

Rev. Dustin Daniels | River Bible Church  
**Matthew 6:24 | Two Masters**  
April 16, 2023

**WELCOME:**

- Please turn your Bibles to Matthew 6.
- Bibles in the back—our gift to you.

**REVIEW:**

After a two-week break, with Dr. Jim Martin preaching on Job and last week celebrating Resurrection Sunday, we find ourselves back in Matthew's Gospel.

We are studying the section called The Sermon on the Mount.

It is the greatest sermon ever preached by the greatest preacher ever—the Lord Jesus Christ Himself.

Jesus closes with a crystal clear conclusion regarding money and possessions today.

If you look at your Bible, you see that this segment of Scripture is broken down from verses 19-24.

In verses 19-21, we learned what learned about two treasures.

**Matthew 6:19**— *"Don't store up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal."*

**Matthew 6:20**— *"But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves don't break in and steal."*

**Matthew 6:21**— *"For where your treasure is, there your heart will be also."*

**KEYPOINTS:**

1. *Hoarding is a sin against God.*

We hang on to things we don't need because we don't trust Him.

2. *To save and spend everything we earn only on ourselves is not only unwise but sinful.*

3. *Sinful Treasure: Anything in this world that is everything to you.*

If you lost this thing—you would be distraught and devastated.

Think *Sméagol* in the Lord of the Rings, "My precious."

4. *It is not wrong to possess things, but it is wrong for things to possess us.*

If we can't live without something—that's a red flag that something has its claws in us.

5. *Contentment is a core value in handling possessions.*

6. *What happens to our treasure happens to us.*

If we treasure work, then if we have a good day at work, we're in a good mood, but if we have a bad day at work, that puts us in a bad mood when we get home, and we take it out on everyone around us.

7. *Our treasures and desires (hearts) will either both be earthly or both be heavenly.*

We can't have one foot in heaven and the other on Earth—we can't straddle the fence—because it's painful when we fall off to it.

8. *If you want to know where your heart is, follow your calendar and money.*

→ Especially free time

Our time and checkbook prove what we truly believe—regardless of what we say.

9. *Financial problems are spiritual problems.*

Finances always <sup>point</sup> ~~pin~~ to the heart of the matter—because its always a matter of our hearts.

That's a review of the two treasures.

In verses 22-23, we learned about two visions.

**Matthew 6:22**— *The eye is the lamp of the body. If your eye is healthy, your whole body will be full of light.*

**Matthew 6:23**— *But if your eye is bad, your whole body will be full of darkness. So if the light within you is darkness, how deep is that darkness!*

So, if the truth you believe is actually a lie, that lie runs deeper and wider than you can ever imagine.

We also learned about some Jewish culture with how they referred to a good eye and bad eye.

The bad eye refers to someone being financially stingy.

**KEYPOINT 10:** *Understanding finances is the key to understanding spiritual truths.*

If you feel like you're stuck spiritually, review your finances and your calendar.

Read Malachi 3:8 on robbing God.

Because where we spend our money and who we spend our time with reveal what we actually believe about God, regardless of what we say.

So that's a short review of the two visions.

And that sets us up beautifully for today.

**INTRODUCTION:**

Today Jesus presses into the subject of money by focusing on two masters.

So we have two treasures, two visions, and now two masters.

We're all involved in this conversation about money. Why?

Because at some level, we're all overly concerned about money in our lives.

Watch how we react when we don't have any.

How do you think you would react or respond if you were to wake up tomorrow and your life savings is cleaned out—you've got nothing in checking or savings.

*It's because of that reaction as to*

That's why Scripture talks about money and possessions so much.

There are over 2,000 verses on money.

There are 500 verses on faith and prayer— and yet 2,350 Bible verses on money.

That's more than four times the amount on our faith!

Why is that?

Very few people know how to handle success and prosperity well.

No one is immune from mishandling money.

That's why Jesus calls money a master.

If somebody is a master, that also means somebody is a slave.

As the prophet, Bob Dylan once said, “You’ve got to serve somebody.”

No one wants to serve wealth.

We want wealth to serve us!

So, you cannot serve God *and* money, but you can serve God *with* money.

Let’s find out how to do that today.

*\*Please stand for the reading and honoring of God’s Word.\**

**SCRIPTURE: Matthew 6:19-24 CSB**

**Matthew 6:19**— “Don’t store up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal.

**Matthew 6:20**— But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves don’t break in and steal.

**Matthew 6:21**— For where your treasure is, there your heart will be also.

**Matthew 6:22**— “The eye is the lamp of the body. If your eye is healthy, your whole body will be full of light.

**Matthew 6:23**— But if your eye is bad, your whole body will be full of darkness. So if the light within you is darkness, how deep is that darkness!

