

Sermon outline and notes prepared by:

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1 Timothy 6:9-10, 17 “Improper Attitudes toward Money”

Intro. Something has gone wrong in America. Investor Bernie Madoff made a fortune from a \$65 billion Ponzi scheme that wiped out the life savings of thousands of investors. Given the power to fill a vacant U.S. Senate seat, Illinois governor Rod Blagojevich allegedly plotted to enrich himself, saying the public office “is a (expletive) valuable thing—you don’t just give it away.” After losing about 80 percent of its value last year, Wall Street giant Merrill Lynch paid out \$209 million in bonuses to its top ten executives just ahead of its takeover by Bank of America. It all adds up to a culture of greed, and we’re all paying the price.¹

It is past time that our country returns to the Biblical values that have made us such a great nation. Last Sunday I shared with you three positive values regarding money and possessions: contentment, gratitude, and generosity. Today, we will consider four wrong attitudes toward money and possessions. If you will stay clear of these wrong attitudes, you will vastly improve your relationship with God, and with others. You will avoid a lot of trouble and heartache. What are these wrong attitudes? First of all:

I. GUARD AGAINST THE LOVE OF MONEY & DESIRE FOR RICHES

In v.10 Paul warns about “the love of money.” That phrase is from a word (*philarguria*) that literally refers to “a fondness of silver.” Paul indicates in 2 Timothy 3:2 that this will particularly be a problem in the last days, “For men will be ... lovers of money....”

What gift used to excite you as a child? Money usually did the trick. In my previous church we had a deacon who was president of the local bank. He would come to church with a pocketful of quarters, and he would give quarters to the children. Needless to say, he was popular with the children. Of course, that was 25 years ago. Kids wouldn’t get too excited over a quarter today.

There is no doubt we need money to live, especially in today’s society. Very few people could be self-sufficient enough to grow their own food, sew their own clothes, and so forth. Ecclesiastes 10:19 says, “money answers everything.” That could be translated, “money talks in every situation.” We need money. Yet we are commanded not to *love* money. The 10th Commandment says, “You shall not covet” what belongs to others (Exodus 20:17). Jesus said in Luke 12:15, “Take heed and beware of covetousness, for one’s life does not consist in the abundance of the things he possesses.”

Now because of the love of money, we read in v.9 of a related problem. Paul refers to “those who desire to be rich.” The word translated “desire” (*boulomai*) is a word that does not refer to an emotional desire, but a planned purpose. In other words, Paul is speaking of those who not only want to get rich, but have planned how they are going to go about getting rich. They have a strong desire and ambition to become rich by any means they can bring it about. Most of you have given up on the idea of becoming rich. It’s not going to happen! But some of you could become rich by building a successful business, or through a lifetime of saving & wise

¹ Michael Crowley, *Readers Digest*, May 2009, pp.45-46.

investments. Some have become quite well off by becoming a successful salesperson. Some have married into wealth.

Now the apostle Paul gives us a series of reasons why we should practice contentment, and not love money or pursue riches. First:

A. It Will Lead to More Temptations & Sin – Paul warned in v.9, “But those who desire to be rich fall into temptation and a snare and into many foolish and harmful lusts....” Then in v.10 he explains why this is so, “For the love of money is a root of all kinds of evil....” Jesus taught us to pray, “lead us not into temptation” (Mt. 6:13). Christians should stay away from temptations and sin. Yet the desire and love of money leads to many temptations.

For example, the love of money & desire of riches will cause many to be tempted to steal, or engage in dishonest business practices. Due to the love of money thousands of people are involved in selling illegal & harmful drugs. It causes business men to cut or hold back wages and benefits to their workers (James 5:4). Because of the love of money, men have done everything from bullying to murder. For money men have betrayed their country, & it helped cause Judas to betray Jesus for 30 pieces of silver. Some have married innocent women, not for love, but for money. It caused the rich man to neglect poor Lazarus. It led Ananias & Sapphira to tell lies in church. It caused Saddam Hussein to invade Kuwait. It causes public officials to accept bribes. It causes many people to get over their heads in debt.

