



VILLAGE BIBLE CHURCH SUGAR GROVE CAMPUS

In God We Trust

Lifestyles of the Rich & Faithful – 1 Timothy 6:17–19
Tim Badal | March 4, 2018



We're continuing our series "In God We Trust," as we learn what it means to trust God, not only with our eternal salvation, but also with all our lives—with our possessions, our families, our jobs—all the things we find ourselves being anxious about. God has called us to put our faith in Him, knowing He is a great God.

As we've seen, when we put our trust in other things, we end up filled with all sorts of anxieties and worries, because the things of this world cannot live up to what we expect them to be. In fact, they often fail us. On the other hand, we've seen that God is utterly faithful and completely trustworthy. He is fully able to care for us, both in our times of plenty and in our times of need. That means we must continue to place ourselves in His loving hands.

Last week we shifted to the subject of money. It's very easy for us to make money an enemy; to say that money is our problem. Many would take the words of 1 Timothy 6:10 to mean money is the root of all evils. But that's not what the Scripture actually says. It says, *"For the love of money is a root of all kinds of evils."* So we should not think the money we own is itself the problem, whereas in reality, we're the problem.

Money is amoral. It can be used to hurt and exploit people. It can be used in dishonest and deceitful ways. But that same money in your pocket that can produce something destructive can also bring great delight and benefit when properly used. It's a way to show affection and generosity. So again, money itself is not the problem—we are. We are the ones who mess up this gift God has given us. That's why it's so important for us to get this money thing right.

Both in Bible times and modern times, money is often what we turn to when we're struggling with our problems. It becomes God's competitor when we turn to it instead of to Him. God intended money to be a gift that allows us to provide for our families and be generous to others. He never intended it to be elevated to the place it holds in many of our lives.

Paul speaks a number of times in the book of 1 Timothy about this subject of money. In this letter, Paul is giving instructions to his young disciple Timothy, who is pastoring a church in Ephesus. Paul explained to him how to organize a church, how to deal with church issues and what Timothy should be teaching his people so they would live holy lives before God as salt and light in their world.

In 1 Timothy 3, Paul tells Timothy he must appoint qualified leaders to shepherd the church. This is why we also appoint elders in our own church. In 1 Timothy 3:3, Paul warns him not to appoint any elder who is a lover of money. You can't love the church and love money at the same time. The spiritual leaders in a church should never be greedy men. They should be much more focused on the Kingdom work than they are on money. Paul also describes the qualifications for deacons, those who direct the serving ministries in the local church. In verse eight he says they must be *"not greedy for dishonest gain."*

Then in 1 Timothy 5, Paul admonishes the people to take care of the needs of others, especially the members of their own family. He also tells Timothy, "If there is a widow in your church who's struggling, before the church steps in to help her, it's first the responsibility of her family to care for her." He emphasizes this further in verse eight: *"If anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever."* A man's generosity within his own family is for Paul a litmus test for that man's faith.

In chapter six, Paul continues his discussion of money. In verses six through ten, he speaks of the poor people, those who weren't sure where they would be getting their next meal, or who were concerned about housing and clothing. He warns them not to

become lovers of money or to get the idea that their lives would come together simply by becoming rich. That thought makes people susceptible to get-rich-quick schemes.

Even in Paul's day, there were false teachers who were saying that God and money were so connected that holiness and a faith-filled life would gain a person great riches. We hear that from television preachers in our day. Paul says that in their hunger for riches, many have fallen into ruin. When he states that the love of money is a root of all kinds of evil, he's addressing the poor, not the rich.

Paul continues by telling Timothy to flee that kind of pursuit; that as a pastor, he should guard against such a desire for money. He tells him, "Don't be someone with dollar bills in your eyes, so that you look at the people in your church as a source for padding your own pockets."

Now, he had said in chapter five that it's right and good for the people of God to pay for the labors of a pastor or pastors to do the work they were called to do. He refers in verse 18 to the principles, "*You shall not muzzle an ox when it treads out the grain,*" and, "*The laborer deserves his wages.*" While the pastor is to be paid, his goal should never be to gain the ballooning salaries that are sadly common in many evangelical churches today. Pastors should not live in mansions, drive expensive cars or wear glamorous clothing. So Paul tells Timothy to flee this kind of temptation, living a life characterized by all the qualities that define a follower of Christ.

