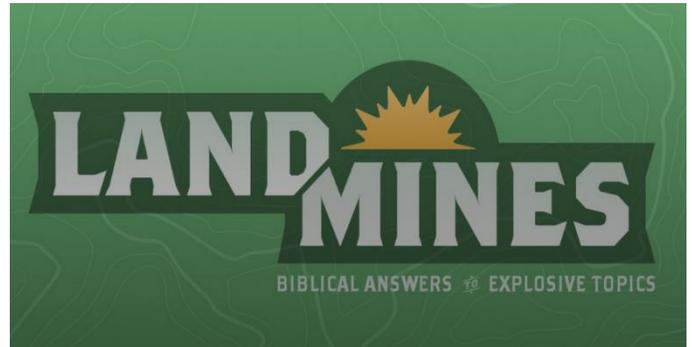




VILLAGE BIBLE CHURCH
SUGAR GROVE CAMPUS

LANDMINES: Biblical Answers to Explosive Topics



The Money Trap

Tim Badal | June 9, 2019

This week we conclude our series called “Landmines.” We’ve been looking at different points of contention in our culture today—explosive topics that can cause all kinds of consternation. One of the reasons these are so explosive for the believer is we’re on a spectrum between polar opposites. We have the culture’s definition and understanding of these topics, then we have God’s Word. We have to decide in our hearts and minds if we’re going to believe what God has said about these things is true or believe what our culture tells us. In most of these areas, God’s Word calls us to refrain from certain temptations, and instead do things His way. Our culture, on the other hand, tells us to grab hold of these things and embrace them to the fullest. From the culture’s view, what God says in His Word is outdated. Rather, we’re told that life is about us, our pleasure and our desires, having what we want when we want it.

These two perspectives are at war with one another. The Christ follower stands between these two views, and we must decide whether we will follow God’s Word. Culture has set out these landmines, these temptations, essentially taking the things God has given us and using them to pull us away from Him in rebellion and sin. This series has helped us learn how to disarm these landmines around us.

Today we’re going to talk about the landmine related to issues of money. Money itself is not the landmine, but there is a trap that money can create. We’ll be looking at 1 Timothy 6:6–19, but for the most part we’ll focus on verses 17–19. Let me emphasize again that money itself is not the issue. In itself, it’s neither good nor bad. It’s amoral, which means it’s neutral. It’s what we do with money that makes it good or bad. What we do with it will either merit the accolades of God, or it will be spent on things for ourselves. Money isn’t the problem; it’s what we do with money.

In the church in Ephesus—which is where Timothy was the pastor when Paul wrote this letter to him—they had two opposing ideas regarding what money was. First, some of them looked at money from the view of asceticism which essentially believed money was dangerous and something to stay away from as much as possible. In this view, Christians should never become rich. Any time a Christian garnered any amount of surplus money, he was to give it to others. The calling of a Christian ascetic was to stay poor.

We can find this reflected in modern evangelical thought. Some see Christians living in excessive wealth while other Christians all over the world are struggling to have their needs met and even dying of starvation. One pastor whom I really respect has said Christians should view their money as if they were living in a time of war. In other words, during a war the supreme concern is to win the war, which may well require rationing all resources to take care of the far greater needs on the battlefield. That was asceticism. It was alive and well in Ephesus, and it’s still alive here in certain Christian circles.

But there is another view of money, which is materialism. It’s not hard to find pastors who teach that excess is actually our goal. These preachers have no problem wearing designer clothes, driving designer cars, living in designer homes. There’s actually a

Twitter feed of an individual who takes pictures of the high-end tennis shoes preachers wear. There are thousands of dollars being spent on sneakers that are worn when these preachers are preaching.

How often are we told on television that if we're followers of Jesus, we should be wealthy. We're told that God wants us to own all kinds of wonderful things and that it's okay to accumulate things for ourselves. An Atlanta megachurch not long ago was raising \$15 million for a Lear jet for their pastor. I'm looking forward to that campaign here at Village. We could park it over at the Aurora airport.

