

Biblical Principles of Money (Part 5) – 1 Tim 6:9-10 & 17-19

1 Tim 6; We're in the middle of a series on money, discovering biblical principles for lives that are built to last; And thus far we covered 10 of them

The last of which, was that . . .

Principle #10 – Contentment is the key to the fullness of God's blessing

Giving up your desire for more, when what you have is just fine; It's key; B/c . . .

1. We were made for less

2. Money doesn't satisfy

3. More isn't necessarily better

➤ Which brings us to Part 5 and 1 Tim 6, starting in v9-10

Paul just said that godliness with contentment is great gain, and then says . . .

[9] But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. [10] For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

Principle #11 – A love of money leads to no good (1 Tim 6:9-10)

Not money in and of itself; And not the rightful, God-honoring *stewardship* of money, but a *love* of money; God doesn't condemn *wealth* . . .

Any more than he commends poverty; Prov 10:4 says – *A slack hand causes poverty, but the hand of the diligent makes rich.*

Implying that there's nothing *wrong* with having a lot of money; It's value neutral

But a *love* of money isn't; A desire to be rich *isn't* value neutral; B/c it leads to no good

Those who desire to be rich fall into temptation; Period Into many senseless and harmful desires that plunge people into ruin and destruction.

Which means if you love money – you've got a problem

If it's one of the driving forces in your life, or occupies your thoughts like a teenager's crush – you're in trouble; B/c it leads to no good

➤ Including being trapped; *Those who desire to be rich fall . . . into a snare* it says; Like a rabbit snare; So that the more you want, the tighter it gets

And beyond that, there's many *senseless and harmful desires* waiting

Things and longings that a person in their *right* mind wouldn't even imagine

Like buying an over-sized home in a high rent neighborhood, just for the status of it

Or dropping a couple of grand to rent a Ferrari for a week, like one of the guys I used to trade with; Not just b/c he wanted to go fast . . .

But to make people think he had a lot of money; Senseless

➤ And that doesn't even *touch* the *harmful* desires that a love of money leads to

Like an obsession with leisure; Or the need to impress

Or the longing to surround yourself with *other* rich people; And avoid those who aren't

Or the inclination to indulge your baser *instincts*; Like fast women and fast times, to go along with your fast cars

Or how about a desire to pinch so many pennies that you make your wife and family miserable? And give new meaning to the word "stingy"

It's harmful; All of it; Not only b/c it leads to a shallowness of soul, but b/c it *plunges* people *into ruin and destruction* Paul says

A love of money will drag you into the cesspool of life, and hold you under until you drown; All while convincing yourself that the crap you're immersed in, is really good And the difficulty of those around you, including your kids, has nothing to do with it A love of money is no good; And leads to more

➤ And Paul doesn't leave us wondering as to primary cause; Saying in v10 – *For the love of money is a root of all kinds of evils.*

All *kinds* of sin; All *kinds* of dysfunction; All *kinds* of messed up thinking

So that the family tree of greed has an almost *infinite* number of branches

Including, outright rebellion against God – v10b

It is through this craving [this love of money, this desire to be rich] *that some have wandered away from the faith* [as in rejected God; whether consciously not] *and pierced themselves with many pangs.* Many heartaches/heartbreaks; It's no good

➤ And I have to tell ya, I was *blown away* this week, by the number of references to those *pangs* in the Scriptures; And I want you to experience the same

B/c there are few things that will instill the fear of God in you, like the grave nature of his Word on this topic; It's overwhelming; And desperately needed these days

So I'm going to rattle off about 21 "**No Good's**" that a love of money leads to; And if you want to just listen and let the Word wash over you, you can get the notes online

➤ The first comes from **Prov 28:25** – *A greedy man stirs up strife, but the one who trusts in the LORD will be enriched.* IOW a love of money leads to **strife** That's the first "no good"

2nd, comes from **Ecccl 5:12** – *Sweet is the sleep of a laborer, whether he eats little or much, but the full stomach of the rich will not let him sleep.*

A love of money leads to **sleeplessness**, b/c of overindulgence and under-exertion

Moreover [**Ecccl 5:17**], *all his days* [referring to a lover of money] *he eats in darkness in much vexation and sickness and anger.*

There's 5 pangs right there – **loneliness, depression, worry, sickness, and anger**

➤ And then there's Jesus in **Mk 4:19**, who explains his parable of the sower, saying . . .