One other temptation is mentioned specifically in our text. According to v.17, wealth can lead to pride, which is a great sin. When people become wealthy, they go up in the social scale, and they are tempted to think of themselves as “superior.” In fact, God said in Dt. 8:17 that He would bless His people, but then their wealth could lead them to say, “My power and the might of my hand have gained me this wealth.” So God said in v.18, “And you shall remember the LORD your God, for it is He who gives you power to get wealth....” As long as you humbly remember that God is the source of wealth, it will not lead to pride. But for most people, wealth leads to a conceited attitude.

So as you can see, there are so many ways we can fall into sin if we lust after money. Indeed, the love of money is a root of all kinds of evil. Furthermore:

B. It Can Lead You Away From Christ – Paul says in the last of v.10, “for which some have strayed from the faith in their greediness....” Paul probably does not have in mind deliberate apostasy. They just stopped putting their trust in Christ on a daily basis. They stopped praying, stopped reading God’s Word, and eventually they stop attending worship services because they are too busy trying to make an extra buck. 2 Timothy 4:10 says, “Demas has forsaken me, having loved this present world.” He left the mission field, and probably pursued a much more lucrative career. This love of money caused the rich young ruler to turn away from Christ. Proverbs 30:9 warns of the possibility of denying the Lord when one becomes rich. When money is more important to us than God, such covetousness is a form of idolatry, according to Ephesians 5:5 (& Col. 3:5). Jesus said in Mt. 6:21, “For where your treasure is, there your heart will be also.” Don’t let material possessions steal your heart from God.

Furthermore:

C. It Will Lead to Troubles – Paul warned in the last of v.10 that for the love of money some have “pierced themselves through with many sorrows.” He is not talking about physical

piercings, but piercing their own soul with many “sorrows” (*odune*). Prov. 15:27 says, “A greedy man brings trouble to his family....”

For example, many suffer from worry and concern over loosing their wealth. Does that describe you right now? More people are worried in today’s economy. And the more a man has to keep, the more he has to lose and, the tendency is for him to be haunted by the risk of loss. Proverbs 15:16 says, “Better is a little with the fear of the LORD, than great treasure with trouble.” This in turn leads to other problems. Worry, fear, stress, and overwork interfere with sleep, which in turn can all have destructive effects upon our health. Years ago, W. H. Vanderbilt said, “The care of 200 million dollars is too great a load for any brain or back to bear. It is enough to kill anyone. There is no pleasure in it.”

Of course, when you pursue riches and yield to sin, that leads to a guilty conscience. The language Paul uses suggests spikes or pricks piercing some aspect of their being, and that could refer to their conscience being pricked. That is not a pleasant feeling. It is just one more trouble that wealth can bring.

Strangely enough, the love of money can also lead to the loss of money, & the trouble that brings! Proverbs 28:22 says, “A man with an evil eye hastens after riches, and does not consider that poverty will come upon him.” There are many people out there who are seeking to get rich quick at your expense, and they will offer a deal that sounds too good to be true. They promise to double or triple your money in just a few months. If you love money, you are more prone to fall for such schemes. So watch out! Covetousness opens the door for people to take advantage of you. Gambling is one of the most common forms of get rich quick schemes. Far more people are impoverished by gambling than are enriched by it.

Also, when you feed the lust of the flesh, you will find that the sin nature is never satisfied. Instead of giving satisfaction, riches create additional lusts; and these must be satisfied. So they get heavily involved in the rat race, in a never-ending pursuit of even more riches. In fact, in Matthew 13:22 Jesus warned of “the deceitfulness of riches” (also Mark 4:19). Money can bring momentary happiness. But it doesn’t last. Then money deceives you into believing that if you can just get more money, *then* you will be happy. Money never gives lasting satisfaction.

Somebody asked Rockefeller one time, “How much money is enough? What would it take to satisfy you concerning money?” His answer was, “Just a little bit more.” It has been well said that money is like sea water—the more you drink, the thirstier you get.

Many wealthy people have found themselves in a state of unrest, boredom, dissatisfaction, and envy. In the pocket of a rich man who had just committed suicide was found \$30,000 and a letter which read in part, “I have discovered during my life that piles of money do not bring happiness. I am taking my life because I can no longer stand the solitude and boredom.”

