

# Money and the future

*Disclaimer: this is an automatically generated machine transcription - there may be small errors or mistranscriptions. Please refer to the original audio if you are in any doubt.*

Date: 07 July 2019

Preacher: Simon Dowdy

[ 0 : 00 ] And he, that's Jesus, called the people to him again and said to them, Hear me all of you and understand, there is nothing outside a person that by going into him can defile him.

But the things that come out of a person are what defile him. And when he had entered the house and left the people, his disciples asked him about the parable.

And he said to them, Then are you also without understanding? Do you not see that whatever goes into a person from outside cannot defile him, since it enters not his heart, but his stomach, and is expelled?

Thus he declared all foods clean. And he said, What comes out of a person is what defiles him, For from within, out of the heart of man, come evil thoughts, sexual immorality, theft, murder, adultery, coveting, wickedness, deceit, sensuality, envy, slander, pride, foolishness.

All these evil things come from within, and they defile a person. But as for you, O man of God, flee these things.

[ 1 : 28 ] 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 good 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.

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.

[ 3 : 13 ] O Timothy, guard the deposit entrusted to you. Avoid the irreverent babble and contradictions of what is faith falsely called knowledge, for by professing it, some have swerved from the faith.

Well, for those who were here last week, you'll know this is the second of our two talks on money. I've given the series the title, Let's Talk About Money, for the simple reason that we don't.

If we lived in Asia, we probably would. It would be perfectly normal to ask one another how much money we earn. That would be just part of regular life.

And yet, when I suggested to someone a while back that they shared with people in their prayer triplet how much money they earn in order to be accountable for the way they use their money and so on, they looked back at me as if I was asking them to share their innermost secrets, which I guess in our culture, in the sense, I was.

Tim Keller writes in his excellent book, Counterfeit Gods, As a pastor, I've had people come to me to confess they struggle with almost every kind of sin.

[ 4 : 25 ] Almost. I cannot recall anyone ever coming to me and saying, I spend too much money on myself. I think my greedy lust for money is harming my family, my soul, and people around me.

Greed hides itself from the victim. We need to talk about money. After all, the Lord Jesus talked about money.

He talked about money more than he talked about heaven. He talked about money more than he talked about hell. Of his 39 parables recorded in the Gospels, 11 of them are about money.

Now, in a sense, these two talks go together. So, last week, we were thinking about money and contentment. This week, we're thinking about money and the future. So, if you missed last week, then it would be a great help if you went online and listened to last week.

But this week, money and the future, and you'll see there's an outline on the service sheet there. And we're really focusing, as you can see on the outline, simply on 1 Timothy 6 and just that little paragraph, verses 17 to 19.

[ 5 : 35 ] First of all, let's think about right attitudes. Right attitudes. 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.

Now, the vast majority of us in this room are rich, even by London standards. Not all of us, of course. Some struggle. But the vast majority of us are rich by London standards and certainly incredibly rich by global standards, which is why we need to have the right heart attitude to our riches.

Riches can lead, as the Apostle Paul writes here, to haughtiness, in other words, to pride and to arrogance. I wonder if you've seen the film Crazy Rich Asians.

It's set in Singapore as one of the richest families on the island prepares for a huge family wedding. And just before the big day, one of the wedding guests is given a tour of their magnificent family mansion by a relative.

And in the corner of one room stands this enormous statue of a Buddha. And it's very old. It's fantastically valuable. And yet, rather tasteless.

[ 7 : 00 ] And so, this wedding guest who's being shown around the house, she simply asks the relative, why would you buy one of those? The answer, because you can.

It's a very telling moment, I think. Why buy that car, that particular car, because you can? Why live that lifestyle? Because you can. Why buy that dream kitchen?

Because you can. Riches are the scoreboards by which we rank ourselves in relation to others. To prove ourselves, to demonstrate that we are successful in the eyes of others and in the eyes of our culture.

So, riches can lead to pride. They can also lead us to put our trust in them, and yet, by definition, they are so uncertain. Proverbs 23, verses 4 and 5.

I put it there on the outline. Do not toil to acquire wealth. Be discerning enough to desist. When your eyes light on it, when your eyes light on it, light on it, it is gone.

