

Trusting the Untrustworthy

Gospel Gleanings, "...especially the parchments"

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Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; That they do good, that they be rich in good works, ready to distribute, willing to communicate; Laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life. O Timothy, keep that which is committed to thy trust, avoiding profane and vain babblings, and oppositions of science falsely so called: Which some professing have erred concerning the faith. Grace be with thee. Amen. (1Ti 6:17-21)

We live in an increasingly materialistic culture. Although Scripture teaches the faithful believer in God to alter the world in which he/she lives rather than being molded by it, many who sincerely profess faith in Christ commonly allow the culture to mold them. Before reading this chapter, be forewarned that it hits all of us hard, but I believe it presents the New Testament's model for a Christian's life, including money and any other blessing that God graciously sends our way. Such passages typically motivate self-reflective time during which I seek ways to change my personal conduct increasingly into the mold of New Testament Christian living. We live in a sad age in which many who profess faith in Christ focus all of their teaching on money that they often use for personal pleasure, not for wise spiritual work. Their abuse does not excuse the faithful Christian from his/her Biblical obligation to follow Scripture's teachings regarding how we gain money, and how we use it, both for personal necessities and for greater "kingdom" investments. I hope that you will use the passage as your guide in your use of what you possess by God's gracious gift to ultimately honor Him.

Normally we view this lesson as applying to someone else, particularly to those who enjoy a reasonable amount of wealth. Clearly the lesson applies to the wealthy. However, the passage equally instructs the paupers among us in that it warns us that "uncertain riches" may be more of a liability than an asset to vibrant Christianity. Given the preoccupation of our culture with material wealth, I must be cautious to present balance in this study. To avoid stereotype, I note that I have known a number of wealthy Christians who ordered their lives wisely and never fell into the traps mentioned in this passage. I recall a godly man a few years ago who invested a significant amount in the stock market. The week before I preached a special meeting at his church the stock market hit a "black September" cycle. When his pastor spoke to him at the church, he asked the man if he had survived the market decline of the last week. The man casually observed that he lost around \$25,000, but that life revolved around more important treasures than money. I'm sure the next week he reallocated some of his investments, but his attitude clearly indicated that he didn't worship money. I have been blessed by a number of godly people who freely invested their possessions in activities that served to minister to God's people, often doing so with no desire for applause to themselves. May their tribe increase.

Given the fact that most first century Christians were slaves or held other lower cultural standing, I have come to believe that this passage also serves to warn the poor of the dangers of trusting in material possessions at the expense of their faith. In some fifty years of ministry I have known a few "poor" Christians who envied anyone who possessed more than they. *Often they were far more controlled by money that they didn't possess than other godly believers who wisely used their wealth.* I have also known a significant number of Christians who consistently lived above their means to the extent that they compromised their Christian witness and choked their faith into fruitless philosophy by a near obsession with gaining more—or with consistently living above their means and stretching their emotions and energies in a futile attempt to cover their debts. "Credit card" debt is a growing and sadly common feature of many households in our time. Given the typical interest rate imposed on credit card

balances, it is gross fiscal mismanagement for someone to allow their credit card balance to grow to \$50,000 or even more. Any family may encounter an occasional emergency that requires debt, but the financial habits that use a credit card and its functional usury (excessive interest rates, used in Scripture to refer to unlawfully excessive interest) to the extent of building such a large unpaid balance reveals a broader habit of living consistently above one's means.

The simplest principle of godly money management does not require a college degree in economics to understand. It does not employ a secret gimmick or strategy. **You consistently spend less than your income!**

Unusual situations, financial emergencies, are a normal part of life, so the first step of godly money management is to budget for them and set money aside for them rather than spending every penny of every month's earnings and then having nothing in reserve for the unexpected.

I am convinced that the siren song of possessions, of "keeping up with the Joneses," or of raw self-indulgence rather than self-discipline, drives many family money decisions that lead the family to financial ruin, if not bankruptcy. Thus our passage is as pertinent to those who do not possess wealth as to those who do. Can any thinking Christian miss the obvious, that the word discipline is related to the word *discipleship*? A lack of self-control, of self-discipline, whether related to our budget or to any other aspect of our life, betrays our lack of discipleship! At the end of the day discipleship does not appear in our words, but in our deeds. I believe that a careful examination of the way we use our two most common assets, our time and our money, will reveal our spiritual health—or lack thereof. For many who profess faith in Christ in our culture, the unwise use of these two assets may reveal their inherent idolatry more than their authentic faith in Christ.

Paul instructed the church in Corinth regarding their giving to the financial needs of the church, that they were to set aside "on the first day of the week," according to a single specific gauge, "as God hath prospered...." The measure of our giving is not to be the "leftovers" after we have mismanaged and over-extended our personal budgets. Nor is it to be our assessment of what the church needs. There may be any number of needs of which we know nothing at all. The "first day of the week" defines both the regularity and the priority of our giving. The first priority of a believer's budget is to be his support of the church. Further the measure of that amount is not to be what he/she can "afford" after over-extending limited assets by indulgences and "unexpected emergencies." The measure of our giving is to be based on our assessment of what God has done for us, "as God hath prospered." Believers who give little or nothing to the support of their church make a startling comment, intentional or not, regarding their assessment of God's blessings in their life. No gift specifically indicates that they believe that God has not prospered them at all.

