

God and Money (1) Principles
1 Timothy 6:3-21
Sunday 8th October
Preacher: Pastor Roy Summers

Introduction - breaking taboos!

Brits have some strange taboos. Don't put your elbows on the table—did your mother teach you that one? Don't talk loudly in public! Don't stare at anyone in public! Some taboos change over time but surveys in the UK have revealed that Britain has one taboo simply will not go away.

The Lloyd's Banking Group, in a survey a few years ago came to the conclusion, I quote, "*The M word is Britain's biggest taboo.*" I don't know why Money is taboo in our culture. It may be something to do with what's called the "British stiff upper lip" - a characteristic of Brits to persevere unemotionally through trouble our top lip won't tremble - a symptom of emotional distress - that's where "stiff upper lip" comes from - whatever the trial.

But I also wonder if Brits refuse to talk about money - especially how much they earn or have in the bank - because they fear how others will view them? If we don't earn much, will people think, "How come you earn so little?" Or, if we earn a lot, we fear jealousy?

Whatever the reason, this morning we must do some taboo-breaking: Jesus talked a lot about money, and so must we.

Introduction - two additional taboos

Now when it comes to money and church, there are two more taboos we must overcome - as well as the cultural one we've just mentioned.

Taboo 2: There's the Tele-evangelist Taboo. Many of you will know what I am talking about. On the TV God-channels you will find false teachers - often American, I am ashamed to say - who are always asking for money. They pretend that the listener will

be blessed if they give, but in reality, they are motivated by greed and are wanting to buy a new Cadillac or private jet.

I call these preachers false teachers because that's what Paul calls them in the verses we just read. A man who is in Christian ministry for financial gain is a fraud: Look at how Paul links false teaching with greed:

“If anyone teaches false doctrines and does not agree to the sound instructions of our Lord Jesus Christ and to godly teaching, he is conceited and understands nothing. He has an unhealthy interest in controversies and quarrels about words that result in envy, strife, malicious talk, evil suspicions and constant friction between men of corrupt mind, who have been robbed of the truth and who think that godliness is a means to financial gain.” (1 Timothy 6:3-5).

And back in chapter 3, verse 3, Paul says church leaders must not, *“lovers of money”*

I am going to use two personal examples this morning. You will know, if you are a regular here, that this is unusual, but I think it's important that we who preach set examples. “Follow my example as I follow the example of Christ” (1 Corinthians 11:1)

Here's my first personal example: When the Lord called me into ministry, I had just completed ten years training as a scientist. At the age of 28 I found myself along with my new bride, at a crossroads in life.

A major British company contacted me - I think today it's called head-hunting - and offered me a wage, which I put into the Bank of England's historic inflation calculator, this week to find out what it would be worth today. I was astounded at what I was offered as a starting wage. And since I must not break taboos I'm not allowed to tell you...! But it was double I have ever earned as a church pastor!

And at that very moment in life, at the age of 28, the elders of my local church told me I should quit the world of science and train to become a pastor - and they offered me - in today's money an annual wage of just over £5000! Of course that meant Yvonne had to go out to work, to pay the bills.

Crossroads! We knew it was a test from the Lord: what was in our hearts? Making lots of money or serving the Lord? I do not remember it being a difficult decision, in part because I had been brought up in a pastor's home, where making money did not figure anywhere on our priority list. By the grace of God, we followed his call. And let me glorify the Lord and say that in over 35 years of full-time ministry Yvonne and I can testify that we have never once gone without, indeed we have had *more* than we have ever needed, because God is a bountiful and generous God!

Here's the preaching point, churches like ours are so offended by the false and greedy tele-evangelists, we want to distance ourselves so far from them, that we have swung the pendulum in the opposite direction, and we say too little about money. There's a televangelist taboo going on in our minds.

Taboo 3: Pastor's taboo. And then a third taboo, pastors are unhappy to talk about money - and especially about giving - because we are one of the direct recipients of the congregation's giving. Pastors are supported by the generosity of God's people! That's the way it should be:

"The Lord has commanded that those who preach the Gospel should receive their living from the Gospel." (1 Corinthians 9) "Anyone who receives instruction in the word must share all good things with his instructor." (Galatians 6:6)

But pastors are still reluctant to teach about money, lest we give the wrong impression. So we've got lots of taboos to overcome this morning! And if you have been coming to MPC even for a short time you will know that we rarely talk about money. I did a quick check and to my shame, I must say, I discovered that the last time we preached on money was some 4 years ago! I don't think that is good enough.

Tis is going to be a two-part sermon; this morning, the Biblical principles of money

BEWARE - money can easily become dangerous
REMEMBER - money comes from the Lord.

And in two week's time, God-willing, the grace of Christian giving.

(1) Beware—money can easily become dangerous

Paul gives two warnings about money.

Money can be a great blessing, Paul assumes that, the Scriptures assume that, “The blessing of the Lord brings wealth.” (Proverbs 10:22). Abraham and Job (OT) were wealthy men, and so it seems was Lydia from Philippi and so was Joanna, Luke chapter 8, who helped to support Jesus and the Twelve disciples. (NT). It is no sin to earn or possess a lot of money. But the Scriptures warn of two great dangers.