[ 8 : 04 ] For suddenly it sprouts wings, flying like an eagle towards heaven. It's a rather lovely picture, isn't it? Imagine a family cat prowling around the garden, spending ages eyeing up a bird, crouching low, stalking it, and yet, suddenly, the bird's gone.

It sprouted wings. And you can almost see, can't you, on the face of the cat, that sense of kind of bewilderment. I thought I had it. It was there. Vanished.

I take it it's why the personal finance industry is so enormous, because in a sense, we know our wealth is going to vanish, but we long to hold on to it.

We want to tie it down so it can't sprout wings and take off. Notice, really, the verse targets both the spenders and the savers.

We said that last week, didn't we, that it's all too easy for the smug savers amongst us to listen to a talk on money and think it only applies to other people. But of course, as we said last week, savers are simply buying something else.

[ 9 : 15 ] Savers are buying security for the future. And it should be obvious, shouldn't it, that riches stored up for the future produce arrogance and false confidence just as much as riches which are displayed in the here and now for everyone else to see.

Instead, verse 17, we are to set our hope on God. Last week, we looked at Matthew chapter 6 where the Lord Jesus reminds us that the Lord God, he feeds the birds, he clothes the lilies, he's on a killjoy.

As we see in verse 17 here, God richly provides us with everything to enjoy. In fact, just a moment's thought and God provides us with far more than money can ever buy.

Yes, money can buy some things, but only God provides real security both in this life and the next. Only God provides real stability as we trust his overruling providence and organizing of the

circumstances of our lives.

Only he provides real status, the real status we have as his children, real self-esteem as those he dearly loves, real self-fulfillment as we serve him.

[10:36] You see, so often the things which we chase after with our money, actually, only God can provide those things. It's a wonderful thing to have put your trust in Jesus Christ if you have done that, to have received from him the forgiveness of sins, to have been adopted into his family.

Now, may I say, if you're here this morning and you are looking in on the Christian faith and we're always delighted when there are one or two who are doing that, I hope, likewise, you get the point of how riches can fuel our pride.

They snare us into trusting them, perhaps even to thinking, well, I have this money, I have riches, and therefore, I don't need God. And yet, one day, our riches will fail us.

And so, of course, it begs the question, well, how then do I cultivate a right heart attitude towards my riches? To use the language of the verse, how do I set my hope on God?

Well, right attitude, secondly, and right actions. Verse 18. They are to do good, to be rich in good works, to be generous and ready to share.

[11:53] How do we set our hope on God? Well, you might think that the Apostle Paul will talk in verse 18, perhaps, for example, about having a 24-hour prayer vigil or reading the Bible in a year, and no doubt there'd be good things to do, but actually, the surprise is that he says that we set our hope on God by taking concrete action with our riches, by being rich in deeds and rich in generosity.

Do you notice that verse 18? Rich in deeds and rich in generosity. Now, it's actually an outworking of what the Lord Jesus says in Matthew chapter 6, so turn, if you will, to Matthew chapter 6 verse 19 to 21, page 978.

Matthew 6, verse 19. As the Lord Jesus says, Do not lay out for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal, but lay out for yourself treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in and steal.

For where your treasure is, there your heart will be also. Now, what's the surprise? It's the wrong way round, isn't it? It's the way in which we think, verse 21.

We think, don't we, if my heart's in the right place, then my attitude to money will be in the right place, and my riches will find their proper place.

[13:42] Isn't that what we think? Get my heart right, everything else will follow. So why does Jesus, who knows all about money, and knows all about our hearts, put it the other way round?

Do you see what he's saying? He's saying, actually, you can't trust your heart. Instead, you need to train your heart. Have we noticed how easily we justify our use of money?

Jeremiah chapter 17, verse 9, on the outline, the heart is deceitful above all things, and desperately sick. So says Jesus, put your money, your riches, your treasure, in the right place, and your heart will follow.

It's that way round. In other words, we are to use our riches to train our hearts, being rich in deeds and rich in generosity.

What do you say? How does that work? Well, perhaps a friend's gone overseas as a missionary, or perhaps they've gone off to work in a church somewhere in the UK, and you had to look up on an atlas where they had gone, you never heard of the place they'd gone to, and your heart's never been interested in it.

