

Fil-Am Community Church

Pastor David Bennett

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1 Timothy 6:9-10

Matthew 6:19-21

“How to think about Finances”

Good morning Fil-Am it is so good to see you here this morning and we wanted to let you know that we do not take your presence for granted, thank you for celebrating Sunday with us.

Last week Pastor Rolly started a series called “Real Life 360” and he dealt with the topic of **“How to be a real Friend”** That is a lesson we should all go back and read again and again. This morning we are going to deal with the topic of **“How to think about Money.”**

I know many times the congregation gets a little uneasy when the Preaches started with today we are going to talk about money, because they believe we will get around to the topic of tithing, this morning we are just going to deal with a proper way to look at money, so you can relax a little, (for now)

So for time’s sake let’s get into the Word of God or more importantly let’s get the Word of God into you!

In 1347, the Black Plague was raging through Europe and thousands of people died. Many people saw it as judgment of God.

And so, hoping to appease God’s wrath, the citizens of Lubeck, Germany surrounded the churches and monasteries of their city and offered them enormous amounts of money and riches.

The monks and priests inside one of these monasteries fearful of contamination barred their gates and would not allow the citizens to enter. The persistent crowds threw valuables, coins, gold, and jewels over the walls... and the frightened monks threw all of it back.

Money and valuables were thrown back and forth over the walls for hours until the monks finally gave up and allowed the riches to remain.

Within hours piles 3 and 4 feet high arose, and for months following the incident some say for years - the money remained untouched.

Why did the people of Lubeck want to give the money?

They thought it would bring them life.

Why didn't the monks want the money?

They thought the money would bring them death.

The tragic situation in 14th century Germany illuminates some basic views of money that we will try and dig into today.

The first point we would like to discuss is that question or thought that.....

1. Does your Money buy you life?

From the story above there are many people that believe that money can buy them life.

- ✓ They believe wealth can buy security
- ✓ They believe wealth can buy Enjoyment of life
- ✓ They believe wealth can buy Health... and ultimately an avoidance of death

But is that true? (No)

Do we not suffer from the same feeling today?

Matthew 6:19-21, Jesus said, *“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”*

Money can't protect you from decay and theft and loss. Nothing you own is safe in this world.

¹ Timothy 6:6-7 (NASB)

⁶ *“But godliness actually is a means of great gain when accompanied by contentment. ⁷ For we have brought nothing into the world, so we cannot take anything out of it either.”*

The first thing Paul teaches us here is that we need to learn to be Content with what we have in this world right now.

Look at vs 6 of your text. *“But godliness with contentment is great gain.*

Now the Greek word "contentment" there refers to feeling satisfied with what you have in life.

- ✓ Contentment isn't simply giving up and saying, I guess this is all I will get out of life
- ✓ Contentment goes much deeper, more positive than mere surrender to fate
- ✓ Contentment is not obsessing about having more, but being secure in what you have today, even if it's not everything you want.

Now I think that's important for us to learn because we have about us today this epidemic of discontentment.

- ✓ We are satisfied with our salary, until a friend tells us they got a raise, and all of a sudden what once was enough is now not enough.

Everywhere you turn, people are discontent with something in their lives.

- ✓ Women are satisfied with our looks, until they see that size 2 fitness model saying only 20 minutes a day and you will look like me.

- ✓ We are satisfied with our car, until we see that new sport model with all the bells and whistles, and all of a sudden our vehicle looks pretty pitiful.

Being told that if you can just get a little more, then you would be satisfied. Then you will be content.

So we are never content, we are never satisfied, we are never happy.

Eccl 5:10 says, *“Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income.”*

Ted Turner once remarked how depressed he was with his income, because as he put it, “I have a billion dollars, but Bill Gates has \$10 billion.” And that’s the trap of that the love of money has. You can never have enough of it, and you can never be truly content.

Ray Stedman spoke often to wealthy people in Florida. Stedman says “I found that most of these, by their own testimony, though they had all the money to buy anything they wanted, had arrived at the place where they were suffering from what someone has so aptly called **“destination sickness”**

The issue is they had arrived at the place of having everything that you want, but not wanting anything you have!

They were sick and empty and lonely and miserable because you can do anything you want to do.”

And money can’t help you conquer death.

Luke 12:16-21, Jesus told this parable, *“The ground of a certain rich man produced a good crop. 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 all my grain and my goods. And I’ll say to myself, you have plenty of good things laid up for many years. Take life easy; eat, drink and be merry. But God said to him, you fool! This very night*

your life will be demanded from you. Then who will get what you have prepared for yourself? "

This is how it will be with anyone who stores up things for himself but is not rich toward God."

- ✓ So, money can't buy security
- ✓ It can't buy contentment
- ✓ And it can't buy protection from death
- ✓ Money cannot buy life.

Well, if money can't buy life, let's look at the other side of that story...

The first point we just talked about was...

Does your Money buy you life? The next point is....

2. Does your money bring death?

1 Timothy 6:10, "For money is a root of all kinds of evil. Some people, because of money, have wandered from the faith and pierced themselves with many griefs."

