

Sermon on the Mount Matthew 6:19-24 "God or Mammon"

Introduction

In verses 19-24 of Chapter 6, Jesus teaches about the relationship between God's kingdom and material wealth. The key verse is 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." (Matthew 6:24 NKJV)

Most would probably agree that one of the most prominent gods of America is money. So, an appropriate question to ask in our culture would be, "Who do you serve? God or Mammon?" Mammon in the Aramaic means "riches" – in Hebrew, it means "money." "Mammon" would eventually come to refer to material wealth.

According to scripture, the idea that you can serve live for both God and Material Wealth is an illusion. Only one can be your true master, and who you choose sets the tone and shapes the course of your life. Unless you consciously choose to serve God, you will serve the God of this world by default. Of course, this isn't some abstract theological or ethical argument. There are some very good reasons for choosing to follow God.

In verses 19-23, Jesus provides us with two of these reasons by contrasting two treasures and two eyes. Let's start with verse 19 and the two treasures. "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal." (Matthew 6:19-20 NKJV)

Jesus isn't against laying up treasures for yourself. He just wants to make sure you are laying up the right kind of treasure.

I. Identify the Real Treasure

From 1 Timothy 6:17, we learn that serving mammon is not making more money or having a higher income or enjoying material possessions. The Apostle Paul writes, "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." (1 Timothy 6:17 NKJV)

There's nothing wrong with being wealthy, having a good-paying job, or owning many material things. It also doesn't mean we don't need to prepare for future needs – like vacations, college education, and retirement.

As we are able, we need to help our family and friends. Proverbs 13:22 says that "A good *man* leaves an inheritance to his children's children."

1 Timothy 5:8 says, "But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever." (1 Timothy 5:8 NKJV)

Serving mammon is when you put your trust and your future in this life. In verse 25, Jesus says, "Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing? Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them. Are you not of more value than they? Which of you, by worrying, can add one cubit to his stature? "So why do you worry about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin; and yet I say to you that even Solomon in all his glory was not arrayed like one of these. Now, if God so clothes the grass of the field, which today is, and tomorrow is thrown into the oven, *will He* not much more *clothe* you, O you of little faith? "Therefore do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you. Therefore do not worry about tomorrow, for tomorrow will worry about its own things. Sufficient for the day *is* its own trouble." (Matthew 6:25-34 NKJV)

Serving mammon is about hoarding your money or selfishly amassing and trusting in having a lot of material possessions. Serving mammon causes you to seek wealth and possessions to serve your own self-interests. It causes you to strive for things well beyond what you need. Greed means "the desire for more." Greed is defined as an intense and selfish desire for something, especially wealth, power, or food, like mercenaries who have allowed greed to overtake their principles.

Mammon is not only the same thing as greed; Jesus says it is idolatry. We call it the American Dream. Almost every American wants to advance to the place where we are so self-sufficient we no longer need to call on God.

Walter Williams, the distinguished professor of economics at George Mason University, writes, "What's the noblest of human motivations?" He says, "Some might be tempted to answer: charity, love of one's neighbor, or, in modern, politically correct language, giving something back or feeling another's pain. In my book, these are indeed noble motivations, but they pale in comparison to a much more potent motivation for human action. For me, the noblest of human motivations is greed. I don't mean theft, fraud, tricks, or misrepresentation. By greed, I mean being only or mostly concerned about getting the most one can for oneself and not necessarily concerned about the welfare of others. Social consternation might cause one to cringe at the suggestion that greed might possibly be seen as a noble motivation. 'Enlightened self-interest' might be a preferable term. But I prefer greed since it is far more descriptive and less likely to be confused with other human motives."

I don't think it would be much of an exaggeration to say our greed has destroyed our future posterity. The Old Testament warned us about this. And so did Jesus! Why? Because material wealth is not permanent.

You can lose things in this life in a variety of ways. Jesus cites corrosion and theft. But to this, we could add inflation, stock market crashes, bank scandals, war, ill health, government takeovers, insurrections, and on and on. The truth is that any one of us can be wiped out at any time. It happens all the time. Even if you're fortunate to avoid loss in this life, you will certainly have to give it all up when you leave this life.

In Luke 12:13, someone in the crowd said to Jesus, "Teacher, tell my brother to divide the inheritance with me." But He said to him, "Man, who made Me a judge or an arbitrator over you?" And He said to them, "Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses." Then He spoke a parable to them, saying: "The ground of a certain rich man yielded plentifully. And he thought within himself, saying, 'What shall I do, since I have no room to store my crops?' So he said, 'I will do this: I will pull down my barns and build greater, and there I will store all my crops and my goods. And I will say to my soul, "Soul, you have many goods laid up for many years; take your ease; eat, drink, and be merry." ' But God said to him, 'Fool! This night your soul will be required of you; then whose will those things be which you have provided?' "So is he who lays up treasure for himself, and is not rich toward God." (Luke 12:13-21 NKJV)

You cannot take your stuff with you. You came into this world with nothing, and you will leave this world with nothing. There are no trailer hitches on hearses. How much are you going to leave behind when you leave this world? - All of it!

