**Dr. Bill Mounce, Sermon on the Mount, Session 12,  
Matthew 6:19ff, Undivided Loyalties   
Resources from NotebookLM**

1) Abstract, 2) Audio podcast, 3) Briefing Document, 4) Study Guide, and 5) FAQs

**1. Abstract of Mounce, Sermon on the Mount, Session 12, Matthew 6:19ff, Undivided Loyalties, Biblicalelearning.org, BeL**  
  
 Dr. Bill Mounce's Sermon on the Mount, Lecture 12, titled "Undivided Loyalties," focuses on Jesus' teachings in Matthew 6:19 and following regarding earthly versus heavenly treasures. Mounce clarifies biblical terminology like synecdoche and discusses alternative interpretations of the Lord's Prayer. He emphasizes that true loyalty involves prioritizing God over material wealth, arguing against the idea that prayer cannot influence God. Mounce explains that followers of Christ are stewards of God's resources, called to use them for divine purposes to accumulate eternal rewards. The lecture explores the dangers of treasuring earthly possessions, as they can be lost and distract from a singular devotion to God, highlighting the impossibility of serving both God and money. Ultimately, Mounce encourages listeners to live with an eternal perspective, using their resources and advantages to advance God's kingdom.

**2. 15 - minute Audio Podcast Created on the basis of   
Dr. Mounce, Sermon on the Mount, Session 12 – Double click icon to play in Windows media player or go to the Biblicalelearning.org [BeL] Site and click the audio podcast link there (New Testament 🡪 Gospels 🡪 Sermon on the Mount).**



**3. Briefing Document: Mounce, Sermon on the Mount,   
Session 12, Matthew 6:19ff, Undivided Loyalties**Top of Form

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**Briefing Document: Dr. Bill Mounce on Matthew 6:19ff - Undivided Loyalties**

**Overview:**

This lecture by Dr. Bill Mounce delves into Matthew 6:19-24, focusing on the theme of "Undivided Loyalties." Mounce emphasizes the importance of prioritizing heavenly treasures over earthly ones, arguing that our hearts will naturally follow where we invest our resources and affections. He explores the implications of this teaching for prayer, stewardship, and our ultimate purpose as believers. The lecture includes personal anecdotes, biblical interpretations, and references to other Christian authors and figures to illustrate these points.

**Main Themes and Important Ideas:**

**1. Clarifications on Terminology and Interpretation:**

* **Synecdoche vs. Metonymy:** Mounce corrects his previous misuse of "metonymy," clarifying that "a synecdoche is a figure of speech in which a part is made to represent the whole" (e.g., "give us today our daily bread"). He defines metonymy as substituting a name for the whole (e.g., "the White House" for the president).
* **Interpretation of "Lead us not into temptation":** Mounce presents an alternative interpretation, referencing 1 Corinthians 10:13, suggesting it could mean "lead us not into a temptation that we will not be able to resist," or simply "keep us safe from Satan and his power."

**2. The Significance and Nature of Prayer:**

* **Lack of Corporate Prayer:** Mounce shares his experience of canceling prayer meetings due to low attendance, concluding that the lack of participation is not due to a lack of understanding about prayer but something else.
* **Does Prayer Matter?** Mounce strongly refutes the view held by some "Reform buddies" that "God does not change His plans on prayer. ...the only function of prayer is to change the prayer." He argues that "prayer moves God to do things He might not otherwise do." He acknowledges that some things are God's predetermined will (e.g., Christ's death), but believes God waits to be asked for many other things.
* **Unanswered Prayer:** Mounce grapples with the difficult issue of unanswered prayer, using the personal example of his daughter's death. He emphasizes the need to believe that "God answers prayers" and that if He doesn't, He would be a "cosmic liar." He suggests that sometimes there are conditions to answered prayer (e.g., abiding in Christ, praying according to God's will). He encourages continued boldness in prayer even when answers are not immediately apparent or make sense.

