

GOD OR MAMMON

by Ray C. Stedman

We begin this morning a new series on "The Christian And His Possessions." Traditionally this is a very sensitive subject. When the subject of a message is the matter of money or possessions, preachers are frequently accused of losing their spirituality and beginning to meddle in affairs that do not concern them. I find that objection arises from a distorted concept of Christian living -- the idea that is so frequently expressed that "Religion is one thing, and politics and business quite another." If that were true I would be the first to suggest that we tear up our Bibles and forget the whole business, because, as James puts it, "Faith without works is dead," {Jas 2:20 KJV}. That is, faith that does not control your pocketbook (or perhaps, to be more up-to-date, your credit card) is entirely worthless.

There is nothing more spiritually practical and practically spiritual than an investigation into the proper Christian attitudes toward material possessions. I am convinced that there are many among us who would welcome an investigation such as this, for I know that many are eager to walk in all ways pleasing to God, and how can we walk that way unless we know what it is?

We will begin with the words of Jesus on these great themes. There are no more penetrating words on this subject of the Christian and his possessions than fell from the lips of the Lord Jesus himself. Perhaps the more helpful and clear words on this subject are found in the Sermon on the Mount, the message which is peculiarly for Christians. I know that there are those who tell us that the Sermon on the Mount is not for Christians of this age, but I cannot imagine anyone being more mistaken, for this is a sermon deliberately aimed at those who are poor in spirit, pure in heart, hungering and thirsting after righteousness. In other words, those who have confessed Jesus Christ as their Lord, those who hunger to enter into the fullness of all that he has prepared. Jesus said:

"Do not lay up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there will your heart be also.

"The eye is the lamp of the body. So, if your eye is sound, your whole body will be full of light; but if your eye is not sound, your whole body will be full of darkness. If then the light 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 be devoted to the one and despise the other. You cannot serve God and mammon."
{Matt 6:19-24 RSV}

Our Lord's usual method in presenting truth is to give a great principle, summed up in a few brief words, and then to develop that principle in the explanation that follows. This is the process he follows in this very logical passage. He begins with a command that reveals a difference.

"Do not lay up for yourselves treasures on earth ... but lay up for yourselves treasures in heaven." {Matt 6:19a, 20a RSV}

That is his command, and the whole passage hangs upon those phrases. Obviously he is pointing out that something is wrong about laying treasures on earth, and when we ask ourselves specifically what is wrong, we perhaps are at a loss to answer. When we read through this passage, the first word that leaps out at us is the word *treasures*. Immediately we think in terms of dollars and cents, but I am sure that this word includes a good deal more than money. Our Lord does not say, "Do not lay up money," though he could have said that. He says, "Do not lay up for yourselves treasures on earth ... but lay up for yourselves treasures in heaven." This includes money but it is more than money. If it were only money that is referred to here we would be

inclined to think this is a passage addressed only to the rich among us, but when he says "treasures" he includes the rich and the poor alike for we all, without exception, have treasures.

The man who said, "Money is not everything but it is way ahead of whatever is in second place," was not reflecting reality, for there are many things that can be more important than money in our lives.

Our *treasure* may be a home, it may be a person, it may be a position that we hold or seek after. Whatever means everything to you, that is your treasure. Whatever you find of great importance to you, that is your treasure.

Well then, is Jesus saying to us that it is wrong to have treasures, that we should never let anything be of great importance to us? No, for he says not only "lay not up for yourselves treasures" but he also says "lay up for yourselves treasures." There is nothing wrong in the treasures. They are perfectly right, and so is the idea of having things.

Well, then, is it the words *lay up* that indicate something wrong here? Is Jesus warning us against the folly of hoarding personal possessions? Is he warning against bank accounts and safe deposits and this type of thing? Again the answer must be "No," because of course he not only says "lay not up for yourselves treasures" but he also says "lay up for yourselves treasures." Hoarding is right! The desire to possess is instinctive in human life, God-given, in other words, a natural thing.

The other day, at our home, we laughed when our little two-year old, Laurie, riding her new tricycle, reached out and hugged it as best she could and kissed it, and said, "I yuv you," for we realized that she was but reflecting the instinctive desire of human life to possess things, to want to have something for our own. Our Lord is not inveighing against that, he says, "Lay up treasures," it is perfectly all right.

