

THE COST OF RICHES

by Ray C. Stedman

Last week a man in Brooklyn, New York, whose work was replacing light bulbs in a New York skyscraper, bought a one-dollar lottery ticket and with it won five million dollars. It would be interesting to know how many of you are saying to yourselves, "Why can't I get lucky like that?" Some of you may be saying, "What a pity! I hope nothing like that ever happens to me." The passage from First Timothy 6, which we will be looking at this morning, will help us decide which group we belong in.

This grows out of Paul's word to Timothy about certain false teachers who felt that a godly reputation was useful as a means of gain. It introduces this very practical section on the Christian view of wealth.

Beginning with Verse 6, Paul plunges right into the heart of the matter by showing us what true wealth is.

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 shall be content. {1 Tim 6:6-8 RSV}

Twice in that passage the apostle says that contentment is true wealth -- not possessions, not new cars or new homes, not a comfortable environment -- but contentment; there is where true wealth lies. It is clear in this passage that contentment comes from a whole and balanced life. As we have already seen many times in this letter, that is what godliness (the Greek word, *eusebia*) means -- goodness, balance, wholeness. That wholeness produces a contented heart.

There is a twisted and distorted view of Christianity frequently heard today -- especially on religious television -- that says that, when you become a Christian, God goes to work for you to make you wealthy, and if you are not rich as a Christian there is something wrong with your faith. In Texas the sign of being rich is owning a Cadillac; here on the West Coast it is a Porsche, while on the East Coast it is a Mercedes. If you are not driving a Cadillac, a Porsche, or a Mercedes, obviously you are a weak-faithed individual, because (according to that view of Christianity), God blesses Christians, and wealth is the sign of blessing. People who think like this would quote Proverbs 3:5 this way: "Trust in the Lord with all your heart, and lean not unto your own understanding. In all your ways acknowledge him, and he will bring you good luck." That widely-held view is clearly denounced in this passage; to hold it is to adopt the very view that Paul says the false teachers were advocating, i.e. that godliness is a means of gain.

The truth is, as Paul goes on to say, that wholeness, balanced realism, richness of soul and spirit -- godliness -- is in itself gain. That is the true wealth; it brings contented hearts, which is what we are all looking for. One of the great problems of this age, with its crass materialism, its blatant hedonism, is that we are a rootless, restless people. We are always looking for some anesthetic to deaden the pain of an empty life. We look with envy upon contented people.

Of course, it all depends upon how you define contentment. Some people think that contentment means getting everything they want as soon as they want it. Most of us know that that is not true. We have lived long enough to know that those who live that way are not content at all. One of the best definitions of contentment that I have heard is, "not having all you want but wanting only what you have." Satisfied with what you have -- that is being content. The Greek word used here in this passage means self-sufficiency, having all you need and wanting only that much, not craving for more.

But there is even more to it than that. The word is best defined by the Apostle Paul in that famous passage in Philippians 4: "I have learned, in whatsoever state I am, therein to be content," {Phil 4:11 RSV}. Then Paul goes on, "I have learned both to be abased [to live without anything]; I have learned to abound [to have all I need] ... I have learned the secret of facing plenty and hunger, abundance and want," {cf, Phil 4:12 RSV}.

The next verse tells us the secret: "I can do all things through him who strengthens me," {Phil 4:13 RSV}.

Godliness, in other words, is contentment. True godliness is understanding that when you have God, and food, and clothing, that is all you really need to be enriched and fulfilled, satisfied and content. That is the clear teaching of the Scriptures. So the first thing this passage teaches us is that things do not make us happy. Jesus said that: "a person's life does not consist of the abundance of things which he possesses" {cf, Luke 12:15}, yet it is amazing how many of us read that and add, "except for me."

Paul goes on to prove the truth of these words by using birth and death as examples. He says we came into the world with nothing, and we can take nothing out of it. What do you have when you are born? Nothing. You come into the world a little red-faced, squally, naked baby. You do not have anything; even your diaper has to be furnished. What do you have when you leave this world? Nothing. You leave it all behind.

Years ago I picked up a young hitchhiker. As he was telling me about himself, he said, "My uncle died a millionaire." I said, "No, he didn't." "What do you mean?" he said. "You don't know my uncle." I said, "Who's got the million now?" "Oh," he said, "I see what you mean." Nobody dies a millionaire. We all die paupers; we leave it all behind.

Bob Roe tells me he is going to take his Ping golf clubs with him to glory. He has it all worked out to have them put in the casket with him. I keep telling him that, in heaven, nobody hits a bad golf shot so the game will be so boring nobody will want to play it!

