

“Warnings to the Rich”

1 Timothy

Downtown & Lexington

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Hey Midtown Family! So, about 6 years ago, my wife and I moved to Lexington to start our Lexington church and we bought our first house. When we saw it, we fell in love with it.

It had plenty of space. More space than we could fill with the furniture we owned. A great spot for a future baby room. A backyard with plenty of room for kids to play one day and maybe have a dog. A kitchen that was worlds bigger than the one in our previous apartment. We loved it.

Fast forward 6 years, two kids and no dog later, and now we’re saying things like, “This kitchen kinda stinks. I would never design it this way. I think we need to remodel. I sure wish this yard was bigger.”

Now we notice every little detail about our house that we don’t like, or isn’t perfect. And we do this thing, maybe some of you who are homeowners do it, too - where we’ll open up Zillow and go, “Oh, look at that. *Open concept*. And *the storage!* Oh, that would be so nice. Man, if we only had a li... uhh.. *a lot* more money.”

And we walk back into our, what now seems, claustrophobic little kitchen a little more grumpy.

Have you ever been there? Maybe for you, it’s not so stereotypically white and suburban, but have you ever found yourself where you used to be good with what you had... but now, you aren’t.

Paul is going to deal with a bit of what’s behind that today. Let’s go to 1 Timothy 6.

1 Timothy 6:1-5

If anyone teaches a different doctrine and does not agree with the sound words of our Lord Jesus Christ and the teaching that accords with godliness, he is puffed up with conceit and understands nothing. He has an unhealthy craving for controversy and for quarrels about words, which produce envy, dissension, slander, evil suspicions, and constant friction among people who are depraved in mind and deprived of the truth

So, what Paul is doing here as he begins to wrap up his letter is he circles around to his big theme - warning the Ephesian church against false doctrine and false teachers - namely to not listen to anyone who teaches or practices anything other than salvation through Christ alone.

If they’re preaching something other than salvation by grace alone, through faith alone in Christ alone - they’re wrong and they’re teaching is only doing more harm than good.

But then adds an additional layer “imagining that godliness is a means of gain.” He says not only are these people depraved and deprived of truth, but they also have an ulterior motive. He’ll go more into it more in a moment, but that motive is to get rich.

And part of his point here is this not what the gospel of Jesus is about. I know a lot of people who want to

write off Christianity because their vision of Christian leaders is that they are a bunch of snake oil salesmen trying to make money off of weak-minded people. Maybe you've even had some of those thoughts.

The Bible agrees! Anyone trying to do that is immoral, wrong, and not reflective of the gospel of Jesus Christ. Who gives freely. Who saves by unmerited - that is unearned or unpurchased - grace.

It is unfitting for those who would present themselves as leaders and teachers in the way of Jesus to be driven by a desire for personal gain and riches.

But he doesn't stop there. He doesn't limit this idea to leaders and teachers alone, but expands it to all of us who follow Christ.

I Timothy 6:6-8

But godliness with contentment is great gain, (you might want to underline that it's a big deal) for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content.

He says, "there is a gain in godliness." But it's not the gain these false teachers are thinking. The gain from godliness has nothing to do with material wealth. Because material wealth is temporary - we brought nothing in and we can take nothing out... but by contrast, godliness with contentment is something that goes beyond this world.

This is something we probably don't think of enough when it comes to how we live. Jesus teaches us to "not store up treasures for ourselves on earth where moth and rust destroy, but to store up treasures in heaven - where moth and rust don't destroy."

His point is to live in a way that invests in eternity - that invests in the things that are going to last forever. Things like love and joy and peace - Christlikeness, holiness - what Paul here calls godliness. Because that won't fade.

I don't want to travel too far down this road, because we don't have time, but often when we think about the eternal life that Jesus has come to give us, we tend to only consider it in terms of quantity of life - meaning life that doesn't end. But for Jesus and the writers of the New Testament - it's not just quantity of life, eternal life is a quantity *and* a quality of life. It's certainly true that Jesus is about giving us eternal life after we die, but he's also concerned with getting eternal life into you now.