[The recipients of the gospel who get choked out by thorns] *are those who hear the word, but the cares of the world and the deceitfulness of riches and the desires for other things enter in and choke the word, and it proves unfruitful.*

IOW a love of money leads to a **suppression of the gospel** . . .

And a **distraction from the gospel**

And **Lk 16:14-15** says that – [14] *The Pharisees, who were lovers of money, heard all these things* [like not being able to serve God and money at the same time], *and they ridiculed him. [15] And he said to them, "You are those who justify yourselves before men, but God knows your hearts. For what is exalted among men is an abomination in the sight of God.*

A love of money may be exalted by men, but it leads to **condemnation by Jesus**

And then there's 1 Tim 3:3, which says that an elder in the church must *not* be a lover of money; In which case, a love of money leads to a **loss of leadership opportunity**

Heb 13:5 says – *Keep your life free from love of money, and be content with what you have, for he [God] has said, “I will never leave you nor forsake you.”*

It's a command – keep yourself free from a love of money

In which case, the no good it leads to, is **disobedience**

➤ And James devotes an entire *paragraph* to this – James 5:1-6

[1] Come now, you rich [referring in this context, to those who were presumptuous about their ability to make more and more, and flagrant about their desire], weep and howl for the miseries that are coming upon you. [2] Your riches have rotted and your garments are moth-eaten. [3] Your gold and silver have corroded, and their corrosion will be evidence against you [that your love of money was all for naught] and will eat your flesh like fire [a metaphor for the physical cost of loving money]. You have laid up treasure in the last days [something we shouldn't do]. [4] Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts. [5] You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter [turning a blind eye to those in need; both physically and spiritually]. [6] You have condemned and murdered the righteous person. He does not resist you.

Giving us 8 more “no good's”

Misery (1), **great loss** (2-3), **pain** (3), **sin** (3b), **exposure** (4), **self-indulgence** (5), **naiveté** (5b), and **oppression of the innocent and helpless** (6); It's no good

➤ And last but not least, is **Rev 3:17**; Where Jesus gives the reason for rejecting the lukewarm church in Laodicea

For you say, I am rich, I have prospered, and I need nothing, not realizing that you are wretched, pitiable, poor, blind, and naked.

A love of money and the self-sufficiency it creates, leads to **spiritual blindness**

21 “no good's”; And if that doesn't put the fear of God in you, I don't what will (**Summ**)

It's the 11th principle on which to build a life that lasts

The 12th, from v17-19, is this . . .

Principle #12 – To whom much is given, much is expected (1 Tim 6:17-19)

Principle #11 warns us about *wanting* to be rich, and Principle #12 tells us about our *responsibilities*, if we are

V17 – *As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. [18] They are to do good, to be rich in good works, to be generous and ready to share, [19] thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.*

IOW to whom much is given, much is expected

And make no mistake, we're all rich in these United States; At least compared to the rest of the world; So to some extent, this applies to every single one of us

But there's little doubt that Paul is singling out those who have more than they need; In some cases, much more

And the admonition is clear – God *expects* more of them; Starting with . . .

- **Humility**

As for the rich in this present age [v17], charge them not to be haughty; Not to be conceited; Not to think that the world owes them something . . .

B/c of their grand contribution to life and society; Don't be proud Paul says

I love the story of Howard Dayton in that respect; He's the President of Compass – a non-profit organization dedicated to teaching finances God's way

And tells the story of going to the bank when he didn't have much money, and just being happy they cashed his check; Let alone paid any attention at all to him

But later on in life, when his savings was more substantial and his net worth more noticeable, he tended to approach the teller with an air of entitlement

Like the front of the line was reserved for *him*, and you'd better call him by name

It's a risk; For *anyone* with some extra money; And Paul says don't go there; To whom much is given, much is expected; Starting with humility

2nd is . . .

