Matthew 6:24 *Navigating Family Priorities: Who is your Master?*

***A Tale of Two Families***In his book *Money, Possessions, and Eternity*, Randy Alcorn creates a comparison between two fictional families.

The first is in Zambia, where a man buys a new suit and a motorcycle. These possessions are status symbols in his culture, and give the impression of success. Meanwhile, this man’s wife and children are suffering from malnutrition. Eventually, his youngest child dies right before his eyes, despite the fact that if he had never bought the suit or if he re-sold the motorcycle, he would have been able to feed his family for a year.

The second family lives in the U.S. The father chooses to work an extra twenty hours of overtime every week while his wife works two jobs to add to their already large income. They eat in the best restaurants, belong to an elite club, and clothe their children in the latest fashions. They give their daughter a horse for her twelfth birthday and their son a new car for his sixteenth. Their children have gaming systems, the latest and newest version cell phones, and expensive ski equipment. The parents plan to send their children to the most prestigious colleges. However, Dad doesn’t have the time for personal talks with the kids, family devotions, or church. The family rarely has a meal when everyone sits down to eat together. In fact, the children rarely see their father for more than a few minutes each day, but they know his check book is always there.

Alcorn then writes:

Two countries, two men, two materialists more similar than we think. The first man will stand before God and give an account for the precious wife and children he allowed to suffer and die rather than surrender the prestige and pleasure of his things. The second man will give an account for another deadly form of abuse—his spiritual neglect of his family, whose deepest needs he sacrificed on the altar of his own lust for money, possessions, and status. He will answer for rearing his children in an overindulgent environment that has so warped their values they will likely never recover.

On the day of judgment, no thinking person would want to stand in either man’s shoes. (p. 381-382)

***Two Masters***Today we are wrapping up a series called “Navigating Family Priorities.” We have been confronting the fact that we are all busy, and there are many things claiming our time and attention. We’ve said this is true for all of us, but especially for families. And so, we have been spending time in Matthew 6, part of the Sermon on the Mount, where Jesus talks about seeking Jesus and His Kingdom first, and we have been applying it particularly to our families. So far we have talked about our schedules, our spiritual lives, and kid’s activities. Today, we’re going to talk about one more thing that tries to set the agenda for our families: our money.

The key verse this morning is **Matthew 6:24:**

**24**“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and Money.

This is the conclusion to the verses we looked at last week--where Jesus told us to not store up treasures on earth but rather to store up treasures in heaven—and also the lead-in to the section of verses where Jesus tells us to not worry. The context for much of what Jesus is saying in the latter half of Matthew 6 is money.

Jesus has a lot to say about money—He says more about money than He does about heaven or hell or any other topic. 15 percent of all the words Jesus is recorded as saying deal with money. This is because Jesus knows how powerful a force money can be. He knows that how we handle money says a lot about what our priorities are.

Notice that the word “Money” in this verse is capitalized. That’s the translators’ way of letting us know that Jesus has personified money in this verse; in fact, He has given money a new name. Some other versions actually leave the word Jesus uses untranslated: it’s Mammon. Scholars believe Mammon was a false god of the time that Jesus is associating with money. He’s saying, in effect, that money can be a false god.

And the question this verse asks, of course, is which “god” you are going to serve. I read this week that in some African dialects, the only way to ask someone which religion they are is to ask: “Who do you serve?” Who you serve means who you worship. It’s who you build your life around, who you take your marching orders from.

Imagine a dog that is between two people. Both are whistling for the dog and calling his name. One wants him to go right and stand up and beg. The other wants him to go left and roll over. What is the dog going to do? He can only follow the commands of one master. Either he goes right and begs, or he goes left and rolls over (of, if he’s like my dog, he’ll just stay in the middle and look cute). But the point is: if he listens to one voice, he must ignore the other.

And Jesus is saying it is the same with us. Money is like a god—Mammon—that wants us to be and act in one way; while Jesus is a different God—the one true God—who wants us to be and act in a different way. And you cannot serve both. Either you will love the one and hate the other, or you will despise the one and be devoted to the other.

