

The Priority Principle

Matthew 6:19-34 -

By Russell Muilenburg

Sunday, 24 January 2010 00:00

Matthew 6:24-34 *Everlasting Returns: The Priority Principle* **Pop Quiz** I'd like to invite you to turn with me in your Bibles to Matthew 6. This is the text for our current series of messages on money. Matthew 6:19-34. You can follow along as I read it. These are the words of Jesus: 19

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.

20

But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.

21

For where your treasure is, there your heart will be also.

22

"The eye is the lamp of the body. If your eyes are good, your whole body will be full of light.

23

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

24

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

□

25

"Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?

26

Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?

27

Who of you by worrying can add a single hour to his life?

The Priority Principle

Matthew 6:19-34 -

By Russell Mulenburg

Sunday, 24 January 2010 00:00

28

"And why do you worry about clothes? See how the lilies of the field grow. They do not labor or spin.

29

Yet I tell you that not even Solomon in all his splendor was dressed like one of these.

30

If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith?

31

So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?'

32

For the pagans run after all these things, and your heavenly Father knows that you need them.

33

But seek first his kingdom and his righteousness, and all these things will be given to you as well.

34

Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.

As we get started today, I'd like to do a little pop quiz. We've been learning principles about money from what Jesus has to say here. So we're going to have a little pop quiz. I'll give you the first half of the principle, and we'll see if you can remember the second.

The first principle I called

The Heart principle.

The first half says:

“Where your treasure is...

□

That's right:

There your heart will be also.

That's a direct quote from Jesus. Verse 21. Where your treasure is, that's where your heart is. Our hearts tend to follow our money. And so, if you want your heart to be closer to Chevy, then put your money there. If you want your heart to be closer to the poor, share some of your money with them. If you want your heart to be closer to God, put your money in things He cares about.

The Priority Principle

Matthew 6:19-34 -

By Russell Mulenburg

Sunday, 24 January 2010 00:00

Then, the second principle I called

The Future principle.

It starts by saying:

□ **“What we do with our money today...**

□

This is a little tougher. What we do with our money today...

has an eternal impact on our future.

Jesus says don't store up your treasures on earth, but DO store up your treasures in heaven. I was talking with Pastor Jay this week and he pointed out that this one isn't quite as memorable. Maybe to make it more memorable I should have phrased it like this:

You can't take it with you...

But you can send it on ahead.

Jesus promises that when we are generous in using our money for the things of God we are building up a bank account in heaven.

Seek God First

Now, this week, we have what I'm calling

The Priority Principle

and I've phrased it as simply and memorably as possible.

Seek God first.

That's it. That's the priority principle. When it comes to your money and how you use it and what you think about it: Seek God first.

The pertinent verse here comes from the end of our passage,

Matthew 6:33

:

But seek first his kingdom and his righteousness, and all these things will be given to you as well.

It's a familiar verse. We just sang it in that song that I remember from my days at summer

The Priority Principle

Matthew 6:19-34 -

By Russell Mulenburg

Sunday, 24 January 2010 00:00

camp. Seek ye first the kingdom of God. God wants to be first. He doesn't play second fiddle to anyone or anything. We need to make Him the priority in our lives.

And the context here is all about money. Jesus is talking about earthly treasures vs. heavenly treasures and worrying about food and clothes and He says that we need to seek God first.

Now, this isn't talking just about giving our money to the church and to the poor and to missionaries, though it does include that.

Notice that Jesus doesn't just say seek first his kingdom. He also says seek first His righteousness. That struck me this week as I was typing this verse. When I quote this verse I often say "Seek first his kingdom" or "Seek first the kingdom of God" and then I stop. But Jesus includes that word "righteousness." "Seek first His kingdom and His righteousness."

So He's not just saying give your money to the Kingdom of God, He's also saying: "Do the right thing with money." Reflect the righteousness of God in the way you deal with money. Jesus wants us to use our money in the right way.

Seek God first. Whenever you have a decision to make about money, whenever you deal with money, seek God first. It should be our priority to honor God in all our financial matters.

