

The Sermon On The Mount

The Beautiful Tune We Love So Well And Play So Poorly

*“Blessed are the poor in spirit, for theirs is the kingdom of heaven.”
(Matthew 5:3 ESV)*

*“Everyone then who hears these words of mine and does them will be like a wise man who built his house on the rock. And the rain fell, and the floods came, and the winds blew and beat on that house, but it did not fall, because it had been founded on the rock.”
(Matthew 7:24–25 ESV)*

You Cannot Serve God and Money

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Matthew 6:19-24

Rev. Paul Carter

Introduction:

Good morning everyone! If you have your Bible with you, I would love for you to open it now to Matthew 6:19. We are continuing to work our way through the Sermon on the Mount. For the last couple of weeks, we have been talking about religious hypocrisy. According to Jesus it is important for us to do the right things, the right way, FOR THE RIGHT REASONS. Motive matters. Are we doing this for God or are we doing this for the approval and applause of others? And so last week we looked at the Lord’s Prayer which was given, in part, as a guard against hypocrisy. Jesus wants us to be SINGULAR in our focus when we pray. We are not supposed to be praying to the people around us – we are supposed to do all our acts of righteousness – prayer included – before an audience of One.

Now here in the second half of chapter 6 there is an obvious transition. From speaking about our SINGULAR FOCUS when it comes to our acts of righteousness, Jesus now begins to speak about our SINGULAR ALLEGIANCE when it comes to our values and ambitions. We’ll read from verse 19 all the way through to verse 24. Hear now the Word of the Lord; this is Jesus speaking:

“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 eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light,²³ but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!

²⁴“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.” (Matthew 6:19–24 ESV)

This is the Word of the Lord – thanks be to God!

In order for us to understand and ultimately apply the teaching in this passage it will be helpful for us to identify the underlying assumptions that support it. Now I know that Grandma warned us about the dangers of assuming, but in this case, I think Grandma would grant us an exception. My assumptions can and should be challenged – your assumptions can and should be challenged – but the assumptions of JESUS are assumptions that we should share, and I think that if we don’t share them then we are going to have a very hard time wrapping our heads around what Jesus is commending here in this text. So let’s do that, let’s begin by noticing what Jesus is assuming.

What Jesus Assumes:

I think the first thing we notice is that Jesus is essentially assuming the worldview of the Book of Ecclesiastes:

“Vanity of vanities, says the Preacher, vanity of vanities! All is vanity.”
(Ecclesiastes 1:2 ESV)

1. Vanity, vanity, all is vanity

The word “vanity” there is a tricky one for us in English because we think it means “conceited” or “petty” but it can also mean “fleeting” or “ephemeral” and that is the sense that it carries here. What the Preacher in Ecclesiastes is saying is that everything in this world IS FLEETING. It is

fading. It is failing. Nothing material lasts forever. Nothing material is solid or reliable. Everything turns to sand in your hand. All we are is dust in the wind – don't make me sing that for you, just take my word for it! The idea here is that this world is temporary and we are just passing through. We aren't going to be here forever – and this world is not going to be here forever. This world is TRANSITIONAL. That's what the Preacher meant when he said:

“Vanity of vanities! All is vanity.” (Ecclesiastes 1:2 ESV)

He is saying: “Look around! Nothing you see is going to be here in 10 billion years! So this isn't what is ultimate! This isn't what is real! To find the REAL, to find the ULTIMATE, you have to look beyond this world. You have to look to God.”

That is EXACTLY the worldview that is being assumed by Jesus in this passage. That's why he says:

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal” (Matthew 6:19 ESV)

Why would you make deposits in a bank that is going to be demolished in 3 weeks? Why would you invest in things that are destined to disappear? It doesn't make sense.

“Naked I came from my mother's womb, and naked shall I return. The LORD gave, and the LORD has taken away; blessed be the name of the LORD.” (Job 1:21 ESV)

That is the prayer of everyone who shares this worldview: “Naked I came into this dying world – naked I shall depart this dying world – blessed by the name of the Lord.”

Right? Everything HERE is fading and failing – Oh! But BLESSED BE the name of the Lord! There is value! There is beauty! There is ETERNITY!! Thanks be to God!

If you don't SEE that assumption – if you don't understand the Biblical worldview that stands behind this passage – then nothing Jesus is going to say in the next 6 verses is going to make any sense to you. Jesus is operating under the Biblical assumption that this world is passing away.

And then secondly Jesus is operating under the assumption that there IS such a thing as treasure in heaven.

