

(2) Transforming our wealth

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[0 : 00] 1 Timothy 6, starting at verse 6.

It can be found at 1196 of the Bibles. 1 Timothy, chapter 6, starting at verse 6.

Now there is great gain in godliness with contentment, 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. 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.

[1 : 09] But as for you, O man of God, flee these things. Pursue righteousness, godliness, faith, love, steadfastness, gentleness.

Fight the good fight of the faith. Take hold of the eternal life to which you were called, and about which you made the confession in the presence of many witnesses.

I charge you in the presence of God, who gives life to all things, and of Christ Jesus, who in his testimony before Pontius Pilate made the good confession, to keep the commandment unstained and free from reproach until the appearing of our Lord Jesus Christ, which he will display at the proper time.

He who 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 honour and eternal dominion. Amen. 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.

[2 : 41] 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.

Thanks, Harry, very much indeed for reading for us. Just to say, if this is your first time at Grace Church, you find us in the middle of a sermon series looking at how Jesus Christ transforms our attitudes.

Last week, we saw how Jesus transforms our attitudes to spending, and this week to contentment and wealth. If you'd like to know more about the talks here on Sunday, then do pick up a program card on the welcome desk at the back.

It may well be that if you're here today not yet a Christian, kind of looking in, so to speak, on the claims of Jesus Christ, then it may well be that you're thinking, well, hang on, I'm not quite sure what relevance the Bible's teaching has to me at the moment.

Well, I hope one of the things that all of us will see is how wonderfully liberating the Bible's teaching is, and in particular, when we think about wealth and money.

[3 : 58] As usual, there's an outline of today's talk on the back of the survey sheet, and we'll take questions at the end if there are any questions. There's a story in the papers just before Christmas about Michael Schumacher, the retired Formula One racing driver.

Realising he was late to catch a flight, the seven-time world champion politely requested that he be allowed to slip behind the wheel of the taxi that was taking him to the airport.

The cab driver accepted, and then watched, apparently in awe, as the racing legend burned up the autobahn, where, of course, there are no speed limits.

The taxi driver later explains of his van, which has apparently a top speed of 100 miles an hour, I found myself in the passenger seat, which is strange enough, but to have Schumi behind the wheel

of my cab was amazing.

I'm told they arrived at the airport with plenty of time to spare. Well, today we're continuing to look at how Jesus transforms our attitude to money and wealth, and I wanted to begin by asking the question whether we're willing to accept that Jesus Christ is the great expert when it comes to thinking about money and wealth.

[5 : 20] Just as Michael Schumacher is the great expert when it comes to driving a car, so Jesus is the great financial advisor. I want to ask that because money, of course, is one of the great idols of our culture, and when we come to the Bible's teaching on money and wealth, I think some of us can find it feels very counter-cultural and very threatening.

So let me just ask that question right at the start. Do we believe that Jesus, who created the world, actually knows far more about the management of money and wealth than we do?

Now, last week, Jesus taught us that money will fail us and that it belongs to God, who gives it to us as stewards to use shrewdly.

We saw, didn't we, that the way we handle our money shows what we believe about the future. In other words, if this world is all there is to live for, if Jesus won't return as eternal judge, as we've been thinking about this morning, if he won't return as God's ruler at the end of time, then, of course, we might as well simply live for our money and wealth and everything which we think it offers.

But what makes the Bible's teaching on money so radical is that it does come in the light of that future day when Jesus Christ will return. And we can see that very clearly in our passage today in 1 Timothy chapter 6, which we're looking at.

[6 : 50] So if we've closed our Bibles, let's open them again at page 1196. And I wonder if you can see that clear future focus. It's there in verse 12. Take hold of the eternal life to which you are called.

It's there in verse 14. Keep the commandment unstained and free from reproach until the appearing of our Lord Jesus Christ, speaking of his return at the end of history.

Verse 19, storing up treasure for themselves as a good foundation for the future so that they may take hold of that which is truly life. The clear future focus.

Now, 1 Timothy was written by the Apostle Paul to Timothy, the minister of a church in which it seems there were some false teachers. In verse 5, he exposes their motives that they're in it for the money.

They imagine that godliness is a means of gain. It's always one of the ways to spot a false teacher or a cult. So what Paul shows Timothy is what he should be teaching his church about money and wealth.