A life that bubbles over with the fruit of the Spirit. A life lived in deep communion with God - our source provision, security, joy, and peace. A life undeterred and undestroyed by lack and also by plenty. A life of the quality that can and will last forever. Essentially, a life of contentment in Christ no matter how much or how little we may have.

A life of unshakeable joy and satisfaction that can say with Paul in Philippians in the face of any circumstance, "I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me."

But, now notice carefully what Paul says next that will trip you up from getting there.

I Timothy 6:9-10

But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

Those are no small or insignificant words. In fact, this is one of the most powerful condemnations in Scripture of the destructive lure of possessions and wealth. For Paul, and Jesus, and honestly, the rest of Scripture - the desire for wealth, the love of money - is dangerous.

Now let me clear a few things up quickly. I've been pastoring for the better of a decade now and there are a few things I've seen any time it comes to talking about money from the pulpit.

For one, people can get this verse twisted and think that it's saying that "money is evil." That's not true. Christian theology does not conclude that money is evil. Rather, "the love of money" is what is condemned here. Money itself is a morally neutral thing. It's what we believe about, or feel about, or do with money that carries moral implications.

For two, there's a tendency for sermons on money to become white noise. This is especially true for those of us who have been a part of the church for some time. We can tend to think that we know what's going to be said. "Oh, so it's time for the standard money talk? Alright, I get it. We need to give, start with the tithe, and yada yada yada and so forth and so on."

And what can happen is the teachings of Scripture can go in one ear and out the other and we can miss the impact these words ought to have.

And I don't want that to be the case for you today. The Scriptures say here that how you relate to money and wealth has the potential to destroy you.

Sit with that for a minute.

How you approach your bank account and your budget, will have a direct impact on your life, on your faith... and as Paul says here potentially even the eternal destiny of your soul.

We said a couple of weeks ago that the thing that stands the greatest potential to destroy your faith is a lie. Truthfully, One of the chief lies that can lead you away are lies about money. It's a big deal.

Some folks estimate that around 15-25% of Jesus' teachings dealt on some level with money and possessions. I'll be honest, I haven't done the leg work on that stat, but 25% is wild! For the record, we tend to preach between two and four a year... could you imagine if every 4th sermon we did was on money? That'd be wild.

Now, look this wasn't because Jesus was trying to raise money for his movement. Rather, Jesus - along with the other writers of the Bible - is simply very aware of how money and wealth affect our souls - we consume things and then things consume us.

Jesus is not after our money. He's after our hearts. But he doesn't hide the fact that one thing that will have a drastic impact on our hearts is money.

And what we see here is that the desire for wealth is an obstacle to eternal life. It is certainly possible to have wealth and trust and follow Jesus - and we see that in the New Testament - but the point is - is that it is very hard to do so.

Now, if you're anything like me, you likely hear these words and think, "That's a really good thing for *other* people to watch out for. Or maybe "I'll make sure to store that nugget away for a time when I don't feel so financially stressed." Which, if we can be honest, isn't really a position we ever find ourselves in. A recent study cited by Business Insider found that only 13% of millionaires think they're rich. It just goes to show that no matter how much money or wealth we have, most of us don't think that Paul's words here are for us. We're just trying to make ends meet, right?

But, here's what I'm gonna submit to you today... I think this is something that is actually already in us and many of us aren't even aware of it.

And it chiefly shows up in our excess and discontent.

One of the great American titans of industry, JD Rockefeller, was once asked, "How much money is enough?" And his response was "Just a little bit more." And the truth is, we all feel that! Just a little bit more. That contentment is out there, but just beyond our reach.

We just never have enough hours in the day, clothes in the closet, money in the bank. It's not that we're in love with money itself per se... but rather with everything we believe that more money can bring.

