

Message #12

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1 Timothy

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MONEY, MONEY EVERYWHERE

BUT NOT ENOUGH TO SPEND

1 TIMOTHY 6

INTRODUCTION AND REVIEW

Duane was a businessman who was a Christian. He had a knack for making money. When I first knew him, he was a regular attender at church with his wife and two kids. At first his main source of income was several apartments which he owned and rented out.

There were three people in the congregation who worked for Duane. I began to pick up from them that he had a reputation around this Midwestern town as a hard-nosed businessman. Duane was fond of saying, "You can't let people take advantage of you."

A good opportunity came along to buy a limousine service, and he bought it. He tried to be a blessing to the church. He dropped off the church softball team at its playing site after circling the field. That was kind of cool. He brought home my wife and first baby son from the hospital where he was born.

But as his business grew, Duane's church attendance became more sporadic. He had to get his business established, and overseeing a limousine service as well as several apartments took a lot of time. His wife helped out with the books. Having her on board also kept payroll costs down. I went out to lunch with Duane once, and during the course of the conversation I asked him how much time alone he spent with his wife. He replied that they had breakfast together on Wednesdays. I wasn't sure whether I should laugh or cry.

Two of the people in the church who worked for Duane finally quit. He didn't like to pay overtime and didn't want to provide benefits. At the same time, he expected people to work for him when he wanted them to, whether it was on weekdays or Sundays. When I last heard anything about Duane, his marriage was on the rocks. But Duane was a successful businessman.

Materialism. It surrounds us. It infects our society. It tempts us. According to an article in *The Atlantic*, in 2017 Americans spent \$240 billion on jewelry, watches, books, luggage, telephones and related communication equipment--- twice as much as in 2002. How do we store all of this stuff? The average size of a single family home has grown to 2500 square feet--- a 23% increase from twenty years ago. Twenty years ago there were 26,000 self-storage units in the US. Now there are 52,000 of them.

A book published a few years ago entitled *Lead Us Into Temptation* argues that America's true religion is shopping. In recent months that means using Amazon. Television and online advertisers tell us that the way to solve problems is to buy things. A psychologist in *Psychology Today* magazine (Jan./Feb. 2004) writes, **"In our society, the main way to measure status is money--- and as a result, many come to believe in the Gilded Age myth that a man is worthy merely if he's wealthy."** Such is our materialistic society.

We have come to the last chapter of 1 Timothy. The Apostle Paul touches on several subjects in this chapter. But the primary subject is a Christian's response to materialism.

I.

Before dealing with that subject, Paul briefly mentions a couple of SECONDARY TOPICS. (PROJECTOR ON--- I. SECONDARY TOPICS) In #5 Paul gave direction to Timothy about how to deal with widows, elders, the old, and the young in the congregation at Ephesus. His mention of slaves in vv. 1 & 2 and false teachers in vv. 3-5 relate to that discussion.

A.

Let's consider briefly Paul's comments on SLAVES in vv. 1 & 2. (I. SECONDARY TOPICS A. SLAVES) Paul writes, **"Let all who are under a yoke as bondservants regard their own masters as worthy of all honor, so that the name of God and the teaching may not be reviled. Those who have believing masters must not be disrespectful on the ground that they are brothers; rather they must serve all the better since those who benefit by their good service are believers and beloved. Teach and urge these things."**

Scholars estimate that as many as half of the people in the Roman Empire may have been slaves. No doubt many of the Christians in the church at Ephesus fell into that category. Paul says in v. 1 that they

should obey their masters as a testimony to their Christian faith. Those who have Christian masters, as is noted in v. 2, should treat their masters with no less respect.

The Apostle Paul does not encourage Christians to revolt against unjust social institutions. There are at least three reasons for this. The first is that spreading the gospel always takes priority. Christians were still a very small minority in the Roman Empire. They did not yet have any political power. Second, the Roman Empire was ruled by a dictatorship. There were no democratic political structures in place to effect social change in a legal or nonviolent way. Third, the primary way to change a society for the good is to penetrate it with the gospel. Ultimately slavery in the Roman Empire largely disappeared because of the influences of Christianity.

