
3 Nephi 13 — Where Your Treasure Is — Secret Devotion and the Undivided Heart

3 Nephi 13: the Sermon at the Temple continues. The risen Christ turns from outward conduct to the secret life of devotion — and the theme is the undivided heart that lives for God's eyes rather than men's. Do your alms in secret, not sounding a trumpet to be seen of men; pray in secret, not to be admired; fast in secret, not disfiguring your face to appear to fast — for your Father who sees in secret will reward you openly. He gives the pattern prayer: 'Our Father who art in heaven, hallowed be thy name... thy will be done... forgive us our debts, as we forgive our debtors,' and teaches that forgiving others is the condition of being forgiven. Then the great teaching on treasure: 'Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt... but lay up for yourselves treasures in heaven... for where your treasure is, there will your heart be also.' The eye is the lamp of the body — single, and the body is full of light; evil, and full of darkness. And the summit: 'No man can serve two masters... ye cannot serve God and Mammon.' Turning to the twelve, he charges them to take no thought for food or raiment but to trust the Father who feeds the fowls and clothes the lilies, and to 'seek ye first the kingdom of God and his righteousness, and all these things shall be added unto you.' The chapter is about the heart — where it is set, whom it serves, what it treasures — and the call to a devotion done in secret for God alone, an undivided heart that cannot serve two masters.

If the previous chapter raised righteousness from the outward act to the inward heart, this chapter goes deeper still — into the *secret* life, the place where no one is watching, and asks: when no one sees, for whom do you live? The whole chapter is about the *undivided heart* — the heart that does its devotion for God's eyes rather than men's, that sets its treasure in heaven rather than on earth, that serves one master rather than trying to serve two. And it builds to the great either/or that no one can escape: *No man can serve two masters... ye cannot serve God and Mammon* (v. 24). The chapter is a sustained meditation on where the heart is set, and its central claim is that the heart cannot be divided — it will serve God or it will serve money, it will treasure heaven or it will treasure earth, but it cannot do both, and whichever it treasures is where it truly lives.

Hebrew Word Studies

mamona (מָוְנָה) — "wealth, riches, money, property" — **mamon** (Aramaic **mamona**), **wealth or money**; in Christ's usage personified as a rival god, a master that demands service and competes with God for the loyalty of the heart. The word may derive from a root meaning "that in which one trusts" — **wealth as the thing falsely trusted** v. 24 (**No man can serve two masters... ye cannot serve God and Mammon**). When Christ says *ye cannot serve God and Mammon*, he does something striking: he leaves the word *Mammon* untranslated, and by capitalizing it (as it were) he turns *money* into a *name* — the name of a rival god. *Mammon* is the Aramaic *mamona*, meaning *wealth, riches, money, property* — the ordinary word for one's material goods. But Christ personifies it, sets it up as a *master* over against God, a deity that demands *service*. And there is a fascinating possibility in the word's roots: *mamon* may come from the same root as *amen* and *emunah* — the root *aman*, "to trust, to be firm, to rely on." If so, *mamon* is literally "*that in which one puts one's trust*" — and the irony is devastating: the very word for money may mean *the thing trusted*, so that to serve Mammon is to put your *trust*, your *amen*, your firm reliance, in wealth instead of God. Money becomes a god precisely when it becomes the thing you *trust* — the thing you rely on for security, for identity, for the future, for salvation from fear. And this is exactly why Christ frames it as a *master* you *serve*. Money is a peculiar kind of god because it does not announce itself as a god; it presents itself as a neutral tool, a servant. But Christ unmasks it: wealth is not a neutral tool but a *master* with its own demands, its own commandments, its own promises — *trust me, and you will be secure; serve me, and you will be safe*. And the demands of Mammon are directly opposed to the demands of God. God says *give in secret, lay up treasure in heaven, take no thought for the morrow, seek first the kingdom*; Mammon says *accumulate, secure yourself, store up, take much thought, seek first the wealth*. The two masters pull in opposite directions, and so — and this is Christ's absolute claim — *no man can serve both. Either he will hate the one and love the other, or else he will hold to the one and despise the other* (v. 24). There is no neutral ground, no serving God while keeping Mammon as a backup, no both-and. The heart is one, and it will have one master. The Old Testament knew this in its own terms: *if I have made gold my hope, or have said to the fine gold, Thou art my confidence... this also were an iniquity to be punished by the judge: for I should have denied the God that is above* (Job 31:24–28) — to make gold your confidence, your trust, is to deny God. That is the whole logic of *mamon* as *the thing trusted*: you cannot trust both God and gold for your ultimate security, because trust, like the heart, is undivided. And the deepest deliverance Christ offers in this chapter is freedom from the false god of money — for the servant of Mammon is *anxious* (the birds and lilies passage), perpetually insecure because his god is perishable (moth, rust, thieves), never able to rest because Mammon can never give enough. The servant of God is *free*, because his Father feeds the birds and clothes the lilies and *knoweth what things ye have need of*. To choose God over Mammon is not to choose poverty over wealth; it is to choose *trust over anxiety*, the living God over the dead idol, the Father who provides over the master who never satisfies. *Ye cannot serve God and Mammon* — and the gospel is that you do not have to, for the One who feeds the sparrows has invited you to seek *first* his kingdom and let him add the rest.

From the Chapter's Architecture

```cross-references Matt. 6 (the Sermon on the Mount — the Galilean parallel of this chapter throughout); Job 31:24–28 (if I have made gold my hope... this also were an iniquity... for I should have denied the God that is above — serving Mammon as denying God, v. 24); Luke 16:13–15 (ye cannot serve God and mammon... the Pharisees, who were covetous... derided him — the same teaching and the covetous heart it exposes); 1 Tim. 6:9–10 (they that will be rich fall into temptation... the love of money is the root of all evil — the danger of Mammon, v. 24); Eccl. 5:10–12 (he that loveth silver shall not be satisfied with silver... the abundance of the rich will not suffer him to sleep — the anxiety of the servant of Mammon, vv. 19, 25); Ps. 62:10 (if riches increase, set not your heart upon them — the heart that must not follow earthly treasure, v. 21); Matt. 6:9–13 (the Lord's Prayer — vv. 9–13); Mark 11:25–26 (when ye stand praying, forgive... that your Father... may forgive you — the condition of forgiveness, vv. 14–15); 3 Ne. 6:10–14 (the ranks built on riches that destroyed the Nephites — the love of Mammon this chapter cures); 3 Ne. 12:6 (blessed are they who hunger... after righteousness — the seeking first the kingdom, v. 33); 4 Ne. 1:2–3 (the Zion of no rich and poor, all things common — the society of undivided hearts this chapter founds); 2 Ne. 9:51 (do not spend money for that which is of no worth, nor your labor for that which cannot satisfy — the treasure that does not satisfy, vv. 19–21); Jacob 2:17–19 (seeking riches for the intent to do good and after ye have obtained a hope in Christ — the right ordering of treasure, v. 33). ```