2. There is such a thing as treasure in heaven

He says, don't lay up treasure for yourselves on the earth, but rather:

“lay up for yourselves treasures **in heaven**, where neither moth nor rust destroys and where thieves do not break in and steal.” (Matthew 6:20 ESV)

So to state the obvious, Jesus believed that there is such a thing as treasure in heaven and by implication he believed that the things we do here on earth can result in an increase in our treasure in heaven. And to press things a little bit further, he held out that truth as an appropriate motivator for Christian life and behaviour. Again – that is part of the biblical worldview. Hebrews 11:6 says:

“And without faith it is impossible to please him, for whoever would draw near to God must believe that he exists **and that he rewards those who seek him.**” (Hebrews 11:6 ESV)

Are you hearing that? According to the Bible you cannot – you will not – live a life that pleases God unless you believe that he exists AND that he rewards those who seek him.

TREASURE IN HEAVEN – INCREASED REWARD FROM GOD – is consistently held out in the Bible as a GOOD and NECESSARY motivation for the sacrifices and hardships of the Christian life. But there will always be someone who pipes up – unwittingly acting as a puppet for the devil, saying: “What a selfish outlook! Shouldn't we all just do what is right and good, irrespective of the prospect of reward? And why anyway should some be richer in eternity than

others? Surely all such distinctions will be abolished in the world that is to come.” Dr. Martyn Lloyd Jones, addressed that critique directly in one of his sermons, he said:

“My reply is that I am but obeying the exhortation of the Lord Jesus Christ. He tells us to lay up for ourselves treasures in heaven, and the saints have always done so. They believed in the reality of the glory that awaited them. They hoped to get there and their one desire was to enjoy it in all its perfection and in all its fullness.”¹

Beware of thinking yourself holier than Jesus and all the saints. Human beings require motivation. Motivation is not intrinsically evil – what matters is being motivated by the right things. All human beings are motivated by something – we are goal-oriented creatures – and so Jesus is saying that it is important for us to be pursuing heavenly things because your LIFE FOLLOWS what your heart AIMS AT. That’s what Jesus says in verse 21:

“For where your treasure is, there your heart will be also.” (Matthew 6:21 ESV)

What you aim at matters. What you dream about is who you become. What you look at is where you drive. So set your mind on things above. That’s wisdom, according to the Biblical worldview – and that worldview lies behind the counsel and teaching of this text. So let’s take a look at that now. Let’s talk about what Jesus is commending to his disciples in this section of the Sermon on the Mount.

What Jesus Commends:

Look at verses 22-24 again – these are parallel metaphors, meaning that Jesus is saying the same thing in two different ways to provide nuance and depth for his hearers. He says:

“The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light,²³ but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!

¹ D. Martyn Lloyd Jones, *Studies In The Sermon On The Mount* (Grand Rapids: Eerdmans, 1976), 357.

²⁴ “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money. (Matthew 6:22–24 ESV)

The first of those two metaphors is a little harder for us to make sense of in English. Jesus is saying that the nature of your whole life is affected by the “health” of your eye – what does that mean? Well the Greek word actually is not best translated as “health”, it is better translated as “singleness”, but that doesn’t really make sense in English. The old KJV actually had it that way, as some of you may recall. It said:

“The light of the body is the eye: **if therefore thine eye be single**, thy whole body shall be full of light.” (Matthew 6:22 KJV)

That is more accurate but for the English reader, probably not more helpful. The SENSE of this idiom is that the eye is to the life as the WINDOW is to a house. If your windows are angled toward the sun then your house will be filled with light. But if your windows are not properly angled, your house will be filled with shadow. What Jesus is rebuking here is false or divided ambition. If you are not consistently and fixedly aimed at God, your life is going to be categorized by darkness and shadow.

The second metaphor is much more accessible. Most of us can easily imagine the impossibility of being a slave to two different masters. That would never work! Eventually you would have to choose – either to love the one and hate the other, or to hate the one and love the other. Loyalty like a slave is required to have, can only be directed to one Master. A slave with divided loyalties is really no slave at all.

So putting these two metaphors together, I think we understand pretty clearly what Jesus is commending in this passage? He is calling on his disciples to maintain:

→ **A singular focus and allegiance in this life**

Here, obviously he is talking about WEALTH as a potential RIVAL FOCUS and driving ambition – but elsewhere he could talk about FAMILY representing that same kind of hazard. He says for example in Luke 14:26:

“If anyone comes to me and does not hate his own father and mother and wife and children and brothers and sisters, yes, and even his own life, he cannot be my disciple.” (Luke 14:26 ESV)

That’s the same principle – he even uses some of the same words. Notice the word “hate” there in Luke 14:26, which is the same word used in our passage here in Matthew 6:24. Now we often stumble over Luke 14:26 because we know that Jesus wouldn’t want us to HATE our families – he told us to love everyone, even our enemies, so what does he mean by this? D.A. Carson is really helpful here, he says:

“He means that any man’s best love and first allegiance must be directed toward the Father and toward the Son whom he sent, and that even family ties must be considered secondary.”²

Well that’s exactly what Jesus is saying here in Matthew 6:24! In that language and culture it was common to use “love and hate” as a way of highlighting an emphatic choice.

