

# Money: Getting It

1 TIMOTHY 6:6-10

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Most of us here this morning have faced some kind of serious financial struggle, a financial crisis. And if you have been in that situation, or if you are in that situation right now, then you know that it does not matter whether we earn a little or a lot, but as we are facing the challenge, we very quickly find ourselves thinking about money and the crisis almost 24 hours a day. I don't know about you, but I will toss and turn at night, I wake up wondering what will happen next, I worry about it all day long, and the process starts all over again the next morning. Many of us have been there, and certainly all of us know what it means to be consumed with our finances. And really, whether we are doing well or whether we are struggling, money is something that we think about on a regular basis.

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. And for those of us who are married, we think about some of our disagreements, and many of us recognize that money is often a part of it. According to a Gallup survey a number of years ago, 81% of all divorced couples say that money was the number one cause of their divorce - not cheating, not abuse, not alcohol, not drugs, but how we spend our money. And most of us understand why. 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. With this in mind, we come back to our series of lessons from 1 Timothy, and we come to the next passage - 1 Timothy 6:6-10 - and this will actually be a two-part series within a series. Today, we look at the idea of GETTING MONEY, and next week we move into verses 17-19 and the idea of USING MONEY.

Here at the beginning, I need to warn you again, though, that I am not a numbers person. In fact, I managed to make it through college and graduate school without a single class that dealt heavily in numbers (this was not by accident)! However, on the wall up here, I am sharing a picture I shared with you ten years ago, when I preached on this passage back in 2009, a picture from my high school yearbook. After you get over the shock of how handsome that guy is and the fact that he has an actual face, I want to point out how people tend to equate success with money. "Most likely to succeed" means people think that this person will end up with the highest income. 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. I should point



Anna Carparelli and Baxter Exum  
Most Likely to Succeed

out, though, that this is perhaps the last time I have ever held that much money! In hindsight, I wish I had had the wisdom to turn down the cash and to explain that success and money are not the same. But I suppose that if this is my greatest regret from high school, I would be doing well. Nevertheless, today we start with some inspired advice from Paul to Timothy as he addresses the issue of accumulating wealth. In our pew Bibles, the passage is found on page 1859 - 1 Timothy 6:6-10,

***<sup>6</sup> But godliness actually is a means of great gain when accompanied by contentment. <sup>7</sup> For we have brought nothing into the world, so we cannot take anything out of it either. <sup>8</sup> If we have food and covering, with these we shall be content. <sup>9</sup> 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. <sup>10</sup> 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, let us please consider four basic principles to keep in mind whenever we find ourselves tempted to want more. And as we study, we have to remember: What Paul said here is not just for the millionaire who wants to be a billionaire. But this applies to everybody. All of us in this room have been tempted by wanting something just out of our financial reach - a new car, a new place to live, some gadget for our hobby, some obsession - 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 addresses this temptation by giving us four reminders.

**I. And one of the first warnings comes with the reminder that MORE WEALTH DOES NOT NECESSARILY LEAD TO HAPPINESS OR "GREAT GAIN."**

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. 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. Ads on the internet and on the radio, billboards along the road, emails, telemarketers, even text messages - constant advertising, all trying to convince us that we are not happy until we have something that we do not have right now. And so, we might be content for a minute here or there, but then something pops up online, or a friend posts about doing something with his new and improved whatever-it-is, and then we start thinking about how nice it would be to have THAT. And suddenly we are no longer enjoying the thing that we have right now. I am now preoccupied with this other thing!

I have a confession to make. My struggle in this area recently has been over a canoe. Several weeks ago, we totaled a canoe at our youth camp, and they gave us a chance to replace it with a used canoe in similar condition. So, I was on a mission to find a used canoe - Facebook Marketplace, Craigslist, Ebay. And I learned quite a bit about 17' aluminum canoes. I found a really nice one up in the town of Westport, strapped it on the car, and headed north. Almost to camp, though, I thought about what a shame it would be to deliver this nice canoe without giving it a spin. So I pulled over at the river, got it off the car, and took it up the river for a bit. And it was awesome! Quiet, peaceful, there weren't 60 kids around me. And I started to think, "I need a canoe! It would help me relax. It would be good for my heart. I need the exercise. I can justify this." But then I realized: I don't have time to enjoy the blessings I already have! I'm not saying that I'll never end up with a canoe at some point, but for now, I have fought back that temptation. It is hard to be content.

And as I mentioned earlier, it doesn't matter how much we already have. This is a temptation for all of us. Years ago, US News & World Report published the results of an interesting survey. They wanted to know: What amount of money would it take to live the American dream? Well, they started by asking this question of those with household incomes under \$25,000, and for those making \$25 grand a year, on average, they said that it would take \$54,000 to fulfill the American dream. If we could make \$54 grand a year, we would be doing okay. If we could bring in \$54,000 a year, we could be truly happy. Researchers then asked the same question of those who made \$100,000 a year, and you know what their answer was? On average, those making \$100,000 a year said that they 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! Truly, as King Solomon says 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, also reminds us that, ***"...godliness is...a means of great gain,"*** but only when it is accompanied by ***"contentment."***

Contentment, then, is a DECISION to be 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 says 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 happiness.

II. **As we look back at Paul's advice concerning obtaining wealth, we discover a second very important principle in verse 7, and it comes in the form of a reminder that WEALTH AND POSSESSIONS ARE ONLY TEMPORARY.**

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 are born, we live, and we die. Paul is saying that we are born with nothing, we die with nothing, and the only time we have any stuff is that short period in between. We might think about playing a game like 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. 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.

