

Proposition: In 1 Timothy 6:6-10 we discover that there are two approaches to life.

- I. The first approach is godliness (6-8).
 - A. A godly person exhibits contentment (6).
 - B. A godly person exhibits an eternal perspective (7).
 1. We came empty handed.
 2. We'll leave empty handed.
 - C. A godly person understands the difference between needs and wants (8).
- II. The second approach is greed (9-10).
 - A. Instead of God, it's gold (9a).
 1. Having money isn't the issue.
 2. Having to have it is.
 - B. Instead of freedom, it's a trap (9b).
 1. It leads to ruin.
 2. It leads to eternal destruction.
 - C. Instead of fulfillment, it produces more sin (10).
 1. Some wander from the faith.
 2. They pierce themselves with many sorrows.

Implications: Which best depicts your life?

1. Does my life revolve around *self*?
2. Or, does my life revolve around *Christ*?

After Clarence Darrow had solved a client's legal problem, the client asked, "How can I ever show my appreciation?" The lawyer replied, "My good friend, ever since the Phoenicians invented money, there has been only one answer to that question."¹

Richard Armour wrote the little rhyme, "That money talks I'll not deny, I heard it once; it said, 'Goodbye.'" Elbert Hubbard once said, "I don't like money. I don't like aspirin. But, it seems, I always need both, sometimes for the same reason."

Would you describe yourself as a content person? Frankly, contentment isn't seen as a virtue in our society. We're told that more is better. But not so according to the Bible. Contentment is an evidence that you are taking the right approach to life.

Which raises a question. Just what is the right approach to living? We'll find out this morning as we turn to the Word of God. In Paul's first letter to Timothy, 1 Timothy 6:6-10, we discover that there are two approaches to life. One is true of you.

I. The first approach is godliness (6-8).

"But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that."

We're nearing the end of our study of 1 Timothy. One of the key themes we've seen in the letter is the inherent danger of false teaching. False teaching can kill a church. In fact, as we saw last time, a sure way to destroy a church is to ignore the importance of sound, scriptural, Christ-centered, doctrinal teaching, and allow people to teach whatever they want.

Timothy had a job to do in the church at Ephesus. He was to deal with false teachers. "As I urged you when I went into Macedonia, stay there in Ephesus so that you may command certain men not to teach false doctrines any longer (1:3)."

*** Note: This is an unedited manuscript of a message preached at Wheelersburg Baptist Church. It is provided to prompt your continued reflection on the practical truths of the Word of God.

¹George Sweeting, *Who Said That?*, pp. 330ff.

We get an idea what the false teachers were like in 4:1-2, "The Spirit clearly says that in later times some will abandon the faith [i.e. sound teaching] and follow deceiving spirits and things taught by demons. Such teachings come through hypocritical liars, whose consciences have been seared as with a hot iron."

What in the world would motivate someone to abandon God's good Word in favor of the chaff of human speculation? Notice 6:3-5, "If anyone teaches false doctrines and does not agree to the sound instruction of our Lord Jesus Christ and to godly teaching, he is conceited and understands nothing. He has an unhealthy interest in controversies and quarrels about words that result in envy, strife, malicious talk, evil suspicions and constant friction between men of corrupt mind, who have been robbed of the truth and who think that godliness is a means to financial gain."

There's the answer. The mentality of a false teacher is to use teaching to get something *he wants*. He has a utilitarian view of godliness. He uses religion to get what he wants.

False teachers think godliness is a means to financial gain. "Send me your gift of \$250 and I'll send you my recent book, *How to Be Healthy, Wealthy, and Wise*." That's using godliness for financial gain.

But you don't have to be a false teacher to do that. Have you ever heard someone say, "I'll do anything to get my family back. Why, I'll even try religion!"? What's the person doing? In essence, he or she is trying to use God to accomplish a personal agenda.

That's not godliness. That's the second approach to life, the one we'll consider in verses 9-10. It's the opposite of true *godliness*.

Just what is godliness, then? Verses 6-8 give us three identification marks of a truly godly person.

A. A godly person exhibits contentment (6). "But godliness." Stop there. "But" indicates a contrast. A truly godly person will be very different from the false teacher depicted in verse 5.

"But godliness with contentment is great gain." The Greek word for godliness is *eusebeia*. It means "piety" or "reverence." It suggests a God-ward orientation in life.

What will be true of a person who is truly godly? Oh, it's easy to portray oneself as a "godly" person: "Look at Steve. He goes to church. He even teaches the Bible. He's a godly person." But is he?

Here's a characteristic that indicates a person who possesses godliness. *Contentment*. A godly person is a content person. He doesn't use his religion to get something from people. Rather he exhibits contentment.

The word Paul uses is *autarkeia* which literally means "self-sufficiency." The Stoic philosophers used the word to describe a person who was unmoved by outside circumstances. To be content means you're satisfied with what God has given you. You see yourself as being sufficient in His care. That kind of godliness--godliness with contentment--is great gain.

The Greek Epicurus once said of himself (in Barclay, 129): "To whom little is not enough nothing is enough. Give me a barley cake and a glass of water and I am ready to rival Zeus for happiness."

Are you a content person? Are you content with what God has given you? You say, "How can I learn to be more content?" If we remember verse 7, it will help, "For we brought nothing into the world, and we can take nothing out of it." The Spanish have a proverb, "There are no pockets in a shroud." So here's the second identification mark.