Then in the text we're looking at today, Paul turns to the wealthy people, giving them some areas in which they need to grow in their walk with God. In 1 Timothy 6:17–19, we can read Paul's counsel and warnings to those who are rich. I find two things in these verses that I think are important. First, there are rich people problems. Second, there are rich people priorities. But before we get into these, let's read our text. This is what Paul says to Timothy as he closes his letter:

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.

Some years ago there was a TV program that had one goal: to give the audience a sneak peek into how the other part of the world lived. It wasn't people on the other side of the globe—no, no, no. Rather, it's purpose was to show you what life was like for the rich and famous. There had been other similar shows prior to this one, but most of those were given to paparazzi photos and some captured pictures of the lifestyles of the rich and famous. But in 1985, a program came out that ran for 11 years, until 1996, led by the debonair host Robin Leach with his British accent. He began to give us a sneak peek into what it was like to be rich and famous.

His cameras showed us where the Hollywood actors and actresses lived, what the houses looked like for the titans of industry. We could see their pools and the other amenities on their properties. We could see that their garages were filled with foreign and domestic luxury cars. We learned how they partied, where they vacationed, and other aspects of their lives. The purpose of this program seemed to have been to produce in the audience a response of coveting and a desire to live like that. The opening dialogue invited this by saying, "You too can enjoy champagne wishes and caviar dreams." Hmm, sounds good, doesn't it? We were told that if we could just hit it big, we too would have the opportunity to enjoy all that life affords.

But today, we as Christians need to ask what God's Word has to say about our champagne wishes and caviar dreams. Are we somehow in line or out of line with what God desires us to have and commands us to do as His followers? Just as it was in the first-century world of Ephesus, so today the church is divided on this issue of money and the Christian.

There are people then and now who say money is no good. That belief is called asceticism, which says a person should only deal with money when it becomes absolutely necessary, but it shouldn't become a means to purchase anything pleasurable. Even today there are men whom I respect who say that to enjoy money—to spend money on one's self, knowing there are people who still are without Christ—is selfish. They think that if you're not giving all your money to the church and missions, then you're sinning against God. I can disagree with that view. But on the other side, in the first century and today, there are many who embrace materialism. There are preachers who urge us to get as much money as we can. The idea is that God is blessing those who are faithful and godly. We hear TV preachers brazenly announcing that they need to raise money.

One pastor in Atlanta specifically told his people they needed to raise \$15 million. Was that to start orphanages in Africa? To open up wells for water in far-off places? No. It was for his new Lear jet. What's crazy is that those people actually raised that money for him. You see, his argument was this: "How can I boldly preach the gospel if I have jet lag?" That's nonsense! Yet that is mainstream in some of our churches today.

So what is a Christian to do? Remember, in this particular text, Paul is specifically addressing those who are *“the rich in this present age.”* Being rich isn’t a bad thing in itself, nor is it a good thing. The Bible never says if you’re rich, you’re bad or if you’re rich, you’re good. All Paul is saying is, “If you’re rich, I have a word for you. If you’re rich, you have some problems.” The earthly theologian, The Notorious B.I.G., put it this way: “Mo’ money; mo’ problems.” Even though most of what he said was wrong, he was right on that issue.

Let’s be honest—money does take care of a lot of problems. If money buys me a house, then I don’t have to worry about where I’m going to lay my head. If money has provided me with clothes, I don’t have to worry about being naked. If money has bought me food, I don’t have to worry about where my next meal will come from. The reason God gave it to us is to alleviate some of these basic life problems.

Our text reminds us about rich people problems.

For the people who have money in this congregation, there is a whole list of problems we don’t have to worry about, because we’re rich. Poor people have to deal with problems that never cross our minds on most days. Yet being rich has its own issues. In this text I see four different kinds of “rich people problems.”

Rich people can struggle with their identity.

You might be surprised to know that rich people struggle with their identity. What does that mean? When Paul addresses those who are “rich in this present age,” that doesn’t mean they’ll be rich in the Kingdom age to come.

Timothy is charged to give these instructions to the rich, yet most people hearing it won’t consider themselves to be rich. Most of us are thinking, “I’m glad it’s not me he’s talking about. He’s talking about Richie Rich next to me in the pew. Look at his car, his clothes, his house—I don’t live like that. I don’t drive that. So I’m glad I don’t have to listen to this sermon today.”

Rich people very rarely recognize that they’re rich. One survey found that 85% of the people who are rich according to the world’s standard believe themselves to be poor. We have a poverty mentality. No matter what we have, we think it’s not enough. If you ask someone how much income they need to be happy, almost everyone will respond, “Just a little more.”