No. Seriously, there has to be a healthy middle place between asceticism and materialism. What does God's Word have to say regarding the landmine of how we use money? Paul gives Timothy the answer to that question. As we read the text, pay attention to the process of Paul's thinking. This letter has a lot to say about money in the church and how Christians should handle money.

For example, in 1 Timothy 3 where Paul is speaking about church leaders, he tells Timothy to seek out elders who do not have the love of money. This is one of the qualifications for serving as a church leader, because how can a man serve both God and money at the same time? They will love one and hate the other. He also applies this criterion to deacons, who are ministers of mercy in the church. He says they should not seek dishonest gain.

Then in 1 Timothy 6:6–10, Paul addresses the poor people in the church in Ephesus. These may have been slaves in that community who probably had few things beyond their daily food and a set or two of clothing. He tells them not to pursue money, but then we read this, beginning in verse six: *"Now there is great gain in godliness with contentment, 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."* A snare is a first-century word for the 21st-century word "landmine."

He tells them not to fall into a snare where *"many senseless and harmful desires that plunge people into ruin and destruction. For the love of money"*—it's not money, but 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."*

Paul was saying to the poor people in the church that they were to be content if they had food, drink and clothing. God was providing what they needed. So instead of getting rich, their goal should be to become godly. Apparently, Timothy had reported to Paul that the poor in their congregation were ruining their lives in their pursuit of riches.

Do you want to know how powerful money is? It's so powerful that it can cause people to wander away from the faith. It can cause us to question our relationship with God, even to give up on God. Notice in 1 Timothy 3:11 what Paul tells pastor Timothy: *"But as for you, O man of God, flee these things."* Don't go after riches, but *"pursue righteousness, godliness, faith, love, steadfastness, gentleness. Fight the good fight of the faith."*

Then Paul used Jesus as the example to follow. Jesus was not only rich—He was the King of heaven. He had everything, but He left it all to become poor. He essentially bankrupted Himself while we were still sinners by dying for us. Though He was rich, He became poor on our behalf. Paul called Timothy—and all of us—to follow Christ's example. We should not pursue riches, but instead we should pursue Christ.

After talking about how Christ has done all these things for us, Paul says this in 1 Timothy 6:17–19:

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.

The reason many of us are not experiencing the life God intends us to have is we're too busy pursuing money instead of pursuing Him. Money has become a great wall in our lives that keeps us from what God truly wants to give us. But instead of pursuing and following after Him, we're following after the love of money and garnering temporal possessions.

What are we to do? There are three things I want to address this morning. First, I want to acknowledge the problem. Second, I want to avoid some pitfalls. Then third, I want to consider the priorities we need to activate.

Navigating this landmine involves acknowledging these problems.

First, we need to recognize that we have a problem. Some years ago a book was written called *The Day America Told the Truth*, by James Patterson, a famous author of many books, and Peter Kim. They revealed some shocking statistics regarding how far people in our country would go to gain money. Men and women, young and old, were asked, "What are you willing to do to capture \$10

million?" In other words, they were being asked to identify their price and what they might do—good, bad or ugly—to gain \$10 million. How far would they go? Here's what the survey told us:

- 25% said that for \$10 million, they would abandon their entire family.
- 23% said they would sell their bodies for a week or more.
- 16% would give up their American citizenship. I don't get that one—your citizenship is more important than selling your body? That seems weird to me. I like being an American, but not that much.
- 16% said they would leave their spouse.
- 10% said they would withhold testimony to let a murderer go free.
- 7% said they would kill a stranger. Look to the person next to you and give them your name. Now you are no longer strangers, right?
- What about parents? The survey said 3% would give their kids up for adoption in order to gain \$10 million.

There's any old adage that says, "Everyone has a price." When I was a teenager, a movie came out with three big stars, although I can't remember who at the moment. The premise of the movie was that a millionaire would give a million dollars for one night of romance with another man's wife. It was called *The Indecent Proposal*. We all have a price. Judas, one of the disciples of Jesus, traded Jesus for 30 pieces of silver. We all have a price and we all have a problem with money.