**Matthew 6:24**— “No one can serve two masters, since either he will hate one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and money.

*(And dear friends, these are the very words from the authoritative, inerrant, inspired, and infallible Word of Almighty God.)*

**PRAY:**

*I rejoice over your promise  
like one who finds vast treasure.*

(Psalm 119:162)

**EXEGESIS:**

**Matthew 6:24**— “No one can serve two masters, since either he will hate one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and money.”

*No one* means no one.

It doesn't mean *many* or a *few*.

No one is *oudeis* (eww-dees) in Greek.

It simply means no one or nothing.

It is an absolute.

Absolutes are kind of funny, aren't they?

Because we hear that and think, “Ya know, Lord, if you allow me to win the lottery, I think I can do a pretty good job handling the money...what do you say?”

Why must we choose between God and money?

**Matthew 6:24**— “No one can serve two masters.”

The answer is because money can so quickly become a master, ruler, and owner over our lives.

The word *master* in Greek is Kyrios (Kerr-e-ur-ohs)—which means lord.

Now you and I would never say that would we?—that money is our lord.

We would never bow down physically and worship a \$20 bill.

And yet we do, <sup>MANY TIMES</sup> spiritually and emotionally— in our day and age.

We've given money a divine nickname—"the Almighty Dollar."

But it's also called, filthy lucre.

The name, master/lord, is appropriate because we all have a bad case of the normals regarding the false security that money brings.

### **KEYPOINT 1:**

*Money is a rival god.*

Money is not only a challenger, competitor, and enemy of the One True God.

Money is a god.

It's a god because people put their faith in it.

That's called worship!

But like every false god, money eventually disappoints its worshipers.

People may have it all, but it's never enough.

Notice here why it's never enough.

**Matthew 6:24**— "No one can serve two masters,

Serve—*douleúō*, which comes from *doúlos* which means slave.

So, in other words, no slave can serve two lords.

① By its very definition, a slave owner has total control over the slave.

History shows how slave masters would brand their slaves - same is true w/ w/ Jesus - Rev 22:4

② And the slave proclaims his allegiance to his master, if he wants to keep his life.

Please note that Jesus' illustration is not like us today, having two jobs—

You can work for two employers, but you can't belong to two masters.

A master/lord demands service at any time ~~nor at the same time.~~

There is no such thing as partial or part-time service for a slave.

there's no clocking in or out.

So God and money are portrayed not as employers but as slave owners.

A slave owes full-time service to a full-time master.

He is owned and controlled by and obligated to his lord.

He has nothing left for anyone else.

To give anything to anyone else would make his master less than lord.

Serving two lords is not simply difficult.

It's impossible.

The orders that come from God and the orders that come from money cannot coexist.

Examples:

The Lord Jesus commands us to walk by faith, while money demands we walk by sight.



The Lord Jesus calls us to be humble, while money demands that we be oppressive and proud.

The Lord Jesus tells us to set our minds on things above while money entices us with the things below.

The Lord Jesus calls us to love light. Money tempts us to love darkness.  
Now many of us don't like the term serve/slave.

We consider ourselves free—after all, we're Americans!

Let's not forget that we are, first and foremost, Christians.

We have dual citizenship.

And if we are Christians, then the Bible is the final authority in our lives—here's what it says about serving and slaves.

The apostle Paul discusses this from a theological point of view:

**Romans 6:16 NLT**—Don't you realize that you become the slave of whatever you choose to obey? You can be a slave to sin, which leads to death, or you can choose to obey God, which leads to righteous living (life).

Do you see the two options?

Slave, sin = death

Slave, God = life

There is no middle ground.

Jesus presses in further...

**Matthew 6:24**— “No one can serve two masters, since either he will hate one and love the other,”

Think “choose” or “don’t choose.” As the apostle Paul mentioned in verse 6.

“Love” and “hate” — It is a matter of our will.

It's interesting how Jesus mentioned hate first > then love.

If God blesses us with wealth, and we use that wealth that He has given us for His glory, then our lives will be a blessing to others.

But if we *will/want* to get rich, we will pay a great price for those riches—pun intended.

The apostle Paul writes to Timothy:

**1 Timothy 6:6**— But godliness with contentment is great gain.

**1 Timothy 6:7**— For we brought nothing into the world, and we can take nothing out.

My dad was not a Christian, but he did adopt this verse.

