

1 TIM 6:5b-12—THE GOSPEL AND MONEY

INTRO: Money. We all want it. We all need it. We all wish we had more than we have. Money can do a lot of good. And yet, most of the time we do not realize that money is, in fact, *spiritual* and can easily lead us away from the Lord.

Jesus said more about money than he said about anything else except the KOG. In **Matthew 6:19-21, 24** he said [READ]. In between those two statements he made this very interesting comment in **vv. 22-23** [READ].

Why was he talking about the eye? Was he changing subjects? No. What he is saying is that if you commit adultery or steal something, you know what you have done. But greed is the one sin that hides itself. It blinds us to itself. None of us thinks we are greedy. We all say, “**I’m not greedy,**” and then point to someone else, usually someone with a lot more than we have, and say, “**He’s greedy.**” We are blind to our own blindnesses. As I say, money is *spiritual* and can easily turn our head, turn our desires, values, and priorities, and lead us away from the Lord.

This is a huge subject, and Paul speaks of it in detail in 1 Timothy 6. Beginning in **v. 3**, he begins talking about false teachers and the damage they can cause. But then, in the last part of **v. 5**, and continuing through **v. 12**, he introduces and discusses the subject of the gospel and money. He begins by calling certain false teachers [READ **v. 5b**] and then goes on to say this [READ **vv. 6-12**].

PROP: Money is spiritual—it reveals our heart.

O/S: We will see this as we consider four movements of this passage: **v. 5b** describes those who epitomize the problem of materialism and the gospel; **vv. 6-8** then give us the proper perspective of the gospel and money; **vv. 9-10** then warn us of the danger we face; and **vv. 11-12** show us how we need to respond to that danger.

I. v. 5b, Paul says those who epitomize the problem of materialism and the gospel are [READ]. Paul describes the false teachers as having a “**depraved mind and deprived of the truth.**” This is important, because it is so harsh. The Greek word translated “depraved” is a very strong term meaning “**corrupt throughout,**” “**corrupt wholly,**” a “**pervert**” (Zodhiates 1993: 445-46). It is the type of word one would use for a sexual pervert. “**Deprived of the truth**” “creates a picture of people who have no participation in the gospel whatsoever. They do not teach an altered gospel; what they teach is wholly different” from the gospel (Mounce 2000: 340). So one of the things we are seeing here is that one’s attitude toward money directly affects the gospel. In short, money has profound spiritual implications.

The description of the false teachers, “**men of depraved mind and deprived of the truth,**” is significant in that it leads directly to Paul’s description of their *motivation*: they are in the religion business for the purpose of making money. These false teachers are exemplified today by the teachers of the so-called “prosperity gospel”—specifically, those who claim that it is God’s will that all believers be materially rich and physically healthy. They say that if you are not rich or healthy it is because of your sin or the fact that you do not have enough faith.

What you have to do is “sow a seed” of faith by giving money to them. If we have enough faith, God will give us back one hundred times as much money as we have “sown.” The prosperity gospel attempts to “baptize” materialism and a secular, world-centered message, and turn it into the gospel of Jesus Christ.

It is no sin to be rich and healthy instead of being poor and sick. It is no sin to work to improve our economic and physical wellbeing. However, it *is* wrong to distort the gospel. Prosperity teachers preach a “different gospel.” They try to *use and manipulate* God’s Word in order to satisfy their lust for money. The so-called prosperity gospel exploits the poor and is repeatedly and harshly condemned throughout Scripture.

For example, Jesus harshly condemned the Pharisees for their swearing by the gold of the temple (Matt 23:16-20). He specifically accused them of “*robbery and self-indulgence*” (Matt 23:25). He called them “*serpents*” and a “*brood of vipers*” (Matt 23:33) and said that as a result of their sins they would not “*escape the sentence of hell*” (Matt 23:33). Only one thing ever drove Jesus to violent action: *people who were committing financial abuse in the temple* (Matt 21:12-16; Mark 11:15-18; Luke 19:45-47; John 2:13-16).