NOT THIS BUT THAT – as in:

“Jacob I loved, but Esau I hated.” (Romans 9:13 ESV)

That means that God CHOSE Jacob in a way that meant NOT CHOOSING Esau. The Bible highlights the realism in making such a choice. It wants us to understand that you can only put one thing in the centre, just like you can have only ONE best friend. We try and deny that reality, we say: “You are ALL my BEST friend!”, but that’s impossible! That’s not what the word “BEST” means!

² D.A. Carson, *The Sermon On The Mount: An Evangelical Exposition Of Matthew 5-7* (Grand Rapids: Baker Book House, 1978), 81.

The Bible forces us to understand that we can only have ONE MASTER. We can only have TOP PRIORITY. We can only have ONE FIRST ALLEGIANCE. And so this is just Jesus APPLYING what he told us to pray for in the Lord's Prayer. When you pray: "Our Father in heaven, hallowed be your name", THIS IS WHAT YOU ARE PRAYING! You are saying: "God! Be my centre! Be my HIGHEST ALLEGIANCE! Be my ULTIMATE AMBITION!"

If you pray that prayer – and you pray it with understanding - then expect God to begin moving against any and all rivals to that position in your life. Including your family. Including your career and, as we're talking about here, including your wealth. There can only be ONE SUN in your solar system – everything else has to be pushed BACK into its proper orbit and priority.

That's what this passage is about!

So it's not saying that to have MONEY or to have WEALTH is evil – anymore than Luke 14 is saying that to have a wife or to have kids or to have parents is evil. It is just saying, those things can't be at the centre. They can't be first. Only can be first; for no one can serve two Masters. If you try, eventually, you will hate the one and the love the other. You cannot serve both God and money – anymore than you can serve both God and spouse or God and children or God and career. Only one of those potential things can occupy FIRST PLACE in your life – so think about that before you pray those words: our Father in heaven HALLOWED BE THY NAME. Don't pray that if you don't understand what's at stake.

Do you see how these passages are connected?

The goal of this passage is to commend to all disciples a SINGULAR love, loyalty and allegiance to God through the person and work of Christ.

So – how are we going to do that? How are we going to get there? Once again, the goal of the Sermon on the Mount is for it to serve as a standard. This isn't a sermon about how to get saved, this is a sermon about how saved people should live. Saved people – under the influence of the

Holy Spirit – by one degree of glory to the next – are REORDERING their personal universe to better reflect the priorities and perspectives commended in this text. How do we partner with that process? That’s what I’m asking here.

How To Put This Counsel Into Practice:

Let me leave you with a couple of practical suggestions.

1. Conduct an audit on your time, your talents and your treasure

Before you reorder your solar system, you should probably explore your solar system. How have you put your life together? Where are you spending your time, your talent and your treasure? That’s the issue here! Again this passage is not saying that you can’t have MONEY – anymore than Luke 14 was saying you can’t have a wife or a husband – we’re talking about order and priority here, so when it comes to MONEY we are asking primarily: HOW MUCH and HOW DEPLOYED? Listen carefully to what Jesus says in this passage, he says:

“Do not lay up **for yourselves treasures on earth**” (Matthew 6:19 ESV)

So ACCUMULATION and DEPLOYMENT are the key issues here. How much am I keeping and where am I spending? That’s what we want to know. Here are a couple of questions that can help get you there:

1. What percentage of my time/talent/treasure is spent on kingdom pursuits and what percentage is spent on personal pursuits?
2. When times are tough, what budget lines shrink and what budget lines stay the same?

Just those two questions should tell you everything you need to know about the true nature of your values, focus and allegiance.

There is an old story that has been told so many times that no one is really sure who told it first but one thing for sure is that it is TRUE in a variety of ways. It is the story of a farmer who one day went to his wife to announce that their best cow had given birth to twin calves – one red and one white. With great gratitude in his heart, he said to his wife: “We must dedicate one of these calves to the Lord! We will bring them up together and when the time comes we will sell one and keep the proceeds, and we will sell the other and give the proceeds to the Lord’s work.” His wife concurred with his sentiment and she asked him which of the two calves he would dedicate to the Lord. “There is no need to bother about that now”, he said, “we will treat them both in the same way and when the times comes we will do as I say.”