[8 : 04] And there's one principle that he wants us to grasp this morning. Be content with what you've got. That is the principle we're going to look at and then two reasons for it. So first of all, the principle, be content with what you've got.

Have a look at verse 6. Now there is great gain in godliness with contentment. I wonder if you can see there the contrast on the one hand between the false teacher in verse 5 who thinks that godliness is a means to financial gain and Paul in verse 6 who says, no, the greater gain is to be content.

He talks the language of the accountants. He says the greatest gain isn't to gain money and wealth but to be content. It is a huge gain not to be wracked and driven by discontent.

Now I wonder if that describes you this morning. Are you materially content? Content with your lot? Or are you always after the next whatever it is? In our culture where shopping is the most widely popular leisure activity, where the benefits of retail therapy are widely proclaimed, and where everything is marketed as a must-have item, contentment is not going to come to us naturally, is it?

[9 : 32] I take it it is something which we need to learn. In fact, elsewhere in the New Testament, the Apostle Paul tells us that's precisely what he himself has had to learn.

So keep a finger in 1 Timothy chapter 6 and turn back to page 1182 and to Philipians chapter 4. Philipians chapter 4 verses 11 to 13.

Not that I am speaking of being in need, for I have learnt in whatever situation I am to be content. I know how to be brought low and I know how to abound. In any and every circumstance, I have learnt the secret of facing plenty and hunger, abundance and need.

I can do all things through him who strengthens me. Now, I don't know what you think is surprising there, but of course the surprising thing is that Paul says he's learnt the secret of contentment in abundance as well as in need.

Because of course, contentment isn't just an issue as if those who have little. It's also an issue for those who have much. And who is it who brings all the kind of different circumstances of life, whether it is we have much or whether it is we have little, why it's God.

[10:56] Our circumstances are God-given. He is sovereign in absolutely every detail of our lives. And therefore, Paul has learnt to trust God, to be content with the circumstances that God brings his way, whether that means he has a lot or whether it means he has plenty.

He is content because he knows that God governs every aspect of his life and therefore he trusts that God is doing the right thing. And the result is contentment, a complete release from the rat race, which enables him to live life regardless of his circumstances.

Now, I take it that we need to encourage each other to be content with the financial circumstances that God has given us. After all, our entire economy is geared, isn't it, in a sense, to making us feel discontent.

So, a company invents a new product, they need to create a market. They do so by trying to persuade us we're not content with the item that we have at the moment. It may not be worn out, but it's just not quite the latest model.

But buying the latest items will not make us more content. content. When the broadcaster, Chris Evans, sold Ginger Media several years ago, he made a personal profit of 75 million pounds.

[12:19] In a rare moment of candour, he added, but there are only so many things you can buy. And when you buy them, you realise they don't give you a lot of happiness.

So then, what is the principle? Be content with what you've got. And may I say that for those of us with children, not just Richard and Emma, but all of us with children, it's worth asking, isn't it, are we aiming to teach our children to be content with what God has given them?

So often, I suspect, when they want the latest gadget or whatever it is, we either give in when perhaps we know we shouldn't, or we say we can't afford it. I think that's probably what we tend to say. Which simply teaches them that, of course, if we could afford it, they could have it.

Instead, let's encourage each other to teach our children contentment. After all, if God is saying it's the best way for us to live, then surely it's also the best way for our children to live as well.

Real gain is not to be rich, but to be content. And what the Apostle Paul does in the following verses is to give us two reasons to be content.

[13:35] And as we look at them, I think it's just worth asking ourselves the question, do I really want to be rich? Do I really want to have more? Or am I happy to be content with what I have?

So first of all, be content because it's sensible. Verses 7 and 8. And I wonder if you can see in our passage the way in which verse 7 explains verse 6. Have a look at verse 6 again.

Now there is great gain in godliness with contentment for, here's the explanation, for we brought nothing into the world and we cannot take anything out of the world.

You may know the story of the funeral of the multimillionaire. As mourners gathered at the graveside, one man was heard to whisper to another, how much did he leave? The reply, all of it. And that is Paul's point here, isn't it? Whatever we accumulate during our lives is irrelevant because we give all lived up at death. We cannot keep our wealth.

