

Self-Control and the Love of Money

Galatians 5:22-23; 1 Timothy 6:10

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“If only I had more money, I would be happy in this life.” Perhaps we have all considered at one time or another how having more money would make us happier than we are. What would it feel like to have no debts—to have our house paid off? There is nothing wrong with seeking to pay off debts, but if we believe that is what will finally bring us contentment, we are sadly mistaken. For many people, there is not a higher goal in life than to gain money and what money can buy. Even as Christians, we can be led by the tempter to crave it, to think about it throughout the day, and to covet it, as if money will solve all our problems and bring contentment.

Dear ones, this is the seduction of money. It promises everything, but it cannot deliver on its promises. Dear ones, we often point our fingers at the rich, as if it is only they who struggle with coveting money. But we who do not have the wealth that others have may be tempted (and even more severely tempted) to crave it than those who actually have it. Thus, let us not tune out the Holy Spirit of God today, thinking that it is only millionaires and billionaires who need to hear this sermon today (and not we who daily struggle with financial difficulties). We all need to be watchful and vigilant against the temptation to think that money will bring us happiness and joy, and that money will satisfy our deepest needs.

The sin of the love of money is not limited to a love of cash, but is ultimately found in coveting and loving this world and the things of this world (which money can buy). One cannot be characterized as a lover of money, as a lover of this world, and yet have the love of the Father dwelling in him/her (1 John 2:15). No doubt many may look at various heinous sins and place the love of money way at the bottom of that list of sins (which is why we are especially vulnerable to the love of money—it is usually not treated as seriously as other sins—it is more easily justified or excused than other sins), but yet the Apostle Paul states that the love of money is the root of all kinds of sin and leads people to perdition (hell). It was in fact the love of money that kept a certain wealthy ruler away from entering into the kingdom of God, even though he claims he had sought to follow closely the commandments of God (Luke 18). Thus, as we consider this attack of materialism in seeking to break through the wall of self-control, let us not undermine or belittle this sin in the least, for whether we are rich or poor by earthly standards, we are all susceptible to and vulnerable to the formidable attacks of this enemy, which has the potential of destroying our lives.

The main points for the sermon this Lord’s Day are these: (1) The Love of Money is Always Ready to Breach the Wall of Self-Control (1 Timothy 6:9-10); (2) The Wall of Self-Control is Fortified with Godly Contentment (1 Timothy 6:6-8).

I. The Love of Money is Always Ready to Breach the Wall of Self-Control (1 Timothy 6:9-10).

A. Paul writes to his spiritual son in the faith, Timothy, whom Paul had directed to the city of Ephesus that he might establish the church that had been planted there by Paul and his co-laborers in the gospel. Paul’s letter to Timothy was keenly directed to the needs that were present in the church—particularly addressing the problem of Jewish converts, who desired to be teachers of the law, but did not understand or teach the gospel of grace through Jesus Christ in its purity and soundness.

1. As Paul draws his letter to Timothy to a close, he warns concerning these false teachers in the words that we find in 1 Timothy 6:3-5. Carefully note the last description of these unfaithful teachers in

the Church of Ephesus: “supposing that gain is godliness” (1 Timothy 6:5). In other words, these teachers act as though their large following, their financial support, which is here called their “gain”, were indications of their godliness. “Isn’t the success and gain of my ministry an indication of my godliness?” Paul says, “No!” But isn’t that what many on TV and radio want us to believe is true even today?

2. People (and sadly even those who profess Christ) will so often judge the godliness of a man and the truthfulness of what he teaches based upon his gain in the numbers of his followers, and in the financial gain that he receives from his followers. From such men who focus upon their gain (whether numerically or financially), Paul says to Timothy and to us, “withdraw thyself”. Do not be their followers. It is shameful and revolting to the ears of the faithful to listen to such charlatans, who are simply getting rich off of the use of Christ’s name. The covetous nature of the false teachers in Ephesus provides the thread which connects what he is about to teach in verses 6ff wherein he contrasts a true gain (contentment) that leads to life with a corrupt gain (the love of money) that leads to destruction.