Isn't that what it says?

Well... no. That's not what it says. I pulled a fast one on you there. That's NOT what I Timothy 6:10 says (LOOK AT IT)

It doesn't say money is the root of all evil. It says "the **LOVE of money**" does that.

It doesn't say that "**some people**, because of money have wandered from the faith.

It says "some people, **EAGER** for money, have wandered from the faith."

Now that verse is perhaps one of the most misquoted texts in the bible, and it has been used to degrade many wealthy people, but it's not money that is the root of all evil, it's the **love of money**.

Money is no more than a symbol, currency made of paper and metal, nothing more.

There's nothing inside the paper or the metal that's inherently unspiritual or evil.

It's the love of money, devotion to getting more and more money that is a root of all kinds of evil.

Paul is saying that a drive to get rich is a source of all kinds of evil behavior and it indeed leads to many griefs.

US News and World Report had an article on money a few years back, and the reporter spoke the truth when she said this: "For most of us, money and our feelings toward it our dynamic and intense.

- ✓ We either **love** money or we **hate** it
- ✓ We **fear** it or we **worship** it
- ✓ But one thing is sure, we certainly **never ignore** it

Money is such an integral part of our lives that we can't ignore it.

Howard Dayton, financial advisor and founder of Crown Ministries, a financial training ministry counted about five hundred verses in the Bible on prayer but 2,350 verses on how to handle money and possessions.

Half of Jesus' teachings deal with our attitude towards money and possessions.

That's why Luke 16:13-14 says, "*No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other.*"

With this in mind, let's look at how we can keep money in its right perspective, and it doesn't matter if you are rich or poor, we all need to hear this message this morning.

You see, money is not an evil thing.

Ecclesiastes 5:19 NASB says, *“Furthermore, as for every man to whom God has given riches and wealth, He has also empowered him to eat from them and to receive his reward and rejoice in his labor; this is the gift of God.”*

Deuteronomy 8:18 which tells us, *“But you shall remember the Lord your God, for it is He who is giving you power to make wealth, that He may confirm His covenant which He swore to your fathers, as it is this day.”*

Money is NOT necessarily a bad thing as we need money.

- ✓ We use money all the time to pay bills & taxes
- ✓ To buy gasoline for our cars
- ✓ To heat and supply electricity for our homes
- ✓ To buy groceries for our tables
- ✓ As well as to give God His tithe

God never condemned money, nor did He condemn wealthy people.

- ✓ Abraham was a wealthy man
- ✓ As was Isaac and Jacob
- ✓ King David, and King Solomon

The problem comes in when money becomes our god, it takes center stage, and it becomes the focus. It's when we end up worshipping it that's it's a bad thing.

Money is either our god in our minds or it is God's tool in our hands.

It all depends on **WHOSE** money we think it is.

One man once said **“All money is tainted. It taint yours and it taint mine.”**

Well, if it taint yours and it taint mine... who does it belong to?

The Bible says that it belongs to God.

And this is particularly true for those of us who are Christians.

When I was growing up we had a game room up the street and everyone would wind up migrating there after school or in the evening to see what was going on. There was the typical pinball machines and PAC MAN games but they had this new game called Missile Command. And we would play that game every day and could add your initials if you happened to get the high score, and it would bump the other initials off the list, as it only held the top five Initials.

We spent all our time and energy getting our initials up there every day and then at the end of the evening the owner would shut down the power on all the machines and wipe away all our hard work trying to achieve the high score. So when the owner came in and pulled the plug, and all that work, all that effort was taken away, and what was I left with?

Nothing...

However I like so many others had also lost so much in the process, of the time with family, friends, or simply doing something else, vice chasing the high score.

In the same way, some of you today are so engrossed with obtaining treasures, money in this world so that you are neglecting the things that really matter.

- ✓ You sacrifice your family,
- ✓ You sacrifice time,
- ✓ You sacrifice your faith,
- ✓ All to get more money to buy more things, and for what?
- ✓ So that one day, they will be taken away from you.

Dr. James Dobson compare the Christian life to a Monopoly game and or playing video games. How empty we will feel if we stand before God

someday and our emphasis throughout our lifetime has been on material things.

Suddenly all the wealth we've accumulated won't matter. We have to leave it behind.

What will matter will be whether or not we were honest, compassionate, and generous with what God has given us.

Which leads us back to the verse found in Matthew 6:19-21, "[Jesus said], *"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."*

The first point we just talked about was...

Does your Money buy you life? The next point was

Does your Money bring death? The last point is...

3. Does your Money possess you or do you possess it?

How do I know if **MY** money has me... or if **MY** God my money has?

Well, it's all a matter of how I **VIEW** my money.

Does your money possess you or do you possess it? That is the million dollar question...

Think a few years back to the movie "**Indecent Proposal**", where a young couple who is newly married is approached by a Billionaire with an offer, an indecent proposal.

The offer is this, in exchange for one night alone with the new bride; this billionaire would offer the couple a check for a million dollars.