But then we also need to realize that money takes care of a lot of problems. Amen? Money puts food on the table. Money puts clothes on our back. Money gives us a roof over our heads and cars to travel for work and fun alike. Quite frankly, money is what enables us to have this wonderful church building and church staff. Money enables us to travel and share the gospel with people. Money takes care of problems. It's not money that is itself the problem—rather, it's an issue of contentment. Paul has zeroed in on this truth and it's true for both the rich and the poor. That's why he speaks to both groups.

Paul says to the poor person, "Don't start falling in love with the pursuit of money." He says to the rich person, "Don't fall prey to the security you find in your money." While money can solve problems, it can also create them. The real issue comes when money takes the place of God in our lives, whether we realize it or not.

The very earthly theologian, The Notorious B.I.G., put it this way: "Mo Money, Mo Problems." He got that right. He wrote that after he had amassed riches galore. The thought is this, "If I just had a little more in my paycheck, then this problem would be alleviated. If I had just a little more, my marriage would be stronger. If I had just a little more, my car would be nicer. If I had just a little more, then life would be better." But more money—and especially the pursuit of that money—can create more problems.

Navigating this landmine involves avoiding these pitfalls.

Second, I see four pitfalls in our text that we need to avoid.

Pitfall #1 – Identity

Paul says in 1 Timothy 6:17, "*As for the rich in this present age...*" When you hear that, some of you will think, "Whew, that was a close one. I thought he was talking to me. I'm not rich. So I get to sit back while Tim takes a sledgehammer to old Richie Rich next to me. I don't drive what he drives. I don't live where he lives. I don't have the income he has. Tim and Paul are talking to him and I don't have to listen, but I'm sure glad that guy came to church."

Here's the problem: we have an identity issue when it comes to being rich. Some of us are pursuing riches in this present age. If you're pursuing riches over Christ, you may make tons of money in this age, but you'll be bankrupt in eternity.

Remember the story Jesus told of a rich farmer who had so many crops and such a great harvest that he continued to build barns and silos to store it all in. After building all these barns for his overflowing harvest, he sat back and said, "Now I can live a life of ease. I can eat, drink and be merry." But God said to him, "You fool. Today you will lose your soul."

Some of us are living a life of ease in this present age. I want to warn you that you can enjoy this life—eat it up, drink it up and spend money as you will—but there is a day coming when God will demand your soul and it will be too late. But when Paul is talking to the rich, we think he's not talking to us. When we hear, "To those who are rich," we think it doesn't apply to us. That's an identity problem. Let me tell you, yes, you are rich. This Scripture is for all of us.

There's a website called "The Global Rich List." I referenced this some years back by way of illustration and I think it's helpful again today. It gives you the opportunity to put in your income in dollars, then will tell you where you are in relation to the richest person in the world. First, a person who makes a minimum wage each hour for a year makes about \$15,000 as a single individual. If that's you—and that's the poverty line in America—you will be in the top 8% of wealthy people in the world. Granted, if we're realistic, there are 474 million people who are richer than you if you're making minimum wage. But remember, there are 6.5 billion people who make less than you do.

Let's say you're married with both you and your spouse making minimum wage. In that case you're making \$30,000 as a household which moves you to the top 1% of all people. Some years ago we talked about the one percenters and we should have laughed. We're all in the top 1%! To be sure, that means 73 million people are richer than you are—but now 6.9 billion people are poorer than you.

Now let's expand it another notch. What about the national median income of a household in the United States? It is currently \$56,616 according to the U.S. Census Bureau. That puts you in the top .2%. If you're making the median income of \$56,000 per year, you're still the 13 millionth richest person in the world, but now there are 7 billion people who are behind you.

Bringing this closer to home, we'll look at the median income of Sugar Grove. According to the Census Bureau, the median income of Sugar Grove is \$108,000 for a household. That now puts us at .08%, bringing us up to being the 4,759,424th richest person on the earth. I'll grant you that you and I will never make the Forbes 100 list or the Forbes 50 list, but if it existed we would be on the Forbes 4,759,000 list. No, what we need to think about is how many people are poorer than we are. This isn't to prove that riches are bad, but it illustrates the reality that when we talk about being poor, it's only because your mansion is smaller than your neighbor's. I get it.

