

⁶But godliness with contentment is great gain. ⁷For we brought nothing into the world, and we certainly cannot take anything out. ⁸But if we have food and clothing, with these we will be satisfied.

⁹Those who want to get rich fall into temptation and a trap and many foolish and harmful desires, which plunge them into complete destruction and utter ruin. ¹⁰For the love of money is a root of all sorts of evils. By striving for money, some have wandered away from the faith and have pierced themselves with many pains.

¹⁷Instruct those who are rich in this present age not to be arrogant or to put their hope in the uncertainty of riches, but rather in God, who richly supplies us with all things for our enjoyment. ¹⁸Instruct them to do good, to be rich in good works, to be generous and willing to share. ¹⁹In this way they are storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is truly life.

There are a few things that are considered to be in bad taste to talk about in our society. You don't ask people how old they are, especially a lady. You don't generally talk politics, unless you are around people you are close with, and even then, it can be the cause for some strains on your relationships. But maybe bigger than all the rest, is money. It's a huge social faux pas to ask someone how much they make or how much their house costs. We don't like to talk about money because money can create animosity and jealousy. We might feel weird talking about finances, but apparently God doesn't.

Now, I did not do the counting, but I just heard this week that over 2,300 verses in the Bible talk about money. 2,300! It seems that God has a lot to say to us on the subject of money, both on how we make it and what we do with it. As he shows us the value of money today, we see that he provides us with all we need. It's comforting to know that our God graciously provides.

St. Paul writes to Timothy here to encourage him in the hard work that's in front of him. One of the things he's going to have to talk about is money. In the church, people had begun to teach that godliness led to material gain. They thought the more faithful you were, the more earthly wealth God would give you. So, Paul writes to give some advice to Timothy about how to instruct the Christians that were in his care.

Paul cuts to the chase right away. He says, "those who want to get rich fall into temptation," and, "for the love of money is a root of all sorts of evils." Notice where the sin is at here. It's not that being rich leads people into temptation. It's the wanting to be rich. It's the desire that is in their hearts. In the same way, it's not money that is the root of all sorts of evils. It's the love of money. Having money is not a sin but loving and obsession over money is. Let's explore that dangerous condition of the heart when it comes to money.

We'd be fools not to admit that in many ways, money drives a huge chunk of our lives. The reason we work is to make money. Everything we buy at the store takes money. If you looked at your financial statements, I would guess there are more days than not that money is either moving into or out of your possession. Because it's such an inescapable part of life, it often becomes a point of contention. What's one of the top things married couples fight about? Money. What makes it every year on the top ten list of things that Americans are most afraid of? Not having enough money. What is it that has divided societies since the fall into sin? The haves and the have-nots. And we see this last one really clearly in our time.

On the one hand, we have many poor people calling to "eat the rich," that those who have been blessed with a lot of money don't deserve it and ought to have it taken away. On the other hand, we have many rich people calling the poor to stop being lazy and work, refusing to help those in need because they believe any financial hardship a person faces is because of their own bad choices. Now, I know these are two more radical opinions,

but don't we get pretty close to falling into one of these ditches sometimes? At times we accuse those richer than us of being selfish people. At times we look at those poorer than us and accuse them of not pulling their weight. These are the mindsets that Timothy is going to have to address. The rich are not better because God has blessed them with more, and the poor are not better because they struggle more. Where's the issue with money, then?

Whether rich or poor, it's easy for money to become our idol. It takes up such a large space in our lives that it's easy for it to dominate our hearts too. How many times have you made money into an idol in your life? Have you lost sleep about it? Have you had shouting matches about it? Has jealousy and anger ever crept into your heart about it? If the answer is yes, and the answer is yes for everyone, you've made money into an idol. There is great danger when we take our eyes off of God and put it on our wealth.