[15:03] And yet, perhaps as you give to the work that they're doing, perhaps as you pray for the ministry they are doing, actually your heart begins to change. Your heart follows what you have given your riches to as you pray for them, as you have a growing sense of burden and interest in the work of the gospel they're doing in Bolton or Bangladesh or wherever it is.

Do you get the point? Our hearts follow what we spend our time and our money on. That's true positively, but also, of course, it's true negatively.

Spend your time and money and energy on creating the perfect house, and you train your heart to want and desire an even more perfect house.

That's why verse 18 is so very practical, isn't it? They are to do good, to be rich in good works, to be generous and ready to share. Put your treasure in the right place, be generous with your time, and money, serving the gospel, and your heart will follow.

I take it the verse both catches the person who is generous with time and energy, serving friends and neighbours, keen to serve at church, and yet that's not matched by a financial generosity, and I take it it also catches the person who is financially generous and yet reluctant to serve, perhaps because, you know, life is busy or they just want more time for themselves and more me time. [16:41] know, says Paul, make sure you get your hands dirty in gospel ministry rather than just funding it. I wonder which of those two you tend towards, generous in serving and doing, but not financially, or generous financially, but not in serving and doing.

Now here's a little test question. I'm going to describe two rich people, and I want you to ask yourself, who is in the gravest spiritual danger from their riches? Okay? The first person earns a million pounds a year. They work hard, they're in a good job, they're active in local ministry and gospel ministry in their local church and at work. They're very much what you might call a real gospel partner, a real partner in the work of the gospel. The other person earns a hundred thousand pounds a year. They too work hard, and yet they're reluctant to be involved in ministry either at work or in their local church. They hold back from giving generously and sacrificially. They guard their time jealously. [18:01] They're me time. Who's in the greatest danger, spiritually speaking? The person earning one million or the person earning a hundred thousand?

Well, it's the person earning a hundred thousand, isn't it? It's obvious because they're not using their wealth to train their heart. Do you see? It's not about the money which we do or don't have. It's how our heart interacts with our money and interacts with our wealth. And the way we train our hearts is by being generous both in serving and giving.

Verse 18. So, right attitudes and right actions thirdly lead to firm foundations.

Verse 19. Thus, thawing out treasure for themselves as a good foundation for the future so that they may take hold of that which is truly life.

[19:10] Now, do you remember the false teachers? We looked at them a little bit last week. The false teachers in 1 Timothy who are in it for the money. Chapter 6, verse 5. Who are depraved in mind and deprived of the truth.

Imagining that godliness is a means to gain. And like them we may start off taking just a few steps down the road of living for this world. But Paul warns us that before we know it's possible to have wandered completely away from the Lord Jesus.

I take it it's why the letter ends with such a focus on the future. I wonder if you noticed that as Julian read the passage to us. The letter ends with a clear focus on the future. 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 approach until the appearing of our Lord Jesus Christ.

In verse 15 he alone is Lord. 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.

[20:21] You see the problem is not only that we live for the present it is that we ignore the future. The problem not so much that we overvalue money but equally that we undervalue the Lord Jesus Christ.

We imagine so easily don't we that the life that is truly life as Paul puts it in verse 19 is now. Go to the right university you'll have a time of your life.

Chase after that dream career and your life will take off. Retire to the beautiful house and live the dream. But it's not the life in this world that is truly life.

It's life in the next world. I guess it's a warning not to be casual when it comes between choosing between the Lord Jesus and worldly gain.

Can we see the stark choice that there is to be made between living for ourselves and living for this life and living for God and living for the life to come.

[21:28] I don't know about you but I guess to most of us it seems as if we're simply living life one step at a time. One day at a time. One decision at a time.

But what Paul is saying is that those small steps those single decisions they set a path to a particular destination. Each step each decision is important because the destinations are so very different.

A focus on this world can lead to ruin. a focus on God leads to eternal life. That's why if you're in our youth group if you're in JAM or if you're a student it's good to begin to train your heart now.

Start giving now. Start serving now as many of you are doing so because of course if we begin to train our hearts when we're younger then actually it's much easier than as we get older and have more money and less time to continue to train our hearts in the right way.

