**Dr. Bill Mounce, Sermon on the Mount,  
Lecture 12, Matthew 6:19ff, Undivided Loyalties**

© 2024 Bill Mounce and Ted Hildebrandt

This is Dr. Bill Mounce in his teaching on the Sermon on the Mount. This is session 12, Matthew 6:19 and following, Undivided Loyalties.   
  
Hey, a couple of clarifying things.

I've been using the word metonymy wrong. I did not realize it. A synecdoche is a figure of speech in which a part is made to represent the whole.

So, it's a synecdoche. Yeah, so give us a day, our daily bread is a synecdoche, s-y-n-e-c-d-o-c-h-e. Metonymy is when you substitute the name for the whole like the White House is for the president.

This is a technical distinction. Actually, the daily bread thing is a synecdoche. All right, second thing: There is another interpretation, and I'd forgotten to write it down, on keeping us from evil, and that is the point that Scott makes.

He thinks that 1 Corinthians 10:13 is basically saying the same thing. 1 Corinthians 10:13, that there's no temptation which is not common, and in the midst of the temptation, God will give us a way to get out. And so, the idea in the Lord's Prayer is lead us not into a temptation that we will not be able to resist.

Rather than doing that, just keep us safe from Satan and his power. So, another interpretation is just to point to 1 Corinthians 10 13 as an explanation. Okay, it's certainly viable.

There are all kinds of follow-up questions I have on my notes, and I skipped them for the most part. If we have time tomorrow, if you want to, we can talk about this. But you know, when I originally preached this, each phrase was a separate sermon, so with the introduction, you know, it took about two months to get through.

And I was all excited, you know, okay, the people are going to understand more about prayer, and they're going to come out to prayer meeting, and da-da-da-da-da, and nope, numbers didn't go up at all. And I'm like, okay, so lack of prayer, corporate prayer, is not due to lack of understanding. It's this lack of something else. Finally, I may be the only pastor who did this; I just canceled the prayer meeting to see what would happen.

Nobody noticed. About two months later, a friend came to me and said, "I'm really struggling with you canceling prayer meetings." I said, "Well, that's interesting because you weren't there the last two months we had it, and you haven't said anything for the last two months, so you didn't notice it."

So, four months have gone by, and you haven't been part of it. So, what exactly is your problem with me canceling it? People's problem with prayer is not a lack of knowledge; it's something else, right? So anyway, I did three follow-up sermons, and it didn't make any difference, but one of the questions that we're going to be asked is, does it matter? You know, does it matter? And because Bob's here, I can say this. A lot of my Reform buddies have a position on prayer that is absolutely so wrong that I can't emphasize it enough.

And that is, God does not change His plans on prayer. God's sovereign, God's omniscient, He's going to do whatever He's ever going to do, and the only function of prayer is to change the prayer. I really hope that's not your position.

Prayer does change us, doesn't it? Well, but this is an argument I've had to deal with a lot, so they would not say it's a straw man argument. That, you know, prayer can't change God. The ditty I finally worked on is that prayer moves God to do things He might not otherwise do.

I think that there are certain things that God's going to do that God's going to do, and He doesn't need a single one of us asking Him. Okay, His Son was going to die on the cross. This is not a prayer thing, it was going to happen.

And yet, I think that there are a whole lot of things that He's waiting to be asked for. One of the questions is if God had not moved in the hearts of Hudson—oh, if Hudson Taylor had not been obedient, prayed, and gone—would God have still worked in China? Well, we don't know. Possibly.

Someone else would have received the blessing. But I've read enough on Hudson Taylor that he was convinced that prayer was moving God to work in China. And so, I just say, yes, prayer changed the prayer.

But I think prayer moves God to do things He might not do. Or He might decide to do through someone else, and someone else gets the blessing. So does prayer matter, despite all the frustrations and things we have? We have to say yes.

Okay, what about unanswered prayer? That's a hard thing. When our daughter died at birth, I didn't teach Sunday. I had a great Sunday school class, and I didn't teach it for about two or three weeks.