Paul tells us a little about that danger: "By striving for money, some have wandered away from the faith and have pierced themselves with many pains." By making money their idol in life, many have turned their backs on God. And when Paul talks about piercing themselves with many pains, he's not just talking about the difference between heaven and hell. He's talking about the difference between having peace with God and having no comfort from him. He's talking about the difference between always knowing God has your back and constantly wondering when you'll feel whole, when you finally have enough and can relax. No matter how rich or poor a person is, greed can and will ruin your life if left unchecked.

"But godliness with contentment is great gain." Paul knows exactly what brings contentment. It's not a race to see who can have the most. No matter how well you keep up with the Joneses, you'll never get to a point where you'll say, "That's good. We can stop now." No, contentment is found in the assurance that what we have is what we need. Paul's advice to Timothy is to encourage Christians to put their hope in God, "who richly supplies us with all things for our enjoyment."

Notice that word "enjoyment." When we think of God giving us what we need, we often think he's going to give us the bare necessities. We picture bread lines in Soviet Russia. But is that what he says here? No! He gives us all these blessings for our enjoyment. It's more like an Amazon package being dropped off on the front porch. It's usually not something you desperately needed. If you desperately needed it, you probably wouldn't have waited for the two or three- or four-day shipping. But it's something that will bring you enjoyment.

Money is good. The stuff God gives us is good. How do we know? It comes from him! And our Father gives us good gifts. But the love of money is dangerous. This is why we need to check ourselves when it comes to our relationship with money. It is not our god. It is a gracious gift of our God. Be content with what God has given you, because what he's given is all you need.

Because money is good yet can be a temptation, we ought to focus on using it wisely. Paul writes, "For we brought nothing into the world, and we certainly cannot take anything out." God's servant Job says something similar after he loses his wealth and his family: "Naked I came from my mother's womb, and naked I will return." For something that can become such an obsession, our money sure doesn't last long. We go out and buy new cars, but eventually they break down and wear out. We stash money away for retirement, and boy can that money dry up quickly with hospital or nursing home bills. And ultimately, we can't take it with us. We're born with nothing and we die with nothing. And because of that, we can't lay claim to all of this as ours. Everything that we have comes from God. Everything's a loaner from him. He gives and someday he'll take away. But if everything we have comes from God and ultimately belongs to God, how should we use it?

There is nothing wrong with us spending our money on more than just the things that we need. You should not feel guilty for owning nice things. Where it becomes wrong is when accumulating stuff consumes your

heart. In recent years, the term “retail therapy” has been coined to explain the good feelings that come from going shopping and buying new things. Again, remember that God gives us money to bring us joy, so the fact that shopping is a pleasurable experience for most lines up with what God’s word says here. But as with anything, there’s a line. What’s going on in the heart? When gaining stuff becomes an obsession, that’s when we really need to consider how we are using God’s money.

What we ought to do is use what God has given us to serve him. Paul says to Timothy, “Instruct them to do good, to be rich in good works, to be generous and willing to share.” There are selfish uses of our money, where we try to hoard as much as we can, and there are godly uses of our money, where the money we spend on ourselves and on others is motivated in thanks to what God has given us. Again, it’s a matter of the heart. And what fills our heart with God’s love more than anything else? It’s the reminder of just how much God has given us. Sure, he puts food on the table and shelter overhead. Sure, he gives us cars to travel quickly and far and phones where we can chat with people on the other side of the world in real-time. But he’s given us something better. He’s given us Jesus. That’s where our fulfillment comes from. That’s where our inner peace comes from. It is moved by his generosity toward us. Out of thanks we use God’s money to serve God’s purposes, both in our own lives and in God’s kingdom as a whole.

Paul concludes this section by saying, “In this way they are storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is truly life.” What is it that is truly life? It’s being rich; not rich with money, but rich in the joy that comes with being a beloved child of God. It does not matter how little or how much you have in your bank accounts, dear brothers and sisters. You’re rich! Use all that he’s given you to wisely serve him. Amen.