The apostle says all we need is food and clothing -- provision for the maintenance of life (food), and protection from the elements that would destroy life (shelter and clothing). God provides those for us, and with that simple lifestyle man can be content. That is what Jesus meant when he said, "Man shall not live by bread alone, but by every word that proceeds out of the mouth of God," {Matt 4:4 RSV}. It is the knowledge of God that gives contentment; it is fellowship with the Lord of Glory that makes the heart rejoice, giving us peace and a sense of worth and security. That is the true contentment, Paul says.

But I want to be very practical about this: It is hard to live at that basic, fundamental lifestyle. The reason is, primarily, because we are bombarded ceaselessly with powerful appeals to buy this, send for that, borrow from the future to live in the present; we are encouraged to collect generous rebates, to believe that we all deserve much better than we are getting and that we can get it wholesale anyhow. All these subtle encouragements are pressed upon us hour-by-hour, day-by-day, in every magazine and newspaper, on every radio and television program, in every store window. Nothing is more universal than the propaganda to possess more things. Christians are up against a tough assignment when they are called, not to make that their objective in life. The whole world has made that their objective. If we do not watch, and keep alert, we will succumb to this pressure without even knowing it.

How can we resist? Consider carefully these words:

But those who desire to be rich fall into temptation, into a snare, into many senseless and hurtful desires that plunge men into ruin and destruction. {1 Tim 6:9 RSV}

Here, Paul is telling us how, in every age, this subtle peril lays hold of our hearts:

First, it comes in the form of simple temptation. Open a magazine and there is a picture, in living beautiful color, of a gorgeous automobile. It makes you drool to look at it. Walk into the airport, and it is sitting right in the lobby. You can go up and rub it, feel it, slobber over it. Your neighbors have one sitting in their driveway. Every Sunday morning they are out worshipping it, bowing down to it, lifting up its hood, feeding it all kinds of expensive things.

That is temptation, and that is what we are up against. It creates in us a hunger to have one like it. We all feel the force and power of this. It looks so natural, especially when we are constantly being told that we deserve this; we are this kind of people. It is amazing how easily we can convince ourselves that we, like everybody else, have a right to have these things. That is temptation.

But that is not the worst. There is another stage. Paul says that those who want to be rich "fall into a snare." Notice where the emphasis is: It is on the desire to be rich. It is the love of money, not money, that is the root of all evil. That is the most misquoted verse in America. We hear all the time that money is the root of all evil, but it is not. Money is a very necessary commodity in life; it is impossible to get along without using money in one form or another. It is "the love of money" that the Scripture is talking about, the desire to have more and more and more of it, the craving for riches, the constant planning of how to get another buck.

You say, "What is a young man with a family supposed to do? Isn't he supposed to try to provide for them?" Yes, he is, but what is his objective? Is it to make money, or is it to be a good, faithful worker, using his gifts and abilities to the fullest degree for the glory of God in the scene in which he is placed? That is something the world never thinks about.

Paul says that when you fall into temptation, and give way to this lust for more things, you create a snare for yourself. By that, he means that your possessions will soon begin to possess you. Everyone who has had any success in obtaining some of the things they desired soon discovers this. I am sure many of you could bear testimony to this. As soon as you get a shiny new car, an expensive gadget, a new home with all its comfort, etc., it immediately introduces a whole new range of worries. You have to get insurance on it, you have to buy locks to make sure that it is not taken away from you, you must be available many times when you would rather be away, because your possessions demand that you take care of them.

Possessions also change your relationship with others. You discover that people are treating you differently because you have something that is a symbol of prestige or status. People no longer treat you for who you are; they are treating you for what you have, so you begin to get suspicious of your friends and your friendships. You can even get involved in court cases, lawsuits, etc. All this enters when the love of money starts to possess you. That is the snare involved.

Second, the apostle says, such people fall into "senseless and hurtful desires"; damaging things happen to them and to those they love.

For years I have been hearing about the television show, *Dallas*. The whole world was agog for awhile with the desire to know who shot J. R. Ewing. I had never seen the program, so the other night I decided to watch it and see what it is all about. It was an amazingly apt time to do so because the show illustrated exactly what I am talking about this morning.

Last week's episode told of J. R.'s son, who had left him and gone off to live with J. R.'s business rival. J. R. was trying to force his son to come home. Not understanding anything about personal relationships, the only way he had of doing this was to put on the squeeze by applying financial pressure. As the situation unfolded, some of the results of J. R.'s heartless, cruel actions became apparent. One of the family members was driven to the very edge of suicide; another faced financial ruin; J. R.'s mother despised him. The episode ended up with J. R. looking very solemn, dimly aware that somehow he had made everybody unhappy.

The love of money encourages cruelty, callousness, neglect and shameful indulgence. People get involved in things they never dreamed they would do, all in the name of power, or greed, or pleasure. Ron Ritchie told me that just last week he talked to a man who had lost a huge sum of money. When Ron asked how it happened, the man's answer was, "Through greed. I turned down the street called Greed and I just kept right on going." "Senseless and hurtful desires that plunge men into ruin and destruction," the apostle says.