We may pat ourselves on the back and say, “**I don’t follow people like Kenneth Copeland, Benny Hinn, Creflo Dollar, and people like that, so I’m OK.**” But the rest of this passage is a warning to *us* that is saying, “**Don’t be so sure of yourself.**” We are all subject to spiritual blindness when it comes to money. Therefore, we constantly need to be evaluating our own hearts, values, motivations, and priorities.

That leads to vv. 6-8 where Paul gives us the proper perspective of the gospel and money.

II. vv. 6-8 [READ]. Paul has just said that those who believe, and are motivated by, and teach the idea that “godliness is a means of gain” have a “depraved mind” and are “deprived of the truth.” Now he says, “**But godliness actually is a means of great gain.**” Is he contradicting himself? No, he is not contradicting himself.

In v. 6 Paul adds the word “great” to gain. That word indicates that Paul is making a distinction, or is defining his terms carefully. In v. 5 the “gain” the prosperity teachers care about clearly is money and material possessions. However, the “great gain” of v. 6 is the gospel itself and all it entails—IOW, Christ himself, the forgiveness of all of our sins forever, a new life, eternal life, the indwelling of the Holy Spirit, adoption into God’s family, access to the Father through Christ, hearts of stone that have been turned to hearts of flesh, all the other attributes and benefits of our new lives in Christ, and the fact that when Christ comes again we will each receive a glorious new body like Christ’s and will live with him on a glorious new earth forever. If that is not “great gain,” then I don’t know what is! Compared to that, all the money and material possessions in this world are nothing.

Paul’s argument in vv. 6 and 8 demonstrates that the “great gain” he is referring to cannot be money and material possessions. What he is saying is this: When Jesus was on earth, he had something to eat and something to wear. He never owned his own home. Remember he said, “**Foxes have holes and the birds of the air have nests, but the Son of Man has nowhere to lay his head**” (Matt 8:20). He didn’t own a donkey. When he entered Jerusalem the last time, he had to borrow someone else’s donkey. When the Pharisees asked him if we should pay taxes to Caesar, Jesus had to borrow someone else’s coin. And when they killed him, the soldiers even took away from him the only thing he ever owned—the clothes he wore. Jesus died naked. Remember: he was a grown man in his 30s and his own mother was there and saw his nakedness while he hung on the cross. IOW, he kept nothing back for himself—even his shame. He gave everything he had on the cross to save us, because that is what it took.

Yet Jesus did not go around crying to the Father about how poor he was. Paul is challenging us. He is saying, “**If you have no more than Jesus had—IOW, all you have is something to eat and something to wear—which is all Jesus had—but you have Jesus, is he enough for you?**” We all say, “**Of course, Jesus is enough for me.**” Really? I don’t think so. We all have way more than merely something to eat and something to wear. We all have a home; Jesus never did. In that home are tables and chairs and TVs and all kinds of other things; we have cars. Jesus never had any of those things. Many of us are married and have kids. Jesus never had that.

We all have way more money and material possessions than Jesus had. Yet, with all that, how many of us are satisfied, happy, and content? This is not just a financial issue; this is a spiritual issue, because money is spiritual. It raises and reveals the real condition of our heart, our values, our priorities, and it thereby exposes who our true Lord really is.

Paul said in v. 7 [READ]. His argument is that “**since we come into the world with nothing, and we leave the world with nothing, then the significance of our lives cannot be based on the amount of money and things we are able to accumulate during the few years we are in this world.**” The fact that life does *not end* at the grave is the key to his argument—and the resurrection of Christ is the guarantee of that fact. Paul made essentially the same argument in 1 Cor 15:32 where he said, “**If the dead are not raised, let us eat and drink, for tomorrow we die.**”

His point is that if Christ is *not* Lord, if he has *not* risen from the dead, then we will not rise from the dead either. If that is the case, then life is only about getting as much pleasure, money, and possessions for the few years that we exist on this earth; after that there is nothing. However, Christ *is* Lord, he *has risen* from the dead, and *we will rise* from the dead in Him. Therefore, we must have an eternal view of things.