Finally, we should not love money because:

D. It Will Lead to Ruin & Destruction – In the last of v.9 we see that the love of money will cause people to yield to “many foolish and harmful lusts which drown men in destruction and perdition.” As Paul says in v.6, godliness with contentment is great gain. In contrast, the love of money can lead to great ruin and destruction. Paul uses the imagery of the sinking of a ship, & lives lost in drowning. There is an awful finality when a ship is sunk on the high seas.

Indeed, the love of money often leads to ruin & destruction. Because of the love of money, Bernie Madoff will spend the rest of his life in prison. Because of the love of money, Rod Blagojevich was run out of office, and faces the real possibility of years in prison. Do you

remember the story of Achan in Joshua 7? Because of the love of money, he brought defeat to Israel, and as a result, he & his family lost their lives and everything else.

For these reasons, Paul says in v.11, “But you, O man of God, flee these things...,” including the love of money. If I were to run across a poisonous snake, I would slowly back away, and as soon as I was in a safe distance, I would run! Instead of pursuing riches, learn to be content with what you have. Oh Christian, guard against the love of money.

Paul addresses another harmful attitude in this text of Scripture:

II. DON'T TRUST IN RICHES

Paul exhorts us in v.17 not “to trust in uncertain riches.” Some trust in their accumulation of riches rather than God to sustain their daily needs. I'm sure we have no small number of people who have thousands of dollars in savings or investments. We probably have some that have hundreds of thousands of dollars in savings or investments. If we include retirement accounts, it's possible that we have a small number who have over a million dollars in savings or investments, or at least you did until a year or so ago! Once you accumulate wealth, there is a temptation to trust in that wealth. This is in spite of the fact that Jesus taught us to put our trust in God for each day's need. He taught us to pray, “Give us this day our daily bread.” We ought to express our dependence upon God every day. But when you have a large amount of money and food stored up, it's harder to maintain such dependence upon God.

Now when people put their trust in riches rather than God, they tend to hoard their possessions. Have you noticed that people who lived through the Great Depression tend to hoard things? Some also tend to be stingy. So Jesus said in Mt. 6:19, “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal.” God does not want us to hoard our wealth. When God gave Israel manna in the wilderness, some started to hoard the bread. Yet when they tried to do that, it turned sour and rotted, because you cannot store up God's generosity.

You hear it all the time at the mall: “Sure, I like it, but where are we going to put it?” One solution to our space crunch has been to supersize our houses—they're 11% bigger than in 1995. Still, the attic and basement runneth over, so we've turned to self-storage. The number of facilities has doubled since 1990.

I do not believe it is wrong to save for retirement & other specific future needs. Saving money for unexpected expenses is wise and prudent. Saving money for a future, major purchase is much better than borrowing the money when the time comes. In Prov. 6:6-8 Solomon commends the ants which work hard to store up food for the winter. The squirrel is another example of an animal that God created with the instinct to store up nuts and other food for the winter. Joseph was led of God in a dream to advise Pharaoh to store up food during the next 7 years of plenty, so that they would have food for the 7 years of drought that was sure to come. But you can cross the line from prudent saving to hoarding because you would rather trust in your bank account than in God. Or we cross the line into hoarding when we save things for no specific purpose.

Paul gives one main reason for not trusting in your riches. In v.17 he refers to “uncertain riches.” Likewise, Proverbs 11:28 warns, “He who trusts in his riches will fall....” A man may be wealthy today and a pauper tomorrow. This certainly happened in the Great Depression. The last two years many have seen the value of their retirement accounts drop by 30-50%. We have seen the value of our homes drop 15-25%. It is folly to set one's hopes on what can so easily be lost.

As we read in Mt. 6:19, riches may deteriorate to an alarming extent or be stolen. A business failure can wipe out your life savings. A major illness can destroy your wealth if you do not have very good insurance. In the coming years I believe we will see hyper inflation erode people's wealth. Proverbs 23:5 says, "Will you set your eyes on that which is not? For riches certainly make themselves wings; they fly away like an eagle toward heaven."