Often though we love God, or want to love God, we spend the majority of our days thinking about what we want that we don't have... new clothes, new house, new job, new phone - than we do about what we do have in Christ.

And this is what we're sold left and right in our culture. You'd have the good life if you could just take the trip, if you could just build that house, if you could just have this phone that has 3 cameras instead of 1. Why is that better? No one really knows. But you need it.

The truth is, if all of your needs are met, and yet you consistently have more thoughts about what you wish you had, than you have thoughts of gratitude for what you do have, you probably love money.

And many of us know what is true, but we get sucked into the lie that more is better. We get sucked into the cycle of desire, get, rinse, and repeat.

It's the easiest trap in the world to fall into because the truth about money is it buys stuff. Money *can* buy ease. Money *can* buy comfort.

I have a special place in my heart for country music - and I know that might open me up to a lot of public scorn from some of you with more refined musical sensibilities, but I am who I am. Country music just gets me... I don't know how else to say it... and there is one song on my current summer playlist that goes, "I know it's been said, 'money can't buy happiness'... but it can buy me a boat. And it can buy me a truck to pull it. And it can me a Yeti 110 iced down with some silver bullets."

And listen, I don't know how that strikes you, but for me, there is this thing inside of me that goes...

you're darn right it can! And that sounds delightful! Now, your version of it might not be truck and boats and coolers with beer. But, the question is, "what *is* your version?" It doesn't matter what shape it takes... what matters is the fact that we all have one.

We all have a version of "life would be better for me if I just had _____" that we pursue. And that's the problem Paul is confronting here.

And while many of us would say, "no, we don't love money"... our overflowing closets, the garages that we can't park in reveal that something else may actually be true.

Listen to some of these stats:

- There are more self-storage facilities (not units, facilities) in the US, than Starbucks, McDonalds, Dunkin Donuts, Pizza Huts, and Wendy's combined.¹
- According to the LA Times, the average American home has over three hundred thousand items in it.²
- We consume twice as many material goods as we did 50 years ago.
- The average home has tripled in size in the last 50 years. And I wonder how many of us *still* believe if we had a little bigger house, contentment would follow.
- 25% of people who have two-car garages do not have room to park either car inside it due to clutter. 32% only have room for 1 (guilty)
- The average American has \$15,000 of credit card debt.

We simultaneously have more than we need... and yet still believe we don't have enough.

And this is why Paul calls it a snare, a trap... because despite what we believe it does not work.

And for all of our materialism, are we happier? The research says, no. In fact, well-being has been on the decline in our country since 1952.

In the book, *Your Money Your Life*, the authors plot happiness and materialism on a bell curve and argue based on the data that happiness does go up as income goes up as people come out of poverty and into the middle class. The peak is around \$70k per household. But, then it plateaus and then declines as you make more money.

According to Baylor ethicist and moral psychology scholar Robert C. Roberts, "Upward mobility often ends not in satisfaction and peace, but in exhaustion, disappointment, and emptiness."³ Or like Biggie used to say, "Mo' money. Mo' problems"

Biggie is actually onto something eternal here. This constant drive for just a little bit more - is not leading us to more peace, more faith, more contentment, or more joy. But the opposite - less peace, less contentment, less joy, less of the life God has for you in His Kingdom.

It is literally a way of thinking and living that breeds destruction... and the sad reality is for the vast majority of us, it's the status quo.

¹[Self-storage statistics 2020](#)

² All sources for these stats found [here](#).

³ Cited in *Abundant Simplicity: Discovering the Unhurried Rhythms of Grace*, Jan Johnson. p78

Richard Foster calls our way of living, “A rival religious philosophy about what constitutes blessedness” He goes on to say, “We in the West are guinea pigs in one huge economic experiment in consumption. We now have more than enough data that Jesus was right all along.”

