

Thinking Biblically About Money

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[0 : 00] How would you describe your personal financial condition right now? Are you struggling? Are you comfortable? Or are you well off?

If you compare yourself with people who are at or below the poverty line in this country, most all of us in this room are at least comfortable.

If we compared ourselves with most people in this world, then all of us are well off. Now right now in this room, our levels of income, the size of our bank accounts vary widely.

And I don't know what anybody has. I just know in a gathering this size, it will vary widely. But if you compare what we have right now, all of us, to people in the first century, in the town of Ephesus, that Paul is writing Timothy, where Paul's writing to Timothy, all of us will be considered wealthy people.

That's who Paul is addressing in 1 Timothy chapter 6, where I want us to look this morning, verse 17. We are among the wealthy type that Paul points out.

[1 : 36] That Timothy, you should talk to him about this. I want them to understand this. Paul is writing to people like us, Christians who have money, and some of the things that money can buy.

Now I realize that we're not a church full of rich people. In American terms, we are not a wealthy group of people in here.

But in the larger world context, considering the money we make or have, the kind of houses we live in, the cars we drive, the clothes we have packed into multiple closets, we are wealthy people.

So what we're going to read in 1 Timothy 6, beginning in verse 17, it applies to you and me as Christians who are fairly well off.

Let's read it. As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.

[3 : 07] They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future so that they may take hold of that which is truly life.

We spent about half the time last week looking at this same chapter, but verses 6 through 10. And what Paul was writing there was really a warning to people who wanted to get rich for the sake of being rich.

Paul warned against the temptations that come if you're just obsessed with money and getting it any way you can just to make your life simpler, more comfortable, just to live really basically a self-indulgent kind of life.

Paul was writing that because there were some false teachers who were trying to make money off the church. They were taking advantage of people. And so Paul is basically condemning that greedy, can't ever get enough, I gotta get rich no matter what mentality.

But here, what we've just read, Paul's not being negative. He is certainly not being negative about rich people. He is addressing them who were in the church, members of the church.

[4 : 31] And while he's got some warnings, he has some positive things to say about it. And then he says, do some good things with it. So as we look at this, understand this is a positive word overall to people like us, Christians, who have some money and material things.

Number one, here's a question. How has your wealth affected your overall attitude? How has your wealth affected the way that you think of yourself?

The way that you think of your future, your security, the way you think about God? You know, wealth, he talks about first, can have a negative influence on us.

Money makes some people have an inflated opinion of themselves. Money makes some people think too highly of themselves. And that's what Paul's talking about in verse 17. He says, as for the rich in this present age, charge them not to be haughty.

To be haughty literally means to think exalted thoughts about yourself. It means to think too highly of yourself, to have an inflated opinion of yourself.

[5 : 45] That's arrogance. He's talking about pride. Pride's a deadly sin that everyone must guard against. Pride is not something that is especially a problem for wealthy people.

The poorest of the poor. The total middle class. Everyone battles pride at times over something that we are or something that we have.

But Paul knew that wealth does have a way of fanning the flames of pride in people. Now, before we go any further, I want to point out, Paul's not saying that every wealthy person is prideful.

As I was studying, getting ready to prepare this, I thought about, from a day gone by, one of the most humble Christian leaders and servants that I have ever known in my life was a wealthy man.

He grew up in poverty. But the Lord blessed him in his work, in his ability to save and invest and take care of his money.

[7 : 02] And while I don't know what he had, I just knew him. Knew where he lived. Knew some of the things that he had. And knew some of the things that he did with his money.

He had to be a very wealthy person. But he didn't let anybody know. Now, he didn't hide where he lived, what he drove, and that kind of things. But he gave money to our church, not here, but in another town, another day gone by.

He would give money for specific things in the church that were needed. He did it in a way that no one knew but me. I was his source to get it contributed.

He never did it in a way to try to make me impressed. He gave of himself, his time, his work, his involvement, and his resources to help small Christian organizations, especially that worked with children, did all that he could behind the scenes.