When I came back, I assembled all the verses on Whatever you ask in my name; I will do. We assigned them to everyone in the class, and I made everyone read their verse. When it was all done, I said, "So why did Rachel die?" It was a very interesting lesson because I was struggling, but I knew it would be healthier to struggle with my friends.

And they knew how raw everything was in us, but it was a very real question. And, you know, what about these unanswered prayers when God has so bound Himself? Sometimes, there are conditions, right? Abide in me, John 15. Abide in me, and I in you.

If you abide in me, then ask whatever you want, and it's yours. They're just praying in accordance with God's will, praying without sin in our life, not praying outside of God's will for Mercedes Benz. But I think the issue of unanswered prayer, obviously, is a powerful thing.

But we have to believe that God answers prayers. If God doesn't answer prayers, He is a cosmic liar of cosmic, of divine proportions, right? Because He has bound Himself in a covenantal relationship where He has promised to answer prayers. And so in my own life, there are prayers that are not answered when I want them in the way I want them.

There are prayers that I'm still waiting for. I have to continue to go to the throne with audacity and boldness as His Son, and, hey, Dad, can I have this? Can I have that? Can you do this? I have to keep doing that, even when some of the answers coming back to me make no sense at all. But if God cannot be trusted, if God does not listen, if prayer does not move God, the Bible is just full of lies.

So, I know this is a phenomenally difficult topic, again, because we usually don't get what we ask for, when we ask for it, and the way we ask for it. We still have to believe. So, if we have more time later on, we could always talk about that, but I want to move on to the next passage.

Okay, we are into the undivided loyalty 619 and following. We've been talking about placing a priority on God, giving prayers and fasting, and now what Jesus does in the sermon is He shifts to really being focused on, and the phrase I use is undivided loyalty, undivided loyalty. So we're going to start at 619.

Do not store up for yourselves treasures on earth where moths and vermin destroy. That's a great word, isn't it? Vermin, vermin. Anyway, and where thieves break in and steal.

But store up, in imperative, 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. All right, there's a beautiful pun going on here.

Tablets don't like my finger. I don't know if there's something wrong with my body chemistry or what, but I tap on things like Apple and Android, and they just sit there and laugh at me. So, anyway, there's a beautiful pun going on, and if we were more accurate, we would say, do not treasure up treasures.

The verb is a thesaurus; the noun is a thesaurus. In other words, they're cognates. Don't treasure treasures on earth where all these things can happen, but it is imperative to treasure treasures in heaven for yourselves.

Okay. We're going to preach to the choir for a while, right? Somebody, I've heard this repeatedly; it doesn't make it true, but Jesus talks more about money than he talks about heaven and hell. I don't know if that's true or not, but I know he talks a lot about money.

What is Jesus not talking about? He's not talking about the possession of wealth, right? Obviously, he's not talking about the possession of wealth. He's talking, well, I'm not even sure he's talking about amassing wealth. I'm differing with my notes.

I'm not even sure it'd be best to talk about that. He's not talking about amassing wealth because there are some phenomenally godly men and women who have done so much for the kingdom because they're so phenomenally wealthy. Davis Weyerhaeuser, the Weyerhaeuser, you know, the wood company, unbelievable man.

He had three charities, Fuller Seminary, Whitworth College, and I think it was Young Life. I get some of those ministries mixed up. I think it was Young Life.

He poured millions of dollars into those three charities and a lot of good came out of it. It's not so much amassing, it is where your heart is, right? It's treasuring. The issue is not having a lot of money.

The issue is making money your heart's treasure, of treasuring your money. I had a friend in church once, a very successful businessman, and he said, I love business. I love making money.

Now, was that good or bad? Well, on the one hand, there is a thrill in business, right? Putting together a business plan, building the relationships, doing the hard work, just the intense satisfaction of seeing it perhaps a niche in the market and throwing yourself into it using every God-given ability you have and succeeding. I mean, that's not inherently bad. But if he was saying, I love business and making money because I love being rich, I love having the freedom to do whatever I do, which does not include supporting church in any shape, way, or form, then that's something totally different, isn't it? So, it's an issue, as we all know, it's an issue of the heart.