B.

In vv. 3-5 the apostle speaks about the FALSE TEACHERS (I. A. B. FALSE TEACHERS) at Ephesus. He says, **“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, imagining that godliness is a means of gain.”**

While I am treating this as a secondary topic in the message today, these false teachers and their wrong doctrine have been a central concern and reason for writing this letter to Timothy. Paul here argues that the conduct of the false teachers reveals their claims to be contrary to Christian teaching. They disagree with sound doctrine. They love to argue and quarrel about insignificant matters, and they are conceited.

False teaching takes a multitude of forms. There was a Jewish woman in Connecticut who went through a divorce. She commuted into New York City. In the midst of her personal turmoil, she visited a woman who claimed to be a prophetess. This prophetess had positive things to say about Christianity. So Elaine visited our church. She was converted to Christ and baptized. But she still kept visiting this New York woman. This prophetess character started hitting her up for money and warning Elaine that bad things were going to happen to her.

I told Elaine that she should stop seeing her. Elaine left our church and went to a wealthier congregation and started hitting up people there for money. She borrowed from some. She encouraged others to give money directly to this woman. Then one day Elaine got a visit from the FBI. This prophetess character

was being investigated by the feds. Elaine was shaken up and wakened up and finally returned to our congregation.

The point is that we need to be careful about charlatans from within the church and from outside of the church, especially people who claim to have inside information from God and supernatural ability to foresee the future and who want our money. This includes all of the supposed Christian prophets who assured us that Donald Trump would win the election and serve for these next four years.

II.

Paul adds at the end of v. 5 that the false teachers see godliness as a means of financial gain. Thus we are introduced to the subject of materialism. We tend to think of materialism as simply a preoccupation with material things. That is part of it. But there is a broader philosophy of life which lies behind it.

The American Atheists organization describes the philosophy in this way: **“Materialism declares that the cosmos is devoid of immanent conscious purpose; that it is governed by its own inherent immutable and impersonal laws; that there is no supernatural interference in human life; that man finding his resources within himself--- can and must create his own destiny.... Materialism’s ‘faith’ is in man...”**

From the Christian perspective materialism is like a disease, like the coronavirus. All too often it infects Christians as well as unbelievers. It infects people like Duane. If we are to avoid contracting it, we need to be aware of its symptoms, its effects, and its cures. (II. THE SYMPTOMS OF MATERIALISM) So let’s consider THE SYMPTOMS OF MATERIALISM, as they are described in vv. 5-17.

A.

The first symptom of materialism is what I will call A WRONG APPETITE. (II. A. A WRONG APPETITE) When our appetite gets messed up, it is a sign that we have contracted the disease of materialism.

At the end of v. 5 Paul speaks of false teachers who profess to be Christians but come to regard godliness as a means of financial gain: They are **“imagining that godliness is a means of gain.”**

We saw in our last study from #5 that Christian leaders ought to be paid for their work. But here Paul is talking about primary motivation in life and the methods that are used. These religious leaders saw their supposed ministry as a route to a higher good--- their own wealth. They used deceitful methods to accomplish that goal. Unfortunately we find too many of these types on TV today.

There was little financial advantage at this time in the church's history to be a Christian. So perhaps what these teachers did was charge for their teaching. "You Christians want to hear this great spiritual knowledge which God has revealed to me? Pay your money and come to my weekend seminar." "You want to learn God's formula for success and personal prosperity? Buy my CD series, and you can learn the techniques by which you can get God to make your rich."

We see this wrong appetite described in v. 9: **"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."**

Notice that the apostle does not say that these people are rich, only that they desire to be rich. For this reason, a poor man can be more of a materialist than a rich man. Paul is also not speaking against a general desire to see one's family prosper and get ahead in life as the result of hard work. He is talking about our primary motivation in life.

Jesus told His disciples (MATTHEW 6:24) in Matthew #6 v. 24, **"No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money."** The issue is who, or what, will have the controlling interest. If making money is number one, then ethical standards and Christian values will have to take a back seat.

