

“Money: Getting It”

1 Timothy 6:6-10

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Introduction:

It does not matter whether we earn a little or a lot, but most of us would agree that when we face a financial struggle, we very quickly find ourselves thinking about money almost 24 hours a day. We toss and we turn at night, we wake up wondering what will happen next, we worry all day long, and the process starts all over again the next morning. Most of us have perhaps been in that situation, and certainly all of us know what it means to be consumed with our own finances. Whether we are doing well or whether we are struggling, money is something that we think about on a regular basis. And for most of us, it is a struggle.

It has been estimated that the leading cause of divorce in the United States, though often blamed on other things, is actually the failure to properly manage our finances. According to a Gallup survey back in July 2004, 81% of all divorced couples say that money was the number one cause of their divorce—not infidelity, not abuse, not alcohol, not drugs, but money. And we understand why. Back in 2008, the average outstanding credit card debt for households that have a credit card was \$10,679! And we know that a figure that large can bring a tremendous amount of stress into even the strongest marriage. By sending in the minimum payments, a bill that large would take more than 32 years to pay off, it would require more than \$15,000 in interest (above the \$10,679), and yet as bad as that is, surveys show that roughly half of all credit card holders struggle to make their minimum payments. It is no surprise, then, that the leading cause of divorce in our nation is financial stress.

For some people, the stress over money is truly relentless. As pro golfer Doug Sanders once said, **“I am working as hard as I can to get my life and my cash to run out at the same time. [And so] if I can die right after lunch [next] Tuesday, [then] everything will be fine.”** A lot of people can understand what Mr. Sanders was saying! But the good news is that God cares about our financial situation. And not only is God concerned, but God has something to say about it. For this reason, the Bible has a lot to say on the subject of money.

Over the past few months, several of our members have made a number of requests for various lessons on what the Bible teaches concerning money, and over the next three weeks I would like for us to consider some encouraging lessons from the word of God as we work together through the current recession. Today and next Sunday, I would like for us to consider a two-part lesson based on a passage that has been

requested from 1 Timothy 6. **»PPT»** In our pew Bibles, the passage is found on page 1859.

Here at the beginning, I need to warn you, though, that I am not a numbers person. I am nothing even close to a financial advisor. In fact, math was one of my most feared subjects in high school—I did rather well in math, but I hated it, and then I managed to make it through college and graduate school without a single class that dealt heavily in numbers (this was not by accident)! **»PPT»** On the wall back here, I have made what is perhaps the mistake of sharing a picture from my high school yearbook. After you get over the shock of how skinny that guy is (as my wife very lovingly pointed out when she saw this picture yesterday), I want to point out how interesting it is how people tend to equate success with money. The votes came in, they sent a photographer to get our picture, and then they gave us a pile of money to hold up for the camera. When someone is voted, **“Most Likely to Succeed,”** the first thoughts turn to cash and business. That is, however, perhaps the last time I have ever held that much money!

However, the concerns that we have with our finances are much deeper than mere numbers. The Bible, in fact, even without dealing in specific numbers, perhaps has more to say about money than many financial textbooks. As far as I can tell, the Bible contains 30 verses on baptism, 225 on prayer, 300 on faith, 700 on love, but at least 2,350 verses on money, finances, and material possessions. But does the Bible really apply to our situation today?

In 1 Timothy 6, we come in on the middle of a section of Scripture about a number of false teachers who would only preach if they were paid excessive salaries—they were using the church to get rich and to make tremendous financial gains. And so with that, we pick up in verse 6 with some words of warning from the apostle Paul to the young preacher Timothy—1 Timothy 6:6-10...

⁶ But godliness actually is a means of great gain when accompanied by contentment. ⁷ For we have brought nothing into the world, so we cannot take anything out of it either. ⁸ If we have food and covering, with these we shall be content. ⁹ But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. ¹⁰ For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.

This morning I would like for us to study some basic principles to consider when we are on the brink of obtaining more stuff, and then next week, Lord willing, we will continue with verses 17-19, and some principles to consider once we have the stuff that we are talking about this morning.

This morning, though, let us think about what Paul said concerning getting more. And as we study, we have to remember: What Paul said here is not just for the millionaire who would like to be a billionaire. But this applies to everybody. This

applies to the “**dollaraire**” who wants to be a “**ten-dollaraire**,” or the “**hundred-aire**” who wants to be a “**thousand-aire**.” All of us have faced the temptation of wanting something just out of our financial reach—a new car, a certain home in a certain neighborhood, some gadget for our hobby—all of us know what it means to want something. Paul’s words here, then, apply to all of us who may be tempted to want more than we currently have and perhaps what we cannot afford. The apostle Paul gives four basic ideas concerning the struggle involved in obtaining more.