I think the point is this it is very simply that whoever we are money will either be a blessing to us or a curse. Money will either be a blessing to us or it will be a curse to us.

[ 22 : 53 ] We will either use it up to store treasure for the future in the new creation or we'll use it to store up treasure in this world. We'll either use it to reorientate our hearts to heaven or to tie our hearts down to the here and now.

Now I think it's worth just stopping and thinking about that because I imagine we tend to think that money can only ever be a blessing but it could equally well be a curse to us.

The key we saw that this last week we see it again this week is our hearts. That's why we have that reading from Mark chapter 7 where the Lord Jesus identifies the problem of the human heart.

It's from within that coveting what comes, that envy comes, that pride comes, the problem of our hearts. I mean just think of all the discussion about knife crime and knife crime in London in particular.

There's nothing inherently wrong with knives. I mean we've got a drawer of knives at home. They're very useful. They're very creative. They chop up vegetables.

[ 24 : 08 ] They make lovely meals. And yet in the wrong hands of course they can be lethal weapons. There's nothing wrong with knives. It's the human heart. And it's just the same with money.

The problem isn't money. It's the way our hearts interact with it. Back to verse 19. I take it non-Christians lay foundations for the future all the time.

They see the future that they want. You know the bigger house, the career, the prestigious degree, the sporting success and so on. And they take action.

They lay foundations to get there. So they work two jobs. They sacrifice other things. They study for hours and they train hard. They invest for the future.

So what's it look like for a Christian to lay up treasure for the future? Well I hope you can see by now it is redirecting our resources.

[ 25 : 24 ] It's redirecting our riches, our time and energy. Not storing up things on earth which will be left behind when we die but treasure in heaven that will be waiting for us when we arrive.

Those who have heard the gospel through Grace Church Dulwich and put their trust in Jesus.

People who have been trained for a lifetime Bible teaching ministry through Proclamation Institute Zambia and then all the people they've had an impact on.

Those who will be in the new creation as the gospel has been proclaimed in Naples as a result of hearing the gospel. Not to mention of course countless other ways in which as individuals are no doubt unknown to many of us but nonetheless things we've been doing as individuals where we've invested our time and energy and resources on future treasure.

Many of us will remember in Summer Focus last year we listened to two talks about John Lang of the John Lang Construction Company. How in the course of 70 years from the beginning of the 20th century the company grew 1600 fold.

How his parents had given away 75% of their income. How John Lang himself decided he would live on a fixed amount each year. How he would give the rest away.

[ 26 : 45 ] How he had planned to have a lifestyle limit so that he could plan to be generous. A great model. I think many of us were very struck by him.

A great model of story up treasure for the future. And yes of course to do that is costly. To invest our time and our energy and our resources in the work of the gospel is costly.

We won't be able to keep up with peers or colleagues or neighbours if we are committed to this kind of radical generosity. We won't be able to do it. We won't have the same holidays.

We won't drive the same cars. We won't wear the same clothes. We won't furnish our houses in the same way. We won't have so much money to spend on our children. But that's precisely the point.

That's precisely the point. Because we're storing up treasure for the future. Now it may well be that you're struggling to think about what this might look like in practice.

[ 27 : 54 ] Well in terms of serving why not talk to your growth group leader. I'm sure there will be a wise source of counsel and advice. In terms of giving do talk to Andrew Needham our treasurer.

I've also put details of the Gospel Partners Trust there on the outline which some of us may well be aware of. I'm conscious it's not always easy to give money away well.

There are so many organizations kind of wanting our money but how can I be confident by giving money away well in a way which really serves the Gospel. Well if you're thinking to yourself how do I do that or I want to give away more then the Gospel Partners Trust is a great vehicle to use. There's a website so you can look that up online. So right attitudes, right actions lead to a firm foundation.

And how fitting that we're about to celebrate the Lord's Supper. As we look back and we remember the death of the Lord Jesus on the cross for our sins and yet as we also look forward to the heavenly banquet in the new creation.

[ 29 : 06 ] People from every tribe and language and nation gathered around the risen Lord Jesus full of praise to God who has made us and rescued us.

That is how to use our resources. That is where to invest our resources. Store up treasure. The fruit of Gospel ministry and Gospel proclamation in the new creation.

Itemum. Hoop!