[14:36] We come into the world with nothing and we leave the world with nothing. Nappies don't have pockets in them nor to shrouds. And therefore, of course, wealth, the accumulation of material possessions must be a bad investment.

See, when was the last time your financial advisor, if you had one, recommended an investment opportunity, which meant that you would lose all your capital. No, you wouldn't touch an investment like that, would you, with a barge pole?

But that is what happens to our wealth, says Paul. We lose it. As we saw last week, it fails us. So, verse 8, if we have food and clothing, with these we'll be content.

How does Paul define contentment? Having food and clothing. 8 years ago, there was an analysis of middle class spending in the Times, which concluded that a couple in London with two children would be struggling on a joint income of £100,000 a year.

Now, allowing for inflation, I make it, that would now be £140,000 a year. Now, I take it that is a shocking statistic, doesn't it?

[15 : 55] Because it shows, of course, that however much we have, it is never quite enough to take away our sense of scarcity. A few months later, the same paper asked a number of readers how much money would be enough for them.

Anna, age 22, said £100,000. Marjorie, age 44, said £10,000,000. I wonder how much would be enough for us.

I suspect it's the Saturday papers that perhaps give away the aspirations of many of us. The travel section, would we be content without that holiday?

The motoring section, would we be content without that particular car? The property section, would we be content without the bigger house our friends have, or living in a different area with a different postcode?

Then there's the magazine section with its interior design section, would we be content without the latest colours, fabrics and styles? There's the weekend section full of fashion advice, do we need those new clothes?

[17 : 03] The personal finance section and so on. Now clearly we all need clothes, so why not buy the latest thing when we need to buy some?

Clearly it is right, the Bible tells us to save and to put money aside for a pension so that we're not dependent upon others. But what I want us to be convinced of is the huge pressure on us in our culture not to be content with what we have.

The pressure on us is to be acquisitive. Now it says Paul, be content. Now I'm sure I'm not the only one who finds this teaching very sobering. We're to be those who accept the circumstances which God brings our way.

We're to do so gratefully, contentedly, rather than showing the ingratitude which always is after more. So then practically how might we learn to be content?

Well I heard recently of a Christian woman who had decided to stop buying a particular home furnishings magazine because it wasn't helping her to be content. content. Now for her that was a small step but actually quite a significant step.

[18 : 21] How else might we learn to be content? Well if we're married why not talk to our spouse about how much our family budget should be and then to stick at that budget regardless of our salary as it increases as it may do.

If we're not married why not have that same conversation with a Christian friend? In other words set your lifestyle limit decide you'll stick with it and be content with it regardless of how much your salary increases ensuring that your lifestyle doesn't gradually become more extravagant as your salary increases if indeed it does increase.

What's more we could decide to keep a few steps behind our peers in terms of our material possessions. An old kitchen instead of a new one and not updating that household gadget quite as often changing the car every whatever however many number of years rather than every whatever it is spending half as much on a holiday.

Now it may well be that none of those things are at all appropriate for you in which case decide later on today what would be appropriate. So be content because it's sensible. Thirdly and most importantly be content because it is safe.

Because Paul's second argument is that it's spiritually much much safer to be content. To be discontent is dangerous for all of us whether we're looking in on the Christian faith or whether we're following Jesus Christ for years.

[19 : 56] Have a look at verse nine. 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 evil. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

Now it's important right up front to see that Paul doesn't criticise those who are rich. Throughout church history there have been those who have believed that Christians shouldn't own property or have savings or that it's wrong to be rich.

But no, money itself is a good thing. We saw last week that yes it will fail us but also it can be put to excellent use. It can be used to serve God so that more people have the opportunity to hear about Jesus.

And we can see that if we just look down to verse 17. 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.

[21 : 04] Yes, wealth can make us haughty, it can make us arrogant, and it is certainly uncertain. But God is the one who richly provides us with everything to enjoy. As Christians we believe in creation, we believe in material worlds, we believe it's a good world because God created it good.

We're not Hindus or Buddhists who teach the physical world is an evil illusion. No, material things are good because God gives them to us to enjoy.

A nice house and lovely holidays, they are good things, they are gifts from God. It is better to be rich than it is to be poor. It is better to have food and clothes than not to have them. Beautiful things are good things because God gives them to us.