I. One of the first things we notice is that MORE WEALTH DOES NOT NECESSARILY LEAD TO CONTENTMENT. »PPT»

As Paul says in verse 6, “***But godliness actually is a means of great gain when accompanied by contentment.***” And so we find that gain (or happiness) only comes from being content—it is not the other way around. Our world says, “**You make gains (you get lots of stuff), and then you feel good,**” but God knows better. We are tempted, though, to get sucked into the world’s way of thinking, and the pull is so strong. We are constantly worn down with advertising. Commercials on television, ads on the internet, billboards along the road, catalogs in the mail, telemarketers on the phone, even text messages—constant advertising. I have read that the average American is exposed to around 3,000 ads every day, and those ads promise happiness. And so we might be pretty content...until we see the nice NEW patio set in the Sears flyer in the Sunday paper. We might be pretty happy...until we see our neighbor come home with a new car. We might be pretty content with our clothing...until we see what that new girl at school is wearing. And so the cycle never ends. Something that has really irritated me over the past few months is the new ad campaign for Best Buy. If you have been in their stores lately, then you know that on the front door they have a huge sign that says, “**You. Happier.**” In other words, when you come into their stores and buy something, you will leave happier. You will be a happier person. No!

US News & World Report published the results of an interesting survey several years ago (1999). In this particular study, researchers discovered that for Americans with household incomes under \$25,000, it would take \$54,000 to fulfill the American dream. In other words, statistically speaking, if you made \$25,000, you would be thinking to yourself, “**If only I had \$54,000, then I would truly be happy!**” But researchers also discovered that for those who make \$100,000, they thought they needed an income of \$192,000 to truly be happy! In other words, what it takes to live the American dream is not a certain figure, but it is roughly twice whatever we are making right now! That is the way this world looks at money. Whatever I have, it is not enough! Whatever I have, I need twice that! Apparently even billionaires struggle with this. Several years ago, *People* magazine interviewed Ted Turner, and Mr. Turner said, “**It’s all relative. I sit down and say, ‘I’ve got \$10 billion, but Bill Gates has \$100 billion; I feel like a complete failure in life.’**” How interesting! Truly, as King Solomon said in Ecclesiastes 5:10, “***He who loves money will not be satisfied with money, nor he who loves abundance with its income. This too is vanity.***” Paul, then, says that “***...godliness is...a means of great gain,***” but only when it is accompanied by “***contentment.***”

Perhaps some of you have heard the story of the very rich industrialist who was disturbed to find a fisherman sitting lazily beside his boat, and so the rich man said, **"Why aren't you out there fishing?"** The man said, **"Because I've caught enough fish for today."** The rich man then said, **"Then why don't you catch more fish than you need?"** **"Why would I do that?"** the man asked. **"Well, then you could earn more money, you could buy a better boat so you could go deeper and catch even more fish, you could purchase nylon nets, catch even more fish, and soon you would be rich and have a fleet of boats and you could be rich like me."** The fisherman said, **"Then what would I do?"** The rich man said, **"Well, then you could sit down and enjoy life."** And the fisherman said, **"What do you think I'm doing right now?"** There was a man who had perfected the art of being content!

Contentment, then, is the art of being satisfied, and it is a quality that is strongly commanded over and over again in the Bible. In **Hebrews 13:5**, for example, the Bible says, ***"Make sure that your character is free from the love of money, being content with what you have; for He Himself has said, 'I WILL NEVER DESERT YOU, NOR WILL I EVER FORSAKE YOU.'"*** Or, as the Lord Himself said in **Luke 12:15**, ***"Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions."*** First of all, then, we discover from **1 Timothy 6** that more wealth does not necessarily lead to contentment.

II. As we look back at our paragraph for this morning's lesson on acquiring wealth, we discover an important principle in verse 7, that WEALTH AND POSSESSIONS ARE ONLY TEMPORARY. **▶▶PPT▶▶**

As Paul says in **verse 7**, ***"For we have brought nothing into the world, so we cannot take anything out of it either."*** As we look at this one verse, we see three basic stages of life: We come into it, we live, and we leave. Paul is saying that we come into it with nothing, we leave with nothing, and the only time we have any stuff is that short period in between. A newborn baby comes into this life with nothing—absolutely nothing. And when we die, we take nothing with us. There are no trailer hitches on a hearse. There is nothing we can take with us.

Perhaps we could compare this life to playing the game of Monopoly. We take the game out of the closet, we distribute the money, we build houses and hotels, the other players pay us rent, someone ends up with everything, the game is over, and then we put everything back in the box and back in the closet. The game is over. In a similar way, the riches of this life are also temporary. When the game is over, it does not really matter whether we owned Boardwalk or not, because it was only a game. We come into this life with nothing, and when the pieces are all put away, the lid is closed on our casket, and the game is over.