In all seriousness, we are rich.

Pitfall #2 – Priority

When we read this text, it is talking to you and me. If you live in the Fox Valley area, you are rich beyond measure. We need to listen to what Paul has to say to us. *"As for the rich in this present age, charge them."* In other words, Paul says there is a priority. This is not a suggestion or an idea. Commentator Jay Adams said, "This is to authoritatively instruct." These words are not recommendations or suggestions—they are commands to be followed.

If you are rich, then listen up and change what you're doing so your life is ordered according to God's ways. The commitment he's asking isn't to get rid of our riches. He says instead of garnering more riches, garner godliness. Instead of pursuing more money, pursue greater righteousness. At the end of the day, when we stand before Jesus, He's not going to care about how much money He gave us. He's going to ask, "What did you do with the money?" He won't ask us what was in our bank account, but He'll ask whether we used our money for His glory or for our selfish desires.

There's a priority and Paul wanted to Timothy to communicate to the church that the issue of money had to be dealt with. If they were to step on this landmine, it would bring pain and destruction.

Pitfall #3 – Humility

Paul continues, *"As for the rich in this present age, charge them not to be haughty"*—not to be prideful or arrogant. Why? There's something about being rich that brings out its cousin, arrogance. Here's how that works. We have lots of money, which enables us to drive nice cars and live in nice houses full of nice things. When this happens, we begin to think we deserve it. We think, "Look how hard I've worked, how smart I am. This is why I'm so rich."

Second, we extend that reasoning to poor people. "They're poor because they're lazy or stupid." You can see what begins to happen. The Bible tells us our riches are a gift from God; not something we gained on our own. Since it was God Who gave us our brains and the ability to acquire wealth, He could just as easily take our brains and bodies away from us. If He wanted to, He could take everything away from us.

We've read the story of Job who was one of the wealthiest men in his day. The devil came to God and said, "If You get rid of everything Job has, he'll curse You." God told the devil, "Go ahead. Do anything you want, but don't touch his body." So the devil took everything from Job—and that's what he wants to do with us as well. He wants to get us to the place where we might choose to turn away from God if our wealth disappears.

We have a humility issue, because we think we've gained our wealth, therefore we deserve it. The motto of the Christian should be, "My richest gain I count but loss and pour contempt on all my pride," as Isaac Watts wrote in "When I Survey the Wondrous Cross." We must realize we would have nothing if it weren't for God and His goodness.

Instead, we start driving nice cars and living in nice houses, then we start judging others. "Why can't they drive nicer cars? Why don't they manage their money better?" We begin to separate people, but little do we know that haughtiness has entered our hearts. We need humility.

Pitfall #4 – Security

Finally, we need to avoid the pitfall of security. Paul continues, "Don't set your hopes, rich people, on the uncertainty of riches." When we have money, we live more at ease. When we have money, we stop worrying. We think we have the ability to pay the bills and take care of things.

The poor have to worry about everything. "What am I going to eat? Where am I going to sleep? What am I going to wear?" They're filled with dread about what they're going to do. The rich don't have to worry about that at all. They're thinking more about what their next car will look like. They're dreaming about the next resort they're going to visit or where their next vacation will be. They're not concerned with the daily necessities of life; they're worried about how to spend their money.

Paul is telling the rich people—and that includes you and me—"I don't want you to find your security in your money." We must never forget that money is always uncertain. The Bible says money has wings and can fly away. When I've counted on money, it has disappeared. If you have children, you've seen that disappearing act. My kids go to the dentist to get their teeth cleaned. My wife comes home and tells me, "We just put a \$1,000 down payment on braces." What just happened? Their teeth are fine. They're boys. They don't have to be pretty. Money flew away. It will happen.