I just want to be careful. It's so easy to demonize rich people, and I don't want to do that. Jesus is talking about people whose hearts thrive on the amassing of wealth on earth to the neglect of the kingdom.

I think something like that. But the other side is fascinating. We must treasure treasures in heaven for ourselves.

We must amass heavenly wealth. I'm trying to think of some pun with bitcoins, you know, heavenly bitcoins. We are told to amass wealth.

If we believe in rewards, we are to intentionally work as hard as we can for the biggest amount of rewards we possibly can get, right? We're told to do that. That's a good thing. Randy Alcorn wrote a really good book called The Treasure Principle.

He's done a whole lot of these little books. Even the ones I disagree with, they're really good books, and I encourage you to take care of them. He has a whole series of principles laid out in this book called The Treasure Principle.

His line is, "You can't take it with you, but you can send it on ahead." He uses the illustration that probably all of us have used: I've never seen a hearse with a trailer behind it. I've never heard a person on his or her dying bed say, "I wish I had spent more time in the office."

You know, I mean, it's you can't take the earthly treasure you amass with us. But Alcorn's argument is, you can send it on ahead. That's how you amass treasure in heaven.

You can send it on ahead. So, the question is, how do you do that, right? And here was how I ended up saying it. The way you amass heavenly treasure is by using God's wealth to advance God's purposes.

If we could really come to grips with that basic statement, we will all have piles of divine gold waiting for us. We use God's wealth to advance God's purposes. So three parts to it.

Number one, nothing under our control belongs to us, right? Everything we have, including our abilities and our situation in life, is a gift. When we become Christians, all that's turned over to Him.

It's left at the gate. It's handed to Him. It's dropped at the foot of the cross.

Whatever metaphor you want to use. Everything we are and everything we have belongs to the Lord. Period.

End of discussion. Secondly, we are stewards, not owners, of God's wealth and God's time. God, biblically speaking, doesn't give us this stuff.

He entrusts it to us. Alcorn has this fascinating example of it. What if you had a $100,000 check and you gave it to the FedEx guy, and he said, tell you what, FedEx guy, you can have $100,000 of it, but the rest I want you to deliver to my kids.

So, the FedEx guy goes home, cashes all of it, gives it to his kids. What would you do? Well, that wasn't what it was for. It wasn't for the FedEx guy.

It was for over here. And the point, the illustration he's trying to make, is that we're the FedEx guy for everything that we have. And everything the Lord has given to us, he still controls it.

And the really cool thing about God is that he's got all this wealth. He puts it under our control and says, hey, take some of it. No, no, no, it's yours, God.

No, buy a house. I really want you to take that out. You can even buy a BMW.

I'm going to let you take it. Take it out. It's my money.

I know you can have a car. Get a nice car. You've been driving sloppy cars your whole life.

I want you to have a BMW. It's this incredible joy that it's his wealth. It's all under his control.

He lets us take some of it. I don't know if I had all my inheritance money tied up in a check. I wouldn't give any to the FedEx guy. God gives us some of his, but it's still his.

So, point two is that we're stewards. Only we can understand that, right? If only our people could understand that. It's not theirs, it's still God's.

Thirdly, because nothing's under our control, we are merely stewards. Number three, we're supposed to be using that to advance his purposes so, when we take the wealth that he gives us, whether it's a discretionary $100 a month or whether it's a discretionary $1,000,000 a month.

And there are people that $1,000,000 means, it absolutely doesn't mean anything to them. I've been working with an organization, the money behind it, the guy's worth a couple of billion dollars, with a B. $5,000,000 doesn't mean anything to him. It's inconsequential, absolutely inconsequential.

He's got a company, he's thinking about selling, he can get about $280,000,000 for it. He's probably not going to sell it, because what do you need $280,000,000 for? He doesn't need it. I mean, so it doesn't matter whether it's our $100, or our $280,000, $1,000,000.

