
Following the GPS: Finances

1 Timothy 6:5b-10; 17-19

Pastor Stevan Vaughan

Introduction These days we have a house full of young adults, which is something Heidi and I very much enjoy and appreciate, but because of this we often will stay up much later than our kids to watch a show on TV when everyone has headed off to bed. We rarely have time to watch “live” TV and so we typically use Amazon Prime and Netflix. Our most recent show we started watching is the 2011-2016 PBS Series Downton Abbey.

The series explores the lives of the fictional Crawley family, the hereditary Earls of Grantham, along with their family, friends, work associates and domestic servants. Downton Abbey is a small business. Essentially a business that has been maintained and passed down for over 140 years.

The Crawley’s have this great wealth that has been handed down to them over multiple generations. The Earl’s main role is stewardship for the current and future generations. The show does an excellent job of showing the family’s understanding and priority of stewardship during cultural transition and turmoil, war, changes in tax laws, inheritance laws, and death. It seems to me, that the key to their stewardship is the belief that their wealth is larger than themselves. They need to grow it for future generations, as well as provide for their personal livelihood. In addition, they have a responsibility to provide for their family, domestic staff, servants, and farmers. Their wealth is not just for their own personal enjoyment and enrichment, although certainly growing up in that aristocratic lifestyle provided earthly luxuries and benefits that a common person would not have enjoyed. Heirs were raised and mentored to eventually take on the role of stewardship for the whole family.

It is easy to see that maintaining and sustaining their wealth for future generations was their Global Positioning System. Each Earl and heir understood that stewardship was their job, their calling, in fact, their identity, at which they needed to excel if future generations were to continue. Stewardship was their ultimate calling in life.

What guidance system do you use regarding the management of your finances? God does care what you do with your money, and He does care about the heart attitude regarding money. Do you know that what you do with your money reveals your heart treasures and character?

Contrast false teachers and true contentment (v. 6:5b-10)

Our primary passage today is 1 Timothy 6:5b-10. To set the context of our passage, Paul lays out very clear characteristics of false teachers, and then he ties those characteristics to the church’s attitude on wealth. He goes on to compare the false teachers desire for wealth, prestige and power with that of true contentment. Why does Paul connect a false teacher’s desire for financial gain with contentment? 1 Timothy 6b-10:

...imagining that godliness is a means of gain. But godliness with contentment is great gain, 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.

False Teachers and financial gain (v. 5b)

One of the defining characteristics of the false teachers in the church during Paul's letter to Timothy was that the false teachers worked their way into the churches as teachers and sought financial gain from their teaching position within the church. These teachers were leading others astray with their teaching and influence, and this was done subtly, over time. Paul wants to make sure there is clarity regarding what is false and what is sound, and he clearly describes the false teachers in very specific ways, so there is little mistaking as to what is true and what is false. The false teachers considered themselves experts on the scriptures and considered their "expertise" a means of financial gain. They were not only false in their biblical doctrine but especially in their moral character. This contrasts with biblical and moral clarity which leads to a clear contrast of pursuing godliness and living a life of contentment while seeking to gain godliness and not riches.

Godliness with contentment is great gain (v.6)

Compared to the pursuit of financial gain by the false teachers, the sincere pursuit of godliness leads to true gain and true contentment.

According to the New Bible Commentary, the false teachers viewed a façade of godliness as a means of gaining wealth, but this attitude towards wealth should alert the church to the false teachers. "...teachers without adequate understanding or moral calibre are not likely to maintain sound doctrine. Further, where godliness is seen as a means of financial gain, it will never lead to truth" Guthrie, D. (1994). *1 Timothy*. In D. A. Carson, R. T. France, J. A. Motyer, & G. J. Wenham (Eds.), *New Bible commentary: 21st century edition (4th ed., p. 1303)*. Leicester, England; Downers Grove, IL: Inter-Varsity Press.

Like false teachers, our attitude towards money stems from our heart treasures. Do you view your wealth or lack of wealth through the lens of God's sovereignty and through the lens of scripture? Or do you even take the time to consider how your financial situation intersects with God's plan for your life? Are you pursuing wealth, or the next best thing, or are you chasing godliness along with the contentment that comes with it?

The key thought that stands out in verse 6 is contentment. Ironically, the great gain that we should be seeking is godliness, not some financial gain with the mere appearance of godliness. We are to pursue true godliness which results in true contentment which leads to true gain.

We brought nothing into the world, and we will take nothing out (v. 7)

Verse 7 is a parallel passage with Job 1:21 and is mentioned in Ecclesiastes 5:15.

Job 1:21 *And he said, "Naked I came from my mother's womb, and naked shall I return. The LORD gave, and the LORD has taken away; blessed be the name of the LORD."*

Ecclesiastes 5:15 *“As he came from his mother’s womb he shall go again, naked as he came, and shall take nothing for his toil that he may carry away in his hand.”*

Job was a man of great wealth and integrity (Job 1:1-3)

Job was a man of great wealth and integrity. Job 1:1-3,

There was a man in the land of Uz whose name was Job, and that man was blameless and upright, one who feared God and turned away from evil. There were born to him seven sons and three daughters. He possessed 7,000 sheep, 3,000 camels, 500 yoke of oxen, and 500 female donkeys, and very many servants, so that this man was the greatest of all the people of the east.