But we need to realize the reality that we are rich and this passage is for us. There is a “Global Rich List” that evaluates the wealth of the world. If you have an annual income of \$15,000, which is minimum wage, you are in 93rd percentile of money producers in the world. That means only 7% of the world’s population is richer than you are. Let’s say as a couple, you’re both making minimum wage, giving you a family income of \$30,000 annually—which in our country is the “poverty line.” Where does that put you on that Global Rich List? That puts your family in the top 1% of all the people of the world. You can see there are still a lot of people richer than that—73 million, according to this list. But remember, there are more than seven billion people on the earth.

Then let’s consider the national average income in our country, which is \$50,000. That puts us in the top 2/10 of 1% of the world’s population. That’s like saying, “I have an average house in Bel Air.” Maybe I should have said, “I live in a shack in Bel Air.” Oh, I feel so sorry for you. But that’s how we operate here in America.

So now let’s bring it closer to home and look at some averages for Sugar Grove. This figure skyrockets from \$50,000 to \$99,600. That’s what demographics tell us is the average income in Sugar Grove. Well, what does that do? That moves us to the top 1/10 of 1% of all the people in the world. Again, we’re still the five millionth richest person in the world—but there are 6.5 billion people who are behind us.

Brothers and sisters, this might be my most blanket statement ever, but I think it’s accurate to state that when Paul references those who are rich in this present age, you are one of the rich ones if you live in the Fox Valley area. So we need to listen. Our identity should not lead us to think, “Hey, I’m glad this is being preached to Mr. Big Box next to me.” Rather we should think, “This needs to be preached to me. Though I may be poor by America’s standards, by the standards of the world, I am rich beyond measure.”

Rich people can struggle with their priority.

Rich people struggle with their priority and often need to be called out. Paul uses the word “charge” which is a strong expression. He isn’t saying “recommend” or “suggest” to them, or even “teach” them. Jay Adams puts it this way: “to authoritatively instruct.” Why would Paul use this strong of a word? I believe if we’re really going to get to the heart of this money issue, we need to use a hammer. The world tells us we’re okay. Just a little more is going to do the trick. Paul realized how very hard it is to get people to release their grasp on their money, almost making it their god.

So God's Word to each of us this morning is this: "I've loaned you money and here are the closing papers that describe what you're to use this money for." When you bought your home, you went through a closing procedure. You signed all that legalese you said you read through—or at least you prayed that someone did. But it was clear that this was what you can do with this money the bank was loaning you.

God is saying something similar. He's loaned us money and possessions, but He has a strict plan for how we're to use them. So He says, "I charge you, I command you, when it comes to your money, don't do certain things—do these other things."

Rich people can struggle with their humility.

The third rich people problem is a humility problem. Paul says, "*Charge them not to be haughty.*" They're not to be arrogant or prideful. In other words, "Don't let your riches make you think you're better than you really are." Money can often encourage arrogance. By nature, it allows us to own certain things that we really want to have.

Let's take a quick field trip to O'Hare Airport and think about a wealthy man's options. He gets to walk up to a special counter, because he holds a first-class ticket. He won't have to stand in that long line with all the other cattle of the world. They're going to take good care of him. They'll say, "We know poor people smell. They're loud and have way too many kids. We don't want you to have to sit with them in the terminal. Here's a lounge for you, Mr. Big Stuff. There you can have free Wi-Fi and complimentary drinks. And at just the right time, we'll call you by name so you can make your way through the terminal to the boarding gate."

Then when he gets there, he hears his name called: "Mr. Big Stuff, we're going to put you in your seat first." He gets up, smiling, and walks by the chaotic Badal family without even looking at them. He sits in his plush chair that actually fits the bottom God has given him. There's champagne waiting for him. He gets a nice towel to wipe his face from all the filth from the commoners with whom he's come into contact.

And here's the great thing. They make you and me walk past people like him. You have to explain to your kids, "Hey, Luke, your dad is just a pastor and a caterer. Those days won't be happening for you. Let's get back to our seats. We're on the wing this time. Hold on." You'll be in the seventh level of hell on your trip while that man sleeps through the whole flight.

Listen to me. There's nothing wrong with flying first class. I am frankly jealous, but that's next week's sermon. There's nothing wrong with it, but would you agree that when you are pampered in that way, it's easy to start thinking 1) you deserve it, and 2) you are somehow better than others.

