

The title of this morning's sermon is, "*Our Relationship to Money.*"

On Sunday mornings we are in a series on covetousness and contentment.

Last week we began looking at one of the two main NT passages discussing contentment, and that's **1 Tim 6:6-10**. We're at **verse 8**, but let's back up to **verse 6** to briefly review...

**1 Tim 6:6 But godliness with contentment is great gain,**

We talked last week that this verse is NOT saying we can have godliness WITHOUT contentment, as though that would be LITTLE gain.

The reason Paul isn't saying that is godly people without contentment:

- Are miserable...
- They're always complaining...and murmuring...and grumbling.

Basically, they look like...ungodly people.

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We also talked last week that just b/c we're discontent sometimes – which is the case w/ everyone who has ever lived, except for Jesus – it doesn't mean we're ungodly.

So we shouldn't read this verse and think, "*I'm an ungodly person, because I've been discontent.*"

Instead, read this verse that it's a wonderful blessing to have both **godliness with contentment**. That's the ideal combo that results in **great gain**.

Think of God Himself saying, "*This is good for you to have these together. If you want to have a full, blessed life, pursue godliness with contentment.*"

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The obvious question is, "*How can I be content? What can I regularly tell myself that will help me put off covetousness and put on contentment?*"

Paul gives the answer in **verse 7**...

**1 Tim 6:7 for we brought nothing into the world, and we cannot take anything out of the world.**

This doesn't look like it has much to do w/ contentment, but the point is this...

As we've talked about a couple times before: covetousness destroys contentment.

- We covet when we're discontent.
- We're content when we don't covet.

If our contentment is threatened b/c we covet, we should think of this verse!

We had nothing when we were born and we take nothing w/ us when we die, so whatever we covet:

- Is temporary...
- We can't enjoy it for very long...

Whatever we covet comes into focus and loses value...and it's hard to covet something that has no value!

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This is as far as we got last week, and it brings up an important question about contentment that we haven't addressed yet:

- *What should I be content with?*
- *God expects me to have something, so how do I know if I have enough to be content?*

The answer is in **verse 8**...

**1 Tim 6:8 But if we have food and clothing, with these we will be content.**

The word for **clothing** is *skepasma* (pr: skep-uhs-mah), and this is the only place it occurs in the NT. It means "to cover," – which is why some Bibles, such as the NASB – say "covering." The word can refer to clothing and shelter.

So a good way to understand this verse is God expects us to be content w/ food, clothing, and shelter...and this brings us to Lesson 1...

## LESSON 1: GOD EXPECTS US TO BE CONTENT WITH THE ESSENTIALS.

This verse introduces some good news and bad news...

The good news is that:

- If God says we should be content w/ the essentials, but we don't have the essentials, it's reasonable we won't be content.
- In other words, if we're starving or freezing, God isn't going to be upset if we're discontent.

But if we have food, clothing, and shelter, God expects us to be content. We shouldn't demand more.

We should ask ourselves...

"Can I be content w/ only food, clothing, and shelter"?

If the answer is no, then we should repent, b/c God wants us to learn to be content w/ just that.

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And that introduces the bad news for us...

Because we live in such a wealthy, affluent culture – as we talked about a couple weeks ago – the idea that we'd be content w/ just the essentials is almost discouraging:

- Our problem w/ food isn't that we don't have enough, our problem is we eat too much
- Our problem w/ clothing is we have too many

- Our problem w/ shelter is we we buy houses we don't have the money for and introduce hundreds of thousands of dollars of debt into our lives

For us, a standard of living limited to the essentials hardly seems sufficient.

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I was reflecting on something that I hope can help us be content w/ less than we're used to, and it's considering that:

- Throughout most of history...
- And throughout parts of the world today...

When people had food, clothing, and shelter, they felt very, very wealthy.

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Let me share two related accounts from Scripture that can help us be content...

Abraham sent his servant, Eleazar, to find a wife for his son, Isaac. He wants to make sure he doesn't mess this up, so he prays, "Let Isaac's future wife offer to water the camels, and then I'll know she's the one."

So Eleazar shows up and...

**Gen 24:19 [Rebekah] said, "I will draw water for your camels, until they have finished drinking." 20 So she quickly emptied her jar into the trough and ran again to the well to draw water, and she drew for all his camels...22a [until] the camels had finished drinking.**

I read that a thirsty camel might drink as much as 30 or 40 gallons of water. Eleazar had 10 camels w/ him, so this was no easy task. If the bucket held 3 gallons, Rebekah might have had to lower the bucket, pull it up, take it to the trough, dump it out, go back to the well, and repeat this over 100 times!