These are God's wealth. They are still under his control, and we are called to use them to advance his purposes.

He gets to, we can buy cars and send our kids to colleges. There are all kinds of cool stuff he lets us do with his money, but it never becomes ours. It's always his.

And so, we use what we have, as we can, to advance his purposes. Average giving to a church, you know what that percentage is? Just so you won't feel too bad about your own people if you've done this work. The average giving to the church in America is 2.2%. So, to a very, very poor agrarian culture, God demanded 10%.

The number actually goes up around 27% if you factor in taxes. A tithe is very difficult to figure out in the Old Testament, but at a bare minimum, beyond taxes, they had to give 10%.

So, to a very poor agrarian culture, God said at least 10%. Our churches give 2.2%. I was talking to a guy once, and he was over the finances of his church. He was so excited.

He said, Bill, our church is up to 2.4%. He was really happy with that. I don't know what the treasures in heaven are going to look like. I think it's going to be a really big hug.

I think it's going to be well done. You did the right thing, Bill. You died exhausted.

I gave you a lot of opportunities. Personally, I have a lot of opportunities. I'm white.

Do you think that's an opportunity in this country? You're not watching. I'm white. I'm tall.

The average corporate executive over six feet is paid $6,000 a year more than the average corporate executive who's under six feet. If you're tall, people automatically listen to you. I've seen all the studies.

It's fascinating. I've been in churches where shorter people stand up, and the kids are doing this. Then I stand up.

It's just because I'm 6'2". I'm just tall. I was born in Mounces.

My dad is very well-known in this field. I have a leg up on all of my colleagues because almost everyone knows Dad in my field. He wrote an article and a question-and-answer column for Eternity Magazine for 20 years.

That's how most people know him. Tremendous advantage. That's why I got to write the commentary.

That's why I got into grad school. I have phenomenal advantages over most people, none of which are to my credit at all. I have to answer for that.

You have your set of advantages, even if you're under six feet. Every time you step on a plane, think of your advantage of being shorter. I have to pay a lot more money to get the extra legroom to get on a plane.

Doug moved. I don't know why he doesn't go first class everywhere. But we all have our sets of advantages, and we're all going to be accountable for them.

I just want to live. I want to take all the advantages that he's given me, and I want to work to the day I die. I want to drop exhausted because I want the biggest humongous pile of heavenly bitcoins that I can possibly have.

Because I want a well done. Well done. Not good.

I want well done, Bill. You took everything I gave you. You did a really good job.

That's how you amass heavenly treasure. You use God's wealth, and the wealth can be money; it can be time, position, influence, whatever the case. You take what God has given you, and you use it not to advance yourself.

You use it to advance God's purposes. That's one reason BT is free. It's a way that Matt, Ed, and I can advance God's purposes as much as we can.

Yeah? Oh, bitcoins? Bitcoins are a virtual currency that every nation on the face of this earth fears. Bitcoins are a virtual currency that is used mostly on the dark net, mostly for very bad things. The dark net, there's a whole, there are two internets.

Yeah, there's the internet you see when you sign up. You can see it. There's a whole other set of servers that are all connected that can't be traced. And this is where human trafficking takes place.

This is where drugs are sold. ISIS uses it. It's where you can download illegal movies for free.

There's a whole, and so they call it the dark web. And the currency of the dark web are these bitcoins. They're virtual currencies that you earn by doing certain things, and then you can buy things with them.

And there, I'm actually starting to see things like stay at the hotel, $100 a night or 56 bitcoins. The reason the governments fear them is that they don't control them. The Chinese government a year ago just told the Bank of China, no, no, no, you can't use bitcoins for anything.

And the value of bitcoins go up and down because there's no gold behind them or anything like that. But they have real value because people say they have value, and they're willing to trade bongs and marijuana and crack and whatnot for a certain number of this virtual currency. They think they found the programmer that created them, and this kid must be just a genius beyond comprehension because they can't break his code.