The point is, if we let it, money wants to move into our hearts and take its seat on a throne upon which Jesus alone deserves to be seated.

Now, maybe we should pause for a moment and talk about what money is. Essentially, money is nothing more than a social construct. It’s a pledge of assets, a means of payment, a medium of exchange that a large number of people have agreed to use in order to facilitate the trade of goods and services. At root, money is morally neutral and it could be used for all sorts of virtuous purposes, as well as vices.

But there is something about money and what money represents that can make it a powerful presence in our lives. Money can go from being a tool that helps us to live and to care for others; to being the whole goal of life. It’s when we stop seeing money as something useful to seeing money as the whole point that it becomes Money with a capital M, a god that jealously dethrones all else.

Which leads me to the big idea for this sermon:

**Money is to be used—not served.**

In our families, as well as in every other aspect of our lives, we need to make sure money –and the stuff money can buy—remains in its proper place.

As a tool that helps us to meet our basic needs and serve God and others, money is useful. As the goal and point of life that makes us selfish and greedy, money is a terrible tyrant.

Or, as Randy Alcorn puts it, “Money makes a terrible master, yet it makes a good servant to those who have the right master—God.” (p. 19)

The point of this sermon--and really, the point that I believe Jesus is making—is not that we put money to death or always regard money as dirty and something to be avoided; but rather to help us to handle money with discipline and to talk about it in our families in a way that we can tell our money what to do, rather than the other way around.

There are two parts to the sermon today, two questions: 1) What does it look like to serve money? And 2) How do we keep our families from serving money? I’ll have three answers to the first question, and four answers to the second.

***Never Satisfied*What does serving money look like?** What happens to us when we let Mammon take over the throne of our lives? Three answers.

**1) We end up craving it.** The thing about money is that when it takes first place in our lives we always want more. When our lives become all about money, and all of the stuff that money buys, we find that we are never satisfied.

**Proverbs 27:20** says this:

**20**Death and Destruction are never satisfied,  
    and neither are human eyes.

That verse is a little obscure, and a little dark, but I think the **Good News Translation** helps us get the sense of it:

**20**Human desires are like the world of the dead—there is always room for more.

Human desires are never satisfied. There is always room for more. We’re always looking to upgrade, add on, one up, replace. And I don’t think the comparison to the world of the dead is accidental here; I think the point is that our constant longing for more can lead us to the same place.

Our whole consumer culture is built on the premise that buying more things will make us happy. There’s no longer a market for electronic repairs because when most electronics break or wear down we find it simpler to buy new than to get the old one fixed. As soon as you buy the latest edition of the IPhone you are being conditioned to anticipate the release of the next one.

In such a world, our children are being taught to measure themselves by what they have. It’s another expression of the Fear of Missing Out that I talked about last week. If their clothes are out of fashion or they aren’t playing the latest video game that everybody is talking about they are made to feel less than, left behind. And yet, even when they have the most up-to-date stuff possible, they are not satisfied.

If you are a parent, maybe you’ve had the same experience I’ve had: Christmas is coming up, you’ve carefully observed your kids to see what they are interested in; you’ve casually interviewed them to see what they might like for a present; you’ve paid attention to the trends and the hot gifts and the things kids their age are into; so when Christmas morning finally rolls around you’ve got four or five presents under the tree for them to open up. And when they open their presents, they are genuinely grateful and excited. But then you watch what happens next: one or two of the presents take most of their attention that day, but by the end of the week you realize only one of the presents has any staying power. The others are quickly forgotten, some barely even make it out of the packaging. I’m to the point where I think of gift giving like baseball: if we can bat .300 I figure we’re doing pretty good.

And I’ve decided its not because the kids are ungrateful, or unappreciative. It’s just that they have been so conditioned to want things that once they have them they move immediately on to wanting something else. As a culture we have moved completely past enjoying what we have.

**Ecclesiastes 5:10** says:

**10**Whoever loves money never has enough;  
    whoever loves wealth is never satisfied with their income.  
    This too is meaningless.