He used to say, *Dustin, if you don't settle down, I brought you into this world, and I will take you out.*

**1 Timothy 6:8**— If we have food and clothing, we will be content with these.

**1 Timothy 6:9**— But those who want to be rich fall into temptation, a trap, and many foolish and harmful desires, which plunge people into ruin and destruction.

*They chose the wrong master.*

**1 Timothy 6:10**—For the love of money is a root of all kinds of evil, and by craving it, some have wandered away from the faith and pierced themselves with many griefs.

**KEYPOINT #2:**

*The person who pursues the wrong treasure with the wrong vision will most certainly serve the wrong master.*

*Notice the progression of sin.*

A disciple of Jesus cannot be the loyal slave of both God and money.

Having divided loyalty is impossible.

Example: The American Civil war is one of the greatest tragedies in American history.

Why did this country implode upon itself and kill one another?

The central issues was that of masters, slaves and ultimately money.

As they went to battle, The Union (north) wore blue uniforms and Confederates (south) wore gray uniforms.

People had to choose.

If someone didn't choose, and tried to make a statement by wearing blue on top and gray on the bottom—guess what?

He got shot by both sides. *—You can't serve both*

That's why Jesus said this to Satan while being tempted 40 days,

**Matthew 4:10**—Then Jesus told him, "Go away, Satan! For it is written: Worship the Lord your God, and serve only him."

Now what's really interesting is that Jesus uses a different verb for serve.

It paints a picture of service as an act of worship.

If Jesus is Lord, then it is a true act of worship.

If money is our lord, then it's an act of idolatry.

It can happen suddenly — You're up for a promotion, congrats!

But now, you have to choose whether or not to skip the Wednesday night Bible.

It can happen slowly—to where you become more interested in working overtime to get the cash and put that in savings —so you have a choice to skip church on Sundays and move away from your godly relationships.

It can happen tragically—to lose everything —and now you have a choice to stop tithing.

There are so many different ways these two masters play out in our lives.

Think of Judas Iscariot.

Jesus, you're taking too long—I'm going to help speed this whole Messiah thing up—and force your hand into being our king.

Judas used the little god of money to try... *failed*

**Matthew 6:24**— "No one can serve two masters, since either he will hate one and love the other, or he will be devoted to one and despise the other."

*Jesus reiterates his point - He's saying the same thing, proving two ex.*

It is either—or.

The compromise between the two masters is impossible. Why?

Because this type of service to our master and lord carries the sense that you have entirely given yourself to a person, activity, and cause.

*Love* is to have a great affection for and loyalty to.

*Hate* is to detest/despise someone or something.

*Devotion* is a wholehearted commitment to your master.

*Despise* is to look down with contempt/disrespect.

Yet, how prone we are to compromise.

In our humanness—In our fallenness, we try to walk the fence.

Jesus closes by clearing up any fog we may have by offering a crystal clear conclusion...

**Matthew 6:24**— You cannot serve both God and money.

No one can serve two masters, just as no one can store treasures in both Heaven and on Earth—we must choose one.

No one can serve two masters, just as no one can walk in the light and the darkness both at the same time—we must choose one.

We can't both lie and tell the truth at the same time.

We can't both save money and spend money at the same time.

We can't both tithe our money and hoard our money at the same time.

We must choose.

**Matthew 6:24**— You cannot serve both God and money.

You'll see the word mammon rather than money if you have the old King James.

The term "mammon," means "trusted thing" or "that which one trusts."

To the Rich Young Ruler, Jesus said...

**Matthew 19:21**— "go, sell your belongings and give to the poor, and you will have treasure in heaven. Then come, follow me."

As Jesus commissions the twelve apostles, He said this...

**Matthew 10:32**— "Therefore, everyone who will acknowledge me before others, I will also acknowledge him before my Father in heaven.

**Matthew 10:33**— But whoever denies me before others, I will also deny him before my Father in heaven.

**Matthew 10:34**— Don't assume that I came to bring peace on the earth. I did not come to bring peace, but a sword.

**Matthew 10:35**— For I came to turn  
a man against his father,  
a daughter against her mother,  
a daughter-in-law against her mother-in-law;

**Matthew 10:36**— and a man's enemies will be  
the members of his household.,

**Matthew 10:37**— The one who loves a father or mother more than me is not worthy of me; the one who loves a son or daughter more than me is not worthy of me.