You put all your faith and trust in the stock market. Right now this is appropriate because the stock market had its best week in years this past week. You're sitting there riding high. "My 401k is awesome. I'm going to be able to retire and live it up. It's going to be great." But let us be reminded that it was only about ten years ago that the national economy lost trillions upon trillions of dollars because of something that sounded good—a bubble. A "housing bubble." That sounds so benign. "What happened? Why did you lose your house?" A bubble. Here today; gone tomorrow. When we put our hope in riches, when we start putting money before God as the solution to our problems, then we become idolatrous and push God out.

In one of his last public statements at Stanford University, Apple CEO Steve Jobs had this to say to young people. Knowing his time was done, that he would soon be entering hospice care due to a cancerous tumor he had, he said, "The one thing that will bring me down is something money can't fix." No amount of money could remove his tumor. He was a billionaire, one of the richest men in the world, but the one thing he had hope in could not take care of him. Do not put your hope in your money.

Then Paul continues by making a contrasting statement. Where should we put our hope? First Timothy 6:15-16 says we should put our hope in Jesus Christ, Who is *"the blessed and only Sovereign, the King of kings and Lord of lords, who alone has immortality."*

Money will dissolve away. Money will be eaten by rust and destroyed by moths. But Jesus, our God in heaven, has immortality. He was before the beginning and He will be after the end. He is the *One "who dwells in unapproachable light."* He deserves all honor and eternal dominion forever, amen. That's where our hope is. Paul says, "Don't put your hope in money; put your hope in God."

Navigating this landmine involves activating these priorities.

That moves us now to some priorities. Now we realize that we're rich, now we know we need to be careful not to be haughty in our riches, and now we know we can't put our hope in riches. So what are we to do?

Depend on God

Instead of running after riches, we are to depend on God. Verse 17 tells us not to *"set our hopes on the uncertainty of riches, but on God."* Do you depend on God? Do you depend on Him for your job? Do you depend on God for the ability to do your job and do it well? Do you depend on God for your paycheck? Do you depend on Him for the money and possessions you have, or do you depend on yourself?

The way you know the answer to these questions is revealed in the way you hold these things. If you depend on God, then your bank account is being held in an open hand. If it's "yours" and you depend on yourself, then you're holding it with a closed fist. Is

your house, money or possessions in an open hand before God? Can you say, "God, I didn't bring these things into my life; You did. So they're open. You can take them or leave them. I'm giving them to You, because they were never mine in the first place. I'm just the manager of these things."

Or are you holding tightly to these things because you believe you got them yourself and you're not going to let anyone take them from you? They're "yours." You need to learn to depend on God. Money is a major test of a person's character. Do you depend on God or yourself? If someone was to look at your checkbook, would they be able to define you as a Christian based on the way you spend your money? Would they be able to say, "This is a person who depends on God and who knows money doesn't belong to him. Look at how he gives, how generous he is. See how he views his possessions. He doesn't define himself by what he's accumulated. He's defined himself by Who he's been saved by, and he's obviously grateful to God for His grace and mercy." What does your bank account have to say about who your god is? Is it God or, as Jesus asked, is it money and possessions?

Delight in His gifts.

We need to depend on God and we also need to delight in His gifts. Paul says we should not look to *"the uncertainty of riches, but on God, who richly provides with everything to enjoy."*

I do not want you to go home thinking, "The finish to the Landmine series was certainly a doozy. Let's move on to Amos. I'm tired of this Landmine series, because I've been told to gut my house and put everything on the driveway with a big "FREE" sign on it." "Why are you selling all your possessions?"

"Well, I went to church today and Pastor Tim told me I've got to get rid of everything because it's bad to be rich."

Notice, there's not a word of condemnation to the rich. Paul does not call out the rich. He simply is warning them. In fact, what does he tell the rich to do? He says they should enjoy the gifts God has given them. I'm assuming you have a house, a car and other possessions and that you have a good conscience about how you've acquired them. If you're driving a stolen car, it is not a gift from God; you're a thief and need to turn it in.

But if you can in good conscience say, "I did what God called me to do. He called me to work, so I've provided for my family. I'm living in line with Scripture. I'm giving back to the Lord and I'm taking care of my family. Sure, I've got some nice things." If you can stand before God in good conscience, then He says, "Enjoy it. Don't make it a god but enjoy it. Enjoy that car. Enjoy that house. Enjoy the things you give your children." Just as we give gifts to our children and want them to enjoy our gifts, so God wants us to enjoy His gifts to us.