Andy Rooney once said, "Having enough is no where near as much fun as I thought it was going to be when I didn't have any."  A bumper sticker reads:  "When I first started working, I used to dream of the day I would earn the salary I am now starving on."  There never seems to be enough.

This is what Jesus means when He calls money Mammon. This is how money seeks to enslave our hearts. It has us constantly longing for more. It keeps us on a treadmill of looking for the next big thing.

***Foolish and Harmful Desires*2) We end up cutting corners to get it.** When we let money take first place in our lives, then we begin to do all sorts of shady and questionable things to get it. If money is ruling in your heart, then you might find yourself doing things you swore you’d never do.

**1 Timothy 6:9** says:

**9**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.

The danger of serving money is that it can make other values take a back seat to the acquisition of more. We are seeing this on the international stage right now as politicians and leaders are hesitating to condemn an apparently brutal assassination of a journalist because a multi-billion dollar arms deal might be at stake. That’s what Paul means when he talks about “foolish and harmful desires” that can plunge people into ruin and destruction.

From an early age we can see the desire for more things in our children. No one needs to teach their child the meaning of the word “mine.” It’s something they instinctively grasp. But we must teach them that it’s not O.K. to take something that belongs to someone else. We must teach them how to share. We must teach them that just because they want something it’s not O.K. to take it.

And those behaviors that come naturally to toddlers will stay with them right into adulthood as long as Mammon holds first place in their hearts. As long as they believe that more money is the most important thing, they are not going to be afraid to cut some corners to get it.

What about you, as a parent? Are you willing to cut corners in order to get more? Do you make morally questionable decisions in order to make a little more money? Maybe you don’t report all your income. Maybe you encourage your kid to lie about his or her age to get the child discount. Maybe you take something that isn’t yours to take. If you’re doing it, don’t be surprised when your kids start cutting corners of their own.

***Who Do you Trust?*3) We end up crowning it.** When we let money take first place in our lives, we end up trusting in it more than we trust in God. This is really the same thing as what Jesus is talking about when He talks about serving money; but I wanted to include it—and I used the word “crown” so I could have another “C”—so I could talk about this verse: **Hebrews 13:5-6:**

**5**Keep your lives free from the love of money and be content with what you have, because God has said,

“Never will I leave you;  
    never will I forsake you.”

**6**So we say with confidence,

“The Lord is my helper; I will not be afraid.  
    What can mere mortals do to me?”

There is a logic at play here. Verse 5 is telling us to keep our lives free from the love of money and to be content with what we have because, and then it quotes from Deuteronomy, God has said “Never will I leave you, never will I forsake you.” In other words, as long as you believe that God will not leave you or forsake you, then you can keep yourself free from the love of money and be content with what you have. As long as you are trusting in God’s provision, you don’t need to obsess about earthly finances.

But when we get that turned around, when we make money the most important thing, then we are in fact saying that we do not trust God. The person who is obsessed with money and stuff is showing a profound lack of faith in God to provide and protect.

This is the end result of serving Mammon rather than God. This is why Jesus says you cannot serve both. The more you are putting your faith in what you possess, the more you are denying the One True God.

When we crown money, we are in effect pushing God aside. We are saying that the Lord is NOT my helper, that I am afraid. I’m fearful of what mere mortals can do to me, and so I am trying find my security in the abundance of my possessions.

The irony, of course, is that when we put Money first; we are trusting in something that is temporary. Our careers, our bank accounts, our homes and our possessions, even our national security, are all things that can disappear in a moment. A market crash, a natural disaster, a government collapse—our stuff could be gone in a blink of an eye. The only thing that can’t be taken away from you, the only thing that is truly secure, is your relationship with the eternal God.

***Things to Teach at Home***When we serve money, we find that we always want more, we do questionable things to get it, and we deny our faith in God. Now, let’s move to our second question: **How do we keep our families from serving money?** What can we do to help our children, and ourselves, escape the trap of serving Mammon? I have four answers, and they all start with “R”.