One night of romance for one million dollars. And all though the couple loved each other, the temptation of such a large sum of money turned out to be too much.

It gets me thinking about all the crazy things that people are willing to do for some extra money.

Take the reality show, “**Fear Factor**”, and on this show just for a chance at fifty thousand dollars, (Just a chance, they’re not guaranteed to win!)

I have seen people eat some ungodly things, like cockroaches, cheese filled with maggots and raw half developed ostrich eggs. Now, that might turn your stomach, but it doesn’t turn my stomach nearly as bad as what other people are willing to do for money.

Young men break into the houses of the elderly to get some money.

You can hear stories all over the news where people are getting killed for \$40 and a large pizza, or for a new pair of tennis shoes, phone, watch or ring. Etc.

1 Tim 6:9-10 says, ⁹ “But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. 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.”

It is all about thinking that the stuff they we (you) have should belong to them, that they want it and will do whatever they need to do in order to get it...

We start out as children thinking that we won it all and it is all about us, we start out believing that what we have as being OURS.

The following is called the “**Toddler’s Creed**”

If I want it, **it’s mine.**

If I gave it to you and change my mind later, **it’s mine.**

If I can take it away from you, **it’s mine.**

If I had it a little while ago, **it’s mine.**

If **it’s mine**, it will never belong to you or anyone else, no matter what.

If we are building something together, all the pieces **are mine.**

If it looks just like mine, **it is mine.**

Have you noticed that this is how children behave? Of course they do. And if they're not careful, those children grow up to be adults who think that way.

This "Toddler's Creed" is the creed of many people when it comes to money. And in order for God to heal us of this CREED... we need to change how we handle money.

That's why Paul tells the Timothy to teach the rich to give their money away.

1 Timothy 6:17-19 (NASB)

¹⁷ "Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. ¹⁸ Instruct them to do good, to be rich in good [a]works, to be generous and ready to share, ¹⁹ storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed."

Notice what Paul is saying. He's saying to the rich.
He's saying:

- ✓ IF you want avoid getting trapped by your money
- ✓ IF you want to start trusting in God and taking hold of the life that is truly life
- ✓ THEN, you need to be rich in good deeds and be generous and willing to share

You see, this is the cure of having a love for money; the cure is to give it away.

Notice, God isn't telling the rich to give away ALL their money, however, He is telling them to get used to the idea of giving away some on a regular basis.

So how can we ensure that our hearts are in the right place, asking ourselves do we own the money or does it own us?

- ✓ First off, examine your life to see what is important to you

- ✓ Where is most of your time spent trying to accomplish
- ✓ Do you place other things before your time with God and His people?

J.C. Penny, a very successful businessman once said, "If any man is so busy that he can't attend church on Sunday morning, Sunday evening, and Wednesday evening, and then perhaps that person has more work that God intended them to have."

What's important to you?

Saints another thing that we need to do is to learn to control your money instead of having it control you.

Saints being controlled by money is not just for the upper class, the rich or well off, it attacks people of all levels or wealth.

All you have to do is make your way down to the nearest convenience store and watch people stand in line to buy a little piece of paper for \$5, or \$10 or \$20. What are they buying? (Lottery tickets) the poor man's get rich scheme.

But people will buy these tickets by the droves. Why?

Because poor people are as driven to trust in riches as the wealthy are?

Money can control **anyone** in **any** walk of life, if we allow it.

The point is trying to be made here is that money is either a tool for God, or an idol for us.

If I don't find a way to use **MY** money for God, it will end up being be my god.

But if I find a way to use money for God, then I ensure that it will always be God's not mine.

- ✓ The question then becomes: **what are you looking for?**

- ✓ Are you looking for your chance at **wealth**?
- ✓ Are you seeking that winning **lottery ticket**?
- ✓ Are you intent on finding your **pot of gold** at the end of the rainbow?

Or are you looking for the kind of God Jesus described:

Matthew 6:24 NASB

²⁴ “No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.”

Matthew 6:24 Amplified Bible

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 mammon [money, possessions, fame, status, or whatever is valued more than the Lord].”

Proverbs 10:16 (NASB)

“The wages of the righteous is life, the income of the wicked, punishment.”

Proverbs 11:25 (NASB)

“The generous man will be prosperous, and he who waters will himself be watered.”

There is a story of a country preacher who went to call upon a wealthy farmer who didn't know the Lord. The farmer drove him out to the middle of his property. As they stood there the man proudly proclaimed, “As far as you can see in that direction to the west, I won it, and as far as you can see to the east is mine.” He pointed the other direction and arrogantly said, “And guess what preacher, as far as you can see to the north and south, it all belongs to me.”

The preacher pointed up toward heaven and asked, "How much do you own in that direction?"

- ✓ Do you want peace today?
- ✓ Do you want contentment in your life?

Dale Evans, wife of cowboy star Roy Rogers, said one time, "All my life I searched for the pot of gold at the end of the rainbow, but I found what I really needed at the foot of the cross."

Here's your choice...

The pot at the end of the rainbow...
Or God's love at the foot of the cross.

Which do you choose?