They can't break the code and cancel out bitcoins. But we'll see what happens. But anyway, that's bitcoins.

No, not to cheerleaders at all. I have heard names, and my mom also, she researched it. She went on the website.

ISIS had hacked her website. And at first, it's like, well, why did they do her? They said, well, she would be easy to hack and say, of course, my mother was there first. But then she was a little bit hacked by ISIS.

Yeah, yeah. And they're probably coming through the dark net because they can't be watched. Of course, the dark net is great in China for transferring the gospel because it's not traceable.

There's no footprint left when you go places. So, it's kind of like the radio. Remember, well, none of us are old enough to remember this.

When the radio first came out, some Christians decreed it as Satan's tool, and it was going to destroy the church. All of a sudden, they realized, wait a minute, we can spread the gospel to close countries through radio. And so, I'm curious where the dark net's going because it is such a powerful tool to be able to share the gospel.

But there's so much bad stuff on it. I just don't know what's going to happen. Martyn Lloyd-Jones says, every night, we pitch our tent one day's march closer to home.

Wouldn't it be great to have that mindset? We look at our money, and we look at our time, and we go, you know, I'm one day closer to home. Was it a good day today? Did I do a good march? Did I do the right things? John Wesley says, I judge all things only by the price they shall gain in eternity. What's the ditty I'm trying to think of? Only one life will soon be passed, and only what's been done for Jesus will last.

That's how you send your wealth on ahead. It's how you amass heavenly treasure. He goes through, and I've already probably said most of what I wanted to say.

There's the command in verse 19, and then he gives four reasons why it's silly to amass earthly wealth. The first is that earthly treasures can be destroyed, right? Mosque and vermin can destroy and thieves break in and steal. So, it's not, it's just not that you can't take it with you, it's just you're going to destroy it.

Most everything you buy will eventually sprout wings and fly away. Or as I say, be careful what you buy because whatever you own owns you, right? Almost everything you own owns you, really. And so be careful what you do.

So, the argument is that earthly treasures can be destroyed, and heavenly treasures will always be theirs. Jim Elliott's famous quote, he is no fool who gives what he cannot keep to gain what he cannot lose. That's the heavenly treasures.

First Peter 1:4, it talks about our inheritance kept in heaven for us, protected by God. So that's where our inheritance is, we cannot lose it. So, reason number one to amass heavenly treasure is that earthly treasures can be is in verse 21, and that is the location of our treasure shows the location of our heart.

For where your treasure is, there your heart will be also. Our hearts and our treasures are inexorably firmly linked. If we amass worldly treasures, if we live for them, our heart is firmly planted in this world.

But if we are spending our lives amassing heavenly treasures, using God's wealth to advance God's purposes, then we have the assurance that our hearts are planted in heaven. And of course, we tend to think that we are the only exception to that ever, right? Oh, no, no, that may be true of the masses, but that's not true of me. I can have a lot of treasure, but I love Jesus.

Show me your checkbook. Show me your debit card statement, I guess I should say. Oh, wow, you gave a hundred dollars to the church three months ago.

Hmm. Yeah, the location of the treasure shows the location of our heart. But I think it's more than that.

Our treasures pull our hearts. If we are consumed with earthly treasures, then our hearts will pull down to earth.

There's a great, Gordon Fee's got a great quote, and it's in reference to 1 Timothy 6. So let me just read you the 1 Timothy 6 passage, starting at verse 7. This godliness with contentment is great gain, for we brought nothing into this world and we take nothing out of it. But if we have food and clothing and a BMW, we will be content. Those who want to get rich, okay, there's the love of amassing earthly treasures.

Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a of all kinds of evil. And it's this picture of this downward spiral.

If our passion is to get rich, then there's a whole new set of temptations that we're susceptible to. For example, I know some people that have a lot of money, and they have a whole set of, I should say, issues that I don't have. They labor over where to give their money.

It's really hard because when they give money, it's in $100,000 checks. They know it's God's money, so they want to be careful where they give it. They don't give it to ministries that don't deserve it or ones that will.