B. In 1 Timothy 6:9, Paul begins with the word “But”, indicating a contrast with what was just previously said about the grace and fruit of godly contentment (which we will look at in a few minutes). In contrast to being content with what God has given to you (whether little or much), there is an enemy that is looking for the opportunity to breach the wall of self-control and to invade your life with the love of money (and the love of what money can buy in this world) and to bring you into the bondage of thinking that money is the answer to your problems and with enough of it, you will find joy, peace, and contentment.

1. Who among us has not been tempted (and fallen) into this temptation? It is indeed a formidable temptation when we must pay bills, when there are health issues in the family, when the rent or mortgage payment must be paid, when we have made a foolish decision in the past and we are now paying for it, or when we want more than anything to have that one material possession that we have worked so hard to obtain.

2. Who among us at such times has not dreamed, wished, or thought, “If only I were wealthy and had more money, these hardships would no longer stand in my way in hindering my joy, peace, and contentment. I could pay all my bills, and even have enough to build the kingdom, to save for the future, and to help others.” In so doing, we are looking at money as the answer and panacea to our problems. We are trusting in the uncertainty of riches Jesus (1 Timothy 6:17), rather than in God, who has promised to supply all our needs according to His riches in glory by Christ (Philippians 4:19). Christ is always the answer—not money. Riches take up wings and fly away (Proverbs 23:5). The tighter we cling to money, the more unhappy we become, fearing we will lose it. The tighter we cling to Christ, the more joyful, peaceful, and content we become.

3. And when we think and act as though money is the answer, we are warned with the strong words found in 1 Timothy 6:9.

a. “But they that will be rich”. This refers to a settled determination, purpose, and resolution that come what may, my goal in life is to be rich.

(1) But you ask, “Is it sinful or wrong to be rich?” No, it is not. **Job** was wealthy, and was “the greatest man in the east” (Job 1:3). **Abraham** became exceedingly wealthy and was the friend of God (James 2:23). Certainly, a number of **the righteous kings of Judah** were wealthy and yet walked faithfully before the Lord. **Joseph of Arimathea**, a follower of Christ, was rich (Matthew 27:57). Thus, it is not sinful to be rich either by inheritance or by hard work. It is not sinful to be successful in business in itself. In fact, it is by the hand of the Lord that riches come to His people—it is because the Lord prospers them—He is the one to be praised for such blessings (Deuteronomy 8:17-18; Ecclesiastes 5:19; 1 Timothy 6:17). Thus, God is not down upon the rich simply because they are rich, any more than God is up with the poor simply because they are poor. It is all a matter of the heart in being poor in spirit and yet rich in grace and the fruit of God’s Spirit. It is a question of who is serving whom. Are you serving money, or is money serving you as you serve

the Lord—who is the Lord and Master of your life (Matthew 6:24)? Dear ones, the sin involved in money is not so much possessing it, but loving it and trusting in it to meet your needs (1 Timothy 6:17). And that can be the case whether you are rich or poor.

(2) But you say, “I don’t want to be rich. I simply want more than I have. I just want enough to pay the bills and to be comfortable without the daily stress of financial problems.” Believe me when I say, “I understand.” I have been there, and know very well the tension and stress of living under that great burden. It is not easy. But I still say to you, money will not solve your problems. Money will not bring joy and contentment into your life. There are far more important needs in your life and mine than mere money—namely, a godly contentment in Christ (which we shall consider shortly). A godly contentment in Christ is far more valuable than any earthly treasure. With godly contentment in Christ you may be a pauper and yet the riches of heaven will reign in your life, or with godly contentment you may be a billionaire and the riches of earth will be viewed as a passing vanity in light of the glories of Christ’s spiritual and heavenly blessings.