He was a wealthy man, but he was a humble man. And he truly saw what he had as being given to him from God. And he wanted, as we'll see in a little bit later, he wanted to do all the good that he could with it, truly for the glory of God and the benefit of other people and especially the Christian cause, the kingdom of God.

[8 : 31] Now, going back to what Paul was talking about, wealth can make us proud. Some wealthy people pridefully think that they have acquired what they have because there's something superior about themselves above other people.

Some people think they have what they have because they're just smarter. They've worked harder. Or maybe they've manipulated the system. But for whatever reason, some people just think I am what I am because of me.

And this is a warning. One of the dangers, what Paul's talking about, one of the dangers of thinking too highly of ourselves is that we start thinking less of others.

Or we stop thinking about other people altogether. For a prideful person, life's all about me. I'm the center of the attention.

Everyone should revolve around me. Everything should revolve around me. And it's not just pride over money. That's just what a prideful person is. Let's just think about it. If you think a whole lot of yourself, if you think a whole lot about yourself, you think that everyone in your family, where you work, in all your circles, they're supposed to look to you, please you, make sure you're happy, or at least get your approval.

[10 : 02] You're a prideful person. You think too highly of yourself. You're arrogant. And if this describes you, let it sink in that God has a problem with you.

You do not have close fellowship with God, even if He is your Heavenly Father, if everything's about you.

Both James and Peter warn us, back to back New Testament letters, look at this, God resists the proud. You can't be close to God.

You can't serve His purpose when you're jockeying for position as being the God of your own life and maybe wanting other people to sort of bow down to you as well.

I want you to think, if your money, your material possessions, or anything has made you proud like this, life's really all about me.

[11 : 13] I want to encourage you to humble yourself now. Don't wait for God to humble you. Confess your sin of pride. God will forgive you.

God will help you to change the way you think and act about being the center of attention. God will help you to become a more humble servant and child of His.

And I want you to look at this, both James and Peter, in that same verse they go on to assure us that while God resists the proud, God gives grace to the humble. You can experience God's grace at work in your life helping you just sort of to calm down, die to self in this self-centered way of life and truly make Jesus your Lord and become a humble servant of His confidence if you want to be that.

Paul also addresses another negative attitude that comes from wealth. Money makes some people too confident about their future. Paul warns us here about putting our hope in riches.

Look at it. Nor to set their hopes on the uncertainty of riches. Then IV says, nor to put their hope in wealth which is so uncertain. The word hope just about every time you see it in the Bible does not mean wishful thinking but it means confident expectation.

[12 : 41] The word hope in the Bible is similar to the idea of trusting. So Paul is saying don't set your hope, don't set your trust, don't set your confidence in wealth because it can give you a false sense of security.

Wealth is uncertain. Some people understand this better than others. Some of us in here understand it better than others. Let's think about it this way. If you have always had a good job, a comfortable home, and many of the nicer things in life, you may be tempted not to take this warning seriously.

You may have only seen where wealth has always been there. I've always had what I needed plus more. And from my experience, why should I not trust in it?

I want you to think if life's been that comfortable, just thank the Lord. But life's not always going to be that way. There are people in this room, some of us, some of our family members, lost a job, a house, comforts of what we would call our middle or upper middle class standard of living, through no fault of our own.

It happened when we got laid off. The economy tanked. And we know what Paul is saying here is very, very true.

[14 : 23] don't put your hope in wealth. It has a place, but it is certainly not eternally secure.

It's not even promised till next week. You know, we need to pause here and understand that Paul is not telling us, not telling us, that it's wrong to think about the future and prepare financially for the future.

future. Wisdom, the wisdom of God, the wisdom found in the book of Proverbs, for example, tells us we need to plan for the future.

We need to financially plan for the future. For example, everyone needs an emergency fund of three to six months, monthly, three to six months of income set aside for unexpected expenses.

get laid off from your job. Everybody needs to have this reserve fund that if you need a new roof, heating and AC goes out, or you get cut back or laid off from work, you're not going to just fold up right then.