Job suffered unimaginable loss (Job 1:13-19)

Job suffered unimaginable loss, but did his integrity fail? Job 1:13-19,

Within the span of one day, Job lost everything. He lost all his livestock, his 10 children, servants, all his earthly possessions. And yet in all the loss he never charged God with sin or wrongdoing!

Job's attitude towards his wealth reflects his integrity during great loss (Job 1:20-22)

Then Job arose and tore his robe and shaved his head and fell on the ground and worshiped. And he said, “Naked I came from my mother’s womb, and naked shall I return. The LORD gave, and the LORD has taken away; blessed be the name of the LORD.”

In all this Job did not sin or charge God with wrong.

Job had great wealth and yet when he lost it all, including his family and eventually his health, he praised God and recognized that his health and wealth came 100% from God alone. Because Job recognized that his wealth, family and health came from the hand of God, he was able to praise and worship God when he lost everything. He recognized that God was sovereign over what he had and did not have. Just like Job, we brought nothing into this world, and we will leave with nothing, but everyone knows this right? Everyone lives this way, right? The temptation is to equate our success and wealth with our own talents and skills, not God's sovereign grace.

If we have food and clothing, with these we will be content (v.8)

The reference to being content with food and clothing echoes the words of Jesus in Matthew 6:25-34 exhorting the reader to not worry about life, what you will eat and what you will wear, because God is going to take care of you. Worrying about food and clothing is the opposite of contentment.

Do not worry about your life (Matthew 6:25-34)

“Therefore, I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? Therefore, do not be anxious, saying, ‘What shall we eat?’ or ‘What

shall we drink?’ or ‘What shall we wear?’ For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. But seek first the kingdom of God and his righteousness, and all these things will be added to you.

“Therefore, do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble.

Can we be content with what God has provided, even if it is simply the bare necessities?

Those who desire to be rich (v.9)

What about the desire to be rich? Paul writes that 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.

How do you define rich in this context? On one hand being rich is relative, it means different things to different people. Webster's defines rich as having abundant possessions and especially material wealth. Compared to the rest of the world more than likely every household in this church is rich.

Paul does not define rich, but he defines the attitudes and consequences of pursuing riches. Pursuing wealth and having a desire to be rich opens oneself up to temptation. Paul says the desire to be rich is a temptation and is like falling into a snare. Wanting to be rich is a harmful desire, and plunges those who pursue riches into ruin and destruction.

Wanting to get rich is the opposite of contentment. Wanting to be rich is having the same attitude as the false teachers. Wanting to get rich is the opposite of godliness. Wanting to get rich is loving the world.

The love of money (v. 10a)

Further, loving money is a root of all kinds of evil. Desiring riches is a sinful craving by which some have wandered away from the faith and gained many heartaches.

Loving money and craving wealth are sinful and dangerous. Pursuing wealth is the opposite of pursuing godliness and can cause a wandering away from the faith. Along with wealth comes all kinds of difficulties. One who pursues wealth ultimately is willing to give up godliness to have material riches. Riches do not and cannot provide the contentment that godliness provides. In verse 11 Paul tells Timothy that instead of pursuing wealth, we are to seek righteousness, godliness, faith, love, steadfastness, gentleness.

For those who are rich (v.17-19)

What about those of us who are already rich? Look at verse 17-19:

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. ¹⁸ They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹ 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.

What if you are rich?

What if God has provided you with wealth, even if you did not crave money or success? We are certainly called to good stewardship with what have been given, and I would argue we are called to take risk and expand what God has given us. But is that the same as loving or pursuing riches? What is your attitude in your stewardship and your belief concerning wealth?

Do not be proud (v. 17)

First, do not be proud. If you find yourself to be rich, your wealth and possessions are solely from God's gracious hand, therefore be humble. The wealth you have been given is not an identity. Humble yourself under God's hand.

Do not set your hopes on the uncertainty of riches (v. 17)

Do not set your hope on the uncertainty of riches or material wealth. One of the reoccurring storylines in Downton Abbey (ironically) is the frailty of wealth. The Crawley family came close to losing everything on multiple occasions through ignorance and poor stewardship, and many other wealthy families failed and lost everything. Riches are here today and gone tomorrow, and they will all burn up at the end of the age with the renovation of the heavens and the earth. Do not set your hope on the emptiness of wealth but set your hope on God alone.

Set your hope on God alone, who richly provides us with everything to enjoy (v. 17)

God provides everything we have as gifts for us to enjoy, but contentment with what we have is part of the grace to enjoy what we are given by the hand of God. We are not content with what God has given us when we crave riches and wealth. We become dependent on our own strength and what we believe we can achieve on our own power. This only leads to heartache and pain, especially as a believer.

Since we are living in an Ecclesiastes world, consider Ecclesiastes 5:10-20.