What we do during our lives on this earth does matter for all eternity. In fact, what we do with our money and possessions affects us spiritually now *and* in eternity. Money and material possessions are good and necessary things. However, any Christian who is *motivated* by money and material possessions is acting just like the false teachers and just like those who say that there is no resurrection. This is a spiritual issue of the highest order. It is a matter of our *character*. Therefore, he warns us in vv. 9-10:

III. vv. 9-10 [READ]. Here, Paul is warning us very pointedly about the dangers of the love of money. Those warnings prove again that the “*great gain*” of godliness cannot possibly be money. In **chapter 3**, Paul told us that the love of money disqualifies a person from being a leader of the church. Now he is saying that it can destroy one’s faith. The word translated “plunge” in **v. 9** is the same word used in **Luke 5:7** to describe sinking boats. This echoes what Paul said in **1 Tim 1:19** about those, like Hymenaeus and Alexander, who did not remain faithful, but have “**suffered shipwreck in regard to their faith.**”

Our attitude towards money and material possessions is probably the best indicator of the true state of our heart. That is why, again and again, Jesus warned about the dangers of the love of money, said that you cannot serve two masters, and said that what we really treasure shows where our hearts truly are.

The question is: Are we really *His* disciples, or is there a golden idol that has come between us and Jesus?

Although wealth itself can be a good thing, Paul is making clear that wealth carries with it increased spiritual risk. He is not implying that believers should remain poor. Rather, he is pointing out that those who are content with what they have are happier than those who are never satisfied. Those who constantly crave more will fall prey to many sins.

We see these warnings all over the Bible. In the parable of the sower and the soils, Jesus warned that riches are “deceitful” and can choke the word of God in a person’s life. In **Col 3:5-6** Paul said that greed amounts to idolatry and warned that the wrath of God will come against a greedy person. In **1 John 2:15-16** John said that the love of the Father is not in anyone who loves the world or the things of the world. **Prov 11:28** warns that the one who trusts in riches will fall. The examples of Achan in **Joshua 7**, Gehazi in **2 Kgs 5**, Ananias and Sapphira in **Acts 5**, the rich young ruler in **Mark 10**, and the rich man who neglected Lazarus in **Luke 16**, all point out the spiritual risks that having and desiring wealth may bring.

So the spiritual deadliness of the love of money is clear. That brings us to how we should assess whether we have the love of money and how to respond to these dangers:

IV. vv. 11-12 [READ]. Here Paul shows us how to respond to the danger that money poses to us. The immediate context of “*these things*” from which Timothy—and we—must flee is the love of money, the desire to get rich, and all the vices that go along with them. As we mentioned earlier, the harm of greed is especially dangerous because it often is subtle and unseen. The lure of money is just like Potiphar’s wife, whispering in our ear “**lie with me.**” We must flee from it, just as Joseph fled from Potiphar’s wife. Money is a temptation that is as physically pleasurable as illicit sex, but is just as spiritually deadly.

How do we know if we have the love of money? Perhaps the best example of what the love of money is, is from that great classic movie, *Key Largo*, starring Humphrey Bogart and Edward G. Robinson. Robinson played a gangster named Johnny Rocco. This was part of the conversation between Bogart and Rocco in front of Rocco’s pals:

Rocco: There's only one Johnny Rocco.

Bogart: He knows what he wants. Don't you, Rocco?

Rocco: Sure.

Bogart: Tell him, Rocco.

Rocco: Well, I want uh ...

Bogart: He wants more, don't you, Rocco?

Rocco: Yeah. That's it. More. That's right! I want more!