[15 : 39] That is just being wise. And if you doubt that, look in the book of Proverbs, over and over again, it's a fool who doesn't think about the future. It's a fool who doesn't wisely use their, manage their money.

He even says, Solomon talks about, look at the ant and how he works and prepares and stores up for the future. Paul is warning us.

Don't put your hope or your trust or your confidence in money or material things. They have a place. They are important. I also wanted to point out over, skipped over this part.

We not only need an emergency fund, but everybody needs to be saving, investing for retirement. That is something that is very, very important because most people, there's going to come a day where you're not able to work or no one's going to let you work.

How are you going to provide for yourself? Social security is not a retirement plan. It's certainly not an adequate retirement plan.

[16 : 48] It's designed to be a supplement. And most of us in this room, we know there's no guarantee it's going to be there tomorrow. We have no certainty about that kind of thing for the future.

And so wisdom would dictate that we plan for our future, seeking God's help, his wisdom, but we need to plan that way. But at the same time, you cannot be confident.

There's nothing you can do to assure yourself, I'm going to be financially secure. Wealth is going to always be there. Nothing could ever cause me to worry.

That's foolish. The only proper object of our trust and confidence is a person. Is God not a thing?

And when we put our focus on God instead of money, wealth can have a positive influence on our attitude. Let's look at this. We develop a thankful attitude when we honor God as the source of our money and material prosperity.

[17 : 55] Let's don't fail to see this positive part of Paul's command. Some people have the idea that the Bible is just totally negative about money, about having something that always makes people proud or something like that.

Or, you know, you never can depend on it no matter what. Wealth and money and material possessions can be great sources of thankfulness and as we'll see in a moment, joy.

But look at what he says. As long as we acquire what we have the right way.

And that's very important. We need to look at what we have as gifts from God. Thank God for the wisdom that you have to do what you do.

Thank God for the abilities that you have and have been able to develop. Thank God for the opportunities to use your wisdom and abilities. Thank God because he is the source of it all.

[19 : 03] As Paul says in another place in 1 Corinthians 4, what do you have that you've not been given? And then don't overlook the other positive influence of wealth in this verse.

We develop a joyful attitude when we honor God as the source of our money and material prosperity. He richly provides us with everything to enjoy. God gives us many good things in life for us to smile, enjoy, benefit from.

Jesus even talked about how God likes to do this. Look at this from the Sermon on the Mount, Matthew 7. If you then who are evil know how to give good gifts to your children, how much more will your Father who is in heaven give good things to those who ask him?

James, he says, every good and perfect gift is from above. Learn to think of the good things in life that you have, that you've acquired the right way as gifts from God.

That will motivate you to be thankful to him, to acknowledge him as the giver. And it will help us to enjoy those gifts. You know, think about it.

[20 : 16] How would you feel if you gave a gift to someone that you loved? Say a child at Christmas. How would you feel if you gave them a gift and they just laid it aside and forgot about it?

Or they just took it, but there's no smile on her face, no apparent pleasure in it. It would disappoint you greatly, wouldn't it?

Well, think about God gives us, his children, good gifts because he wants us to enjoy them. They're coming from him.

Our heavenly father, they're gifts of grace and gifts of love. Learn to enjoy what God gives you. You know, what Paul is saying here helps us to see that what Paul is saying here helps us see that he is not condemning wealth or wealthy people.

Being rich is not a sin. It can be a blessing as long as we think about it the right way, get it the right way, and use it the right way.

[21 : 27] And that's what we're going to look at next. Look at this next question. What are you doing with your money? That's what he's going to be talking about now in verses 18 and 19. We have responsibility to use our money for good.

Look at this, verse 18. They are to do good, to be rich in good works, to be generous and ready to share. And a lot of what we've been looking at over the last few weeks and talking about socialism, providing for ourselves and our family falls under this category of doing good.

I want you to understand that first. Paul has already stressed this to Timothy, and we looked at it a couple of weeks ago. Look at this in 1 Timothy 6 or 5, 8. But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.