Well then, is it the words *for yourselves* that is wrong? Is he saying here that we ought not to be thinking about ourselves but only of others, that this is what is wrong? No, again the answer is, he not only says "lay not up for yourselves," but he also says "lay up for yourselves treasures." So, as we narrow it down to what he is specifically saying to us, we see that the whole issue here hangs on these two words *on earth* and *in heaven*. Hoarding treasures on earth is wrong. Hoarding treasures in heaven, that is right.

Now, in a moment, we want to look at what earth and heaven specifically mean, but in either case, whether it is laying up treasures on earth or laying up treasures in heaven, the laying up is something that we do right now. It is something that occupies the time of our earthly existence. We are, right now, either laying up treasures on earth, or laying up treasures in heaven. In other words, it is something that we can do every day.

Now let us look at the issue. What practical way do we have of distinguishing what he means by *treasures on earth* as opposed to *treasures in heaven*? We know how easy it is to lay up treasures on earth. We all live here, and know what they are. But what are these treasures in heaven and how do we lay them up? That is our primary objective.

Obviously the treasures on earth lie in the realm of persons, places, and things. In other words, the tangible, the material; these are the treasures of earth. We know what we must use these things by virtue of the fact that we are human beings, and our Lord never says that we should run away from the use of earthly things. The treasures on earth are the tangible, material values which we expect to enjoy now.

You see this in Verse 32 of this same chapter where Jesus says, "For the Gentiles seek all these things." That is, the pagan, the man of the world, who does not have God in his consciousness, seeks after things. You need only to flip through the pages of the current issue of any magazine to see how fully this is substantiated. The world is concerned about things. Robert Louis Stevenson said,

The world is so full of a number of things I think we should all be happy as kings.

That reflects exactly the philosophy of the world, that "things" make men happy, and those are the earthly treasures. Jesus said in another place, "Man's life does not consist of the abundance of things which he

possesses" {Luke 12:15}, highlighting again the false philosophy of the world. We understand this. We know what our earthly treasures are -- our car, our house, our clothing -- the realm of human relationships: our position, the job we hold, the job we hope to get, the favor of others, the promotion that we want; all these lie in the realm of earthly treasures.

Well then, what are the treasures of heaven? That is the thing that we want to know.

It is evident that if the treasures of earth lie in the realm of tangible, material things, then obviously the treasures of heaven lie in the realm of attitudes and deeds, the intangible, the immaterial. There are a number of Scriptures that substantiate this very clearly.

In Luke 4, when Jesus gives a summary of his own ministry (and surely he fulfilled these words about laying up treasures in heaven himself, he lived on that level), he describes his activities in these terms, quoting from Isaiah:

**"The Spirit of the Lord is upon me,
because he has appointed me to preach good news to the poor.
He has sent me to proclaim release to the captives
and recovering of sight to the blind,
to set at liberty those who are oppressed,
to proclaim the acceptable year of the Lord." (Luke 4:18-19 {RSV})**

Good deeds, loving service, proper attitudes; these are the treasures of heaven. You see this again when Paul, in writing to young Timothy says:

As for the rich in this world, charge them not to be haughty, nor to set their hopes on uncertain riches but on God who richly furnishes us with everything to enjoy. [Notice that God gives us these things. Why? In order that we may enjoy them.] They are to do good, to be rich in good deeds, be liberal and generous, thus laying up for themselves a good foundation for the future, so that they may take hold of the life which is life indeed. {1 Tim 6:17-18 RSV}

Now, good deeds, worthy enterprises, helpful things, right relationships of love, joy, comfort and strengthening of one another, these are the treasures in heaven. Jesus precisely pins this down in Matthew 25 in that message on the judgment at the end of the age in the word that he addresses to the righteous there. He says:

"for I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me, I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me." {Matt 25:35-36 RSV}

Those are the treasures in heaven. They are something that we do now and enjoy later as opposed to the things that we do now and enjoy now, the treasures of earth.

Notice, these words of our Lord are addressed to us as a command, an injunction. "Lay not up for yourselves treasures on earth ... but lay up for yourselves treasures in heaven." Be rich in this area. This is a command that sums up the whole of his teaching in this realm.