Now I want everybody to do something for me. I want you pull out a dollar bill. If you don't have one, look on with someone who does. If you have extras, pass them around. I want you to see something. Now turn it over to the back side of that dollar bill. What bird do you see there? An eagle. He has wings, doesn't he? Now go back and read this verse of scripture. (Read). They put it on our dollar bills. You see, that could have come from Proverbs! You watch them. The dollars fly. You can't keep them. I have preached hundreds of funerals in the years that I have been a pastor, I have never yet seen anybody that could take their money with them. You cannot keep it. Money won't stay with you.²

There is only One certainty worth trusting in. Paul says in the last of v.17 that instead of trusting in wealth, we should trust "in the living God." He is the same yesterday, today, and forever (James 1:17; Heb. 13:8). If you put Him first in your life, and if you trust in Him, He will certainly provide for your needs, even in an economic downturn.

Now let's consider another problem that we are to avoid:

III. DON'T BE STINGY

Because of the love of money, some people hoard things and become stingy. Yet we are not to be that way as Christians. Paul said in the last of v.18 that we should be "ready to give, willing to share." That is the opposite of the stingy attitude the Bible warns against. Proverbs 23:6-7 says, "Do not eat the bread of a miser [lit. him that has an evil eye], Nor desire his delicacies; For as he thinks in his heart, so is he. 'Eat and drink!' he says to you, But his heart is not with you." This describes the person who invites you to eat at his table, and yet his eye is on you, and he really doesn't want to share his food with you. He is selfish. We are not to be like that! In contrast, Proverbs 22:9 says, "He who has a generous eye will be blessed, for he gives of his bread to the poor."

Now turn to Deuteronomy 15. God said in Dt. 15:7, "If there is among you a poor man of your brethren, within any of the gates in your land which the LORD your God is giving you, you shall not harden your heart nor shut your hand from your poor brother." Then He says in v.10, "You shall surely give to him, and your heart should not be grieved when you give to him, because for this thing the LORD your God will bless you in all your works and in all to which you put your hand." In 1 John 3:17 the apostle asks, "But whoever has this world's goods, and sees his brother in need, and shuts up his heart from him, how does the love of God abide in him?"

The teacher gave a math problem to her second grade class. She asked, "If you had one dollar and you asked your father for another, how many dollars would you have?" Vincent raised his hand and answered, "One dollar." The teacher shook her head, "You don't know your math." Vincent said, "You don't know my father." [*Reader's Digest*].

One reason you shouldn't be stingy is because it really doesn't improve your financial situation at all. Proverbs 11:24 says, "There is one who scatters, yet increases more; And there is one who withholds more than is right, But it leads to poverty." Proverbs 13:7 says, "There is one

² Jim Henry, Pastor, First Baptist Church Of Orlando.

who makes himself rich, yet has nothing; And one who makes himself poor, yet has great riches.” Jesus said in Luke 6:38, "Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you."

So instead of being stingy, we should use our wealth to do good to others; we should share what God has blessed us with.

Sources: William Barclay, *The Daily Study Bible Series: The Letters to Timothy, Titus, & Philemon* (Philadelphia: The Westminster Press, 1975); Donald Guthrie, *Tyndale New Testament Commentaries: The Pastoral Epistles* (Grand Rapids: Eerdmans, 1957); William Hendriksen, *New Testament Commentary: 1-II Timothy, Titus* (Grand Rapids: Baker Book House, 1957); Larry Pierce, *Online Bible [CD-ROM]* (Ontario: Timnathserah Inc., 1996); Donald A. Ward, *Commentary on 1 & 2 Timothy, Titus* (Waco: Word Books, 1974); Warren W. Wiersbe, "*Be*" *Series: New Testament Volumes 1 & 2: Book* (Wheaton: Victor Books, 1989); Kenneth S. Wuest's *Word Studies From the Greek New Testament: The Pastoral Epistles* in Vol. 2 (Grand Rapids: Eerdmans Publishing Company, 1952). Other sources listed in the footnotes. Unless otherwise indicated, all Scripture quotations are from *The New King James Version* (Nashville: Thomas Nelson Publishers, 1982). Nothing available from Maclaren.