b. Paul then issues a strongly worded caution to all those who would set wealth and riches as a settled and determined purpose in their life (in the remainder of 1 Timothy 6:9): they “fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition.” We are by nature so quick to think, “Oh, I can handle all those temptations that will come my way.” But so many have thought the same thing and have become swallowed up by the traps the enemy set for them when their hearts became enamored with making riches the pursuit of their life (**Achan** in Joshua 7; **Gehazi** in 2 Kings 5; **Solomon**, the wisest mere man that ever lived, in the Book of Ecclesiastes; **Judas Iscariot**, an apostle of Jesus Christ; **Ananias and Sapphira**, part of the church in which the Apostles of Christ served in Acts 5). Beware when you think you stand lest you fall into such a temptation. The road of history is literally lined with millions of those who thought they could handle riches and wealth, but fell under the seducing spell of loving it and what it can buy, trusting in it to meet their needs, and craving more and more of it in never being satisfied. That is why we find this warning concerning riches in Proverbs 30:9: He prayed that God would not give him riches—not because they were sinful, but “Lest I be full, and deny thee, and say, Who is the LORD?” You see, dear ones, that is the dangerous spell that riches cast upon so many: “The Lord? Who is the Lord? Why do I need the Lord when I have my needs met by my riches?”

C. In 1 Timothy 6:10, Paul begins with the word “For”. From what Paul has just said in verse 9, he now draws this concluding reason: “For the love of money is the root of all evil....” Let us note the following about this concluding reason of Paul’s.

1. Paul does not say that “money is the root of all evil”, but rather that “THE LOVE of money is the root of all evil.” As already indicated, money (like wine, or like adornment of the body) is not evil in itself, but money like every good gift from God may be abused and is abused so often to the destruction of one’s body, of one’s family, of one’s job, of one’s faith, and of one’s soul (“which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows” 1 Timothy 6:10; Mark 8:36).

2. It is when money (and that which money can buy) is our love... when money is that which we cherish above all... when money is the goal and end for which we chiefly work... that we fall into the sin of being a lover of money.

a. Do you want to know whether the love of money is a sin into which you are falling, listen to the words of Jesus in Matthew 6:21. In other words, show me what you spend your money on, and I’ll show you where your heart truly is. Look at your budget, go through your check book and look at your expenditures, and you will soon see what you really have set your affections upon in this world. How much is spent in ministering to others and in promoting the kingdom of Christ as opposed to how much is spent on new toys, new fashions, new pleasures and comforts? Dear ones, the maturity of your spiritual life (or the lack

thereof) can usually be sized up very well by what you do with your money. Where is your heart? What do you love? The money trail in our lives will usually be a good indication of where our treasure is and where it is not.

b. Do you want to know whether the love of money is a sin into which you are following? Let me ask you some questions. Are you spending it behind the back of your spouse for something you don't want him/her to know anything about? Do you resent giving to the needs of others or to the ministry of Christ or do you make excuses for not doing so? Do you want others to know how much you make in order to flaunt it before others? Are you content with what God has given to you, or is it never enough?

c. But let me make clear, dear ones, that your giving to help others in need and to build Christ's kingdom must proceed from a heart that desires that Christ be glorified and that is an expression of your faith and love for Jesus Christ—and not a means of self-righteousness before God or proudly showing yourselves to be righteous before others. Your motivation in giving to the needs of others and to the ministry of Christ must always be, "Freely ye have received, freely give" Matthew 10:8.

3. Is the love of money (in an absolute sense) the root of ALL evil? Actually, it is best to interpret the word "all" not as "all" in an absolute sense (all without exception), but as "all" in a relative sense (all without distinction). In other words, Paul is saying, "The love of money is a root of all kinds of evil", not "the root of every evil". For it is clear from Scripture that bitterness in our hearts is a root that leads to certain sins (according to Hebrews 12:15), and that lust is a root that leads to certain sins (James 1:15), and we could say the same thing about pride, unbelief, fear, etc. Think for a moment with me. What will people not do for money? For the love of money people have committed and will commit every conceivable sin. They will take bribes, lie, steal, cheat, rob, murder, prostitute their bodies, call evil good and good evil, compromise what they profess to believe, break God's commandments, and preach that which tickles the ears of people rather than challenges them to walk the narrow path of truth and righteousness of Christ regardless of what it may cost. In a crime scene, it is so often a case of following the money to the perpetrator. Well dear ones, this is the enemy that seeks to break through the wall of self-control, but the good news is that the wall of self-control is fortified by the grace of godly contentment.