I mean, it's hard. It also gives you a whole new sense of temptation. I know a guy, he's a hedge fund manager, really rich, beyond anything what we can process.

And he was talking to his teenage son one day, said, hey, you want to go helicopter skiing? Son goes, yeah, can we do that? They live in Southern California. And he said, yeah, well, let me get you out of school for a couple of days. So, the next day, he bought a ticket, two first-class tickets to Chile.

They flew down to Chile and went helicopter skiing up in the high mountains in Chile. Came back, they had a riot. Wow.

See, he has a whole set of temptations that most normal people don't have. Now he has a temptation to spend money like that and to answer questions about how he spends money like that. I'm not saying it was right or wrong.

I'm just saying there are people who have that kind of money, and there's a whole new set of temptations. Gordon Fee's comment was, given the temptations that come with wealth, why would anybody want to be rich? He just leaves it unanswered in his commentary. Why would anybody want to be rich? All these new things you have to think over and labor over and ponder and pray about, and all the temptations that are going to come that normal people don't have, why would you want to be rich? That was an interesting Gordon way of asking things.

Earthly treasures pull our heart down to earth. Likewise, heavenly treasures lure and entice us up to heaven. It's Randy Alcorn's treasure principle number five.

Again, most of us feel that we're the exception to the rule, and I really wonder if people's bank accounts would really prove that we are the exception. You know, one of the odd things, have you found this, the more you make, the harder it is to give? You talk to people that, I remember being in a meeting, and I was in high school actually, getting ready to go to college, and I came out to San Bernardino, the Campus Crusades for Christ, used to have a summer institute, and I went to it. And I still remember one of the speakers saying, you've got to start learning to tithe now because it's easier to tithe now than it ever will be.

Because the more money you make, the harder it is to give. And I thought that was so odd, but I know in my own experience, it is, and I know in other people's experiences, it is. Old Fashioned Revival Hour, Charles Fuller survived on five and ten-dollar gifts.

He was famous for not being willing to go on the radio unless all the cash was paid for the radio time. He would never borrow money for the Old-Fashioned Revival Hour. And there are times, which it was literally two to three minutes before the Old-Fashioned Revival Hour was to start, the accountant would say, okay, enough money's come in.

And it was invariably very small gifts. Not the huge massive gifts you would have expected. Very, very small gifts.

Yeah, yeah, yeah. So anyway, our heart, our treasures pull us up, our treasures pull us down. And that's the second reason.

You can talk like that. But yeah, I mean, I mean, it's, I know it's hard. You look at TV personalities, and I just saw a picture of his house.

It's a $10 million mansion. You know. Yeah.

I do not know. I don't know. I don't know.

Then, you guys remember he may have been in LA more. Gene Scott. You've seen Gene Scott smoking a cigar and getting a whiteboard.

It's just that I was watching him one night. I was attending the Church of the Open Door in downtown LA when I was going to Azusa, and they were selling the church downtown.

This is the big church, the big Jesus Saves. And they ended up, they wanted to sell it and buy Azusa Pacific's Hillside Campus. It was a great campus, a great place for a church.

And Gene Scott was wanting to buy it, the downtown campus. So that's why we were, I was watching him and sat there and scowled at the camera. You all aren't giving enough.

You think this kind of teaching comes, I mean, I saw this his first time. Do you think this kind of teaching comes cheap? You need to be paying for this to get this kind of teaching. And I'm not teaching until you give.

And he sat there and scowled. Did he do it multiple times? Okay. Just scowled at the camera.

Literally 15 minutes later, someone came and handed him an envelope and said, oh, all right. He goes back to his teaching. The ironic thing is that I knew the pastor and main associate pastor of the Church of the Open Door.

When they were negotiating with Gene Scott about buying the downtown campus, they picked him up in a limo. They blindfolded him because Scott had a mansion somewhere in LA, but he didn't want anyone to know where it was. So they blindfolded him and drove for a half hour. And when they took the blindfolds off, they were looking at this phenomenally palatial mansion.