The problem with this is that all of us can say, “**I’m no Johnny Rocco.**” And that’s just what we do. We take an obvious example and say, “**I’m not that, so I must be alright.**” But as Jesus pointed out in **Matthew 6**, we are all blind to our own blindnesses.

To see clearly if we have the love of money and to flee from the love of money requires that we need to regularly assess ourselves and our financial situation. The love of money is just as Johnny Rocco says, it is not being content but always wanting more. That is why Paul talked about contentment in both **vv. 6** and **8**. A symptom of the love of money is this: it has been said, “**If you have something you can’t give away, you don’t own it; it owns you.**” Many of us tend to accumulate so many things over the years and can’t seem to get rid of them. That is a spiritual matter. Money and possessions are spiritual and reveal the real state of our heart.

If you are married, it is important to be very open with your spouse about money matters. If you are not married, having an accountability partner or accountability group might be very helpful. I know that people do not like to talk about their money with other people. But remember, money is spiritual, so these are really spiritual matters we are talking about.

We need to know what we are doing with our money. The numbers don't lie. How much are we spending, and on what? How much are we giving, and to whom? How much are we saving and investing, and where? We need to keep records. **[DIFFERENCE BTW. THE RICH AND THE POOR: SAVE FIRST; KEEP RECORDS]**

In fact, you should probably develop a budget, if you do not already have one. Here's an idea that I heard from a well-known pastor: **[3-4 MONTH ENVELOPE PLAN: I suggest 3-4 months because income and expenses can vary greatly week-to-week, but things tend to even out over 3-4 months, so that will give you a good idea of what the year will be like. ANDY STANLEY EXAMPLE OF BEING AMAZED AT HOW MUCH THEY SPENT ON STUFF AND HOW LITTLE THEY GAVE].** The reason they gave so little is because they give like most people give: they had not budgeted their giving, but gave at the end. **[IN CHURCH: TIME FOR OFFERING—1, 5, 10—WHICH ONE DO YOU THINK MOST PEOPLE GIVE].**

THE KEY TO BUDGETING IS THIS: Suppose you worked for me; you are making \$5000 p/mo: **“I have to cut your wages by 20% . . . The key is to do that voluntarily: 10% for giving; 10% for saving and investing; live on the remaining 80%]** If you do this, at the end of a year, you will have given, on average, \$6000 (\$500x12) and you will also have saved \$6000. At the end of 5 years, you will have saved, on average, \$30,000 and will also have given \$30,000.

If you get a raise or promotion, don't raise your standard of living to match your new income. You can raise it a little, but now you will have more to give and to save and invest. Look for ways to cut your expenses so that you can live on 75% of your income, or 70%. All of this will serve to get our spending, and importantly our **giving**, into line with the gospel. **Our giving needs to be budgeted—budgeted percentage giving.** Because, ultimately, it's not our money at all—it's God's. He has simply lent it to us and will hold us accountable for what we have done with it.

The other thing we need to do is to regularly reassess our situation. Nancy and I give to our church and to a number of ministries we believe in. Every year we look at the list and say such things as: Should we increase or decrease how much we are giving? Should we add someone else or drop someone from the list?

It has been said, “If you're not in control of your money, you're not in control of your life.” We are going to give an account of our financial stewardship at the judgment. Remember the parable of the talents: one man got 5, one got 2, and one got 1 talent. The master (that's Jesus) told them to manage what he had given them, and then he went away. When he returned, he had them account for what they did with the money. The first two acted wisely and were commended. But the third simply buried his talent and returned it to the master when the master returned. Yet Christ condemned him. But remember one thing: the man who got the 1 talent *was* able to account for it; yet he was condemned because he had not acted wisely with the master's money. My question is: **Can we even account for what we are doing with our money?** We cannot if we do not have a budget and keep financial records. That's why we need to budget and keep records

In v. 12, Paul not only says what we should run away from the love of money, but also tells us what we should run to, namely, **righteousness, godliness, faith, love, perseverance and gentleness.** This tells us that *we cannot have both*. The “prosperity teachers” say that we *can* have the love of money and *also* be leaders of the church, righteous, godly, faithful, loving, etc. Paul is saying, **“No, you can't. You must choose. It is one or the other. You can't have both.”** Which again reveals that money is spiritual. He is *contrasting* the love of money with **righteousness, godliness, faith, love, perseverance, and gentleness**, all of which are spiritual attributes.