But that's not all he said about taking care of family. Look on, verses 3 and 4, 1 Timothy 5 again. Honor widows who are truly widows. But if a widow has children or grandchildren, let them first learn to show godliness to their own household.

Let them, that's their children and grandchildren, first learn to show godliness to their own household and to make some return to their parents, for this is pleasing in the sight of God.

[22 : 53] I want to make sure that my children, daughters-in-law and grandchildren hear this. It's important for them to get it.

But no, seriously, we do have a responsibility to our family, to our immediate family in particular. We can never just forget them, ignore them, act like they don't have needs, and be pleasing to God.

Now, I want to make it clear that this does not mean that we should only do good for our families. There is nothing in Scripture that says, take care of your family and forget about everyone else.

That is not what the emphasis is in this section. The emphasis is on doing good to be rich in good deeds, period. That means we need to keep our eyes open to people and situations around us where there is a need, we see it, we understand it, and we have the resources to meet that need.

You know, as Christians indwelt by the Spirit of God, I truly believe that there are times we see needs, it's legitimate, we can meet that need.

[24 : 10] I truly believe if we are sensitive to the Spirit of God, He will impress upon us, you need to help, you need to give, you need to get involved. So I want to ask you, what good are you doing with the wealth that God has given you?

What good are you doing with the wealth that God has given you? I want you to name some of them, not out loud, but name some of the good things that you are doing with that which God has put in your hands.

What are you doing? And not calling attention to yourself about it. What are you doing not to put a band-aid on somebody's problem, but to really help someone?

You know, some of us need to think in terms of, there may be some people that we know, maybe they're related to work situation or just in the community, and we know the situation, we know the real need, and we know that unless somebody gets involved, takes a real interest, they're never going to be able to get up out of the hole they're in.

So it may be that if we'll truly be faithful to the Lord, we'll make some kind of long-term investment in some people. Maybe help them to get a job or a better job where they can actually provide for themselves.

[25 : 39] Maybe get some training. Pay for them to go to Tri-County Tech. Maybe get involved in their lives to help them get a decent place to live.

We're not making promises we're going to keep people up. We're helping people to get up out of the hole they're in, to get on their feet and be productive. And if you have the resources, and God lays it on your heart to do that, that's just an example of some of the good that we could be doing for people.

Name some of the good things in your mind. Here's what I want to ask you. Would God call them good? Are they pleasing to Him? Could you say, right now, that you are rich in good deeds in this way?

Let's look at how Paul clarifies our responsibility. Verse 18, we have a responsibility to be generous with our money, to be generous and ready to share. Are you generous in your actual giving?

Maybe to the Lord's work in and through this church, or through other Christian ministries? Are you generous in giving to people in need, just on your own?

[27 : 05] Not asking anybody else to get involved with you. On your own. You know, the Bible repeatedly says that God takes a special interest in widows, orphans, aliens, and people who have been abused, cheated, or ignored by wealthy and powerful people in their lives.

These are the kind of people that the Bible describes as the poor. When the Bible talks about the poor, it's not talking about people who just won't work.

When the Bible talks about people who could work but won't, they're called sluggards, slothful. Lazy people in Scripture are not referred to as the poor.

They're referred to, in a more derogatory term, sluggards throughout Proverbs. That's the kind of person we're not supposed to help. If a man won't work, let him eat, Paul said.

But what it says about helping the poor people is talking about helping people who just are never going to be able to make it because of life's circumstances unless somebody gets involved and helps them.

[28 : 22] Are there people that you are trying to help this way? Are you open to being used by God this way? Some people are getting involved in organizations like the Dream Center.

One thing I like about the Dream Center, their motto is they don't give handouts, they give hand-ups. And they really help people sometimes get job training, get a decent place to live, get on their feet, and be on their own.

Paul describes how some Christians were generous givers in another letter, 2 Corinthians chapter 8. He commended those Corinthians or he commended a group of people called Macedonians because they were not wealthy people but they gave so generously, sacrificially even.

And here's the reason they gave. Look at this in verse 5, 2 Corinthians 8. They gave themselves first to the Lord and then by the will of God to us. That's the key to all our giving.