Yeah. Anyway, and not to pick on him, but that was the first illustration that came to my mind. Boy, if we don't think that the location of our treasures entices us, then we're very naive.

A very good friend of mine back in Boston, got his work in stocks, got an incredible raise. He moved up to a high management position. The first thing he did was he ran out and bought a really high-end BMW.

It was a beautiful car. I mean, it was not just a BMW. It was a BMW.

I don't know which one it was. It was gorgeous. I saw him one week later, and there was this crease all the way up the hood.

I went, what happened? Some idiot in a big bus backed over me and the back bumper creased this, I don't know, $80,000 car. He'd always wanted this BMW, and I felt so bad for him. I said, so when are you going to get it fixed? And he goes, you know what? I don't think I'm going to get it fixed.

I said, you're going to drive an $80,000 BMW with a creased hood? He goes, yeah, I think I need the reminder. I think I need to be reminded where my treasure is. That crease every morning reminds me where to put my treasure.

I thought, well, good for you. Good for you. I would have fixed it.

He didn't. He didn't. I was talking to him the other day.

I said, are you still driving that Beamer? He goes, nah, I bought a Subaru. He said, I don't need an $80,000 car. He lives in a multi-million dollar house.

I said, what about your house? He goes, we're going to sell it. We're going to downscale. The kids are gone.

They don't need to live like this anymore. I got things that I want to do. What happened, he was on, I don't know, down somewhere in Latin America.

They got attacked by just bad guys, not terrorists, but just thugs. They took them out in the field. They tied them up.

They put them face down. They raped one of the girls and threatened everyone else. It was on the national news.

Maybe it was six months ago. That was David. David and his wife were there.

Unfortunately, his wife thought about spinning her ring around so they couldn't see the diamond. So, they didn't get her diamond. But David said, I was lying there face down on the ground.

Sure, I was going to be killed. And all I could say is, you know what? I don't need to live like I'm living. I don't need that car.

I don't need the house. I know a lot about money and how to make it.

I know how to help other people make it. I need to do something that really matters. I was really proud of him.

That was his decision. It may not be the right decision for others. But these are just examples.

Where our hearts are, that's where our treasure goes. I mean, where our treasure is, that's where our heart goes. It pulls us.

Anyway, reason number three is this rather bizarre eye lamp thing. This is hard. What does it mean? The eye is the lamp of the body.

If your eyes are healthy, your whole body will be full of light. But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness? Jesus.

What? It is a hard passage and there's many interpretations, but let me just kind of give you one. You know, hopefully it's the right one. The imagery is that our eyes allow light into our bodies, right? Just kind of like a window lets light into a room.

And if the eye is healthy, it means a lot of light's coming into the body, right? A lot of light's coming into the body. If the eye is unhealthy or, in some translations, bad, it means the amount of light coming into our body is less, right? So, you get the imagery of a healthy and an unhealthy eye. This is so hard to walk through.

The good eye or the healthy eye is probably talking about singleness of purpose. We talk about fixing our eyes on something. The healthy eye that allows a lot of light on the body is set on a single purpose, right? We're going to say, you know, God or money, right? It's coming up in the next paragraph.

So, a healthy eye is an eye that is fixed on a single purpose. A bad eye is a divided heart. A divided eye is a divided heart.

It's someone who's trying to fix your gaze on two things: on the treasures of this world and the treasures of heaven, okay? So, an eye is the lamp of the body. And if your eyes are healthy, if they're generous, another kind of implication of the word is generosity. If your eyes are healthy, if they're generous, then your whole body's full of light.

But if your eyes are bad, if your eyes are unhealthy, if your eyes are stingy, if they're not focused on a single point, then your whole body is full of darkness. And then the light within you is darkness, and how great is that darkness? It's a very, very complicated, I think, metaphor. And it's basically saying you need to be focused singularly on the love of God, treasures in heaven, and being generous.

