

# ***“Money: Using It”***

**1 Timothy 6:17-19**

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## **Introduction:**

This morning I would like for us to continue in our three-lesson series on the Bible and our personal finances by looking together at Part 2 of a lesson we started last week based on several verses in **1 Timothy 6**. ►PPT► If you were here with us last Sunday, you might remember we looked together at some of Paul's words to the young preacher Timothy as he preached in the city of Ephesus, and in **1 Timothy 6:6-10**, Paul gave Timothy some very basic guidelines to consider when it comes to obtaining either more money or more possessions.

- ►PPT► We learned, first of all, that more wealth does not necessarily lead to contentment, but that true gain is only found when we combine godliness with contentment.
- ►PPT► We learned that wealth and possessions are only temporary. We come into the world with nothing, and we leave with nothing.
- ►PPT► We learned that our real needs are actually very simple—with food and clothing we can be content.
- ►PPT► And we also learned that our desire for wealth can lead to sin and that having a love for money can actually be quite dangerous.

And so last week, then, we ended with the statement that a love of money is the root of all sorts of evil.

Well, what does all of this mean for those who are rich? This morning I would like for us to continue with this chapter, starting with **verse 17**. ►PPT► In our pew Bibles, the Scripture is found on **page 1860**, and in this passage, the apostle Paul will give several principles to consider once more wealth has been obtained—some things to consider once we are rich—some things to consider when it comes to using our wealth—and the lessons come in **verses 17-19**. If you will, then, please look with me at **1 Timothy 6:17-19**...

*<sup>17</sup> Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. <sup>18</sup> Instruct them to do good, to be rich in good works, to be generous and ready to share, <sup>19</sup> storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.*

As we look at **verse 17**, we discover right away that this paragraph is written to those who are “**rich**.” And so perhaps some of us are breathing a sigh of relief as we say to ourselves, “**Oh yes, those rich people! They need to go be generous! Those rich people need to go share their stuff!**” Perhaps we think of Bill Gates or maybe that cowboy out in South Dakota who just won the lottery—those people need to generous and ready to share.

However, I would invite you to take out a piece of paper and simply write down everything you have with you right now and then just go down the list and assign everything a value. Just about everything I’m wearing this morning came from Goodwill or St. Vinnie’s, but even so, just think about it for a moment: a \$5 shirt, a \$6 pair of pants, a \$25 Bible, a \$200 wedding ring, a \$200 pair of glasses, a \$15 wallet (not to mention a debit card and a little cash), a \$30 watch, a \$100 cell phone, and when you take all of just what we are wearing, it could easily total more than \$500 per person. Several women here this morning are wearing diamonds and gold jewelry. On top of that, we could then add the possessions we have with us within 100 feet of this building. As we learned last week, the average price for a new car is now more than \$28,000, and I would guess that most of the cars around this building are less than 5 years old. Some families may even have two cars here today. You know, if all of us were to simply add up all of our possessions that we have just on this property this morning, the total could easily approach half a million dollars! We are rich! Paul, then, is talking to us this morning!

As I was preparing for this morning’s lesson, I ran across an interesting website: [www.globalrichlist.com](http://www.globalrichlist.com). You can go to that site, plug in your own salary, and the computer will tell you how rich you are in comparison to everyone in the whole world. I plugged in the figure of \$55,000—►PPT►—an average salary for someone here in the Madison area. ►PPT► When you plug in a yearly salary of \$55,000, that puts you in the top .95% of all incomes in the world today! In other words, out of nearly 7 billion people, a person in Madison, Wisconsin, making \$55,000 a year would rank among the top 57 million wealthiest people in the world. You say, “**But 57 million people are richer than me!**” Yes, but nearly 7 billion are poorer! Here in Madison, the average person is in the top .95% of the world’s richest people! That is amazing to me! Less than 1% of the world is richer than we are (and that is for an average person here in Madison).

I thought, “**Well, how about someone living at the poverty line? What about the poor here in America?**” Last year, the poverty line for a family of four living in the United States was just over \$21,000. ►PPT► So, I took that figure and plugged it into the formula. ►PPT► And even for a family living right at the poverty line here in the United States, that family would be among the top 11% of all of the richest people in the world! Here in the United States, even the poor are rich! The apostle Paul, therefore, was talking to us. We are the rich! With that in mind, we notice several basic ideas here.

I. One of the first things we notice (in verse 17) concerning how we handle our finances is that THE RICH ARE TO AVOID THE SIN OF PRIDE.

►PPT►

As Paul says, "***Instruct those who are rich in this present world not to be conceited.***" When we work hard and our possessions increase, when we buy one of those average new cars for \$28,000, when we get a new job, when we buy a new house, when we buy a new pair of really nice jeans, we sometimes may feel as if we have earned those things. We may be tempted to feel as if we are better than other people. We may get a little boost in our self-esteem. And into that situation, Paul is saying, "***Instruct [them] ...not to be conceited.***" Sometimes we need a reminder that riches and possessions have nothing to do with a person's character.