West Virginia resident Jack Whittaker won the largest lottery jackpot in US history. (PROJECTOR OFF) He proceeded to share his wealth with his only granddaughter, fifteen year old Brandi. In the next two years he showered her with cash and cars and her own apartment. Unfortunately she used some of the money to get into drugs. She was found dead at age seventeen of a drug overdose. According to the *Review Journal* (12/25/2004), **"Since she won the lottery, she had too much money," said Becky Layton, who once took care of Brandi when she lived with her grandparents. 'I could point fingers all day long. The money is the root of it all, I would say.'"**

So it is that people are plunged into ruin and destruction. Paul adds in v. 10 of our passage, **"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."**

Carl Wilson in his book *Our Dance Has Turned to Death* makes a case for this theory: He argues that a primary cause for our country's problems is the pursuit of money by men. American men have made the pursuit of money their primary goal in life. As a result, they have neglected their families. Women, who have therefore not had their needs met, have followed the example of their husbands and have sought out an identity in the workplace because they have not found one at home. Broken families are often the sad byproduct of this pursuit of money.

Whether we buy this theory or not, it is clear that materialism permeates our society. Several years ago an armored truck lost three bags of \$10, \$20, and \$50 bills out of its back door on a freeway in Columbus, Ohio. The driver and his fellow guards did not realize that they were missing \$2 million in unmarked bills until 20 minutes later. In the meantime 100 environmentally conscious Good Samaritans graciously donated their time to pick up the green litter scattered along the road. For some strange reason, however, less than a third of the money was turned in to the authorities. (*New York Times*, 11/24/1987) Having a wrong appetite for money is a symptom of materialism.

B.

A second symptom of materialism is THE PRIDE OF POSSESSIONS. (PROJECTOR ON--- II.A.B. THE PRIDE OF POSSESSIONS) Look at v. 17: **"As for the rich in this present age, charge them not to be haughty..."** Apparently there were some wealthy Christians in the church at Ephesus. Paul does not say that they were sinful in being rich. But he points out that there are dangers that come with wealth. One is haughtiness, or pride.

People have a tendency to treat the wealthy with extra respect. They often get a little extra attention. The sign that we are infected with materialism is expecting and even demanding that extra attention. The temptation is that we can begin to think that our wealth makes us special and superior to other people. We can dine at the French Laundry north of San Francisco with a large group of important people not wearing masks while we tell the little people that they have to stay home and wear masks and maintain social distance when they do go out. Such behavior is a warning that we may be coming down with the disease of materialism.

In Connecticut we lived a mile and a half down the road from the world headquarters of General Electric. Jack Welch was the CEO for most of the time that we were there. We would sometimes show visitors where he lived in another part of town. He died last year.

About seven years before his retirement, he had major heart surgery. At a public forum he was asked if he had learned anything from this brush with death. He replied, **“I learned I didn’t spend enough money.”** (Breakpoint, 11/22/2002) He went on to add that he vowed never again to drink wine that cost less than a hundred dollars a bottle. That sounds to me like pride of possessions, a serious case of materialism.

C.

Verse 17 also describes a third symptom of materialism. It says, **“As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches...”** This symptom is having A WRONG SOURCE OF SECURITY. (II.A.B.C. A WRONG SOURCE OF SECURITY)

We humans have a deep psychological need for security. We look for it in marriage. We look for it in our jobs. We look for it in insurance policies. We look for it from government. We expect the government to provide us with health care, with education, with social services, with protection from crime, and with Social Security deposits. Beyond that we lay up treasures in CDs, in stocks and bonds, in IRAs, and in pensions.

The Book of Proverbs makes it clear that the wise man saves and invests and makes provision for the future. But when we begin to think that our real security lies in material possessions, when we go to bed at night and focus our minds on the security that we have from our financial resources rather than our relationship with God, it is a sign that we have been infected with materialism.

III.

Our passage also describes THE EFFECTS OF MATERIALISM. (III. THE EFFECTS OF MATERIALISM) The apostle writes in v. 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.”**

A.