Paul instructs Timothy to warn his hearers to trust, not in "uncertain riches," but in God, "*who giveth us richly all things to enjoy.*" In De 8:17-18 Moses indicates that God is personally and intimately involved in our financial affairs. The passage warns that ill-gotten wealth leads to false pride in one's ability to gain it. However, Moses reminds the people that it is God, not their financial prowess that gives them the power to "get wealth." I am convinced that God withholds excessive money from many of His children because He knows their character weaknesses. They couldn't wisely handle it. They would begin to trust in "uncertain riches" more than in their God.

Thus our passage equally warns us to avoid envy toward those who possess more than we and to trust God, not our investments, if we do possess material riches. The greater warning of the lesson raises a question. Do you possess your wealth, or does it possess you? And if you find yourself in the position of not having excess wealth, or of having fallen into the habit of living consistently above your income and looking at envy toward those who are better off than you, it confronts you with the same warning. Does the desire for more possess you, or do you possess it? Whether you possess it or desire but do not

possess it, Paul warns us that the “love of money is the root of all evil” (1Ti 6:10).

How should faithful Christians manage their money? “*That they do good, that they be rich in good works, ready to distribute, willing to communicate....*” They possess their money; it doesn’t possess them. “Ready to distribute” indicates longstanding preparation. They have managed their funds wisely so as to build reserves that they may give “back” to God for His use and the benefit of His people. Secondly, they are “willing to communicate” their holdings to others. “Communicate” is frequently used in the New Testament with reference to material possessions, not simply words.

Paul further instructs us in our use of money and in our personal discipleship, “*Laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life.*” The believer who mismanages his/her budget likely mismanages his/her discipleship as well. “Laying... hold on eternal life” does not refer to gaining what one does not presently possess as much as it does to how we use what we already possess. Paul integrates godly money management and authentic discipleship.

What then should be the financial posture of godly believers in Christ?

They apply the same self-control to their material possessions as to their other appetites. They refuse to consistently live above their income and allow money to possess them.

They are to be “givers,” not “takers.” Rather than living on the handouts of others, they are to work to gain more than they personally need so that they may give to others. “Neediness,” seasons when we encounter legitimate needs that exceed our ability to meet them, may invade the life of any believer, and the church whose members give wisely will be prepared to help, but *no faithful believer should develop a lifelong habit of living off of other people.* Rather than programming their life around the “gifts” of others, faithful believers should work toward the goal of earning enough both for their personal needs and building surplus funds to share with other believers in their time of need. The ability to help other believers in need should be a primary financial goal of the faithful believer.

They are to keep life’s priority clearly and consistently on spiritual values, not material possessions. This objective will avoid over-extension of our available funds and excessive debt.

They should avoid “covetousness,” the attitude of desiring what one does not possess. This attitude is so common to humanity that God included its prohibition in the Ten Commandments, His ten basic moral precepts for mankind. Looking with envy to another believer who possesses more than we, consistently spending more than we make, or justifying questionable habits are clear indications that we may have compromised our moral posture by covetousness. What are questionable habits that a faithful Christian should avoid? Cheating on one’s income taxes with the “Everyone does it” excuse, or claiming one endless stream of “emergencies” that could not possibly be avoided, though the “endless stream” should provoke the wise disciple to budget specific money every month to cover them are just two examples.

Giving to one’s church should be the first item on our budget priorities, not the last. The New Testament rule of giving does not exclude rigid tithing. It seems more flexible, but not at all less significant. As wise spiritual teachers have said, “When did the law ever outdo grace?” The specific rules of New Testament giving build on specific criteria: 1) regularity, “On the first day of the week,” 2) priority, “On the *first* day of the week,” before you obligate your budget for other things, 3) based on the degree to which God has prospered you, not based on your perceived sense of the church’s need, and especially not based on your excessive debt. I suggest that in this category, no less than in moral, theological, and spiritual matters, the pastor should set the example, not expect the church to do all the giving.

“O Timothy, keep that which is committed to thy trust. Given the context of this verse and Paul’s

warning against trusting in “uncertain riches” instead of trusting in “the living God,” I suggest that the “trust” committed to Timothy is broader than whatever wealth he possessed, but that it distinctly includes his possessions. If God gives us the power to get wealth, we should live with the constant sense that everything we possess, not just ten per cent of it, belongs to Him. If we do not possess wealth, we should respect God’s wisdom and work to develop wise habits to live within our means, not spend excessively and tempt God (another prohibition in God’s Ten Commandments) to “bail us out.” Be it much or little, everything we have is ours as a divine “trust” that God charges us to use wisely and for His glory, not for our indulgence.

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