Camels are OT vehicles. When we need to refill our vehicles we pull up to the pump, put in our credit card, and then stand there! If you're in OR you don't even have to get out of your vehicle...they pump the gas for you!

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Second, think about when Jesus met w/ the Samaritan woman at the well...

**John 4:10 Jesus [said], "If you knew [who I am], you would have asked [Me for a drink], and [I] would have given you living water." 11 The woman said to him, "Sir, you have nothing to draw water with, and the well is deep. Where do you get that living water?"**

Jesus was speaking spiritually, but she thought He meant physically.

**John 4:13 Jesus said to her, "Everyone who drinks of this water will be thirsty again, 14 but whoever drinks of the water that I will give him will never be thirsty again. 15 The woman said to him, "Sir, give me this water, so that I will not be thirsty or HAVE TO COME HERE TO DRAW WATER."**

She didn't want to have to walk all the way to the well, lower a bucket all the way down, pull it all the way back up, and do that who knows how many times per day. So she says, "Give me this water that would make my life easier!"

This is what it's like for us! We just turn on one of the many sinks in our homes.

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An interesting situation took place in our home recently that illustrated this...

As you've driven up and down Buckeye, you've seen the work they're doing on Hoffman right next to our house. They're putting in some sidewalks.

My kids were really enjoying watching all the work. I understand they went out there one day and one of the guys said, "Uh oh, we've got some supervisors now, so we better do a good job!"

Everything was going well until one moment...

One of the workers came to our door and said, "We have to turn off your water for a few hours...probably about five."

You would've thought a disaster took place, or we missed the Rapture and entered the Tribulation. Kids were panicking, running around filling up water pitchers. They were saying, "What are we going to do?"

One of our kids told Katie, "This is scary."

Our water gets cut off and we think it's the end of the world...at least in the LaPierre home. Maybe your homes would all handle disasters like this better than ours.

If we really needed water we could've walked – or driven – to a fountain and filled up buckets.

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If you want to do something that's both funny and sad, on the Internet type in, "first world problems" and look at all the memes. I chose 13, went over them w/ Katie, and narrowed them down to our favorite 6.

So picture sobbing, distraught people saying:

1. The wifi is free, but it's too slow
2. I hate when my leather seats aren't heated
3. I don't know what shoes to wear
4. My groceries keep spoiling before I can eat them, b/c I go to restaurants too much
5. I can't handle all these different remote controls
6. And my personal favorite: I want to make a first-world problem meme, but I don't have any problems

These would be funnier...if they weren't so true.

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I read a story about a humble, modest man who watched his rich neighbor move in next door. The rich man brought in all his expensive stuff that he'd been able to obtain. His:

- Televisions...
- Computers...
- Vehicles...
- Boats...

The modest man walked over to his new neighbor, introduced himself, and said, *“Friend, if you ever need anything, come see me, and I will tell you how to live without it.”*

This illustrates contentment!

- Learning to be content means learning what we can live without.
- Truly rich people are those who can be content with the essentials.

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If you look back at **verse 8** one more time, God says if we **have food, clothing, and shelter** we should be content.

Considering HOW MUCH MORE we have than this, how much easier should it be for us to be content?

God has given us a command, and nobody in all of history should have an easier time obeying it than us.

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Now at this point it would be easy to ask...

*“Well, what if I have MORE THAN the essentials? What if I’m rich...which comparatively speaking most of us are? Do I need to feel bad about that?”*

Let me show you something interesting. Go ahead and look down at **verse 17**...

**1 Tim 6:17a As for the rich in this present age...**

Or **“As for [those who have WAY more than the essentials] in this present age.”**

We’re going to look at these verses next week – so if you want to prepare for next week’s sermon, go ahead and read **verses 17-19**, but here’s what you need to know now...

Paul doesn’t condemn this group...even though they’re **rich**.

The reason he doesn’t brings us to Lesson 2...

## **LESSON 2: MONEY IS AMORAL.**

Money – like many things – is amoral or spiritually neutral, which means:

- Having more or less money is not good or bad.

- Being rich or poor is not moral or immoral, righteous or sinful
  - Some of the wealthiest people might be some of the most generous.
  - Some of the poorest people might be the greediest and stingiest.

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Money itself can't be evil, b/c God is the One who gives us money – it's a gift from Him – and gives us the ability to get money...

**Deut 8:18a You shall remember the Lord your God, for it is he who gives you power to get wealth.**

God wouldn't give us the power to get wealth if money was immoral.