Paul lists the final results in Verse 10:

For the love of money is the root of all evils; it is through this craving that some have wandered away from the faith and pierced their hearts with many pangs. {1 Tim 6:10 RSV}

When you are living to be rich, breathing it every day, working at it as your great objective, that, Paul says, is a deep root of evil in your life. You know what a root is. If you find a big, luxuriant weed growing in your

back yard and you cut it down, although it looks like you have gotten rid of the weed you have not because the root is still there. After a while the root will send forth another shoot, and if you are not Johnny-on-the-spot, soon there will be another weed the same size or bigger than the first one. That is what the love of money is like, the apostle is saying. You can eliminate some of the problems that it creates but there will be another one along very shortly, because the root is still there, constantly producing evil in your life, creating situations that are disastrous to you and to others.

The second thing the love of money causes, the apostle says, is a "wandering from the faith." I can name at least half-a-dozen young men and women from this congregation who, when they first started out, were eager young Christians, committed to understanding the Word of God, dedicated to the Lord. But then they went away to school or they got involved in some prestigious training program and ended up with a well-paying job, and turned away from the faith. They lost the center of life, the very purpose of living, forgetting the God who is behind all things. The love of money drives us away from the faith.

The final result is that such people have "pierced their hearts with many pangs," Paul says. Some of the Hollywood idols have confessed what was going on privately in their lives when the public thought they were happy, beautiful people. Elvis Presley was the king of rock and roll. He was idolized by millions, admired and held up as the example of success to follow. Now it is known that he died a bloated, pitiful wreck of a man, unable to live a few moments without shooting himself up with drugs.

There comes a day when a final realization dawns on those who give themselves to the amassing of riches -- they finally come to the place where they have to give it all up. They can take nothing away, Paul says. What must be the awful feeling of an individual who awakens at last to the realization that his whole life has been lived for nothing! He has to leave everything to others to waste and spend as they like. He goes before the God of Glory with absolutely nothing to show for living. That is what Scripture faces us with.

I have often referred to *destination sickness* as the common illness of our day. Destination sickness is arriving at your destination, being where you have always wanted to be, having everything you always wanted to have, but not wanting anything that you've got. Thousands of people around this area today are suffering from this.

Now we are going to skip down to Verse 17, because in the intervening paragraph the apostle deals with Timothy personally in a great passage which we will take next Sunday to close this study. Having said these personal words to Timothy, evidently Paul realizes that he has been rather negative about riches; perhaps he has left the impression that it is wrong to be rich. So he adds this postscript, in Verses 17-19, and answers the question that is on everyone's heart, "How should an affluent person act?" Paul answers in two realms -- a rich man's attitudes, and his actions.

First, his attitudes. Verse 17:

As for the rich in this world, charge them not to be haughty, nor to set their hopes on uncertain riches but on God who richly furnishes us with everything to enjoy. {1 Tim 6:17 RSV}

The first thing someone who has money ought to remember is, do not let it swell your head; do not let it make you feel you are better than someone else. Do not credit your cleverness, your education and your ability to spot a good investment as the reason you have these riches, because there are a lot of people just as clever, just as well educated who do not have riches. Never forget that being rich does not change you; you are no better than anyone else.

When I was a boy, the symbol of snobbishness for a rich person was a lorgnette -- a pair of glasses on a stick (a dirty look on a stick!) through which a socialite would look down her nose at people. That was the sign of haughtiness. Today it is a patronizing smile.

The Lord Jesus spoke about "the deceitfulness of riches," {cf, Matt 13:22, Mark 4:19}. Riches can deceive. They make you feel you are worth more, that you are better than, you really are, because people start treating you that way and you believe it. That is where we get the so-called upper classes, the aristocracy, the

blue-bloods. Their blood is no bluer than anybody else's; they are no better than anyone else -- probably even not as nice in many ways -- but they think they are because they believe the lie that having riches makes them superior people.

I read the other day about an old Mexican laborer in Albuquerque, whose name was Candilario. He found a \$700 gold nugget up in the mountains and when he brought it into town he noticed that everybody began to treat him differently. He suddenly became Don Candilario. Then, as he spent his money around town, he became Don Juan Candilario; and then, Don Juan de Candilario, Caballero (which means gentleman). But finally, when the money was all gone, he said everybody reverted back to Old Candilario when they referred to him. That is the deceitfulness of riches. They give a sense of superior worth that is not really true.

