

How to Keep Money from Keeping You

Last Sunday we focused on “Storing up Treasure in Heaven”
Keeping our focus on Eternal matters

TODAY, we want to focus on our time here on earth.
“How to Keep Money from Keeping You”

in today’s message, we will examine the last principles outlined in “The Treasure Principle” (Randy Alcorn).

Principle #five: “Giving is the only antidote to Materialism”

Principle #six: “God prospers me not to raise my standard of LIVING but my standard of GIVING”

I recently read about Joan and Kevin Salwen. www.nytimes.com/2010/01/24/opinion/24kristof.html
At a red light, their daughter saw a homeless man begging along side of a man driving his Mercedes. She suggested that if the man driving the Mercedes would drive a less expensive car, the homeless man could have a place to live. The teenagers perspective did not take into account a number of important factors, but her sincerity was real. And her objection was taken personally by her father, Kevin Salewn was already quite the philanthropic giver. He served on the board of the Atlanta Ga. Habitat for Humanity. Unlike most Americans, he gave heavily to charity.

“What do you want us to do, sell our house?” dad said to his daughter.

“Yes, dad, I want us to sell our house.” Her reaction started the family down a road that eventually led to the sale of their 6,500 Sq. foot historic home, with 3 Viking stoves and large property outside of Atlanta. They searched for the best way to donate the proceeds to and gave \$800,000 to establish two community centers in Ghana.

While there are many aspects of this story that reflect the humanistic world view of the Salwens, the thing that impressed me was what happened to them *after* they downsized. They discovered that they spent more time with one another than with the things that were in their home. They found a greater joy with *less* than they every had with *more*.

Salwen’s make **no profession** of being a **Christian family**.

Their motives were **purely humanistic**.

But their discover reminds us of something important: **Things don’t make us happy, they only give us something more to worry about.**

This truth is explained in 1 Timothy 6:9. *“People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction.”*

1 Timothy 5-6 contain a **series of pastoral instructions** from PAUL to TIMOTHY regarding **specific issues** within the church.

How to handle our money was one of those issues.

1 Timothy 6:6-8 - remind us to be content with our status in life

1 Timothy 6:10 is perhaps the most misquoted verse in the Bible.

"The LOVE of money is a root of all kinds of evil..."

Verses 11-16 present an **ALTERNATIVE** to a life built on materialism.

Verses 17-19 present **THREE KEYS** to keep a proper attitude toward **MONEY**

There are a total of **SEVEN** commands. Two are Positive. Five are Negative. Let's examine those seven commands and group them into three points that we can remember and take home with us.

#1 Everything we have comes from the Lord. 6:17 This is expressed in Paul's words *"Not to be arrogant."* To the Corinthian church, Paul expressed this truth in the following way: *"For who makes you different from anyone else? What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?"* (1 Corinthians 4:7-8). Everything we have comes from the Lord.

Notice that the command in 1 Timothy 6:11 is to those who are *"rich in this present World."* Do you think that this applies to you and me today?

Before you mentally take yourself off the hook by thinking that you're not rich, remember that poverty and wealth are relative! When you sleep in a queen size bed with 600 count cotton sheets, sleeping on a straw mat would seem to be a sign of abject poverty. But billions of people around the world are thankful for a straw mat and don't regard it as a sign of poverty. It's just how everyone sleeps.

Think about your days growing up. Were there things that you look back on and say, "boy, we sure were poor, but we didn't know it!"

By general observation, we all might agree that the **POOREST** in AMERICA are **RICH** in comparison to most of the world. Here are some facts that verify our general observation:

1. US GDP per person ranks 10th in the world. \$46,400.
2. 87 countries with less than \$5,000 GDP per person
3. HAITI, \$1,300 GDP per person
4. In the US the **POVERTY RATE** fluctuates between 13-17%
5. **BUT** what is this compared to the rest of the world?

6. “The average poor American has more square footage of living space than does the average person living in London, Paris, Vienna, and Munich. Poor Americans have nearly three times the living space of average urban citizens in middle-income countries such as Mexico and Turkey.”
(<http://www.heritage.org/Research/welfare/bg2064.cfm>)
7. Forty-three percent of all poor households own their own homes. The average home owned by persons classified as poor by the Census Bureau is a three-bedroom house with one-and-a-half baths, a garage, and a porch or patio.
8. Eighty percent of poor households have air conditioning. By contrast, in 1970, only 36 percent of the entire U.S. population enjoyed air conditioning.
9. Nearly three-quarters of poor households own a car; 31 percent own two or more cars.
10. Ninety-seven percent of poor households have a color television; over half own two or more color televisions.
11. The poorest of us here today are “Rich in this present world!”
(Points 6-10 are cited from the above Heritage Foundation report)

The reality is, that we are certainly rich in this present world, so the teaching of 1 Timothy 6:11-19 strongly applies to us. We should listen carefully because God has something to say.