- **Reliance on God**

God, as opposed to money; Which is *so* counter-intuitive; Our default, is that the more money we have, the more we tend to rely on it

And why not? It may not buy you love, but it sure can a lot of other things

Including security, status, healthcare, and favoritism; Totally; Money buys those things

And yet Paul exhorts and commands us not to set our hopes on it in v17

Why? B/c it's uncertain; And fleeting; And fickle

And subject to forces beyond our control

Like **Prov 23:4-5** says – *[4] Do not toil to acquire wealth; be discerning enough to desist. [5] When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.* It's fleeting; And uncertain

So much so, that **Ps 62:10** says – *If riches increase, set not your heart on them*

Part of the *much* that's expected from those who *have* much, is a greater reliance on God

It was a lesson I learned *very* quickly as a bond trader

It didn't matter how much I made last year, last month, or last week – it could disappear in a moment; And sometimes it did

Which taught me to put my reliance on God, instead of money; B/c he'll *never* leave;

And he's *always* reliable*****

To whom much is given, much is expected; Including the mindset, to rely on the *giver* of what's given, instead of the gift

➤ And notice the *reason* God gives us things there in v17b; It's to *enjoy* them; To delight in them
Set your hopes on God it says, *who richly provides us with everything to enjoy* (17b)
And no wonder; As the giver of everything we need and more, one of the ways to glorify him, is to enjoy it
As in, use it, and be content with it, and make the most of it
Like a kid who plays with his birthday gift; And glows when he does; And tells all his friends that he got it from his parents; That's glorifying
And the same is true when we enjoy the things *God* gives us

But listen, that doesn't mean we should be self-indulgent, spend every dime on ourselves, and live high on the hog just b/c we can
It's the very thing James rails against (Js 5:5), and the very next verse tells us to give it away
They [the rich, the well-off] *are to do good, to be rich in good works, to be generous* [giving of their wealth] *and ready to share*
So we not only have the luxury to enjoy God's provision *ourselves*, but the *responsibility* to give it away; So that others can enjoy it; It's both/and

Which speaks to the next thing that's expected . . .

- **Generosity**
And not just with our money, but our time and talent as well; *Doing* good, and being *ready to share*, and being *rich in good works*
Which implies that the more you have, the more that's expected

And here's the thing – it's not a loss; So often, we tend to think that the checks we write or the things we give, are a *loss* to our bottom line; A subtraction
When actually, they're an investment; An investment in the *future*
[18] *They are to do good* [Paul says] . . . [and] *be generous* . . . [19] *thus storing up treasure for themselves* [as in *more* blessings from God] *as a good foundation for the future* [an investment in heaven, eternity], *so that they may take hold of that which is truly life* [so that they may experience life to the full and life forever, as God intended].

Generosity is not a *loss* of time, talent, and treasure – it's an investment in more
Yielding the greatest return on equity in the history of the world

And then last, is . . .

- **A willingness to give it up** (Mt 19:16-24)
Part of what's expected of those who are rich, is a willingness to give it up
The very truth Jesus communicated in his encounter w/ the rich young person of Mt 19

In response to his question about how he could have eternal life, Jesus told him to sell what he had, give it to the poor, and follow him (**Mt 19:22-24**)
And it says in v22 – *When the young man heard this he went away sorrowful, for he had great possessions. [23] And Jesus said to his disciples, "Truly, I say to you, only with difficulty will a rich person enter the kingdom of heaven. [24] Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God."*

Why? B/c many of them are unwilling to put Jesus first; Unwilling to forsake *all* should he ask; To put *everything* under his Lordship; Including their lifestyle
They can't bear the thought of it, and therefore don't do it often times
Failing to gain what they can't lose, and keep what they've already gained*****

- When the Crusades were being fought during the 12th century, the crusaders employed mercenaries to fight on their behalf; Hired guns
And being a "religious" war, or so they claimed, the crusaders insisted that the mercenaries be *baptized* before they fought

But knowing what opportunities might present themselves, the mercenaries didn't want to submit the fighting part of their life to the Lordship of Jesus
So while being baptized the story goes, they would hold their sword *out* of the water, while immersing everything else
In effect saying – "You can have everything but that, God"
And that's exactly what far too many do with their riches (**Summary**)

If you're rich, one of the things God expects of you is a willingness to give it up
He may never actually require it; But he wants to know you would

Prayer (servers) – Lord, impress these truths on our hearts as only you can; Find us faithful to your expectations, and wary of our tendencies fill us with your Spirit, forgive us of our sins, and magnify your Son