**Matthew 10:38**— And whoever doesn't take up his cross and follow me is not worthy of me.

**Matthew 10:39**— Anyone who finds his life will lose it, and anyone who loses his life because of me will find it.

Wow! — *The Lord shares His — there w/ no one is no thing.*

### **KEYPOINT 3:**

*The Lord Jesus only demands one thing—your life.*

If you think that's scary, then let's consider the consequences of serving the wrong master.

**Matthew 7:21**— "Not everyone who says to me, 'Lord, Lord,' will enter the kingdom of heaven, but only the one who does the will of my Father in heaven.

**Matthew 7:22**— On that day many will say to me, 'Lord, Lord, didn't we prophesy (preach) in your name, drive out demons in your name, and do many miracles in your name?'

Notice here that they said they did these things—obviously, they are confused.

Jesus clears up the confusion by essentially saying— *Don't call me Lord.*

**Matthew 7:23**— 'I never knew you. Depart from me, you lawbreakers!'

In other words, you made the wrong choice and followed the wrong god—and now you will suffer the consequences in a very real place called hell for eternity.



**PREACH:**

One of the tragic things about serving money is that our money is a gift from God.

*All of it - Not just your title.*

Yes, you work, have a job, and earn a paycheck, but Biblically speaking, you are the secondary cause.

God is the primary cause of all things.

Think about this—the very things that God, out of his grace and kindness, has given to us—

These earthly things that God designs to serve us in this life—

Those things that we are to enjoy—we become their slaves!

Instead of enjoying our food, clothes, homes, careers, marriages, kids, and grandkids, we tend to be dominated by them.

*If were not careful...*

We don't control them; they control us.

How do we know when some of these things or people are controlling us?

Have you ever been late on your car payment? Ring, ring?

*Bank of Babilo*

Do you drop everything for a certain person?

Where this person changes all your plans at the last minute—and you allow them to do that.

Worshipping the wrong Lord is indeed a tragedy.

Dear friend, it will be tragic to have spent your entire lifetime laying up treasures on earth <sup>cause</sup>—there will come a day when you find yourself at the end of your life with nothing.

*It's going to happen to ALL of us.*



We don't like to think of it, but someday we will find ourselves face to face with the most powerful adversary of our lives— death itself. *— we all have that appt. earthly*

Jesus asked,

**Mark 8:36**— For what does it benefit someone to gain the whole world and yet lose his life?

**Mark 8:37**— What can anyone give in exchange for his life?  
*Not a rhetorical question*  
Answer: Nothing!

We don't have the power or resources within us to offer anything in exchange for our lives—especially our eternal lives. *— we are creatures who breathe out of these small holes in our nose*  
That's why God gave His life as an exchange for ours.  
*creator*

Make no doubt about it, money is a demonic idol that also demands complete allegiance.

I know that's a strong statement, but please stay with me as I close.

The entire monetary system in our world right now is incredible.

Truly, money is a religion requiring greater faith than the Resurrection of Christ!

How so?

The cash in your wallet, the savings in the bank, the retirement you have planned to use—every dollar is backed by nothing.

It's only worth something because the sinful people running the economy say it is.

So let's change this conversation.

Rather than asking, Can we afford it?

How about we ask, “Does this purchase glorify God?”

How does buying this make me a better servant of the Lord’s money He’s gifted to me?

This principle is especially powerful for your kids and grandkids.

What’s the message that we send to our kids and grandkids when we say those four little words, “We can’t afford it.”

Here’s the message that is sent—*The adults don’t make the decisions in this family, money does.*

Dr. Martyn Lloyd-Jones tells the story of a farmer who told his wife that his best cow had given birth to twin calves, one red, and one white.

He said, “You know, I have been led by the Lord to dedicate one of the calves to Him.

We will raise them together.

Then when the time comes to sell them, we will keep the money from the one calf and give the money from the other to the Lord.”

His wife asked which one are you going to dedicate to the Lord?

He said, “No need to worry about that now since we’ll treat them both the same.”

Fast forward a few months, and he returned to the kitchen.

He was very sad.

His wife asked what was wrong.

He said, "I have bad news. The Lord's calf is dead."

Sadly, it is always that way with us—the Lord's calf always dies!

Unless we decide from the beginning that we are here to serve God above everything else—chose to serve God with our money.

### **PRAYER**

### **BENEDICTION**

1 Tim 1:17 - to the King of Ages, immortal,  
invisible, the only God, be honor & glory  
forever & ever. Amen. 6

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