The Competition

Verse 33 is not the only place in this passage where Jesus says this. In fact, if we back up to verse 24, we'll see a very similar idea:

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

We talked about this a little the first week. There's a competition going on. A competition for our

The Priority Principle

Matthew 6:19-34 -

By Russell Mulenburg

Sunday, 24 January 2010 00:00

hearts. It's a battle between God and Money. And they both want to be our Master. They both want control.

You'll notice that the word Money in this verse it is capitalized in the NIV. Jesus is referring to money as if it were a person or even the name of a god. The King James Version uses the word Mammon.

This doesn't mean that money is a god. There is not Spirit of Money out there waging battle against God. But sin has a way of twisting us to think of money in god-like terms. That's what Jesus is talking about. He's talking about how our hearts can start to serve money and trust money and long for money the way the Bible says we're supposed to serve and trust and long for God.

And Jesus says that we cannot serve both God and Money. We can't have it both ways. They cannot both hold top spot in our hearts.

So we have to choose. And the priority principle says that we should Seek God First.

You cannot serve both God and Money. Seek God first.

Now, when we put it that way, it seems like an obvious choice. No one can serve two masters. "O.K. I'll serve God, thanks." It's obvious.

But Money (with a capital M) doesn't normally come out and make itself so obvious. It's not like Money has missionaries going door to door saying: "Hi, we represent the Church of Money and we're here to get you to serve the Almighty Dollar." It's more subtle than that. It worms its way into our hearts and claims our allegiance in less obvious ways.

My friend Matt Mitchell, a pastor in Pennsylvania, has identified

four ways

that the Bible says we tend

to serve money instead of God

. These are four ways money can become a priority instead of God.

The Priority Principle

Matthew 6:19-34 -

By Russell Mulenburg

Sunday, 24 January 2010 00:00

Worrying about Money **Stealing Money**
Craving Money
Hoarding Money

We'll talk about Worry in week 6, when we get to what I'm calling the Faith Principle. But for today, I'd like us to consider how the other three show up in our lives and what the Bible says about how we can seek God first.

Do Something Useful

So, first,

we can serve money by stealing it

. We serve money when we break the law to get it.

Exodus 20:15:

You shall not steal.

Another quiz question: Does anybody know which of the commandments that is? It's number 8. It made God's top ten list. You shall not steal.

That's pretty basic. Don't take what is not yours. It's a fundamental building block of a healthy society. Don't steal.

And I'm guessing that stealing, as we often think of it, isn't really a problem for us. I'm going to go out on a limb and guess that not too many of us have held up a bank or hot-wired a car.

But money is subtle. And not every form of stealing involves pulling a gun on somebody.

The Priority Principle

Matthew 6:19-34 -

By Russell Mulenburg

Sunday, 24 January 2010 00:00

- What about file sharing? Copying digital music that we don't have the rights to?
- How about taking office supplies home with you? Or using the office copier for personal business?
- What about taking longer breaks at work or exaggerating an expense report or giving half an effort?
- How about underreporting your income on your taxes?

Money is subtle, and stealing comes in a lot of forms. And Christians are not immune to the temptation to steal. I heard this week about a church in Mexico where some of the church members stole the church building! They broke in and changed the locks! I've heard of churches where the treasurers have embezzled huge sums of cash.

Stealing is serving money, and there are millions of ways to do it. I've done it. I'm guessing most of you have as well.

Have you ever gotten more change back at the checkout counter than you were supposed to? What did you do? Taking the money wasn't stealing. But keeping it, after you figured it out, that would be.

Have you ever sold something knowing there were problems, but you kept the problem your little secret? That's called fraud. And it's stealing.

Have you ever found something in a store that was mislabeled and priced way too low, but you bought it knowing you were getting a "steal"? That's stealing too.

We serve money by stealing it. It gets into our hearts and we convince ourselves that we are entitled, that the company is so big they don't deserve all they have, that's it the only way to get ahead. We serve money by stealing it... **But we serve God by working.**

Work is the opposite of stealing. Putting in honest effort and earning what we have. Ephesians 4:28 says:

He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need.