One of the effects of materialism is APOSTASY. (III. A. APOSTASY) Money itself is not evil. The love of money is the problem. It is like a root that produces an abundant crop. Its products are lies, thefts, exploitation, broken families, and murder. For Duane, the love of money led to taking advantage of

employees, paying people under the table, neglecting his marriage, and losing fellowship with other Christians.

None of this happens overnight. Paul speaks of wandering away. That implies a process. Our Heavenly Father does not forget us, though we begin to forget Him. At first He taps us on the shoulder and whispers in our ear. Then He tugs on our shirt sleeves. Finally, when we approach apostasy, He pulls us up short. We find ourselves pierced through with many griefs: divorce or kids who get connected with the wrong crowd or a visit from the IRS or loss of friends.

B.

The ultimate effect of materialism, according to v. 9, is RUIN AND DESTRUCTION. (III. A. B. RUIN AND DESTRUCTION) So says our text: **“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.”**

Again we see a process at work. First, there is the temptation--- the lure of possessing money or bigger houses or newer cars. There is the TV that presents us with images of fulfillment that come from having the newest gadget. There is the culture around us that teaches that we are not successful and important unless we have a lot of things. There is the local economy that encourages us to find happiness and financial success through spending time in the casino.

We may buy into this way of thinking, and then the god of money takes greater control of our lives. We begin to lie on our income taxes. We become dishonest with our expense vouchers. We start blowing serious money on slot machines. We neglect the family.

The eventual end is ruin and destruction. We often see signs of it in this life. But the Greek word for “destruction” in v. 9 has a clear reference to eternal destruction. For the non-Christian it will be everlasting punishment. For the genuine believer who has trusted in Jesus but becomes ensnared, it will be a loss of rewards in heaven.

IV.

(IV. THE CURE FOR MATERIALISM) Consider then THE CURE FOR MATERIALISM from vv. 18-21. There are three pills that we Christians need to take to get rid of this disease.

A.

The first one is identified in v. 11. It is FLEE MATERIALISM (IV. A. FLEE MATERIALISM) Paul writes, **“But as for you, O man of God, flee these things.”** Sometimes flight is the cowardly course of action. Here it is the right thing to do. The primary concern here is to flee from materialism, though Paul may also have had in mind fleeing from the conduct of false teachers.

In practical terms fleeing materialism means we need to stop talking to that salesman when we can't afford what he is trying to sell us. We need to stop looking at that Ferrari across the street. Stop noticing the new purchases which the Jones's have made. Get rid of the credit card if we are using it to buy things that we can't afford with money that we don't have. Stop buying things until we have paid off our credit card balance. Avoid spending time with friends who are steeped in materialism.

B.

Flee materialism--- but, secondly, PURSUE GODLINESS. (IV. A. B. PURSUE GODLINESS) We need to make the pursuit of godliness our goal. Notice the rest of v. 11: **“But as for you, O man of God, flee these things. Pursue righteousness, godliness, faith, love, steadfastness, gentleness.”** In # 4 we also saw the Apostle Paul encourage Christians to make the pursuit of godliness their priority. Give attention to personal devotions. Get involved in a Zoom Bible study. Turn off the TV and read a good Christian book.

Verse 12 describes this pursuit as a fight. Literally Paul says, **“Agonize the good agony.”** Furthermore, **“Take hold of the eternal life to which you were called and about which you made the good confession in the presence of many witnesses.”** Perhaps the apostle is making a reference here to the time of Timothy's baptism.

Timothy had already received eternal life when he trusted Jesus Christ as His Savior. It is that personal decision to accept the offer of forgiveness of sins and eternal life from Him by faith that gets us into heaven. Yet in some sense he is commanded to still take hold of this eternal life.

Many families have a piano in their house. Yet oftentimes only one or two people in the family have disciplined themselves to learn how to play it. They all possess it. It belongs to all of them. But only some have really laid hold of it and have become serious about playing it. So it is in the Christian life. Every believer possesses eternal life. Yet we Christians need to continually work on making full use of that possession, of having our lives live up to our profession. The pursuit of godliness requires this.