In a very real sense we have seen this in our own lives over the past few months as most of us have probably lost some serious money in the stock market. I know we have, and sure, it is disturbing, but then again it is just another reminder that the things of this life are only temporary. All we need to do is to take out any piece of

money and look at what it says. Our money says, **"In God We Trust."** Even our money has a reminder printed right there on it that our trust should not be in the money, but our trust should be in God. Our money is screaming out to us, **"Only God is reliable!"** But what a hard lesson that is to learn!

The world we are living in is so temporary. To prove that even further, let me ask a question: Where is your high school class ring? I never got one, but for those who did, do you remember the anticipation while waiting for those rings to arrive at the school? Life was so good the week they came in, and everyone wore them as conspicuously as they could. And yet where are they today? Very few people I know of actually wear their high school rings for very long past high school. I remember my parents selling theirs in the mid-80's when the price of gold went up so high. I remember going with them to a man in a skuzzy hotel room, he weighed the rings, and then he gave my parents cash—probably so we could afford groceries that week or maybe so that I could have a new pair of shoes. I am not against high school rings, but this is just a reminder that some things last and some things do not. We need to remember the inspired words of **1 John 2:17**, ***"And the world is passing away, and also its desires; but the one who does the will of God abides forever."***

All we need to do is to take a walk through one of our local thrift stores—rows upon rows of shirts, and pants, and shorts, and shoes—stuff that 5 or 10 years ago someone here in Madison absolutely had to have. A little boy had to have that pair of shoes. A man had to have that pair of Dockers. A woman had to have that skirt or that blouse. A little girl had to have that particular hat. Good money was spent, and yet look at it now. Some of that stuff is so ugly and so worn out that the poorest of the poor here in Dane County would not even think about wearing it! All of these things are so incredibly temporary! As Paul tells us to remember, ***"For we have brought nothing into the world, so we cannot take anything out of it either."*** Financially speaking, therefore, our lives must be kept in the proper perspective. When we consider increasing our income or purchasing more possessions, we need to remember that the things of this world are only temporary.

III. There is a third principle for us to consider when we think about obtaining more, and that is, not only must we be content and remember that the things of this world are only temporary, but we must also remember that OUR REAL NEEDS ARE ACTUALLY QUITE SIMPLE. **»PPT»**

As Paul says in **verse 8**, ***"If we have food and covering, with these we shall be content."*** Hopefully most of us will admit that we probably **"need"** much less than we think we do! Maybe you have heard the story of a devout Quaker who one day was leaning on his fence watching his new neighbor move in. As the movers carried in all of the modern appliances, and the furniture, and the tools, and all kinds of electronic equipment, the Quaker leaned over the fence and spoke to his new neighbor and said, ***"If you find that you are lacking anything, neighbor, please let me know and I will be happy to show you how to live without it."*** We

could probably all use a lesson from that man! Our real needs are actually very simple and we **“need”** much less than we think we do.

As I was preparing for this morning’s lesson, **»PPT»** I ran across a Calvin and Hobbes cartoon that I had saved from a number of years ago. Calvin and Hobbes are walking through the woods, and Calvin asks his pet tiger, **“If you could have anything in the world right now, what would it be?”** Hobbes thinks about it, and Calvin impatiently asks, **“Anything at all! Whatever you want!”** And Hobbes then says, **“A sandwich.”** Calvin says, **“A sandwich?!? What kind of stupid wish is that?!? Talk about a failure of imagination! I’d ask for a trillion billion dollars, my own space shuttle, and a private continent!”** And the last frame shows Calvin and Hobbes sitting in the kitchen eating a sandwich at the end of the day as Hobbes says, **“I got MY wish.”** You see, Hobbes understood the difference between what he NEEDED and what he WANTED. He was content and ended up being much happier than Calvin. The point is, though, what Paul said in **verse 8**, ***“If we have food and covering, with these we shall be content.”*** In other words, our real needs are actually quite simple, and when we consider making more money or increasing the number of our possessions, we need to keep this in mind.

IV. There is a fourth and final lesson from these verses when it comes to increasing our possessions, and that is, we must understand that A DESIRE FOR WEALTH CAN LEAD TO SIN. **»PPT»**

Please remember what Paul says here in **verses 9-10**, ***“But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.”*** It is the love of money that causes people to wander away from the faith and causes people to actually pierce themselves. Ultimately, it is their own fault. They think they can be happy if they just get the next thing on their list, but instead of receiving happiness, they pierce themselves with many griefs. From our own personal experience, most of us know what Paul was talking about here.