Have you ever noticed that there's a curtain between the airplane sections? They don't even want to see us. [I know I'm going to hear from some of our frequent flyers today.] There's nothing wrong with that but be careful that your riches don't start making you think, "I'm not one of them. They're something less than me. Look at what I've got that they don't have. God obviously loves me more."

We've got to be careful that we don't become arrogant. Haughtiness goes against the very nature of the gospel. Jesus shed the same blood for rich and poor alike. His blood is no respecter of persons. It was shed for rich people's sin and middle-class people's sin and poor people's sin. The ground is level at the foot of the cross and each one of us is equal there. There's no first class and coach there, amen?

James 2:1–7 says you can't tell the rich person, "Here's the nice place to sit. And poor person, you go sit over there." That was a problem in James' church. Paul says that attitude should be foreign to any group of Christians.

Rich people can struggle with their security.

Finally, Paul points out that rich people can have a problem with security. He tells Timothy to charge them not to "*set their hopes on the uncertainty of riches.*" One of our tendencies is to think, "Because I have money, I'm secure. I can weather trials; I don't have to worry about tomorrow."

Remember the story Jesus told in Luke 12:16–20 about a rich man who had such an abundant crop that he kept building more barns to hold it all? When all of his wealth was finally stored, he sat back and said, "*And I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'*" Some of us as rich people can sit back and say, "Now we've got this promotion, or this inheritance, so now we don't have any problems." Remember what The Notorious B.I.G. said? "Mo' money; mo' problems."

Jesus said that God responded to the rich man, *"Fool! This night your soul is required of you, and the things you have prepared, whose will they be?"* That night, the rich man's life would end. Although he thought he was going to live in safety and luxury, it was not to be. Instead, he would be facing judgment that very night.

Some of us think we're secure in our finances. But Paul is clear that riches do not provide security. Only God does. Maybe the money in your bank makes you feel pretty good about your future. You know what your 401k is worth. But Paul calls riches "uncertain." We read in Proverbs that money is here today and gone tomorrow. Money talks, and do you know what it says? "Bye, bye!" It says it even faster when you have children.

Anything can happen and if we put our security in money, we'll continually be watching Jim Cramer on CNBC, wanting to know if it was a good day or a bad day. The poor don't care about the stock market, whether it's a bull market or a bear market. They don't worry about mutual funds or investments. They're worried about the next meal. But we begin to look at our 401k, thinking, "Therefore I'm secure...or not."

Paul tells Timothy to charge the people, "Don't be haughty or prideful. Don't put your faith, hope and trust in the uncertainty of riches." Those are the rich person's problems. So we need to ask ourselves, "Do I have rich people problems in my life?"

Rich people priorities.

Paul doesn't leave us simply with the problems, he also provides us with some priorities. Let's look at five priorities that are explicitly described in Scripture that we are called to do. Again, these aren't suggestions; these are commands.

God has blessed us with much; therefore, we must depend on God.

Instead of depending on the uncertainty of riches, Paul says we must place ourselves in the hands of a faithful God. Look back at 1 Timothy 6:15–16, where Paul describes God as *"the blessed and only Sovereign, the King of kings and Lord of lords, who alone has immortality, who dwells in unapproachable light, whom no one has ever seen or can see. To him be honor and eternal dominion."* That is the God in Whom we must put our trust.

As we learned a couple weeks ago, we need to "trust fall" into God's arms. He's the King of kings and Lord of lords, and He wants us to depend on Him. Money is fleeting. Possessions can rust and be destroyed. Everything on earth is temporal, but God is eternal and immovable. He is the only King of the universe. So Paul charges the people, "Depend on God, Who is faithful, rather than on money, which is faithless."

So our paradigm must shift. Yes, God does give us money, but we cannot expect money to do something it can't do. It cannot bring us happiness or contentment—only God can do that. We cannot expect to find identity in riches—only God gives us our identity. We cannot find purpose in money or a plan. Those are things God provides. We need to put money in its proper place. God has given it to us for us to wisely put it to good use, without taking our worship away from God alone, trusting Him alone with our lives.

God has blessed us with much; therefore, we must delight in His gifts.

Paul goes on to say that we are to trust in the God *"who richly provides us with everything to enjoy."* It's okay if we delight in the gifts God has given us. That doesn't make us materialistic, as long as we realize these things are gifts to be enjoyed.

