BOTH the earth and in heaven.
- D. If we treasure the treasures of heaven, we won't worry about what happens on earth.
1. When the apostle Paul wrote to Jewish Christians in the first century, he spoke to a people who knew what it meant to lose everything they possessed to take their stand for Jesus Christ.
 2. And when they started to become discouraged in the face of increasing persecution, the apostle Paul told them they needed to remember the great faith they had in those days immediately following their conversion.
 - a. **Hebrews 10:32-34** – *But recall the former days in which, after you were illuminated, you endured a great struggle with sufferings: 33 partly while you were made a spectacle both by reproaches and tribulations, and partly while you became companions of those who were so treated; 34 for you had compassion on me in my chains, and joyfully accepted the plundering of your goods, knowing that you have a better and an enduring possession for yourselves in heaven.*
 3. They were able to JOYFULLY ACCEPT the PLUNDERING of their goods because their FOCUS was on heaven.

4. Could you do that? Could you JOYFULLY ACCEPT the PLUNDERING of YOUR GOODS?
5. You CAN if you treasure the treasures of HEAVEN rather than the treasures of this earth.

II. Jesus goes on to further explain our need for having the right focus and the right attitude about material wealth.

A. Using a figure of speech we know as a metaphor, Jesus describes the dangers of allowing our heart to set its affection on the wrong things.

1. **Matthew 6:22-23** – *"The lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light. 23 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 that darkness!"*
2. So what does Jesus mean by this?
 - a. The LAMP or LIGHT is speaking metaphorically about the quality of our spiritual life – or the spiritual condition of our soul.
 - b. The EYE speaks metaphorically of the window through which that LIGHT enters.
 - c. If the window to our soul is GOOD, our whole life will be filled with GOOD – we will be, as it were, FULL OF LIGHT and be able to be a source of GOOD INFLUENCE in the lives of others.

- d. However, if the window to our soul is BAD (covered with filth and grime) – we will be, as it were, FULL OF DARKNESS and UNABLE to be a source of good influence in the lives of others.
2. So, what determines whether the window to our soul lets in the pure and radiant light of Jesus Christ depends entirely on where our treasures are.
- a. We will NEVER be able to show forth the character of Jesus Christ in our lives to others if we place our affections on the things of this world.
 - b. On the other hand, if our focus – our desire and our greatest longing – is on treasures in heaven, then others will CLEARLY see a Christ-like character in our lives.
 - c. But if our life is characterized by darkness, then that darkness will be so great that it will eventually CONSUME our lives to the point that all we THINK ABOUT and DO will be darkness.
 - d. Our lives will be CONSUMED by greed, selfishness, covetousness, and wickedness – and how GREAT will be that darkness!

III. Therefore, Jesus concludes by one final warning against treasuring the treasures of this earth.

- A. He says we need to make a choice.
1. **Matthew 6:24** – *"No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon (wealth, or money)."*
 2. The word MASTER refers to that which controls or has dominion or authority over another.
 - a. In the days of Jesus people were very familiar with the term MASTER, since the word ALSO IMPLIED someone who was a SERVANT or a SLAVE to a master.
 - b. In other words, SLAVES are not their own MASTERS. They are obligated to SERVE someone else – either because they have VOLUNTARILY made themselves slaves, or because they have INVOLUNTARILY been FORCED to serve others.
 3. Jesus makes it clear that in the spiritual realm we will either become a VOLUNTARY SERVANT of God, or we will be FORCED to INVOLUNTARILY SERVE the god of this world – Satan and all he tempts us with through the desire for material wealth.
 - a. We will serve one or the other because that's what slaves do – slaves serve their master (and they only have ONE master).

- b. We will either serve God, or Money – one or the other will be our master.
4. One of Satan's greatest tools in tempting us, and alluring us away from Jesus Christ, is covetousness – greediness and materialism.
 5. This is why Christians are constantly warned against misplaced desires for material wealth.
 - a. **Ephesians 5:5-7** – *For this you know, that no fornicator, unclean person, nor covetous man, who is an idolater, has any inheritance in the kingdom of Christ and God. 6 Let no one deceive you with empty words, for because of these things the wrath of God comes upon the sons of disobedience. 7 Therefore do not be partakers with them.*
 - b. **Colossians 3:5-7** – *Therefore put to death your members which are on the earth: fornication, uncleanness, passion, evil desire, and covetousness, which is idolatry. 6 Because of these things the wrath of God is coming upon the sons of disobedience, 7 in which you yourselves once walked when you lived in them.*
 - c. **1 Timothy 6:6-10** – *Now godliness with contentment is great gain. 7 For we brought nothing into this world, and it is certain we can carry nothing out. 8 And having food and clothing, with*

these we shall be content. 9 But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. 10 For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.

6. Paul did NOT say MONEY is the root of all kinds of evil, but rather the LOVE OF MONEY.
7. Therefore Paul told Timothy to urge those who HAVE BEEN blessed with material wealth to use their wealth in such a way as to lay up for themselves treasures in heaven.
 - a. **1 Timothy 6:17-19** – *Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. 18 Let them do good, that they be rich in good works, ready to give, willing to share, 19 storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.*
 - b. Or, as the NIV puts it: **1 Timothy 6:19** – *In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.*

CONCLUSION:

- I. Are you laying up treasures on earth or in heaven?
 - A. In other words, do you treasure the treasures of EARTH more than you treasure the treasures of HEAVEN?
 1. Jesus was NOT saying we shouldn't be productive and successful in life, rather he WAS saying we shouldn't let being productive and successful in life come BEFORE our service to God.
 2. So let me ask the question a little differently.
 3. Are you putting the acquisition of the things of this world before your service to Jesus Christ?
 - a. It's really a very simple question to answer – it's either YES or NO.
 - B. And depending on how you answer that question will tell you something about your future.
 1. **1 John 2:15-17** – *Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him. 16 For all that is in the world — the lust of the flesh, the lust of the eyes, and the pride of life — is not of the Father but is of the world. 17 And the world is passing away, and the lust of it; but he who does the will of God abides forever.*

2. If you love the world and the things in the world, you love something that will come to an abrupt end someday.
 - a. The world and the things of the world you love so much will come to an end when you die, or when the Lord comes back at His second coming.
 - b. NOTHING of this world will survive either of those two events in your future.
 - c. So, if the world is more important to you, then enjoy it while you can because the memory of all the FUN you had in life will bring you NO comfort in the eternal torments of hell.
- C. So, let me ask one more time.
1. Are you laying up treasures on earth or in heaven?
 - a. If you've never obeyed the gospel of Christ, then you're not laying up treasures in heaven...
 - b. And if you've allowed yourself as a Christian to be lured by the glitz and glitter of the world, then you are in the process of forfeiting what treasures you HAVE laid up in heaven...