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In a recent sermon I mentioned a number of wealthy people in Scripture:

- In the Old Testament: Abraham, Job, and Solomon
- In the New Testament: Joseph of Arimathea.

You could look at these men and say, *“Well, they're rich...but we don't know that God wanted them to be rich. Maybe they got all this money, but God didn't want them to have it! There are verses – especially in Proverbs – about obtaining money in immoral ways, so maybe that's the case w/ them.”*

With one, but probably two, of these cases we know God wanted them to be rich.

Take your minds back to Solomon. He had at least three older brothers, so he probably didn't expect to become king. He was only 20 years old. He had to follow his father, David, who was Israel's greatest king. God visited him in a dream, asked him what he wanted, and he replied that he wanted an understanding mind to govern the people and discern between good and evil.

So...

**2 Chr 1:11 God [told] Solomon, “Because...you have not asked for possessions, wealth, honor, or the life of those who hate you, and have not even asked for long life...12 wisdom and knowledge are granted to you. I will also GIVE YOU RICHES, POSSESSIONS, and honor, such as none of the kings had who were before you, and none after you shall have the like.”**

It was clearly God's will for Solomon to be rich.

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Listen to this verse about Abraham...

**Gen 13:2 Now [Abraham] was very rich in livestock, in silver, and in gold.**

Although we aren't told as clearly that God made Abraham rich, I think He did, and here's why...

The Abrahamic Covenant is in the previous chapter and God said...

**Gen 12:2 I will make of you a great nation, and I will bless you and make your name great, so that you will be a blessing.**

God said He would bless Abraham, and part of that blessing seems to be wealth!

**Pro 10:22 The blessing of the Lord makes rich, and he adds no sorrow with it.**

Sometimes God blesses people w/ riches, and when He does no sorrow – or pain – accompanies it.

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So what if God makes you rich? What does that mean?

- It means you have higher accountability. God expects more from you.
- You have to be a good steward, and that's harder, b/c you have more to steward.

Dennis Rainey said...

*“Because you are stewards of the resources God has entrusted to you, every financial decision you make is actually a spiritual decision. For many, that is a revolutionary concept. How you manage your finances is a pretty good barometer for the condition of your spiritual life.”*

This brings us to Lesson 3...

### **LESSON 3: WHAT WE DO WITH MONEY IS MORAL.**

Even though money itself is amoral, what we do w/ it is moral or spiritual:

- There are ways we can spend our money that is moral, or good:
  - Taking care of our families
  - Blessing others
  - Giving to the church
- There are ways we can spend our money that is immoral, or sinful:
  - Satisfying our covetousness
  - Spending on anything ungodly

Money – like other possessions such as homes or vehicles – is a resource we can:

- Use to further God's Kingdom
- Or use selfishly

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James Moffatt said...

*“A man's treatment of money is the most decisive test of his character—how he makes it and how he spends it.”*

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One of our friends in CA – Naida Gomes – said, *“If you want to know what someone's priorities are look at their checkbook and calendar.” You'll see what they do w/ their money and time, which says a lot about each of us.”*

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Sometimes people hear a sermon about money, and they make one of two mistakes:

1. They say, “*Oh, this church just wants my money. That’s why they’re preaching on money!*” I’m not going to talk to you about giving to the church, so you don’t have to worry about this!
2. The other thing they say is, “*Shouldn’t you be talking about something spiritual, such as prayer, forgiveness, love, or Jesus?*” The problem with this view is the Bible has much to say about finances, which means it is spiritual, and since the Bible is about Jesus, our finances say a lot about Jesus...or at least our relationships w/ Him.

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Now interestingly, there are two groups in this passage in **1 Tim 6**...

We just looked at the second group in **verse 17**: those who **are rich in this present age**.

The first group is in **verse 9**...

**1 Tim 6:9 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.**

See what Paul does in this chapter?

- **Verse 17 is about the rich**...he doesn’t condemn this group.
- **Verse 9 is about those who desire to be rich**...he has very strong words for this group.

This seems backward!

- The group in **verse 9** isn’t rich. We wouldn’t expect him to have strong words for them. We’d expect Paul to pity them!
- The group in **verse 17** that’s rich is the group we’d expect to get the strong words.

It’s this way, b/c:

- Being rich isn’t the problem.
- The problem is a strong **desire** to be rich.

The Greek word for **desire** is *boulomai* (pf: boo-luh-my), and it means, “*to will deliberately.*” It has the idea of choosing or deciding...in this case, choosing, or deciding, to be rich.

This is reinforced in **verse 10**. At the beginning Paul says **for the love of money**.