Satan, though, has convinced billions of people that if they can only become rich then they will be important, that then the world will take notice. And yet here we are among the top 1% of the world's wealthiest people, and we don't get it! Many of us still do not look at ourselves as being rich! Isn't that amazing! We are at the top of the pile, but as a culture we are working ourselves to death to get just a little more! Riches, then, are motivating. Riches are deceiving. We want just a little more, because we know that feeling of accomplishment. We know the smug feelings that rise up when we make a good investment or when we make good purchase. We know that the pull of money is the power that it gives to us and the pride that it feeds. Paul tells us, then, not to allow that feeling to turn to arrogance. We are not to be conceited.

Perhaps this pride can be avoided if we continually remind ourselves that God owns everything and that we are merely stewards of the Lord's possessions. Perhaps you can remember the warning given to the Israelites in Deuteronomy 8:11-14, 17-18, where the Bible says...

<sup>11</sup> "Beware that you do not forget the LORD your God by not keeping His commandments and His ordinances and His statutes which I am commanding you today; <sup>12</sup> otherwise, when you have eaten and are satisfied, and have built good houses and lived in them, <sup>13</sup> and when your herds and your flocks multiply, and your silver and gold multiply, and all that you have multiplies, <sup>14</sup> then your heart will become proud and you will forget the LORD your God who brought you out from the land of Egypt, out of the house of slavery. ...<sup>17</sup> "Otherwise, you may say in your heart, 'My power and the strength of my hand made me this wealth.' <sup>18</sup> "But you shall remember the LORD your God, for it is He who is giving you power to make wealth, that He may confirm His covenant which He swore to your fathers, as it is this day.

Not only, then, does God own everything, but God is the one who gives us the energy, the strength, the personality, the wisdom, and the skill to handle those things that He has temporarily let us borrow. So first of all, since we are rich, we must be extremely careful not to be conceited.

- II. There is a second instruction here for those of us who are rich (concerning how we handle our finances). It is also found in verse 17, and it is the reminder that WE ARE TO PLACE OUR TRUST IN GOD AND NOT IN OUR RICHES. ►PPT►

As Paul says, "*Instruct those who are rich in this present world not to...fix their hope on the uncertainty of riches, but on God.*" The reason for not putting our hope in riches is because riches are "uncertain." As Jesus said in Matthew 6:19-21, "*Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also.*" We know from our own personal experience that riches and possessions are uncertain. We know that even brand new houses have problems. Brand new cars have problems. Money comes and goes. Our clothes wear out. The stock market actually goes down sometimes! Riches can be stolen, destroyed by fire, erased in a bank failure, lost in a business venture, or simply devastated by inflation. In fact, no matter how much stuff we may have, there are infinite scenarios that could play out where we could end up broke and homeless by this time tomorrow. So many things can happen!

We remember the parable Jesus told about the rich farmer who said to himself, "*Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry*" (Luke 12:19). And yet that same night, God said to him, "*You fool! This very night your soul is required of you; and now who will own what you have prepared?*" (Luke 12:20). Money and material possessions are temporary. As Paul says, we are not to fix our hope on the "...*uncertainty of riches, but on God.*" As Jesus said, "*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*" (Luke 12:15). And yet even though we know this, it is so easy to put our trust in things. We look around us, and people are devastated when those possessions are taken away.

Just this past week, maybe you noticed the story from Israel about a woman who wanted to surprise her mother with a new mattress. This past Monday while her mom is away for a few hours, she brings in the new mattress, has the old one taken to the dump, but when her mother returns, the daughter finds out that her mother had stashed her life savings, the equivalent of about a million dollars, in the old mattress. The news has shown pictures of the daughter looking through the landfill, but there is basically no hope of ever finding it. By the way, the headline on ABC News online was, "**Worst nightmare: woman loses \$1M in mattress.**" And yet as bad as that must have been, I can certainly think of a worse nightmare—just ask the rich fool from Luke 12! A worse nightmare would involve putting our trust in riches and not on God. As Paul says, those who are rich are, "...*not to...fix their hope on the uncertainty of riches, but on God.*"

### **III. There is a third lesson in these verses, and that is, WE ARE TO ENJOY WHAT GOD HAS GIVEN TO US. ►PPT►**

As Paul says in verse 17, we are to, “*...fix our hope on God, who richly supplies us with all things to enjoy.*” How about that! Money is given to us for our enjoyment. There is nothing wrong with enjoying God’s blessings. We need to be thankful, we need to keep things in the proper perspective, we need to be humble, we need to put our trust in God, but God has richly supplied us, “*...with all things to enjoy.*” We are not to go through life always worried and cautiously waiting for some terrible thing to happen to us because we are rich, but instead, we have been told to be happy—we have been told to enjoy God’s blessings.