Work is very honorable and God-pleasing. When God first created Adam and Eve He put

The Priority Principle

Matthew 6:19-34 -

By Russell Mulenburg

Sunday, 24 January 2010 00:00

them in the garden and told them to work. Work got hard after sin, but work existed before sin.

Work can turn into a bad thing. It's possible to become a work-a-holic. We can turn our jobs into false idols. Or we can work for the wrong things.

But honest, responsible, diligent, balanced work is a good thing. It's God-honoring when we work hard and earn our own way. Elsewhere, the Bible says that if a man isn't willing to work (willing being the operative word) he shouldn't eat (2 Thess. 3:10), and the godly man in 1 Timothy works hard to provide for his family.

Work is the opposite of stealing. We serve money by stealing, but we serve God by working. We seek God first when we work hard.

The Love of Money Second, we can serve money by craving it. We serve money when we want it too much.

The Bible has a phrase for this: "the love of money." Hebrews 13:5:

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." Money can become a god to us. We need it. We put everything aside to get it. We are driven by it. We always want more of it. It becomes a sort of false worship.

When we crave money we find it hard to be happy with what we have. We always want what somebody else has. It's what the 10th

commandment calls coveting.

Unfortunately, much of the American economy—and pretty much our entire advertising industry—is built on coveting.

Craving money is a big part of the reason for our most recent economic disaster. It's the reason for the housing crisis--because people were buying houses they couldn't afford on the faulty premise that the housing market would just keep going up. And it's the reason so many people in America are burdened by unmanageable credit card debt.

I said the first week that I wasn't going to get into personal finances during this series—there

The Priority Principle

Matthew 6:19-34 -

By Russell Mulenburg

Sunday, 24 January 2010 00:00

are good courses like the Financial Peace University that will be starting here in February for that stuff—but I feel like I need to say something about credit cards.

In 2001 the American Credit Counselors Corporation estimated that the average American credit card holder owes \$13,000 to credit card companies. 22 percent of college students owe more than \$7,500 on credit cards. And, of course, interest rates on credit cards are crippling. If you carry a \$7000 balance on an 18 percent card and pay the 2 percent minimum each month, you'll end up paying more than \$20,000 for that \$7,000. And that's assuming you never charge another thing to your card. (Alcorn, *Money, Possessions and Eternity*, p. 318)

But credit cards hold out the promise that you can have what you want now, and pay for it later. And since so many of us crave money, the credit card industry in the U.S. is booming.

The Late Christian Financial advisor Larry Burkett gives three simple rules for credit cards:

1. Only use credit cards for budgeted items.

One of the dangers of a credit card is that it creates the perception that you can afford something you can't. Avoid impulse purchases.

2. Always p

ay your credit cards off in full every month.

Interest rates for credit cards are extraordinarily high, but I couldn't even tell you what the rate is on our card. Beth and I have had a card throughout our marriage, but we have never paid a cent of interest to the credit card company.

3. And most importantly,

the first month you cannot pay a credit card bill in full, cut up the card and never get another.

Credit cards make it too easy to spend money we don't have. If you can't pay your bill off fully every month—get rid of it. And then pay it off as quickly as you can.

The Priority Principle

Matthew 6:19-34 -

By Russell Mulenburg

Sunday, 24 January 2010 00:00

So what's the opposite of craving money? We serve money by craving it...
but we serve God by being content.

□

Look again at Hebrews 13:5. It says "Keep your lives free from the love of money and be content with what you have." Be content. Be satisfied with what you have. Don't always be longing for more.

And how do we find contentment? What's the verse say? "Because God has said 'Never will I leave you; never will I forsake you.' Even if we don't have money, we have God!

Don't love money. Trust God.

That doesn't mean you never get new things. But be responsible about it. Have a budget. Plan ahead. Be content to wait until you can afford it. Make sure you're not neglecting things you and your family need just to buy something you want. God has said "Never will I leave you; never will I forsake you." Even when we don't have all the things we would like, we can trust God and be content with what we have. As the verse says: "Seek first his kingdom and his righteousness, and all these things will be given to you as well."