Then the second thing Paul says is, do not count on your riches. Riches can disappear overnight. Many wealthy people in Vietnam had to flee just like the poor, and leave everything behind. Many rich Iranians thought the Shah was going to preserve their way of life in Iran, then the revolution came and it all disappeared. Many wealthy Americans in the State of Washington had beautiful cabins and property around the foot of Mt. St. Helen's, which are now buried under twenty feet of ashes. If the San Andreas fault lets loose, we will see how many of us retain the good things we have been given. Riches are uncertain; they can all disappear overnight. Jesus said, "Don't put your treasure where moth and rust corrupts and thieves break through and steal," {cf, Matt 6:19-20}. It is foolish to count on riches for security, for protection from the dangers and difficulties of life.

The third thing Paul says is to remember that it is "God who richly furnishes us with everything to enjoy." God is the giver. Many people forget that. They believe the lie their own heart tells them, that they are responsible for their own wealth; they earned it; they performed better than other people. But it is God who allows that wealth to come. God is the ultimate giver; and he gives, as this verse says, that we might enjoy riches.

Both the Old and the New Testaments clearly indicate it is not wrong to be wealthy. A group of Christians today are basically working at trying to convince us that it is wrong to have wealth at all, that the Bible is against it, and that we ought to give it all away. But the Bible says that God makes some people wealthy so that they might enjoy it. Watch wealthy people and see if they are enjoying their riches. If they are spending their wealth on themselves, heaping on more and more luxury, they are not enjoying their riches; their riches have become dull, commonplace, and boring -- nothing but anxiety and worry are created by them.

How do you enjoy riches? By making somebody happy with them; that is how. The only enjoyment riches can give is to use them in such a way that others are helped and blessed. That is what creates a sense of joy and gladness in the heart -- to know that you have been used of God to make somebody else happy, comfortable, relieved of distress, freed from bondage, given the food and shelter they need. Riches are given so that some may have the unique privilege of doing that.

Notice how the last verse confirms that and tells what actions to take if we are affluent, or if we have any money at all. Verse 18:

They are to do good, to be rich in good deeds, liberal and generous, thus laying up for themselves a good foundation for the future, so that they may take hold of the life which is life indeed. {1 Tim 6:18-19 RSV}

There are three things:

First, do good; that is, use your money in a way that helps people. There is a rather impersonal note there. It does not necessarily mean to be personally involved at this point. It means use your money wisely to help people. And do it. Do not just talk about it, do it. Give funds to relief of famine, to help the needy, to set up training schools, to encourage the spread of the gospel, to support missionaries, to minister to the weak and the retarded, the old, etc.

Second, "be rich in good deeds." That has a personal element to it. It implies that wealthy people are to be

personally involved in things that are good and helpful. They are not merely to give their money to good causes, but to personally do something. I was encouraged by reading in the last issue of *Christianity Today* an article about wealthy Christians in Dallas. (Since earlier I spoke of Dallas rather perjoratively, I would like to bring out the other side of it.) This group is now organizing to get personally involved in helping poor people find ways of utilizing their gifts and abilities so as to help themselves. Helping people to help themselves is the best possible use of wealth.

Then, finally, be "liberal and generous." There is no worse testimony than a rich Christian who is a stingy, flint-hearted Scrooge, grasping at every penny, squeezing every nickel until the buffalo yells! A Christian is to be liberal and generous. Our Lord put it best when he said, "Freely you have received, freely give," {cf, Matt 10:8b KJV}.

Paul closes with two great results that will follow:

First (Verse 19a),

... thus laying up for themselves a good foundation for the future, {1 Tim 6:19a RSV}

What will survive this life and carry over into the next? Not things (we have seen that), but there is something that will: It is people. When you change people's lives you are laying up treasures in heaven, and they will be there to meet you when you get there. That is the force of one of the parables of Jesus. He said to use your money to win friends so that when the money fails they will be there to greet you when you get to glory. That is "laying up treasures in heaven," {cf, Matt 6:20}.

Then the second result is (Verse 19b),

... so that they may take hold of the life which is life indeed. {1 Tim 6:19b RSV}

That is, in the present -- using wealth in such a way that you are filled with adventure, excitement and joy right now. That is "life indeed," abundant life, a full and satisfying life. There is nothing that can contribute more to that than using money to help people now. That is what Paul is talking about. Obviously, it is only to Christians that a word like this is addressed, because they alone can lay hold of that "life which is life indeed." To use your money properly, as God gave it, to enjoy it to the fullest degree and thus use it to bless others' lives is to experience the excitement and adventure of the life that Jesus Christ has come to give us.

These are very practical passages. Everyone has to work them out in terms of his or her own situation; we cannot sit in judgment on each other in these areas. We must all live with the realization that some day we must leave everything behind and only that which we have given away will we have in eternity.

Prayer

Thank you, Lord, for the practicality of these words. May they help us correct our viewpoints, and resist the badgering, bloated misconceptions of the world around us. Make us willing to be joyful and useful servants. Thank you for the gift of wealth that you have given some among us. We pray that all of us may use it wisely, and not live to make money, but live to be righteous men and women. We pray in Jesus' name. Amen.

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