If you are not generous and are not focused on amassing heavenly treasure, then the darkness inside of you will be great. It's something like that, okay? Sorry, it's one of these passages where it's really, really hard to figure out exactly what it means. But the basis, it's calling you for a single focus, a generous focus on amassing wealth in heaven, not amass, not having a divided gaze where you're also trying to amass earthly wealth.

All right. Reason number four, which is a lot easier, is in verse 24. And Jesus says no one can serve two masters.

Either you're going to hate the one or love the other, or you're going to be devoted to one and despise the other. And the old King James translation just translated the Aramaic here. You cannot serve both God and mammon.

But mammon refers to wealth or property, and that's why we go with money; that's what this is about. This is about where our money is. And so Jesus says, hey, there's two kinds of people in this world.

There are two kinds of masters. You got to choose. You can't be a servant to two masters.

You can only be a servant to one master. One master is God. One master is money, the love of money, the love of earthly treasures.

You got to choose, y'all. You have to choose. Have I talked about Don't Waste Your Life? I have, haven't I? Piper's book.

This is a huge part of the plea of Piper's book, Don't Waste Your Life. Don't spend it. Don't spend your life trying to make money.

That's not what we're supposed to do. Martin Lloyd-Jones talks about living in a state of blessed detachment from money. Another metaphor is that we hold our wealth loosely with our fingers outstretched so that the coins can easily drop between our fingers.

A person with bad eyes, who's stingy, is gripping onto money. And what happens if you grip onto money? You still lose it, don't you? The harder you squeeze, the more it goes out of your hands. It sounds like Princess Leia in Star Wars.

The harder you grab. But Christians are called to hold onto things loosely, to be generous, to allow the money to fall between our fingers, and to advance God's purposes on earth. And as we allow our money, and I would say our time, and our energies, our giftedness, as we allow them to flow through our fingers, we are advancing the work of God.

And that's how we amass treasures on earth. Okay? All right. Well, Hush over here has managed to stay alert, even with cobbler pie, and ice cream, and all the other things we had for lunch.

But I think we're in a good place to stop for the day. It's going to be easy to finish tomorrow at a relatively decent pace, so let's go ahead and take a break, go home.

I just have to wait and see. I don't know. I'm guessing that tomorrow will end in the early afternoon.

I have scheduled a lot more time for discussion, but you are just kind of soaking it in. And so, okay, go ahead. All right.

Thank God. But has it been your experience as a pastor, to sit and body language in my life, a verbal expression that oftentimes, I've seen people get upset or angry? Has it been your experience as pastors that the one topic that agitates people the most is when you talk about money? About getting out of the church, but the last impact is that I am sure that it is one of the top 10 for aggravation at a pastor because your money can become your sense of worth, your sense of independence, your sense of security and control, the ability to do what you want to do, power.

I mean, this is all tied up with money, right? And so, when you start saying, it's not yours, it's God's. It's not just the money; it's everything the money represents. And so I would think, I never really had any just outright people come after me when I would preach on money, but I've got a friend, small country church, huge church split.

You can have a church split of 90 people. I mean, it doesn't matter what size the church is, there's going to be splits. Wealthy people in the church were angry because they wanted a seeker-sensitive service kind of thing.

This was their particular situation. The pastor was really gifted in discipleship, and they didn't like him meddling in their lives. So, in a huff, they got up and tried to split the church. They really couldn't, so they just left.

The pastor said to the secretary, I don't want to know what people give, but we need to know now that the richest people in the church have left, we're going to have to make budget cuts. I don't know what kind of budget cuts to make. So, you need to tell me.

She came back the next day and said zero. Don't make any adjustments at all. They had never given a penny to the church, but they were trying to control it because they were rich.

So, you know, there's probably a million stories like that. And many other good stories. I mean, I know a man who took his entire retirement and cashed it in to make a gift to the church because they were building a new building, and he thought it was really important. There are all kinds of stories.

This is Dr. Bill Mounce in his teaching on the Sermon on the Mount. This is session 12, Matthew 6:19 and following, Undivided Loyalties.