Our endless pursuit of more does not lead to the good life. Plain and simple.

So what are we to do? Jump down a few verses to verse 17.

I Timothy 6:17

As for the rich in this present age, Again, read you if you have your basic needs met. 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.

So, look at what he’s saying... as for the rich, charge them not to be arrogant or to think of themselves as superior... or to set their hope on riches which are here today and gone tomorrow, why? Because God is the one who richly provides.

The Scriptures say that He owns the cattle on a thousand hills. That’s the Bible’s way of saying, “It’s all His. And whatever you’ve got you didn’t get just because you’re a hard worker, or got the right education. You got it because He gave it to you.

Because He gave you the opportunities you had, because He gave you the job and the family and whatever else contributed to your worldly success.

And not only is He the God who provides it, but He’s the God who can take it away. And when it’s gone, He’s the only thing that is gonna remain.

Like it’s important to remember that at the end of the day, what’s coming for all of us is we’re gonna get painted up like a clown and put in a box in the ground and all this stuff that we believe we can’t live without is going to the landfill.

In Luke 12 Jesus is going to say, because that’s true it’s foolish to live like money and wealth are the end all be all - the source of ultimate satisfaction in this life.

So, enjoy what you have, but enjoy it rightly - as a gift. A temporary gift from a gracious God.

And the encouragement that we’re being given here is to understand that our discontent will only be filled in one place. The reason nothing in this world seems to satisfy our desire for more, is because you were made for something - namely Someone - who beyond this world.

You were made for eternity. And no new phone, or car or boat or a number of zeroes in your bank account can scratch that itch.

But that is precisely what Jesus has come to give us. His death and resurrection bring us eternal life - life with the God who richly provides forever and always.

You could call this an “eternal perspective.” To live our lives and relate to our money with God and His

eternal Kingdom in view.

But, if I can speak honestly here, the chief thing I've come to realize lies at the root of my own struggle with greed, covetousness and the love of money is that somewhere in me I do not believe God is enough. I do not believe that He is what I truly need, or that He is the one who actually holds my life. I don't believe the Scriptures when they say that at His right hand are pleasures forever more. Rather, I believe - that might be true later, but it's not true right now... right now, I need _____.

In my own experience as a disciple of Jesus, I've found that this is something we must *learn*. And often, we learn by doing. Look at Paul's next instruction...

I Timothy 6:18-19

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.

Notice, the command is not to stop being rich. I think that's incredibly important. If you make a lot of money, that's not something to feel guilty about. God gave you that. Don't feel bad, feel thankful. But, the instruction is to use your wealth to be rich in what actually matters - to store treasure in heaven, not treasure on earth. There should be a correlation between our wealth and our good works. For the believer in Jesus, more money means more good deeds done with that money.

Wealth is an opportunity. And opportunity to practice the way of Jesus - namely, His sacrificial generosity.

The way we take hold of that which is truly life - or rather the way we embrace eternal perspective - is **to use our wealth - however large or small it may be - for things beyond us.**

You could call this living with intentionality. **Intentionality is about arranging all that we have in this life around God.**

It's not about having less stuff, or less money, necessarily - though it might lead to that - but leveraging what we have for what God is about. This is part of why we call members to tithe. It starts us down the road of using it all with purpose. You won't be intentionally generous with 100% if you're unwilling to be intentionally generous with 10. It's a practice.

But, the goal isn't to just ask the question with 10% of our income, but with all that God has given us. We want to be a people who are asking the question, "What is the purpose of what I have? What is the purpose of this money? What's the purpose of this house? This car? This phone? My life?" And getting rid of anything that distracts from that purpose, and fully leveraging whatever promotes it.