Listen to the way the Amplified words these verses...

- **1 Tim 6:9 Those who...crave to get rich [with a compulsive, greedy longing for wealth]**
- **1 Tim 6:10 The love of money [that is, the greedy desire for it and the willingness to gain it unethically]**

So:

- We’re not talking about people who say, “Oh, it would be nice to be rich,”...b/c who doesn’t think it would be nice to be rich?



- We're talking about people so fixated on riches it controls their lives.

This is sinful...and it brings us to Lesson 4...

## LESSON 4: THE WAY WE FEEL ABOUT MONEY IS MORAL.

Money itself is amoral, but the way we feel about it is completely moral:

- Money itself is not the problem, but the love of it is.
- The desire to be rich is far more dangerous than riches themselves.

Plenty of other verses also warn against loving money:

- **Luke 16:14** criticizes the Pharisees for being lovers of money.
- **1 Tim 3:3** says one of the qualifications for elders is they don't love money.
- **2 Tim 3:2** says one of the behaviors characterizing the wickedness of the last days will be love for money.
- **Hebrews 13:5** commands us to **keep [our] lives free from the love of money.**

And just to be clear, people can have this struggle whether they're rich or poor:

- The poor would love to be rich
- The rich would love to be richer

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So here's what's interesting about these verses...

- We know it's important what we do w/ money:
- Our money isn't really our money...it's a stewardship; therefore, we have to use it wisely

But that's not what Paul's talking about in these verses...

- He's talking about how we FEEL toward money.
- He's talking about our relationship to money

So do we:

- Love it...
- Crave it...
- Covet it...
- Dream about it...
- Obsess over it?

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The beginning of **verse 10** probably contains the most famous statement in the world about money. Even people who have never cracked a bible can quote the words **the love of money is a root of all kinds of evils.**

But they usually mess it up one of two ways...

First, they'll say, "Money is the root of all evil."

That's not what the verse says, and we know this isn't true. We just talked about money itself being amoral.

One reason we don't want to think money is evil is it causes us to put the blame in the wrong place:

- We blame money
- We should be blaming our relationship to it.

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The other thing you'll hear is **the love of money is the root of ALL evil.**

This also isn't what the verse says. Unfortunately, people probably get this quote from the KJV, which says...

**The love of money is THE ROOT OF ALL EVIL.**

The change is small, but it's significant:

- It makes the love of money sound like it's responsible for all evil in the world.
- But there's plenty of evil that has nothing to do w/ money.

Where did Jesus say evil comes from?

Our hearts!

**Matt 15:19 For OUT OF THE HEART COME EVIL thoughts, murder, adultery, sexual immorality, theft, false witness, slander.**

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Where did James say evil – or sin – comes from?

Us!

**Jam 1:14 Each person is tempted when he is lured and enticed by his own desire. 15 Then desire when it has conceived gives birth to sin, and sin when it is fully grown brings forth death.**

Evil is not birthed from money, but from giving in to temptation.

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So:

- Money is not the root of all evils
- And the love of money is not the root of all evils

But what is true?

The love of money is the root of MANY evils...and this brings us to lesson 5...

**LESSON 5: LOVING MONEY CAUSES MANY EVILS.**

Once the love of money has taken root in people's hearts, rare is the evil that can't be committed.

It's easy to wonder...

*"Is desiring to be rich really that bad? Lying, cheating, and stealing seem evil to me, but what's the big deal about loving money?"*

It is that bad, b/c of what it can lead to...read **verses 9 and 10**...

**1 Tim 6:9 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.**

Could things sound any worse for:

- People who desire to be rich?
- People who love money?

This is like a list of the worst things that can happen to people, and it all comes from loving money.

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Let me connect this to the previous verses so you can see the relationship to contentment...

As soon as we decide we're not content w/ the essentials – food, clothing, and shelter – as **verse 8 commands** – we're starting down a slippery slope that leads to:

- A desire to be rich...as **verse 9** says
- A love for money...as **verse 10** says

Instead of loving money, the solution is to love Christ:

- We put off a love of money
- We put on a love of Christ

To love Christ is to find true riches that produce contentment:

- **Col 1:27 God chose to make known how great...the RICHES OF THE GLORY OF THIS MYSTERY, which is Christ in you, the hope of glory.**
- **Eph 3:8 This grace was given [to me], to preach...THE UNSEARCHABLE RICHES OF CHRIST.**

The **desire to be rich** can only be satisfied with spiritual riches rather than physical ones...and those spiritual riches are found in Christ.

Let's pray.