First, **Resist Comparisons**. We need to avoid the trap of constantly comparing ourselves to other families. And we need to help our children to see that their worth is not based on whether they have as much stuff as little Jimmy or Julie.

This also relates to the FOMO concept I talked about last week. The Fear of Missing Out. Last week I talked about how it can drive us to overschedule our kids. Now, I’m thinking about how it can lead us into an unspoken competition to acquire more stuff.

In John 21 the story is told of Jesus re-instating Peter after his denial. Towards the end of their conversation, as Jesus is telling Peter about the things he will do as an apostle, Peter notices John and says: “Lord, what about him?” **John 21:22** says:

**22**Jesus answered, “If I want him to remain alive until I return, what is that to you? You must follow me.”

Jesus is talking about ministry, but I think His answer is one we could apply anytime we are tempted to compare our situation to someone else. If Jesus wants the family down the street to have a boat and a lakehouse, what is that to us? If Jesus wants another family to live in a two-bedroom with a detached single-car garage, what is that to us? Whatever our circumstances, whatever Jesus’ calling on us, our first directive is to follow Him.

We must resist the temptation to compare our situation to others.

Second, **Rejoice in what we have.** The way to get out of the rut of always wanting more and desiring the next big thing, is to stop and look at what we have and be grateful for it. The way to dethrone money is to be content with what we already have.

**Philippians 4:11-13** is Paul’s classic statement of contentment, as he expresses gratitude to the Philippians for their financial gift to him while he was imprisoned:

**11**I am not saying this because I am in need, for I have learned to be content whatever the circumstances. **12**I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. **13**I can do all this through him who gives me strength.

The secret of being content in any and every situation begins with relying on the strength that comes from Jesus, rather than looking to stuff to make us happy.

Third, **Relinquish Control.** If we are going to see our money as a tool rather than a god, if we are going to tell our money what to do instead of letting money tell us what to do, there is no better way than to be generous with our money. If we want to teach our kids to not be ruled by money, we should teach our kids to give.

Do you know how they catch monkeys for zoos? They hollow out a coconut and put a hole in it big enough that a monkey can put his hand through it. Then they attach to the coconut to a chain and put a piece of candy inside of it. The monkey comes out of the jungle, smells the candy, sticks his hand inside, and grabs it. But once the monkey makes a fist with the candy inside of it, his hand is too big to get back through the hole. As long as he holds onto the candy, he’s stuck. And the problem is the monkey is too greedy to let the candy go.

What about us? What about our children? Are we at risk of being possessed by our possessions? If you own anything -- a house, a car, anything, a bank account, a nice guitar, anything -- and if God told you to give it away, would you be able to? Would you be able to open your hand and drop it? If not, you don’t own it, it owns you.

**Luke 12** is a parallel passage to Matthew 6, Jesus gives the same idea we looked at last week—store up your treasures in heaven—but He is even more explicit about what that looks like:

**32**“Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. **33**Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys. **34**For where your treasure is, there your heart will be also.

The way to break Mammon’s control over us is to be generous with what we have**. 1 Timothy 6** makes a similar plea:

**17**Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.**18**Command them to do good, to be rich in good deeds, and to be generous and willing to share. **19**In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

True life doesn’t get measured by the square footage or our home or what’s in our garage or the size of our retirement portfolio. Rather, life that is truly life is built by the treasure laid up as a foundation for the coming age.

Which leads to the final “R”:

**Refocus on Permanent Values.** This is the main point of this whole sermon series. The Main idea: We need to get our priorities straight. If we are seeking first God and His kingdom, then everything else we do—our schedules, our spiritual life, our activities, our money—will fall into line. Here’s how **Colossians 3:1-2** puts it:

Since, then, you have been raised with Christ, set your hearts on things above, where Christ is, seated at the right hand of God. **2**Set your minds on things above, not on earthly things.

As we teach our kids about money, and as we set budgets for our families, and as we talk about what we need verses what we want, and as we make plans for how we will give and who we will give to; if we are setting our minds on things above and not on earthly things, we will find ourselves viewing money as something to be used, rather than something to be served.