We are to thank God for being so good to us—for providing us with food, and clothing, and air conditioned houses in which to live. We can be thankful that we are in the top 1%. We are to be thankful for our spiritual blessings—for this congregation, for Christian friends, for the word of God having been translated into our own language. These are blessings that many people do not fully appreciate as they should. We are to enjoy what God has given to us. From time to time, various stores will do inventory—some will even shut down to take a count and reevaluate how they are doing. Taking inventory is a Biblical concept—taking some time to slow down and thank God. “**Count your many blessings, name them one by one, and it will surprise you what the Lord has done.**” Or, as Paul said, we are to, “*...fix our hope on God, who richly supplies us with all things to enjoy.*”

### **IV. There is a fourth lesson for those of us who are rich. Not only are we to avoid the sin of pride, and put our trust in God, and enjoy the blessings we receive, but WE MUST ALSO BE GENEROUS. ►PPT►**

As Paul says in verses 18-19, Timothy was told to, “*Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.*”

When we are rich, we are tempted to isolate ourselves from being personally involved with helping others. We are tempted to pull away and perhaps even just send our money into a situation, but Paul told those of us who are rich to also be “**rich in good works.**” And then there is the obvious—not only should we get personally involved and be generous with our time, but we are told here to actually share our possessions. When we are rich, we basically have three options:

- Like the Prodigal Son in Luke 15, we can waste our money on unrighteous living.
- Or like the Rich Farmer in Luke 12, we can stockpile our money while people around us are suffering.
- Or, out of our respect for God and in response to our love for others, we can, as Paul tells us to do here, “**be generous and ready to share.**” We can reach out and we can actually help people in need.

We can do it! We can look around us and we can be concerned. We can bring in food for the church pantry. I had a little girl bug me several times last week that we needed to walk to Target so we could go get some canned potatoes and some sloppy joe mix. You might recognize those items as being needed for the pantry right now. We probably got 4 or 5 phone calls on the church phone this week—people in desperate circumstances looking for some kind of help. We do not pass out money here at this congregation, but we do help people through the pantry. It is being used by our own members, and it is also being used by people here in this community. What a blessing it is to be able to have a place where we can bring items—a place where our own people can benefit, and a place where we can invite others to come in and get the food they need. Years ago, I remember running an errand with Brett when he came down to visit us in Janesville. I heard some stuff thunking around in his trunk, so I asked him about it, and he explained that that was the Four Lakes food pantry. He would collect those items and then drop things off to people in need. But now (thankfully) we have a place to do it. We have a place where we can distribute food in the name of Jesus, and all of us can be a part of that.

Over in the book of **Ephesians** (in **Ephesians 4:28**), Paul told the church Timothy is now preaching for (the church in Ephesus) that the purpose of having a job was to help people in need. As Paul said, ***"He who steals must steal no longer; but rather he must labor, performing with his own hands what is good, so that he will have something to share with one who has need."*** The purpose of earning a paycheck is to share it!

And the early church lived this way. In **Acts 2:44-45**, the Bible says, ***"And all those who had believed were together and had all things in common; and they began selling their property and possessions and were sharing them with all, as anyone might have need."*** The Bible then goes on to say in **Acts 4:34-35**, ***"For there was not a needy person among them, for all who were owners of land or houses would sell them and bring the proceeds of the sales and lay them at the apostles' feet, and they would be distributed to each as any had need."*** If they could do this 2,000 years ago, then those of us in the top .95% of the world's wealthiest people can certainly do the same thing today! Paul tells us that we are to be ***"generous"*** and that we are to be ***"ready to share."***

### **Conclusion:**

►PPT► This morning, then, we have considered Paul's instructions for those who are rich, and we have learned that he is talking to us here!

- ►PPT► We are to avoid the sin of pride.
- ►PPT► We are to put our trust in God, not in riches.
- ►PPT► We are to enjoy what God has given to us.
- ►PPT► We are to be generous and ready to share.

As we let this sink in for just a moment, we need to ask ourselves: Are we trapped by our stuff? Have we been blinded? Are we so wrapped up in it that we no longer feel a need to change? If we are trapped, the solution is repentance. In the Bible,

repentance refers to having a change of heart—a change of heart that results in a change in the way we live.

- Are we conceited? If so, then we can change.
- Do we tend to trust our possessions? If so, then we can change.
- Do we have so much stuff and are we constantly striving for more to the point where we forget to enjoy what we already have? If so, then we can change. We can learn to enjoy God's blessings.
- Do we selfishly hoard what we have? If so, then we can make some adjustments with our priorities, and we can share as we should.

God's command to the rich is not that they need to become poor—the Bible never condemns anyone simply for being rich—but God's command is for the rich to use their wealth properly. The solution to sin is repentance. If you are having a special struggle in this area, and if you would like for us to pray about it together, we would be glad to do that. If you are struggling with anything and might appreciate being able to pray about it as a congregation, write it down, bring it to the front, and we would be glad to pray about it together in just a moment.

For those who have not yet obeyed the gospel, the Bible teaches that we must believe in Jesus, we must turn away from sin, and we must then allow ourselves to be immersed in water for the forgiveness of our past sins. Baptism is a re-enactment of the death, burial, and resurrection of Jesus. If you have any questions, we would love to study with you one-on-one sometime this week. Let us know. But if you want to be a Christian right now, you can let us know as we sing this next song. Let's stand and sing...

To comment on this lesson: [church@fourlakescoc.org](mailto:church@fourlakescoc.org)