Point #2. We Can Only Enjoy What Has Been Surrendered to God. This is brought out in 1 Timothy 6:17 “*Do not put your hope in wealth.*” Here, there are two commands which both center on the word “**hope**.” It is the same word used in 1 Timothy 5:5, “*The widow who is really in need and left all alone puts her hope in God and continues night and day to pray and to ask God for help.*”

The Lord is instructing us that our HOPE must be in Him and not in our riches. Wealth is uncertain. We studied this last week in Matthew 6:19-20. Jesus told us that our riches here on earth are subject to corruption from within (moths destroy our things), and theft from without (thieves break in and steal).

Instead, our hope must be in God, who richly gives us “all things to enjoy.” Again, Paul’s words are perfectly in line with the manner in which Jesus spoke about riches. “*For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well.*” (Matthew 6:32-33)

A. W. Tozer addressed this point eloquently in his book “The Pursuit of God.” In a

chapter dealing with Abraham's willingness to sacrifice the most important thing in his life to God, Tozer writes:

"There can be no doubt that this possessive clinging to things is one of the most harmful habits in life. Because it is so natural, it is rarely recognized for the evil that it is. But its outworkings are tragic. We are often hindered from giving up our treasures to the Lord out of fear for their safety. This is especially true when those treasures are loved relatives and friends. But we need have no such fears. Our Lord came not to destroy but to save. Everything is safe which we commit to Him, and nothing is really safe which is not so committed." (A.W. Tozer, "The Pursuit of God," 28).

Point #3: **"Giving is the only antidote to Materialism"** (Alcorn). This point summarizes the four commands in 1 Timothy 6:18-19.

1. Do Good.
2. Be Rich in good Deeds
3. Be Generous. **εὐμετάδοτος** from *metadidomi* "to share." The root of this word is used 5x in NT. Examining its usage will help us understand how it is used here.
 - a. Sharing what you have (Luke 3:11) *"John answered, "The man with two tunics should share with him who has none, and the one who has food should do the same.""*
 - b. To "impart" (Romans 1:11) *"I long to see you so that I may impart to you some spiritual gift to make you strong—"*
 - c. A Spiritual Gift. (Romans 12:8) *"if it is encouraging, let him encourage; if it is contributing to the needs of others, let him give generously; if it is leadership, let him govern diligently; if it is showing mercy, let him do it cheerfully."*
 - d. To have something left to give others. (Ephesians 4:28) *"He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need."*
 - e. Sharing your very life. (1 Thessalonians 2:8) *"We loved you so much that we were delighted to share with you not only the gospel of God but our lives as well, because you had become so dear to us."*
4. Willing to share.
 - a. This is a different word than **εὐμετάδοτος** used above.
 - b. Literally, the two phrases could be translated "to share and to share generously!"

What are the The BLESSINGS of GIVING?

- A. An observation of Stewardship in AMERICAN CHRISTIANITY
 1. 5% of all Americans give 10% to a church or non-profit

2. 24% of Evangelicals give 10%
 3. 8% of Protestants tithe
 4. 2% of R Catholics tithe
 5. While 34% of Americans gave \$1,000 or more in 2007,
 6. 18% gave \$100 or less!
- B. Here at FBC
1. 90 families or individuals gave weekly in 2009
 2. Average \$133.86
 3. An additional 36 give bi-weekly or monthly
 4. In 2009, we had 10% fewer weekly givers, but they increased their giving by an average of 33%!
 5. I don't know what **percentage** of income this represents, but this is a generous church!
 6. The challenge is for all of us to rise to this level!

The TEXT reminds us that the blessing of giving is in the eternal rewards we will store up in heaven. The Holy Spirit led Paul to the same exact phrase that Jesus used in speaking about how we use our earthly wealth. When we use it for God's purposes, we are storing up TREASURE in HEAVEN! Notice 1 Timothy 6:19, *"In this way they will lay up **treasure for themselves** as a firm foundation for the coming age, so that they may take hold of the life that is truly life."*

There is a coming reward in heaven for those who use their earthly treasure to further God's work. Today I read an e-mail that after 6 months of study with our missionary Kevin King, a Chinese man gave his heart to Christ and was baptized. Those who support Kevin have a part in this "treasure in heaven." Peter and Betty Verkeik are sharing the gospel with tens of thousands of Muslims in Nigeria. Mark and Angie Holloman are learning Arabic while living in Jordan. This week, Pastor Frank spent time sharing the gospel with neighbors and FBC visitors. Pastor Paul studied for today's message, and Pastor Mike and Pastor Jason ministered to teens, counseled God's people and directed many church programs. In the coming months, we are giving sacrificially to build a building where the ministry of the church can expand and grow for generations to come, reaching children and families who will one day serve as the next generation of missionaries. As God leads you to give, you are sending your gifts ahead. By God's grace, your reward will be waiting. Jesus said, *"And everyone who has left houses or brothers or sisters or father or mother or children or fields for my sake will receive a hundred times as much and will inherit eternal life."* (Matthew 19:29)

"He is no fool who gives what he cannot keep to gain what he cannot lose" (Jim Elliot).