And off he went.

In a few months the man entered his kitchen looking very sad and unhappy. When his wife asked him what was troubling him, he answered, “I have bad news to give you. The Lord’s calf is dead!”

“But”, she said, “you have not decided which was to be the Lord’s calf.”

“Oh yes,” he said, “I had always intended to give the Lord the white one, and it is the white one who has died. The Lord’s calf is dead.”³

And we laugh at that story – but the truth is it is often the Lord’s work that is cut out of the budget when times are tough. Vacations stay. Dinners out stay. Netflix stays. The cell phone stays. But the Lord’s work, we argue, must give way to the new reality.

Just like Jesus said – no one can serve two masters. Eventually you will love the one and hate the other. You will be forced to make a choice. But the good news is that the CHOICE you make will tell you the truth about the priorities and values of your heart and that gives you an opportunity to make a change.

³ As told for example by D. Martyn Lloyd Jones, *Studies In The Sermon On The Mount* (Grand Rapids: Eerdmans, 1976), 367.

But all of that begins with an audit. It begins by SEEING the choices that you are in fact making, and then, obviously, it needs to progress towards repentance, recalibration and redeployment.

2. Repent. Recalibrate. Redeploy.

Repentance is probably the most common and appropriate response to the Sermon on the Mount. The Sermon on the Mount is the beautiful tune – it is the Christian life as it is supposed to look and sound – it is PITCH PERFECT – but none of us is pitch perfect. We’re all slightly off key here, aren’t we? So repent! Name it in prayer before the Lord. Do that audit and go to the Lord and say: “Father, I repent! I’ve been spending too much time and too much money on things that won’t last forever and that benefit only myself! I’ve been sliding into idolatry and I need forgiveness and I need help to turn my life around. God, be merciful to me a sinner!”

That’s a good prayer – that’s a good start – now add to that some decisions and adjustments. That’s what I mean by “recalibrate”. ADJUST YOUR AIM based on some additional factors. When a sniper in the military wants to make a long distance shot a NUMBER of factors have to be accounted for. Wind speed, humidity – even the curvature of the earth if the target is very far away. All of that has to be accounted for. If you leave any of those factors out you are going to be aiming at the wrong thing. What Jesus is saying here in this passage is that most of us don’t factor in the eternal scale of human life and existence. That’s like not accounting for the curvature of the earth! We’re making long distance shots here, brothers and sisters – so we need to stretch out the time scale.

So practically speaking, the next time you face an investment decision – whatever that may be, to buy a boat, or a car or cottage or a vacation home or anything of value in this life – just don’t forget that THIS LIFE lasts a lot longer than you may be inclined to think. So FACTOR THAT IN. You might be thinking, “this PURCHASE will be good FOR ME and for MY FAMILY over the next 10, 20, 30, or 40 years.” And you may be right! It probably will be. The kids will come and enjoy it and the grandkids will enjoy it as well. But all I’m saying is, factor in more than just

the next 20,30 or 40 years of enjoyment. Factor in the next 20 billion years, the next 40 billion years. Ask yourself this question: will this investment MATTER AT ALL against the scale of eternity? Will this decision – will this investment – make it more or less likely that my children and grandchildren will be enjoying the presence and the beauty of God 80 billion years from now in eternity? Yes or no? Because if you are not factoring that in then you are not thinking and AIMING like a Christian. You’ve got to recalibrate.

And you may need to redeploy. Again HAVING MONEY is not the issue. It’s about PRIORITY and DEPLOYMENT. Interestingly, in the Gospel of Luke, Jesus illustrates this same teaching with a story about a dishonest manager. He talks about a guy who squandered his master’s wealth through poor management and was therefore about to be fired and to save himself and provide for his retirement, he takes a bunch of his master’s money and uses it to curry favour with some of his wealthy clients, figuring that they would look after him when he was unemployed – and Jesus COMMENDS HIM as an example to be followed. The application he makes is very surprising, he says:

“I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into **eternal dwellings**.” (Luke 16:9 NIV11)

Are you hearing that? He is saying, “Use your money now to open doors for yourself in the future.”

Smart people do that in their business dealings – and smart people do that as well in the Kingdom of God.

Therefore, brothers and sisters:

“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.” (Matthew 6:19–21 ESV)

O God, help! Let's pray together.

“Our Father who art in heaven, HALLOWED be thy name. Be the centre. Be our FIRST LOVE and our highest ambition. Be the SUN in our solar system and may every other love and every other good thing find its proper place and rightful orbit, we ask in Jesus' name, amen.”