Notice how all of these virtues—**righteousness, godliness, faith, love, perseverance and gentleness—go together.** They are like the **“fruit of the Spirit”** in Gal 5:22-23, which also all go together. These are matters of our character which will determine how we live our lives. So is the love of money. Our attitude toward money also is a matter of our character, which is why Heb 13:5 says, **“Make sure that your character is free from the love of money, being content with what you have.”** Our character will determine how we live our lives—and at the heart of that is our relationship with money.

In v. 12, Paul then concludes by saying **“Fight the good fight of faith; take hold of the eternal life to which you were called.”** This is the second time in 1 Timothy that Paul has used the expression **“fight the good fight.”** The first time was in 1:18. There he was telling Timothy to remain faithful. Here he is saying the same thing, but the context here is resisting the love of money and instead pursuing a godly character. Here Paul adds the words *“of faith”* to *“the good fight”*—it is **“the good fight of faith.”** This emphasizes that our faith, by its very nature, requires effort on our part. The struggle is against the lusts and temptations of the world and the flesh, of which money is a prime example. IOW, our relationship with money implicates our faith. It does that because money is spiritual. We need to see it for what it is and act accordingly.

We act accordingly by fleeing from the love of money and pursuing **righteousness, godliness, faith, love, perseverance, and gentleness.** By doing that, we **“take hold of eternal life.”** “Taking hold” of eternal life implies grabbing it tightly and holding on to it. There is certainly a past aspect to this: we take hold of eternal life when we repent of our sins and confess Christ as our savior and Lord. However, there is a daily and ongoing aspect to **“taking hold of eternal life.”**

In **Luke 9:23** Jesus said, **“If anyone wishes to come after Me, he must deny himself, and take up his cross *daily* and follow Me.”** That means dying to self every day. Dying to the love of money every day. IOW, not letting the subtle lusts of the flesh, lusts of the world, and pride of life worm their way into our minds and blind us. It is a battle, but it is a great battle. It is a spiritual matter of the highest order.

Jesus made clear that this is a spiritual battle of the highest order. In **John 17:3** he said **[READ]**. When the Bible uses the word “know” with respect to salvation, it means more than just “know about” God and Christ. Instead, the Bible often uses “know” in a deeply personal, intimate, and relational sense. To “know” God and Christ is to be in right relationship with them. Being in right relationship with God and Christ means, among other things, that what we are doing with our money is honoring and glorifying them. So, again, money is spiritual. What we do with it reflects our relationship with Christ himself.

CONCL: In today’s passage, Paul has given us a fairly comprehensive look at the relationship between the gospel and money. He has described those who epitomize the problem of materialism and the gospel; he gave us the proper perspective of the gospel and money; he has warned us of the danger that money poses to us; and he has shown us how we need to respond to that danger. We have seen that money is spiritual. Because money is spiritual, it reveals the true state of our heart.

We have the potential to honor and glorify God through our finances and also to do great good in this world. If we take these things to heart, we may need to make changes in how we manage our money. We need to budget, keep records, and adjust our spending and giving to truly honor the Lord with our money. Let us start being faithful stewards of our money. If we do these things, we will be like the first two stewards in the parable of the talents. In that case, on the day of judgment we also will hear those glorious words, **“Well done, good and faithful servant. You were faithful with a few things. Now I will put you in charge of many things. Enter into the joy of your master.”**