Verses 6-8 also speak of this need to pursue godliness. Verse 6 says that “**...godliness with contentment is great gain...**” The pursuit of materialism does not ultimately produce contentment. John D. Rockefeller was once asked how much money it would take to satisfy him. He supposedly replied, “**Just a little bit more.**” He also supposedly said, “**I have made many millions but they have brought me no happiness.**”

Since 1957 the per person average income in the US, discounted for inflation, has more than doubled. Are we happier and more fulfilled? According to the University of Chicago’s National Opinion Research Center the number of people describing themselves as very happy has declined from 35 to 29%. The percentage of people saying that they were “pretty well satisfied with [their] financial situation” dropped from 42 to 30%. We Americans are wealthier but less happy.

Verse 7 in our text reminds us that we can’t take any of this stuff with us. The Jewish Talmud says, “**Man is born with hands clenched, grasping for everything, and he dies with hands open, giving it all up.**” (Rabbi Meir, *Ecclesiastes*, Rabbah 1) Thus v. 8 adds, “**But if we have food and clothing, with these we will be content.**” We can’t take it with us. How much wiser then to pursue godliness, which we can take with us.

C.

The first pill is the flight from materialism. The second pill is the pursuit of godliness. The third pill is GIVE GENEROUSLY. (IV. A. B. C. GIVE GENEROUSLY) Paul tells Timothy in vv. 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.**”

Being rich is not inherently bad. It is craving to be rich and to have more which is the problem. Giving generously is part of the cure for materialism. It keeps our Christian priorities straight. It demonstrates that we don’t have a wrong appetite, that we don’t have pride in our possessions, and that we don’t

have a wrong source of security. It contradicts the philosophy of materialism that says the world we see around us is all that there is. It denies the lie that the one who has the most toys wins.

The majority of wealthy people have difficulty in giving their money away. That is because they are too often materialists. According to one study, the wealthiest Americans on average donate 1.3% of their income to charitable causes, while the poorest Americans give 3.2% of their income to charitable causes. (*The Atlantic*, April 2013)

The extent of our giving demonstrates where our heart really is. But the word for “ready to share” in the original Greek implies more than just writing out a check. It points to a giving of self. It is often easier to write out a check than it is to give of our time and our energy and our ability. The Lord is looking for both. You want to avoid the disease of materialism? Give generously to Christian causes and needy people and worthwhile charities.

There is an old Italian legend about a serf who had a reputation for being especially stupid. His wealthy master was often aggravated by his servant’s stupidity. Finally, at one point of exasperation this master said to his serf: **“You are the most stupid man that I have ever known. Now I want you to take this staff and keep it until you meet a man more stupid than you are. Now get out of here.”**

The poor wretch carried that staff for several years. He traveled to many parts of the world and met many stupid people. But he could never seem to get rid of the staff. Finally, after several years, he returned to the castle of his master, still in possession of the staff.

His master asked to see the servant when he arrived. The master began to tell the serf about his situation: **“I am going on a long journey soon.” “Where are you going?”** said the serf, **“Can I get your things ready for you?”** **“No,”** said the master, **“where I am going I can take nothing with me.”** **“Have you known about this for long?”** **“Yes.”** **“Could you have made preparation for this journey?”** **“Yes, I suppose that I could have. But I was too occupied with other things.”**

After a thoughtful pause the servant’s eyes glimmered, he stuck out that staff, and said, **“Aha! At last I have found a man more stupid than I am.”**

The vast majority of us here profess to be Christians. Who or what are we going to serve? We are only stewards of the good things which God has entrusted to us. Don't buy the lie. The material world around us is eventually going to burn. We can't take any of it with us anyway.

According to vv. 15 & 16, the One we profess to serve is **"... the blessed and only Sovereign, the King of kings and Lord of lords, who alone has immortality, who dwells in unapproachable light, whom no one has ever seen or can see. To him be honor and eternal dominion. Amen."**

Flee materialism! Pursue godliness! Give generously! Serve the God who is really there!