Beyond that, money itself is temporary. We think of King Solomon's wise advice to his sons in Proverbs 23:4-5, where he gives the warning, ***"Do not weary yourself to gain wealth, cease from your consideration of it. When you set your eyes on it, it is gone. For wealth certainly makes itself wings like an eagle that flies toward the heavens."*** Many of us have lived long enough to know that what Solomon says is true: Money has wings! Money has a way of flying away, never to be seen again. Here in the United States, our money, by the way, even says right there on every single piece of it, ***"In God We Trust."*** Our own money reminds us that our trust should not be in the money, but in God. Our money is screaming out to us, ***"Only God is reliable!"*** But what a hard lesson that is to learn! We need to remember the inspired words of John in 1 John 2:17, and his reminder that, ***"...the world is passing away, and also its desires; but the one who does the will of God***

***abides forever.*** Wealth is temporary, or as Paul puts it, ***“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 think about wanting more, 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 not only must we remember that the things of this world are only temporary, but we must also remember that OUR REAL NEEDS ARE ACTUALLY QUITE SIMPLE.**

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! There is a huge difference between what we need and what we want. Maybe you have heard the story of a devout Quaker who was leaning on his fence one day, 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 he 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.” Most of us could probably use a lesson from that man! Our real needs are actually very simple and we “need” much less than we think we do. And this is the reminder Paul gives 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 increasing the number of our possessions, we need to keep this in mind.

In our Wednesday class a few weeks ago, we came to Philippians 4:13, where Paul says, ***“I can do all things through Him who strengthens me,”*** and we learned that this verse is often taken out of context and applied to amazing feats of strength. But we learned, in context, that Paul was actually talking about contentment. Leading up to verse 13, he says in verses 11-12, ***“...for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need.”*** And then he says, ***“I can do all things through Him who strengthens me.”*** The ***“all things”*** there is living on almost nothing. The ***“all things”*** there is living with abundance while still maintaining his faith in God. And so we come back to 1 Timothy 6, and we have this reminder that our NEEDS are actually quite simple - food and clothing.

- 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. When we want and want and want, we get ourselves into trouble.

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 on the edge bankruptcy - 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. Their desire for stuff has ***“plunged them into ruin and destruction.”*** It’s the idea of drowning. Some of us have been there. And this is what Paul is warning about.

We want something, and all it takes is swiping a card or signing a few papers, and they let us drive away or they give us the keys to the new house. And yet by signing a few papers, we can easily get ourselves into some huge financial trouble. This is what King Solomon warns about 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, those minimum payments might end up costing us three times the cost of the washing machine over the next ten years, and we have truly become slaves. We are slaves of that washing machine. It owns us. We go to work every day, not for us, but for it. This seems to be Solomon’s warning, and it seems to be Paul’s warning as well. If we allow ourselves to be overcome with this desire for more, if we fall in love with stuff, our lives will eventually be filled with pain.

### **Conclusion:**

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

- More does not always lead to happiness.
- Possessions are only temporary.
- Our actual needs are really very simple.
- A desire for more can very quickly and easily lead to sin.

I know it’s in the next paragraph, but while we’re here, let’s notice very quickly what Paul says next. After these four warnings, he continues in verse 11, ***“But flee from these things, you man of God, and pursue righteousness, godliness, faith, love, perseverance and gentleness.”*** As we close, I want us to notice that there is some action involved. This isn’t just theory. This isn’t just how we think about money. But we need to actually be doing something about this. We flee from these things, we pursue righteousness, and so on. If we have a problem in this area, there are some concrete steps we need to take. We need to make a decision to stop spending more than we make. Shred the cards. Stop signing on the line. Cut expenses. If you don’t know what to cut, ask for help from a Christian friend, “This is my situation. What do I need to do?” Start paying down debt. Sell your car and get a cheaper car, “Oh, but we had to buy a new car. They wouldn’t let us get a loan for a used car.” That is a lie from the devil, intended to plunge you into ruin and destruction. Walk out of those situations. Get advice. Ask for help. If we just drift along, the world will pull us down. As Dave Ramsey says, “Act your wage.” Get on Craigslist and sell some stuff. Use that cash to pay down debt or expenses. But whatever happens, do not give in to the world’s way of thinking. Remember what Paul said in Philippians 4:11, ***“I have learned to be content.”*** Contentment is a learned behavior.

But let us also keep all of this in perspective. Jesus said more about money and possessions than just about anybody. And there was a time (in Matthew 16:26) when he summarized all of it by asking two questions, ***“For what will it profit a man if he gains the whole world and forfeits his soul? Or what will a man give in exchange for his soul?”*** It is so sad to go through life always wanting what we don’t have. But the real tragedy is facing God on the Day of Judgment, completely unprepared, having traded our soul for all of the stuff this world has to offer.

Our aim, then, is salvation, and not the accumulation of stuff. Our aim is to have a relationship with God. Our aim is to be prepared for the life that's coming after this one. 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 must turn away from sin, we must confess Jesus as being God's Son, and we then must allow ourselves to be immersed in water for the forgiveness of our sins, a reenactment of the death, burial, and resurrection of Jesus. 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: [fourlakeschurch@gmail.com](mailto:fourlakeschurch@gmail.com)