If you don't give, the reason is you don't have the commitment to the Lord that you ought to have. The key to giving of our money, the key to giving of our time and service, the key to using the gifts and talents God has given us is that it is first a commitment to the Lord.

[29 : 42] Generous givers have a close relationship with the Lord. And what they give, their time, talents, and treasures is an overflow of their commitment to the Lord.

I have all my life, as an older teenager and as an adult, and Lisa did too, we have always given a tithe, started with a tithe.

But I have never thought in terms of giving to the church. I love this church, but I don't give to this church. We've always thought, I think every time, I am giving to the Lord through this church.

And that's how you should give when you're giving tithes and offerings, your time, talents, and treasures to meet people's needs. Think of it, first of all, I'm giving to God.

I'm showing gratitude to Him. I'm seeking to please Him and help this person or help this organization.

[30 : 46] God has blessed all of us with something to give. But I want you to note the last part here provides us with some special motivation for giving. We have an opportunity to make eternal investments with our money.

Look at this last part, verse 19. Thus, storing up treasure for themselves as a good foundation for the future. I want you to make a statement and I want you to hear this, but don't take it the wrong way.

The way we use our money will affect our reward in heaven. That's what he's talking about. But let's be clear about what this does not mean.

Paul is saying that you can't buy your spot in heaven. You cannot buy favors from God as rewards with what you do with your money. Salvation is by the grace of God through faith in Jesus.

Salvation is a gift of God. But what we do with our lives, our good works, they give evidence of our faith. That includes the good works we do with our money.

[31 : 50] Kent Hughes has some helpful comments about what Paul is talking about here. Look at this. Paul is emphasizing that true riches have nothing to do with earthly wealth, which is uncertain and for this age only.

The only true riches that will survive this world are those invested by God's people through generous giving. God reconciles us through his free grace, moves us to serve him, and then accepts our services, flawed as they are, and bestows on our services a reward they do not merit.

We never want what we deserve from God. What Paul is saying here at the end of this section is essentially the same thing Jesus taught in the Sermon on the Mount.

Look at this. Jesus said, Do not lay up for yourselves treasures on earth where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven where neither moth nor rust destroys and where thieves do not break in and steal.

For where your treasure is, there your heart will be also. You know, there's many ways we can lay up for ourselves treasures in heaven by the way we live here on earth. But being generous with our giving is one of those ways.

[33 : 08] As long as we're giving for the right reason, it's one of those ways. What Paul and Jesus said about laying up treasures in heaven brings up some good questions.

What is really and truly more valuable? To be rich in this age or the age to come? What matters most?

To accumulate wealth on earth or to have it stored up in heaven? What is more valuable? To take hold of a lot of money and material things now or as Paul says, to take hold of that which is truly life forever?

Do you have the right attitude about money? Do you look at what you have as a gift from God? Do you make it a habit of thanking God for those gifts?

Money, material possessions, everything. And are you without guilt enjoying the gifts that God has given you because they come from Him? You want to bring a smile to His face by rightly using what He's given you.

[34 : 30] Are you using the money that God has given you wisely and responsibly? Are you giving tithes and offerings as you should?

Are you giving to meet needs in other people's lives that God brings across your path as you should? You know, if we're having problems with money, whether it be our attitude or actions, it may not in any way really be a financial problem.

It could just be a spiritual problem. So let me ask you, have you given yourself first to God? Is Jesus the Lord of your life?

Do you have a relationship with Him? If you don't, that's where you begin this morning. Turning from your sin, calling upon Him to save you or coming back to Him and truly seeking to honor Him as the Lord of your life, seeking to be a steward of all that God has given you.

What would you have to do right now to start thinking and acting biblically with your money, with your wealth?

[35 : 57] Well, that's what you need to do. Let's pray together. Father, show us now how you want us to respond so that we can leave here pleasing you by the attitude we have to our wealth and by the actions we demonstrate in the way that we use it.

Let's just, in an attitude of prayer, listen to and respond to the Lord. Amen.