You Have Lived in Luxury and Self-Indulgence

Third, we can

serve money by hoarding it.

We serve money when we are selfish with it.

James 5:1-5 might be some of the most prophetic and frightening words in the New Testament:

□

1

Now listen, you rich people, weep and wail because of the misery that is coming upon you.

2

Your wealth has rotted, and moths have eaten your clothes.

3

The Priority Principle

Matthew 6:19-34 -

By Russell Mulenburg

Sunday, 24 January 2010 00:00

Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days.

4

Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.

5

You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.

These are strong words. There's a lot going on here. There is a failure to pay their debts. They aren't paying their workers. That's another form of stealing! But notice what James says these rich people have done so wrong in verse 3: "You have hoarded wealth in the last days." Then, again, in verse 5: "you have lived on earth in luxury and self-indulgence."

These folks are hoarding their money. They are buying luxuries for themselves. In a word, they are being selfish. Really, James is echoing Jesus and the verses we looked at last week. These people are storing up treasures for themselves on earth. Moths are destroying and rust is corrupting. These folks are living for the dot, not the line

Now, we might not feel like rich people. We can all think of plenty of people who are much wealthier than us. But hoarding money is a temptation for all of us. It's a way money pulls at our hearts. Convincing us that we need to spend what we have on our selves or save it up against future contingencies. Now, this doesn't mean we shouldn't save. There's nothing wrong with prudent saving for reasonably anticipated needs. The Bible—especially Proverbs--has a lot to say about wise saving.

But selfish hoarding. Putting our trust and our hope and our confidence in our money. Keeping it for ourselves and not sharing it with others. That's sin. That's giving in to the seductive pull of Mammon.

So what's the antidote? How do we seek God first? If we serve money by hoarding, then **we serve God by being generous**

.

In Deuteronomy 15 Moses is giving instructions for the Israelites before they enter the Promised Land. And one of the things he talks about his how to help those in need: □ 10
Give generously to [your needy brother] and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to.

11

There will always be poor people in the land. Therefore I command you to be openhanded toward your brothers and toward the poor and needy in your land.

The opposite of hoarding is giving. It's generosity. We serve God by being open-handed and liberal with those in need.

The Priority Principle

Matthew 6:19-34 -

By Russell Mulenburg

Sunday, 24 January 2010 00:00

I realize this has been the theme of the last two weeks, and I'll warn you that it's probably going to come up the next three weeks too: but the consistent witness of scripture is that we should be generous with our money. In all of our dealings with money we should seek God first. We should work hard for the money we have. We should be prudent about our purchases and diligent to provide for our families. And always, we should be generous with those in need.

Matthew 6:19-34 (ESV) **Lay Up Treasures in Heaven**

19 "Do not lay up for yourselves treasures on earth, where moth and rust [\[1\]](#) destroy and where thieves break in and steal,

20

but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

21

For where your treasure is, there your heart will be also.

22 "The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, 23 but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!

24 "No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money. [\[2\]](#)

Do Not Be Anxious

25 "Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? 26 Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they?

The Priority Principle

Matthew 6:19-34 -

By Russell Mulenburg

Sunday, 24 January 2010 00:00

27

And which of you by being anxious can add a single hour to his span of life?

[\[3\]](#)

28

And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin,

29

yet I tell you, even Solomon in all his glory was not arrayed like one of these.

30

But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith?

31

Therefore do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?'

32

For the Gentiles seek after all these things, and your heavenly Father knows that you need them all.

33

But seek first the kingdom of God and his righteousness, and all these things will be added to you.

34 "Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble. ([ESV](#))

Footnotes

[\[1\]](#) 6:19 Or *worm*; also verse 20

[\[2\]](#) 6:24 Greek *mammon*, a Semitic word for money or possessions

[\[3\]](#) 6:27 Or *a single cubit to his stature*; a *cubit* was about 18 inches or 45 centimeters