Consider your house. What's the purpose of your house? Is to be a place of refuge and peace for you? Or a place of refuge and peace for many... including you. If it's the former, think what happens when you invite a family over for dinner and their kid throws up on the carpet. Our first thought will often be, "Oh, great! Now this is ruined. There's gonna be an ugly spot there." Maybe we'll smile and say, "Oh no, it's fine. It's fine, but inside we're seething. But what if instead our response was, "this is great! This is exactly why we bought this house. To be a place where life is shared... and sometimes vomit is just a part of life."

I know some of us bought the house, or the car, or the boat or whatever to be intentional... we said, "oh, this open concept will be perfect for hospitality... and I know we're in a pandemic... but outside of Covid-19... "Are you?" I know many of us spend money with noble intentions, but this text begs the question to some of us, "are you actually using them for those purposes?"

Consider your budget. For what it's worth if you don't have one, make one. If you don't have a budget there's no way you're intentional with what God has given you. You're letting your money do what it wants instead of telling it what to do. But for those of you who have one, consider it. You might be telling your money where to go, but are you telling it to go to places that store treasure for you in heaven? Or only in places that get you treasure on earth? **What's the purpose of your money?**

Those are just two examples, but consider all of it - your cars, your boat, your bonus, and everything in between. **What is it for? And how are you currently using it?**

I want to say that I am not sitting up here wanting to pretend that this is a way of life that I have fully arrived. Nor do I want to give off the impression that living this way is simple or easy. Often it takes a lot of thought and creativity. Plus, I don't know if it's ever something we fully arrive at until we're with God in glory... it's a challenge. It's constantly asking myself and my family questions about what we're spending, why we're spending it, where are we letting our money go versus where are we telling it to go?

But despite the difficulty, it's worth it. Because every time you sacrifice earthly riches in the name of Jesus, you are warring against the love of money in your soul and cultivating a heart that hopes and trusts in God and not in wealth. Every bit of intentionality with what God has given you, begins to loosen our clenched fists around the things of this world and opens them to things of the Kingdom of Heaven - where life, joy and peace are found.

And we are all invited to receive it.

So let me end with two things:

- 1.) Nothing will lastingly motivate this type of living except the clear view of God's great generosity towards you in and through Christ. If you don't believe God is the great giver - who gave himself to save you from sin... if you believe that God is holding out on you and hasn't proved He's for your good and will care for you... you will never be willing to embrace this way of living.
- 2.) You gotta start somewhere. We learn and change by practice. So, I want to give you some small ways of stepping into what Paul is encouraging here. I want to invite us all to do at least one of 3 things this week: Give, Sell, or Share

First, Give

- Sit down with your budget this week If you don't have one, make one. Sit down with your budget and take % of money out of one line item, and divert it to generosity. Perhaps giving to the church if you don't already.
- Maybe take \$50 bucks out of your food budget. You know what you spend on eating out... or what some of us spend on coffee each month and direct it to the purposes of God.

Second, Sell

- I want you to go through your house this week and find one thing to sell. Not the thing you've been meaning to sell but just haven't gotten around to it. Something that has some value to you.

- Sell it and use the money on someone or something other than yourself. Give it to someone in your LG for a date night. Donate it to a worthy cause - maybe one of the organizations we've highlighted pursuing racial justice.

Last, Share. One of our staff members' has a family slogan that goes something like this: "everything we own, we own to share." And I think that's pretty beautiful.

Find something you've been blessed with, something God has given you, and share it with others. You might be like, "I have no idea what that would be?" We all have something.

- Maybe its your home. Invite someone over for a meal. That counts.
- Maybe you have a boat. Take someone fishing.
- Maybe you have a Disney+ subscription... you get the idea.

Share the blessing with someone around you.

No guilt, no shame driving this. There is no pressure. You don't have to do this, I just want to invite you to practice taking hold of that which is truly life.

Pray

Father, help us to embrace true life. Life found in deep trust and communion with You. Continue to make us a people who live with eternity in view - knowing that this world doesn't compare to the Kingdom that is coming. Free us from the endless pursuit of more and lead us to live, joy and peace in You. Amen.