Money itself is not the root of all evil, although of course the non-Christian world imagines that is precisely what we believe. No, verse 10, it is the love of money, not money itself, but the love of money that is the root of all kinds of evil.

A root clearly is something hidden. The hidden motive behind so many of the things we do is so often money and the desire for more possessions. And can you see Paul's concern, verse 9, for those who desire to be rich, for those who, verse 10, love money, for those, verse 10, who crave it.

[22 : 30] In other words, if you're someone who resolves to be wealthy, who is not content but eager for more, why we are putting ourselves in grave spiritual danger. Have a look again at verse 9, and imagine the picture language there.

Satan uses the desire of wealth as a trap. Paul would have in mind a first century animal trap. A large pit would be dug, vertical stakes would be placed in the ground, the pit would be covered over with branches and leaves and that kind of thing.

Some baits would be set, the animal would spring for the bait, fall through the branches and impale itself on the stakes. And, says Paul, we face a similar danger if we desire to be rich and crave money.

The Saturday papers may make things look very attractive, but they can be the road to ruin and destruction. In other words, says Paul, wealth needs a spiritual health warning attached to it, just as does a packet of cigarettes and, if the government has its way, a bottle of wine.

Desiring to be rich can quickly drive us to work longer hours or to work in a less godly way, which can gradually draw us away from Jesus Christ. Now, of course, if you're anything like me, it's tempting, isn't it, not to take these warnings seriously.

[24 : 00] So, have a look again at the second half of verse 10. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

Be warned, says Paul. This is precisely the kind of thing that happens. I think of some friends of ours. They've wanted to be rich, wealthy.

They've wanted the financial rewards which they felt by rights were theirs. They've craved those things. And sadly, it seems as if they are drifting away from Christ.

And if they continue to drift, then their love of money in this world will mean that they lose life in the next. Which, of course, is a wretched exchange to make, isn't it? to do that.

So let me ask, where are we in danger of piercing ourselves, to use the language of verse 10? In which areas are you dissatisfied with what God has given you?

[25 : 07] You see, learning to be content will change us into those who live by the priorities of heaven, not by the priorities of this world. And of course, only the knowledge and certainty of heaven can make us content in a world where the measure of someone lies chiefly in their possessions.

And that is the culture we live in, isn't it? Where people are measured by how much they get paid and by the number and size of their possessions. But notice, will we, that the warning is not simply here for the Christian, it is also a warning to those of us who are not yet trusting in Jesus Christ. Because, of course, money can be the very thing which can prevent us from following Jesus. Because we know that actually if we did begin to follow Jesus Christ, then he'll have to be lord over our money as well as everything else.

But I hope too that if we are here today and we're not yet Christians, we're delighted to have you, I hope we can see how wonderfully liberating the teaching of Jesus is. But I hope for others that 1 Timothy 6 will be a real encouragement to us because actually we are trying to learn to be content. It may be that actually as we look at our peers that we don't have the same lifestyle that they do and perhaps some of them rather look down on us for that. It may be that actually we don't allow our

children to have everything the marketing people would like them to have.

[26 : 34] It may be that some members of our family even rather despise us for our lifestyle. It may be that we have said no to that promotional job offer because actually we know what the consequences would be for our family life and for our Christian ministry.

And we've said to ourselves no I'll be content with what I have. I hope we can see that is to live wisely. It is to bring children up wisely. It is to know the grace that transforms our attitude to wealth. Well why don't we spend a few moments in quiet. I will then lead us in prayer. And then we've got time for questions so I'm very happy to take questions if there are any. Let's pray together.

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.

heavenly Father, thank you very much for how wonderfully liberating your word is when it comes to thinking about money and wealth.

[27 : 58] Thank you for this reminder that wealth will fail us. And for those of us who are very rich, as most of us are by world standards, we pray, heavenly father, our riches would not drive us to be arrogant.

We pray that we would be those whose confidence and certainty is in you and the circumstances which you bring our way, whether those are circumstances which bring us riches or poverty. priority. And we pray, heavenly father, that we would be those who would recognize that our wealth comes from you. And therefore, that we would be those whose priority would be to keep on trusting you.

And we ask it for Jesus' sake. Amen.