The love of money is described by the apostle Paul as being, ***“...a root of all sorts of evil.”*** The love of money gets us in all kinds of trouble. It is this desire for more, for example, that gets us in so deep with the credit card companies. As you do, I know some people who make not much more than \$20-30,000 per year who are perfectly happy. They enjoy their lives and pay their bills on time. But then there are others who make two, three, four times that much who are miserable and near bankrupt—families who screen their calls to avoid the debt collectors, because they cannot control their love for more—those who have financed everything—from the house to the cars, right on down to the furniture in the living room and the clothing on their backs. You know, I would imagine that most of us here this morning received at least one credit card offer in the mail this week. I am told that the average American receives 32 credit card offers each year—regardless of their ability to pay, regardless of their credit history. And again, among those families who have

a credit card, the average balance carried over is now more than \$10,000. Again, I am no financial genius, but I know that if you make the minimum payments on \$10,000, it will take decades to pay that money back, and it may even end up costing several times the original amount in interest.

Please think back to the picture Paul paints in **verse 9**. He says that this cycle can **“...plunge men into ruin and destruction.”** It is the idea of drowning. A man is sailing along, trusting his wealth, everything is going well, and then a storm comes up, he sinks financially, and he is **“plunged”** into ruin. That is Paul’s warning.

As Ann Landers once said, **“Most of us would be willing to pay as we go if we could just finish paying for where we’ve been.”** Unfortunately, this could be said of many Americans, and can now be said of our government as well. You know, I bet that just about everybody in this room right now could go out to a car dealer tomorrow morning, and we could purchase a new car—completely regardless of our ability to pay. According to the Federal Trade Commission, the average price for a new car right now is \$28,400. I bet everybody here could go out and buy that car. All you would have to do is sign a few papers—that’s it. And yet by signing those papers, we could easily get ourselves into some huge financial trouble. That, I believe is part of what Paul is warning us about in **verses 9-10**. As King Solomon warned in **Proverbs 22:7**, **“The rich rules over the poor, and the borrower becomes the lender’s slave.”** When we buy a new washing machine on credit at Sears and end up making those minimum payments and end up paying three times the cost of the washing machine over the next ten years, then we have truly become slaves of Sears—we are slaves of that washing machine. Several years ago, I was shocked to learn that Sears made more money through their Discover Card division than they made from everything they sell in all of their stores. And we understand why—especially if they can sell a washing machine for \$500 and then charge twice that much in interest and penalties when that machine is purchased on credit.

Several years ago, I had to go by and deal with the company that recharges the church’s fire extinguishers. They had a notice on the counter that said, **“Try our new credit plan...100% down with no monthly payments!”** Unfortunately, for many people, that is, in fact, a very new concept. Nevertheless, Paul gives a warning here. If we allow ourselves to be overcome with a desire for more, if we fall in love with stuff, our lives will eventually be filled with pain.

Conclusion:

»PPT» This morning we have learned from the apostle Paul that when it comes to getting wealth and possessions...

- »PPT» We are to remember that more wealth does not necessarily lead to contentment, and that true success is not always measured in dollars.
- »PPT» We are to remember that wealth and possessions are only temporary.
- »PPT» We are to remember that our real needs are actually very simple.
- »PPT» And we are to remember that a desire for wealth and stuff can quickly and easily lead to sin.

As we think back over what Paul is saying to us here, I hope we would agree that having the right attitude toward getting more stuff requires a firm decision on our part. If we just drift along, the world will pull us down. We cannot be exposed to 3,000 commercials a day without being affected—it is a constant struggle. From a practical point of view, the experts recommend cutting up the credit cards and paying cash. Pay off debts, realize that debt is slavery, and stop digging the hole. Limit spending. As Dave Ramsey says, **“Act your wage.”** But whatever happens, do not give in to the world’s way of thinking.

As we close the lesson this morning, we understand that financial trouble is not new. Even when Paul wrote to Timothy back in the First Century, people struggled with greed. Husbands and wives (I am sure) were having arguments over the family budget 2,000 years ago just as people continue to do today. And so the question is: How do we win over our desire to have more? We win, not by losing our desire, but by desiring something much better. The Scriptures describe the tragedy of gaining the whole world but losing our souls. Our aim, then is salvation, and not the accumulation of stuff. As Jesus said, we are to lay up our treasures in heaven, and there will our hearts be also. Lord willing, next Sunday we will study **verses 17-19** and what the Bible says about how to use and how to handle the riches we already have. I would encourage you to read ahead, and I am certainly looking forward to considering those verses together with you next week.

If you are having a special struggle in this area, we would invite you to let us know about it. We can pray about it together as a congregation. If you need to borrow a pair of scissors to cut up a few credit cards, please feel free to do so. I will leave these up here when the service is over. But on the other hand, if you are not yet a Christian, the Bible teaches that we need to turn away from sin, we need to confess the name of Jesus as being God’s Son, and we then need to allow ourselves to be immersed in water for the forgiveness of our sins. At that point, we are born into the family of God, and the Christian life begins. If you have any questions, please talk to us, but if you are ready to obey the gospel right now, you can let us know as we stand and sing this next song. Let’s stand and sing...

To comment on this lesson: church@fourlakescoc.org