But our Lord is very gracious. He does not leave us there, but explains something further. Nor only does he give us the command that reveals the difference but he also makes, along with it, a comment that describes a difficulty. For in each case he says:

"Do not lay up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal." {Matt 6:19-20 RSV}

In mentioning the moths, the rust, and the thieves he is showing us what happens when we lay up treasures on earth. I think there is a very delicate touch of humor here. What our Lord is saying is: "If your treasures are on earth I can tell you the whole story of them in three words -- moth, rust, and thieves. That is the whole thing." And that is the trouble with treasures of earth, is it not? If our treasures exist in the realm of things, of persons, of pleasures, the one thing we can be absolutely certain of is that we are certain to lose them! There is no way we can preserve them for ourselves. The terms that our Lord uses here, "moths, rust, and thieves" are not only literally true of much of earthly treasure, but they are also symbolically true. That is, they stand for certain characteristics of earthly treasures that are always true. We know them well. We know, for instance, that earthly treasure -- things, persons, places, positions, favor, etc. -- never fully satisfy us. They never meet our need, there is always something missing. We get something we crave, and, the moment we get it, we find there is a sense of disappointment, of something lacking. It is not as fully satisfying to us as we thought.

I remember years ago I was traveling a commuter train to San Francisco. Seated across the aisle from me was a young lady who was chain-smoking, lighting one cigarette with the butt of another. As we traveled she finished the package, crumpled it and threw it down on the floor, and I noticed that it was the brand that has written across the front of it, "They Satisfy." I said to myself, "I wonder how many it takes?" This is the problem with so much of earthly treasures, is it not?

I read this week about a tobacco store in New York City. An opium pipe was hung in the window and underneath it was a sign, "For the man who wants to forget that he has everything." That is the next step, is it not? You have everything and are still not satisfied, so the only thing is to forget it some way, lose yourself in some opium dream. So it is true, as our Lord said, that earthly treasures never satisfy.

And, more than that, we lose interest in them. Our tastes change. We get something and before we have had it very long our joy in it has begun to dull and after a while we have lost all interest in it. That which occupies our interest and attention when we were young has no interest to us as we grow older. Our tastes change completely. We cannot wait to get rid of some of the things we once had.

A high school boy said to me some time ago, holding his head in his hands, "Oh, I don't know what is the matter with me. I see a pretty girl and I say to myself 'Oh, if I could only go with that girl I'd be the happiest guy in the world' and two weeks after I start going with her I say to myself 'If I could just get rid of this girl I'd be the happiest guy in the world!'"

That is the fluctuating interest of earthly things.

Our Lord is indicating here that all of them ultimately perish. What the moths and the rust do not get, the thieves will take away, and there is no protection against them. We think we have made them safe by putting them in a safe deposit vault or in some special secret chamber or burying them in the back yard, but that doesn't keep them from thieves. Illness strikes and our hoard is gone. Some financial loss occurs, some market collapse takes it all away, inflation eats the value of it, a strike occurs and we are out of a job, war comes, and, of course, the greatest thief of all, death, takes everything.

I picked up a hitchhiker years ago and attempted to witness to him. We were talking about wealth and various things, and he said, "Oh, I wish I were like my uncle. He died a millionaire." I said, "What?" He said, "He died a millionaire." I said, "No he didn't." He said, "What do you mean?" I said, "Who has the million now?" And he said, "Oh, I see what you mean."

We brought nothing into the world, and we can take nothing out of it. This is the trouble with earthly treasures. They all, without exception, perish.

"But" Jesus says, "treasures in heaven are never lost." "Remember," he said, "If you give a disciple a cup of cold water in my name you will never lose your reward," {cf, Matt 10:42}. The simplest thing, the least important act given in the name of Christ never loses its reward.

And hour spent in visiting the sick or counseling the troubled or comforting the grieving or cheering the lonely is never lost. Peter speaks of "an inheritance which is imperishable, undefiled, and unfading, kept in heaven

for you," {cf, 1 Pet 1:4}. These are the treasures in heaven that are being laid up as we go through life right now. The only time we can lay them up is now. Those are truly safe deposits that can never be lessened in any degree. Money spent for missions or to help the poor or to aid some struggling student or invested in some cause for Christ's sake is never lost -- never lost. We may forget it, in fact, it is best we do. In this same message Jesus teaches us that we are not to do our alms in public, nor even to let our right hand know what our left hand does. That is, do not talk about it to yourself, forget it. But God never forgets.

As Jim Elliot put it before he died,

"He is no fool who gives what he cannot keep to gain what he cannot lose."

This is the thing about treasures in heaven.