Do lots of good.

While we're delighting in these gifts from God, we are also to do lots of good. We depend on God, Who richly provides us with everything to enjoy. But then Paul continues in verse 18, *"They,"* the rich, *"are to do good, to be rich in good works."* We're to take the good things God gives us and enjoy them. At the same time we're to be at work doing good in the lives of others.

One of the things rich people like you and me can do is accumulate so many things we enjoy that we're too busy enjoying them to have time to bless other people. We're too busy enjoying the car and house that we never ask, "How can I be serving those around me? How can I be a good steward of these gifts God has given me?"

Think about the last windfall you got, maybe a bonus or a raise, a tax return or an inheritance. Were you quick to raise your standard of living or did you ask yourself, "How can I raise my standard of giving?" Maybe God did not give you that inheritance or that bonus or that raise so you could turn in the 2008 car to get a 2018 car. Maybe He wanted you to say, "Contentment with godliness is great gain. I'm going to keep my 2008 car and then bless someone else with a car they need." Maybe God gave you that money, not for yourself, but for someone else. We need to be busy doing lots of good.

Divest assets through generosity.

What does that good look like? Going on in verse 18, Paul says we are to divest our assets through generosity. He never says we should stop being rich. Rather, we are *"to be generous and ready to share."* As Paul said, let me charge you, rich person, with this. If you're a follower of Jesus Christ and God has given you riches—which we now understand we all have—then He requires that we give back to Him.

If you're here in America, a place of great wealth, and you are not giving a portion of your income back to the Lord—whether to a local church or to some other ministry—what did God say in Malachi 3:8-9? He said, "You're robbing Me. You're stealing from Me."

I've given you all these things and I don't require all of it back. But one way to prove you're depending on Me is to give a portion back to me." If you're not doing that, then God says—not your pastor but God says—you're robbing from Him. He has generously given things for your enjoyment, but He then calls you to give back a portion of your income. If you're a rich individual making thousands of dollars, God isn't asking you to give Him a tip, a token, as though He was a waiter who did a good job serving your food. No. This is the God Who loved you in your sin, rescued you from your sin by His grace and mercy, has given you life and breath and all good things. He wants you to remember that He is the Giver of these gifts and to give some of it back to Him for the advance of the gospel. If you're not, you can call me a legalist all you want, but God says you're robbing Him.

What are you robbing Him of? You're robbing Him of the opportunity to bless you and to show you what life is all about. Paul finishes his instruction in verse 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."*

Some of you are wondering why you're not experiencing the goodness of God. Some of you are wondering why you feel as though God is far from you, that your life doesn't feel as victorious as it should. One big reason may be that you have created a wall between the blessing God wants to give you and your own selfish desires and pursuits when it comes to money.

God says, "As long as you're pursuing money, you will never experience the life I truly want you to have, because you are depending on yourself. In doing so, you think you can come up with a better life on your own than what I would give you." It's there that we fall on this landmine. It's there, as verse nine says, that we "plunge ourselves into ruin and destruction." So what does God want us to do?

Don't stop thinking about glory.

In this present age we may be rich, but are we rich for the Kingdom to come? Are we storing up for ourselves treasures in heaven? Jesus said we are to seek first the Kingdom of God, and not riches (Matthew 6:33). We can't serve God and money at the same time. If we try, going to love one and hate the other (Matthew 6:24).

But if we pursue God, we are storing up riches where moth and rust cannot destroy. Let me ask, are you storing more in the here and now than you are in the heavenly realms? "Don't stop," as Fleetwood Mac said, "thinking about tomorrow." Many of us are thinking about the riches in our retirement, but we're not asking ourselves how we're storing up riches in God's glory. To do this, we must stop depending on ourselves and our money by depending on God. We've got to believe that the God of this universe has a life for you and me that we'll get to enjoy if we'll only trust and obey Him.

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All Scriptures quoted directly from the English Standard Version unless otherwise noted.

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