But we need to consider how this money came to us. Did it require us to break one of God's principles to get it? Did we lie or cheat or steal? If so, then that's not God's gift. Dishonest gain is not from God. God calls us to work hard, then when we earn money, God wants us not only to provide for our families, but also to enjoy the fruit of our honest labor. This is right and good.

In other words, I'm not implying you should go home and burn down your house because you don't think you should enjoy anything money has bought. No! Enjoy your home. Enjoy your cars. Enjoy your television. Don't make them gods but enjoy them. God has given us these things for our enjoyment.

Still, that doesn't mean the video game system God gave you to enjoy is to be played all night. That's devoting more of your time and yourself to something other than God. We should never say no to God and yes to television. We should not say no to God's church and yes to a better vacation. It all needs to be kept in perspective.

God has blessed us with much; therefore, we must do lots of good things.

In addition to depending on God and delighting in His gifts, we are also called to do good with our blessings. Paul continues, *"They are to do good, to be rich in good works."* In other words, we should never be known as "the rich guy on the street," —the guy who

has all the toys. Granted, it's hard to hide wealth, but we should be known as the man or woman who not only is rich, but also as the person who does good.

You and I, as rich people, have the important luxury of not having to worry about the daily necessities of life, which frees us to look to the needs of others. We're not trying to find a cardboard box to sleep in tonight or wondering where our next meal might come from or how we're going to get clothing. This allows us to care for those who have these kinds of problems. The good works we do aren't what saves us, but they do express to the world around us that, in fact, we are saved. We're to be rich in good works.

God has blessed us with much; therefore, we must divest our assets through generosity.

The next charge Paul gives us is to *"be generous and ready to share."*

I catered a five-year-old's birthday party some years ago. I was in the house after the meal, storing up the leftovers when they brought out the cake and sang "Happy Birthday" to the kid, after which he blew out the candles. Then he said something unexpected, "My cake! My cake!" Then he grabbed it and put it all on his lap. The mom said, "Why did you do that?" He said, "Because it's mine! You gave it to me." The mom replied, "No, you're supposed to share it with others."

What we are tempted to do as rich Christians is to see all the blessings God has given us and then grab them to ourselves, saying, "Mine! Mine!" God's response is, "Wait a minute. I wanted you to cut that cake into pieces so it can be shared with others." That doesn't mean you don't get the biggest piece (or for me, the one with lots of icing). Let's be careful. God gives us all these things so we can be generous to others.

At that birthday party, more than one person said out loud, "What a selfish little boy!" We didn't see him as living the good life. Think about it this way. This is the great five-year-old birthday test. When you get a promotion, when you get a raise, when you get a windfall, when you get an inheritance, when you get your tax refund, is your first thought, "What am I going to do with that money for me?" If so, then you have a problem. I have a problem.

If we think that way, we've taken that cake and decided it's all for me. Should we not think, "Lord, You've taken care of this, this, this and this in my life. I'm not poor. You've given me the opportunity to have more money. So let me take my eyes off myself and look around. What gospel opportunities are You putting near me? Who's in need? How can I cut up this gift so I can share it with everybody?"

I'm telling you, there were some sad people at that party because they didn't get cake—and this caterer was one of them. There's nothing worse than seeing a beautiful cake and then watching the kid ruin it all for himself. God has given you a windfall—maybe a couple hundred dollars, a couple thousand dollars, whatever it is. But He never expected all of that to be used on you. So divest it through generosity. Share with others. Give to the church. Give to ministries. Give to your neighbor. Give to those in need. Take care of people around you by divesting some of that money. Not all of it, but some it, for Kingdom work.

God has blessed us with much; therefore, we don't stop thinking about glory.

Finally, Paul concludes by saying in verse 19 that when people are generous, they are *"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."* To quote another contemporary theologian, Fleetwood Mac: "Don't stop thinking about tomorrow."

Don't stop thinking about glory. Remember that the money God has given you is not something you're going to take with you. I've done a lot of funerals and I've never seen a U-Haul trailer behind the hearse. You don't get to take any of it with you. In fact, people will probably fight over what you leave.

What God tells us to do is, "Pay it forward." Invest in people and things that will bring an eternal reward, because in doing this, you will experience what it truly is to have abundant life in Jesus Christ. Money is a problem for us—let's admit it. Let's call it out for what it is. Then let's turn those problems into the priorities that allow us to invest in the Kingdom of God, instead of eating all the cake ourselves. Amen?