But this is not yet the whole story. Our Lord's major argument to support his command is even more powerful than this. In Verses 21-24, he unveils to us a commitment which creates a danger. This is very important.

"For where your treasure is, there will your heart be also." {Matt 6:21 RSV}

In other words, a treasure has a remarkable power over us. It draws us like a magnet, it exercises a tremendous grip and power over us.

A friend told me some years ago how every Friday night he would get in his car and drive a hundred and fifty miles down a desolate desert road to another town where he would stay overnight, spend all day Saturday, and then drive back a hundred and fifty miles to his own home in order to be there for church in the morning. He did this week after week for about two years. Why? Because he had a girl friend in that city. His treasure was there and it drew him like a magnet and he committed himself to all that was involved in driving a three-hundred mile round trip every weekend, in order to be with her. That is the power of a treasure.

Notice the chain of effect that Jesus draws here. He says first the heart is involved. "Where your treasure is, there your heart will be," your emotions. These treasures grip us whether they are of earth or in heaven. They seize our feelings, our affections and they hold them in an iron grip. Therein lies the terrible danger of treasures on earth. We find that if our affections are centered on things, we begin to love things and use people instead of using things and loving people as we are called to do. We discover that we are ready to fight to keep these things that we love. They have claimed our affection. We become bitter and angry, even violent, over any threat to take them away from us. I suspect that behind the heat and vehemence of many political views (even among Christians) there are hidden motives to protect earthly treasures or to gain more. Our feelings are wrapped up in these things and we react with vehemence when anyone even suggests that we give them up. The treasures on earth lay hold of the affections first, and, in a subtle way, they begin to change the man. We have all seen this. A coolness toward spiritual values sets in. That story has been written again, and again, and again. Let someone get overmuch involved in earthly things, and there is an immediate answering coolness toward spiritual realities.

But this is not the whole story. Not only are our affections involved, but the mind is next. Jesus said:

"The eye is the lamp of the body. So, if your eye is sound, your whole body will be full of light -- but if your eye is not sound, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!" {Matt 6:22-23 RSV}

The eye is a symbol of the mind. It is the way we look at things. The eye observes, but it is the mind that perceives, so the one stands for the other. What Jesus is saying is that there are only two possible ways of looking at things. If the eye is single, that is, a spiritual mind, a mind set on treasures in heaven, a mind which properly evaluates treasure, that man sees everything clearly and truly. His whole body is full of light. Everything is in its right relationship. Life is in focus. Everything is in its proper perspective. Ah, but if he has an unsound eye, ("an evil eye" the King James says), if his eye is set on treasures on earth, then there is a cloudiness, a haziness. His vision is blurred and distorted, he does not see things as they truly are. That is what Jesus is saying.

The terrible thing is that what the heart seizes upon, the mind begins to justify. This is the step that he is outlining here. Here is the awful power that we call *rationalization*. This is what he means when he says, "If the light in you is darkness, how great is that darkness!" This is the ability of the mind to justify what the affections have seized on.

How well we know this! How clever we are at explaining our craving for things by making each extravagance seem so reasonable, so logical. "Why, it was marked down twenty dollars. I saved twenty dollars on this purchase. I didn't need it, but I saved twenty dollars in the buying of it."

So we rationalize, and it all sounds so clear and so full of light, but Jesus says, "If the light in you is darkness, how great is the darkness!" If the mind which is designed in man to be the means by which he properly evaluates is clouded, is colored by lusts and desires, how great is that darkness! The whole life is plunged into darkness.

And then the final step. It not only involves the heart and the mind, but the will. Verse 24:

**"No one can serve two masters; for either he will hate the one and love the other, or he will devoted to the one and despise the other. You cannot serve God and mammon."
{Matt 6:24 RSV}**

When you use that word *serve*, you move into the realm of action, of choice, of decision. What Jesus is saying is that when we are captured by earthly treasures we are held as a slave, emotion, mind, and will, in the grip of a power from which we cannot deliver ourselves. We say that we serve God but we are actually serving mammon; that is, materialism, wealth. The proof of our blindness and our slavery to earthly treasures is found in the naive certainty that we often display that we can serve God on Sunday and mammon on Monday through Saturday and that God will accept this; that we can work out a compromise. Jesus says, you cannot serve God and mammon. What Jesus is saying is that these are absolutes. There is no mean between two opposites. If the material outlook controls us, then we are really godless, even though we talk about God all the time. I know there are many among us who would decry what we call "atheistic materialism," but what Jesus is saying is that there is something even worse. It is the materialism that thinks it is godly! In the letter to the church at Laodicea he reminded them of this. They were lukewarm, he said, "neither hot nor cold." They were saying, "We are rich and increased with goods and have need of nothing," and Jesus said, "You do not know that you are wretched, pitiable, poor, blind, and naked," {cf, Rev 3:16-17 RSV}. This is the materialism that thinks that it is godly.