**3. Undivided Loyalty and Treasures (Matthew 6:19-24):**

* **Shifting Focus:** Jesus shifts from prayer and fasting to the crucial issue of "undivided loyalty," emphasizing where we place our priorities.
* **Treasures on Earth vs. Treasures in Heaven:** Jesus commands, "Do not store up for yourselves treasures on earth, where moths and vermin destroy and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy and where thieves do not break in and steal" (Matthew 6:19-20). Mounce highlights the pun in the original Greek: "Don't treasure treasures on earth... but it is imperative to treasure treasures in heaven for yourselves."
* **Not About the Possession of Wealth, But the Treasuring of It:** Mounce clarifies that Jesus isn't condemning wealth itself, pointing to examples of godly wealthy individuals who used their resources for the Kingdom. The issue is "making money your heart's treasure, of treasuring your money" to the neglect of God's purposes. He cautions against demonizing the rich.
* **Amassing Heavenly Treasure:** We are called to "amass heavenly wealth" by "using God's wealth to advance God's purposes." This involves three key principles:
* **Everything Belongs to God:** "Nothing under our control belongs to us... Everything we are and everything we have belongs to the Lord. Period."
* **We are Stewards, Not Owners:** God entrusts His wealth and time to us. Mounce uses the analogy of a FedEx driver to illustrate that we are responsible for delivering God's resources according to His will.
* **Using Wealth to Advance God's Purposes:** We are called to use God's resources (money, time, abilities, influence) to further His kingdom. Mounce contrasts the average church giving of 2.2% in America with the Old Testament requirement of at least 10% in a poor agrarian society.
* **Rewards in Heaven:** Mounce believes in heavenly rewards and desires to hear "Well done" from God for using his advantages for His purposes.
* **Four Reasons Not to Amass Earthly Treasure:Destruction:** Earthly treasures are perishable and can be destroyed or stolen ("moths and vermin destroy... thieves break in and steal"). Mounce quotes Jim Elliott: "He is no fool who gives what he cannot keep to gain what he cannot lose."
* **Location of the Heart:** "For where your treasure is, there your heart will be also" (Matthew 6:21). Our hearts follow our investments. Amassing earthly treasures plants our hearts in this world, while investing in heavenly treasures places our hearts in heaven. Our treasures also "pull our hearts."
* **The Lamp of the Body (The Eye):** Mounce interprets the "healthy eye" as representing "singleness of purpose" and generosity focused on God and heavenly treasures. A "bad eye" represents a "divided heart" trying to serve both earthly and heavenly pursuits, leading to inner darkness.
* **Serving Two Masters:** "No one can serve two masters... You cannot serve both God and mammon" (Matthew 6:24). We must choose between God and the love of money and earthly treasures. Mounce references John Piper's "Don't Waste Your Life" and Martyn Lloyd-Jones' concept of "blessed detachment from money." He uses the metaphor of holding wealth loosely, allowing it to flow for God's purposes.
* **Money and Aggravation:** Mounce notes that talking about money is often a highly sensitive and potentially agitating topic for people, as it is often tied to their sense of worth, security, and control. He shares anecdotes illustrating the strong emotions and conflicts that can arise around the issue of money in the church.

**Key Quotes:**

* "a synecdoche is a figure of speech in which a part is made to represent the whole."
* "prayer moves God to do things He might not otherwise do."
* "If God doesn't answer prayers, He is a cosmic liar of cosmic, of divine proportions..."
* "Do not store up for yourselves treasures on earth, where moths and vermin destroy and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy and where thieves do not break in and steal. For where your treasure is, there your heart will be also." (Matthew 6:19-21)
* "Don't treasure treasures on earth... but it is imperative to treasure treasures in heaven for yourselves." (Paraphrasing the cognate verb and noun)
* "The issue is not having a lot of money. The issue is making money your heart's treasure, of treasuring your money."
* "You can't take it with you, but you can send it on ahead." (Randy Alcorn)
* "The way you amass heavenly treasure is by using God's wealth to advance God's purposes."
* "Everything we are and everything we have belongs to the Lord. Period."
* "We are stewards, not owners, of God's wealth and God's time."
* "He is no fool who gives what he cannot keep to gain what he cannot lose." (Jim Elliott)
* "For where your treasure is, there your heart will be also." (Matthew 6:21)
* "No one can serve two masters... You cannot serve both God and mammon." (Matthew 6:24)
* "Only one life will soon be passed, and only what's been done for Jesus will last."

**Conclusion:**

Dr. Mounce's lecture powerfully argues for a radical shift in perspective regarding our possessions and priorities. He challenges listeners to examine where their "treasure" truly lies, emphasizing that our financial decisions and the focus of our affections are inextricably linked to our spiritual lives. By understanding ourselves as stewards of God's resources and actively using them to advance His kingdom, we can amass lasting heavenly treasure and demonstrate an undivided loyalty to our true Master. The lecture also provides valuable insights into the nature and importance of prayer, even in the face of unanswered requests.