(1) The danger of wanting more money. “People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into destruction. For the love of money is a root of all kinds of evil. Some people, eager for money have wandered from the faith and pierced themselves with many sorrows.” (9-10)

Greed for money brings temptations into our lives. Perhaps like choosing who to marry: “If I got me a wealthy man I wouldn't have to work at all, I'd fool around and have a ball” sang Abba. Or fiddling an insurance claim to get back more than the fair due. Or fiddling the tax-man to pay less to the government.

The celebrity world is filled with examples of the *“harmful desires that plunge men and women into ruin and destruction.”* And worse than earthly ruin, says Paul, greed for money can destroy your soul, *“Some people, eager for money have wandered from the faith and pierced themselves with many sorrows.”* (v. 10)

Can anyone think of Bible examples? Judas Iscariot? *“Demas, because he loved this world, has deserted me”* (2 Timothy 4:10)

“How do I know if the love of money has crept into my heart?” There it is in verse 6, *“Godliness with contentment is great gain. For we brought nothing into the world and we can take nothing out of it. But if we have food and clothing we will be content with that.”* (6-8)

If we are constantly unhappy with what God has given us, constantly wanting more, constantly coveting what other people have, that's the danger sign! And so the cure for greed is contentment. "If we have food and clothing we will be content with that." (6-8)

"I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through him who gives me strength." (Philippians 4:11-13)

Am I speaking to a discontented believer this morning? Do you have greed in your heart? Watch out! Be warned! Here's a prayer for you, *"Two things I ask of you, LORD; do not refuse me before I die: Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread."* (Proverbs 30:7-9)

2) *The danger of idolatry.* The other danger Paul highlights—and this is now for people who already have lots of money—is the danger of turning their money into an idol. (v.17-19) *"Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life."*

Pride is a danger, says Paul, —"I must be something special because I have more money than others." And so is idolatry—putting hope in wealth instead of God.

How do rich people easily become idolaters? When they are in trouble, instead of crying out to God like the poor man must do, they hire the best lawyers! When they are sad, instead of crying out to God, like the poor man must do, they buy their way out of sadness with a new toy or perhaps with some retail therapy. When they are sick, instead of crying out to God, as the poor man does, they hire the finest physicians!

The poor believer has to *pray*, the rich believer is tempted instead to *pay*!

How does a rich Christian know if they are making money an idol? Perhaps they talk a lot about money, for out of the abundance of the heart, the mouth speaks (Matthew 12)? They automatically turn to money to solve their problems? They think like the rich farmer in the parable of Jesus in Luke 12, *“The ground of a certain rich man yielded an abundant harvest. He thought to himself, ‘What shall I do? I have no place to store my crops.’ “Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. And I’ll say to myself, “You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.””*

What’s the antidote to worshipping money? Focus on being rich in good deeds! Make it your aim to have a reputation, not for lots of money, but lots of good works! And be generous and willing to share—give your money away!

I have often wished, as a pastor that I had lots of money! So that I could give it away. I see a need here and I wish I could meet that need. Last week, I wished I’d had £100,000 to give to Karol and Marta’s church in Poland to support a full-time pastor. But I can’t. That’s not the gift God has given to me. But if you are a wealthy believer, that’s how you should be thinking. How can I be generous? When you hear of a need, don’t close your heart to it, but give, freely and generously. Can’t take it with you! *“In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of life that is truly life.”*

Are you with me? We are thinking of Christian principles of Money—and the first is a negative, it’s a warning, two warnings. The love of money can lead to ruin, and money can easily become an idol.

The second principle is very simple and brief.

(2) REMEMBER - Money comes from the Lord

Because King David was a man of war, the Lord did not allow him to build the temple, but he was allowed to do was gather gifts in preparation for the building. So David set aside a great gift day and the people gave so generously, David prayed like this, *“But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your*

hand.” (1 Chronicles 29:14). See that last sentence? “Everything comes from you, and we have given you only what comes from your hand.”

What we call “our money” turns out, in Christian thinking, to be the Lord’s money, and so a shift has to take place in our thinking, from “this is mine” to “this is the Lord’s money and I am just a steward.” And if what we used to call “our money” is in fact “God’s money” then we should use it carefully and prayerfully, remembering that one day we will have to give an account of how we used his money!

Are we all looking to the great day when we will stand before the Lord Jesus Christ, the righteous judge? He will ask us how we used all that we have given to him. How did we use the house he gave us? The car? The money? The spiritual or practical gifts?

Conclusion

Money will never be a problem for us, if we’re like the man who found a pearl of greatest price, and sold everything he had to get hold of it.

If we love Jesus more than anything or anyone else, money, sport, hobbies, family, will all find their secondary and rightful place in our hearts and minds and lives.

Let’s close our time this morning with a prayer. Some of the songs we sing are prayers. Let’s make this one our sincere prayer, if the musicians would come forward.

*Be Thou my vision, O Lord of my heart
Naught be all else to me, save that Thou art
Thou my best thought, by day or by night
Waking or sleeping, Thy presence my light*

*Riches I heed not, nor man’s empty praise;
Thou mine inheritance, now and always;
Thou and Thou only, first in my heart;
O King of glory, my treasure Thou art.*