So the consummate question here is not "What do you confess?" but, "Whom do you serve?" It is either God or mammon, it cannot be both. Everyone in this congregation -- including the preacher -- is either serving God or serving mammon. We are not doing both. We cannot do both, that is the point that Jesus makes.

Now, so serious a matter is this (and I feel this in my own heart so strongly) in these days of carnal, luxury-loving, ease-loving, powerless Christianity, I want to put this very practically to our own hearts. I would like to suggest in closing three very practical tests by which you may test your own heart on this, for I hope I have raised in each of your hearts the question, "Am I serving God or mammon? Am I deluding myself? Have I thought that I have been a Christian committed to Jesus Christ, willing to serve him, but all the time have I been secretly deceiving my own heart and serving materialism?"

Here are three questions by which you can test it. Remember, Scripture says to do this. "Examine yourselves to see whether you are holding to your faith. Test yourselves," (2 Cor. 13:50 {RSV}).

1. The first question is in the realm of the heart, the emotions, the feelings. Ask yourself, "What are my feelings toward material things, material values? Do I find them very important to me? Am I deeply disturbed if there is something I want but I cannot have it, or that I have and lose? Does it upset me? Do I think of myself as a pilgrim, a sojourner passing through this earthly life? Can I regard these things with a kind of detachment, an objectivity that allows me to use them but not to be bound to them?" That is the first question, in the realm of the feelings.
2. The second is in the realm of the mind. Ask yourself, "Do I find it necessary to explain why I have

things or want things? Do I act on impulse and justify it later? Do I desire something and then seek the reasons why I should have it? Is my mind, in other words, engaged in the task of rationalizing, justifying that which my emotions desire?"

3. And then the third question, which lies in the realm of the will, is perhaps the most revealing of all, because if we answer this honestly it will show us whether we have been deceiving ourselves in the other two areas. Let us ask ourselves this question. "Would I honestly exert the same effort to snatch up a spiritual opportunity as I would to take advantage of material one?"

I heard a man tell of being in a meeting where a missionary had presented a need for an airplane that cost eight thousand dollars. This man said, "I did not have eight thousand dollars, I only had about three hundred dollars. But the Lord said to me, "That man needs that plane and you have good credit. Go out and borrow eight thousand dollars and give it to him." And he said, "I did that. I am still paying on the plane. The title is not even in my own name, but the man has his plane." There was a man who recognized real values, treasures in heaven versus treasures on earth.

Would you do that? Would you marshal the same resources in order to grasp a passing opportunity to invest in treasures in heaven that you would marshal to buy up some golden opportunity that came involving material things?

Let me put this very specifically: Two weeks ago we had here a young couple that wanted to go out to Brazil. They were all ready to go in every way except for the supply of their monthly support. In this situation there was available an opportunity to invest in treasures in heaven. Some people took the opportunity, others did not. I am not legislating this on anyone. I know we need to be led in these matters, but did you honestly consider mortgaging your home, or taking some other means of raising money in order to seize this opportunity? They are still waiting. They cannot go out to the field because they do not have what it takes to send them.

All I am asking is that in the quietness and loneliness of this moment before God, in the presence of these searching words of the Lord Jesus, we each one ask our own hearts, "Would I use the same resources to buy up a spiritual opportunity as I would a material one?"

Prayer

Lord Jesus, we have felt the sword of the Spirit in our hearts this morning. You know, Lord, that each of us has a sense of guilt in this matter. We know there have been times when we have indulged our earthly desires at the expense of treasures in heaven. Not, Lord, that it is wrong that we have things. Your very word says these things have been given to us that we may enjoy them, but O Lord, there is this terrible danger that our hearts will be captured by them, that we will live for these things, that we will put this first in our priority list, that it is this type of thing that we are saving up funds for or wanting to invest in, rather than treasures in heaven. Reverse our values this morning, Father, bring us back to a balanced life. We pray in Christ's name, Amen.

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