Would you invest in a stock in a company that you knew was going to fail? Then why are you investing all of your life and talent to pursue material wealth that you know won't last forever and will, without a doubt, be taken from you at the end of your life?

So, what's the alternative?

II. Invest in the Real Treasure

Jesus says to "lay up for yourself treasure in heaven." Look at verse 20, Jesus says, "but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also." (Matthew 6:20-21 NKJV)

This is what Jesus called becoming "rich toward God" in Luke 12:21. How can we do this? Well, first, you have to establish a personal relationship with God through faith in Jesus Christ (Jn. 3:16).

The moment you devote your life to Christ, you are guaranteed eternal life with God. It is the most important choice you can make in your lifetime! Have you done this yet? And if not, why not?

We become rich toward God by developing godly character. As you consistently invest in your spiritual growth, you will begin to serve God with all that you have. You will also become rich toward God by serving other people as a representative of God's kingdom. 1 Timothy 6:18 says, "Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life." (1 Timothy 6:18-19 NKJV)

Being "rich in good works" involves sharing your faith and freedom with others and teaching them the ways of Christ. It involves being generous. It involves sharing your financial resources to alleviate the bondage and human need and advance the message of God's love and relationship to all who will receive it.

Nothing and no one can take what you invest in God's kingdom from you. Everything you invest in God's kingdom will be waiting for you (with interest) in the next life. And you can accumulate as many eternal blessings as you want regardless of your financial resources!

III. Inspect the Treasure

The final observation Jesus calls upon us to make is one of vision. Verse 22 says, "The lamp of the body is the eye. If, therefore, your eye is good, 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* that darkness!" (Matthew 6:22-23 NKJV)

In this parable, Jesus gives us one other reason to serve God and not mammon. Even though it is a small organ, the eye is the key to functioning smoothly in this life. Just as an eye condition can severely affect the well-being of the rest of your body, the treasure you seek will significantly influence the well-being of the rest of your life.

The treasure you pursue determines not only your ultimate wealth in the next life but the quality of your life in this life as well. Those who have "bad eyes" from seeking material wealth have the illusion of being enlightened. But in the end, Jesus says it will lead to greater and greater darkness (misery and damage).

Paul says the same thing in 1 Timothy 6:9 when he writes, "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. 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." (1 Timothy 6:9-10 NKJV)

You don't even need to believe in the Bible to realize that the end result of materialism delivers just the opposite result of the expectation! Probably, nothing illustrates the way serving mammon promises you a quality of life like commercials and advertisements. Have you ever noticed the non-material values linked to material goods?

People in our culture have an abundance of materials possession, and yet we are empty inside. Our culture leaves people with swollen expectations, shopping addictions, chronic stress, fractured families, skyrocketing bankruptcies, and painful social scars.

Consider these conclusions by David Myers in his book, *The American Paradox: Spiritual Hunger in an Age of Plenty* (Yale University, 1999), (Written twenty years ago!) He researched the link between material wealth and happiness. He said that from 1960-1993, real income in America doubled--but during that same time, the divorce rate doubled, teen suicide tripled, juvenile violence quadrupled, and unwed births quintupled.

What does that mean? Well, although the average American has more money today, there is less happiness, more depression, more fragile relationships, less community commitment, less vocational security, more crime, and more apathetic and depressed children than ever before.

But, Jesus says you can develop a "good eye" by serving God and pursuing spiritual wealth. And if you do, you won't avoid suffering, but your life will definitely become more fulfilling. You will begin to experience a healing and satisfaction in the areas of your life that really matter. Things like:

- The satisfaction of knowing you are honoring your Creator and accomplishing His will.
- That you have a clean and clear conscience about your goals and motivation in life.
- The joy of developing fulfilling friendships and meaningful relationships.
- That you are confident that God can be trusted and that serving Him will be rewarded.
- And God's promise and hope that the future will be perfect and free of evil and sin.

Conclusion

In verse 24, Jesus says, "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." (Matthew 6:24 NKJV)

The choice you make about this is gigantic! On one level, serving God is neither simple nor happens all at once. But the Holy Spirit will show you how to do it if you ask him to.

Self-Assessment Questions

Which treasure are you seeking? Which master are you serving? Which God do you love? Here are some simple questions that may help you:

- What are your dreams & vision? Are they controlled by material things or by spiritual growth & service to God?
- Who do you admire and want to be like?
- What are your closest friends like? What do they value?
- What do you spend your money on?
- What motivates you to be generous financially?
- Is your spirit of giving growing or shrinking?
- Are you content with what you have materially, or are you looking to upgrade and acquire more things?

You may not like it but one indicator worth evaluating from time to time is, "How much DEBT are you in from non-necessary acquisitions?" Of course, we could add things like, "What do you do with your spare time? How much time do you invest in your family, ministry, and spiritual growth? Versus time spent on more work, TV, shopping, hobbies, etc.?"

How do you view retirement? As a time to focus on yourself and material enjoyment you feel you have earned and deserve, or as a time of greater freedom to serve God? I think you get the point. Only you can choose what you treasure most! So Jesus says to each of us: "Choose the right treasure – Choose a life that's eternal!"