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**4.** **Study Guide: Mounce, Sermon on the Mount, Session 12, Matthew 6:19ff, Undivided Loyalties**

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**5. FAQs on Mounce, Sermon on the Mount, Session 12, Matthew 6:19ff, Undivided Loyalties, Biblicalelearning.org (BeL)**  
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**Frequently Asked Questions: Undivided Loyalties and Treasures in Heaven**

**1. What is the main idea behind Jesus' teaching in Matthew 6:19ff, and what does Dr. Mounce call this concept?** The central theme of this passage is the concept of "undivided loyalty." Jesus is urging his followers to prioritize heavenly treasures over earthly ones, emphasizing that true devotion cannot be split between God and material wealth. Dr. Mounce highlights that our hearts naturally follow our treasures, so where we invest our resources reflects our ultimate allegiance.

**2. Why does Dr. Mounce emphasize "treasuring treasures in heaven" as opposed to simply not having earthly wealth?** Dr. Mounce clarifies that Jesus is not condemning the possession of wealth itself, but rather the act of *treasuring* it to the neglect of God's kingdom. He points out that some wealthy individuals have used their resources significantly for godly purposes. The issue lies in where our hearts are invested; if our primary focus and source of security are earthly riches, then our loyalty is divided. Instead, we are called to intentionally "treasure treasures in heaven" by using God's resources to advance His purposes.

**3. How can believers "store up treasures in heaven," according to Dr. Mounce's interpretation?** Dr. Mounce explains that amassing heavenly treasure is achieved by using God's wealth (which encompasses not only money but also our abilities, time, and influence) to advance His purposes. This involves recognizing that everything we have belongs to God, acting as stewards rather than owners, and intentionally using those resources to further God's kingdom. Giving financially to support God's work is a key aspect of this, as is using our other gifts and opportunities for His glory.

**4. What are the four reasons Dr. Mounce outlines from Matthew 6 as to why it is unwise to primarily seek earthly treasures?** Dr. Mounce identifies four reasons: \* **Earthly treasures are perishable:** They are subject to destruction by moths, vermin, and thieves. \* **The location of our treasure reveals our heart's location:** If we prioritize earthly wealth, our hearts will be bound to this world. \* **The metaphor of the eye as the lamp of the body:** A "healthy eye" signifies singleness of purpose focused on God and generosity, while an "unhealthy eye" represents a divided heart and stinginess, leading to inner darkness. \* **We cannot serve two masters:** We must choose between serving God and serving "mammon" (wealth or property), as our loyalty will inevitably lie with one or the other.

**5. How does Dr. Mounce address the common argument that prayer cannot change God's sovereign plans?** Dr. Mounce strongly disagrees with the view that the sole purpose of prayer is to change the person praying. While acknowledging God's sovereignty and omniscience, he asserts that prayer "moves God to do things He might not otherwise do." He believes that while some events (like Christ's crucifixion) were predetermined, God waits to be asked for many other things and may choose to work through those who pray and are obedient. He uses the example of Hudson Taylor's ministry in China as a potential instance where prayer played a crucial role in God's actions.

**6. How does Dr. Mounce approach the difficult issue of unanswered prayer?** Dr. Mounce acknowledges the pain and difficulty of unanswered prayer, even in the face of biblical promises. He shares his personal experience of questioning God after the death of his daughter. While recognizing that some prayers have conditions (such as abiding in Christ and praying according to His will), he emphasizes the importance of continuing to approach God with boldness and trust. He argues that if God does not answer prayers, He would be untrustworthy, given His covenantal promises. Despite unanswered prayers, believers must continue to believe in God's faithfulness and willingness to listen.

**7. What does Dr. Mounce share about his experience with corporate prayer meetings, and what conclusion does he draw from it?** Dr. Mounce recounts his disappointment when increased teaching on prayer did not lead to greater attendance at corporate prayer meetings. He even canceled the prayer meeting to see what would happen, and it went unnoticed for two months. From this experience, he concludes that the lack of corporate prayer is not primarily due to a lack of understanding about prayer, but rather "this lack of something else," suggesting a deeper issue of the heart or priorities.

**8. What does Dr. Mounce say about the power of money and the reactions people have to teachings about it?** Dr. Mounce notes that Jesus talks extensively about money in his teachings. He observes that money can become intertwined with one's sense of worth, independence, security, and control, which is why discussions about money can be particularly sensitive and even agitating for some people. He shares anecdotal evidence of strong reactions, including church splits, related to disagreements over financial matters and the use of wealth within the church. This highlights the significance of Jesus' teaching on undivided loyalties and the need to carefully examine our relationship with money.

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