The Emptiness of Wealth and Honor (Ecclesiastes 5:10-20)

Remember Ecclesiastes 5:15, that I read earlier, here is the whole section of God's word in Ecclesiastes:

He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity. When goods increase, they increase who eat them, and what advantage has their owner but to see them with his eyes? Sweet is the sleep of a laborer, whether he eats little or much, but the full stomach of the rich will not let him sleep.

There is a grievous evil that I have seen under the sun: riches were kept by their owner to his hurt, and those riches were lost in a bad venture. And he is father of a son, but he has nothing in his hand. As he came from his mother's womb he shall go again, naked as he came, and shall take nothing for his toil that he may carry away in his hand. This also is a grievous evil: just as he came, so shall he go, and what gain is there to him who toils for the wind? Moreover, all his days he eats in darkness in much vexation and sickness and anger.

Behold, what I have seen to be good and fitting is to eat and drink and find enjoyment in all the toil with which one toils under the sun the few days of his life that God has given him, for this is his lot. Everyone also to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil—this is the gift of God. For he will not much remember the days of his life because God keeps him occupied with joy in his heart.

Focus on good works (v.18-19)

The rich are supposed to focus on doing good; being rich in good works, being generous and ready to share, storing up spiritual treasure for themselves as a good foundation for an eternal future, so that they may take hold of that which is truly life. The rich often hoard and are not generous since money and riches become their idol. They serve wealth and the process of gaining wealth, instead of God. But like Ecclesiastes teaches, material wealth is not truly fulfilling. But good works blossoming out of our love for Christ and contentment for what God has provided for us will lead us to godliness and true everlasting gain.

Conclusion

The lens of scripture

Do you look at your finances through the lens of scripture? Does God's word inform your decisions and attitudes towards your personal wealth, or lack of wealth? A sinful heart can be revealed with much or little wealth. You can love money, and not have much. Make sure you know what Scripture says about money. This passage is a good place to begin, but there are many truths concerning finances that we can learn throughout scripture.

Money reflects who you are

Your attitude and use of your money reflect your integrity and who you are in Christ. Pursue godliness not wealth. Be content with godliness and all that the Lord has provided for you.

We came into this world with nothing and we will depart with nothing. We are not supposed to worry about money but be content with the necessities of life...daily food and clothing. In Numbers 11 and Exodus 16, the children of Israel complained about God's daily provision for daily food, and they showed their great discontentment with God, and were judged by God because of it. God used food and difficult life conditions to reveal their hard hearts toward God and he does the same with us today. Riches or a lack of riches often reveals our heart attitude towards God's provision.

The love of money

The love of money is a root of all kinds of evil. The love and desire for money is the opposite of being content with God's provision. You want something more than what God has provided for you. You may be craving creation instead of the creator and relying on your own strength and power instead of God's sovereign provision.

Personal evaluation

Do you take time to evaluate your resources and your heart towards money? Take time to evaluate your life and finances considering scripture.

Recently while evaluating my own stewardship over various areas of life, I began to realize how much time and money I had spent on sports and hobbies over my lifetime. I was convicted of all the time and money spent in this area over my life, even though those purchases and activities were not necessarily wrong or even poor stewardship, but the important thing is to take inventory of your life and stewardship. I must continually ask myself, am I content with food and clothing and simple rest?

God's provision and gifts are not bad, but even our gifts must be checked against our love for God, the giver of the gift.

In another episode of Downton Abbey during World War 1, I was reminded of Joe Rigney's war time strategy for living. The Crawley family used their castle as a home for convalescing soldiers. They gave up their home and even control of their home to strangers for the war cause. They had very little privacy and everyone in the house (family and servant), helped serve the injured soldiers. I asked myself would I being willing to do the same thing with what I own. How tightly do I hold on to my money and possessions?

Joe Rigney in his book, "Things of the Earth", uses the illustration of having a wartime mentality with all we have been given. He writes, *in times of war we are supposed to sacrifice for the cause and live a more careful life with what we have, perhaps even rations are required. In the United States with our great wealth, being careful to not love our gifts more than the Giver must be a full time, thoughtful exercise.* What are you willing to give up? What does that reflect about your attitude towards wealth?

In one of the early episodes of Downton Abbey, there is an important dialogue between Robert Crawley and his eldest daughter Mary, who cannot inherit Downton Abby because she is a woman,

"...If I had made my own fortune for myself, and bought Downton for myself, it would be yours (Mary) without question. But I did not. My fortune is the work of others, who labored to build a great dynasty. Do I have the right to destroy their work, or impoverish that dynasty? I am a custodian my dear, not an owner. I must strive to be worthy of the task I have been set."

Robert acknowledges that the wealth he has is not his own, but others have built the dynasty and that he is the steward. That knowledge and belief influences his decision-making for future generations in all areas of his life. That theme of stewardship is key to the whole story.

Do you believe in your role as God's steward? Are you using God's word and as your GPS in your finances? The world will watch how you manage your resources and your choices directly reflect on the church and Christ. Make sure you can give an excellent account of how you have managed the resources God has provided.

The Crawley's followed their GPS and it reflected on their role in family and history, how much more seriously should we take our role as God's stewards and follow His guidance for our wealth?