II. The Wall of Self-Control is Fortified by Godly Contentment (1 Timothy 6:6-8).

A. "But godliness with contentment is great gain."

1. Godly contentment is a sufficiency in God (not a self-sufficiency, but a God-sufficiency) that begins with the truth that God owns everything—all that we have and all that we do not have is God's (2 Corinthians 3:5; Psalm 24:1). If you do not begin there, you will never know contentment, for you will continually be arguing with God about what you believe is yours or what you believe you are entitled to in this world, or you will be bargaining with God about this or that. Dear ones, it all belongs to God as Creator and Provider, and we are merely stewards and servants to whom the Lord has apportioned to varying degrees what belongs to Him. That is why Job was able to utter the words we find in Job 1:21 when all his wealth and even his children were taken from him. Do you profess that it all belongs to the Lord, but deny it by your words and deeds? Do you profess the sovereignty, love, and wisdom of God, but deny it by our words and deeds?

2. Next, a godly contentment is grounded upon the truth that Christ has already purchased everything in this life and in the life to come that you (who trust alone in Christ alone) need in order to live a godly life. All spiritual blessings have been purchased by Christ for you (Ephesians 1:3) and all earthly blessings have likewise been purchased for you that you need to live a godly life (Philippians 4:19). His inheritance is your inheritance—you are joint-heirs with Christ.

3. Next, a godly contentment is based upon the truth that Christ has legally won the battle over those very temptations that come your way that lead you into every form of discontentment with what you have or don't have in this life and that lead you to covet what you don't have and to be resentful about

cheerfully giving what you do have to meet the needs of others and to build the kingdom of Christ (John 15:5; Philippians 4:13).

4. Next, a godly contentment is enjoyed only when we seek our contentment in Christ (in trusting Christ, in loving Christ, in communing with Christ, in obeying Christ). When we look away from Christ (who loves us and knows better what we need and when we need it than we could ever know) and rather look at the prosperity of others (and covet what they have, or despise them for having it, and feel sorry for ourselves, and spend our lives loving and craving money more and more, we are setting ourselves upon a self-destructive path that will lead to our misery rather than our joy). Godly contentment is only enjoyed when Christ is our life and our reason for living (Philippians 1:21). It is not money that is of great gain, dear ones, but rather godliness with contentment that is of great gain.

5. Finally, a godly contentment will only be realized in our hearts when our hearts are filled with thanksgiving and praise to the Lord for all that He has already given to us of His free and undeserving grace (rather than filled with complaints and criticisms). A heart that is content is always a heart that searches for reasons to be thankful for the faithfulness and mercies of the Lord (1 Thessalonians 5:18).

B. Notice in 1 Timothy 6:7 that godly contentment knows and lives out the truth that all in this world is temporary—you came into this world naked and you will leave this world naked, so why lose yourselves over that which is vanishing and will perish after all?

C. And then in 1 Timothy 6:8 Paul says that godly contentment is not consumed with obtaining or concerned with securing all of the extra comforts and luxuries of this life, but rather trusts in the Lord to meet the basic needs of food, clothing, and shelter. My God shall supply all your needs (not all your wants). Can you be content and satisfied with the mere necessities of life? If not, your wall of self-control is ready to fall before the enemy: the love of money.

Dear ones, the way to fortify the wall of self-control against the enemy of covetousness, greed, discontentment, complaining, and criticism is to fortify that wall of self-control with the strong and impregnable mortar of godly contentment and to be “rich in good works, ready to distribute, willing to communicate; Laying up in store for [yourselves] a good foundation against the time to come, that [you] may lay hold on eternal life” 1 Timothy 6:18-19.

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