B. A godly person exhibits an eternal perspective (7). Why choose godliness? Because it lasts! It matters for eternity.

Question: What did you have in your possession the day you entered this world?

Answer: Nothing. Absolutely nothing. The truth of the matter is...

1. *We came empty handed.* Let that sink in. Do you realize that what you have today you have by the grace of God? You didn't choose your parents, did you? Did you have anything to do with selecting the country in which you were born? We are what we are, and we have what we have by the grace of God.

"Yea, but I worked hard to get what I have. I'm a self-made man." Are you really? Is there such a thing as a self-made person? Listen. I'm not undermining the importance of stewardship and hard work. Jesus said, "To whom much is given much is required."

But let's give credit to whom credit is due. 1 Corinthians 4:7 asks three, eye-opening questions, "For who makes you different from anyone else? [So you're good with your hands. Who gave you your hands?] What do you have that you did not receive? [Your voice--no, you received that; Your brain--no, it too was a gift] And if you did receive it, why do you boast as though you did not?"

The truth is, we came empty handed. And our text indicates...

2. *We'll leave empty handed.* What are you going to take with you on the day you leave this life? God's Word says, "Nothing--it is certain we can carry nothing out." There are no u-hauls behind hearses.

J. Vernon McGee tells the story about the death of an American millionaire. As he was dying his heirs waited outside his room. When the doctor and lawyer finally came out, they eagerly asked him, "How much did he leave?" And the lawyer said, "He left everything. He didn't take anything with him."

That's a sober thought--but a godly person thinks sober thoughts. He looks at life from an eternal perspective. Why do we scratch and claw to get things that we're going to leave behind anyway? Why would we fight with a sibling over a family heirloom, only to get it and then leave it behind later?

Here's a guarantee. You *can't* take it with you. But you have a choice while you're here. You can live for *things*, or you can see yourself as a steward.

Someone put it this way, "Do your givin' while you're livin'. Then you're knowin' where it's goin'." A godly person is content and lives with an eternal perspective.

C. A godly person understands the difference between needs and wants (8).

What do we really need? Verse 8 explains, "But if we have food and clothing, we will be content with that." Food and clothing. The KJV says "food and raiment."

The Greek term for "clothing," *skepasmata*, simply means "covering," and probably includes both the dwelling in which we reside and the garments that we wear (Hendriksen, 199). Hendriksen translates the two words "nourishment and shelter."

Genuine godliness is marked by contentment with food and covering. What's true of those two things? They are *basic necessities of life*. Jesus said in Matthew 6:31-33, "So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' 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."

Kent Hughes makes this observation, "Today we fancy ourselves poor if we have to think twice before going out to dinner. The 'American way' today is the credit card--buying things you do not need with money you do not have to impress people you do not like (*Disciplines of a Godly Man*, 184)."

A godly person understand the difference between needs and wants. Like the Quaker who was watching his neighbor move in. He watched as the well-to-do man unloaded all his expensive furnishings and toys, the kind that "successful" people collect. The Quaker

finally went over to his new neighbor and said, "Neighbor, if ever thou dost need anything, come to see me, and I will tell thee how to get along without it (Wiersbe)."

So here's the first approach to living. It's godliness. A godly person exhibits contentment, lives with an eternal perspective, and knows the difference between needs and wants.

Don't misunderstand. These are not steps you climb to become godly. They are evidences of true godliness. How do you obtain godliness? You must receive it, not earn it. It's a gift from God. It's yours the moment you trust Christ as Savior and Lord.

But if you have it, you'll see it. You'll see *Him* in your life. Your life will reflect God. Is that true of you? There's a second approach to life. The first is godliness.

II. The second approach is greed (9-10).

In verses 9-10, Paul describes the opposite of the God-centered life. In candid terms, he presents the self-focused life of the greedy person.

What's true of a greedy person? When I think of a greedy person, I think of Scrooge, that crotchety miser who went through life thinking only of himself. But the sad truth is, greed shows up in lots of ways, some of which may be in our lives today. And greed is a way of life for many.

How can you tell if you're a greedy person? And what's the inevitable outcome of living a greedy life? In verses 9-10 God's Word highlights three realities for the greedy person.

A. Instead of God, it's gold (9a). Verse 9 begins, "People who want to get rich." For the greedy person, instead of God, it's gold.

You say, "Whew! That rules me out. I don't have any gold. I'm just a hard-working middle class American. I'm no millionaire." But wait. That's not what the text said. It says, "People who *want to* get rich."

The greedy person need not be rich. Verse 9 isn't talking about what you *have*, but what you *want*. The pursuit of the greedy person is for gold, not God. Money is what governs his life. Career is more important to her than church. He thinks more about overtime than eternity. Her passion is material gain rather than godliness.

1. *Having money isn't the issue.*

2. *Having to have it is.* Do you follow? Having money isn't a sin. 1 Samuel 2:7 says, "The LORD sends poverty and wealth." Some of the great men of the Bible were extremely wealthy--like Abraham, Job, and Solomon. But what made them great was that they lived for God, not gold.

Are you living for gold? You say, "How can I tell?" Here's an indicator. It's *giving*. The Bible commands us to give the first part of what we make to God. Why? God doesn't need our money, does He? Certainly not. He owns the cattle on a thousand hills (Ps. 50:10). Why does He command us to give then? For several reasons, but here's one.

Giving is a revealer. Giving reveals whether we're living for God or gold. It's an act of faith to take the first part of the income God gives to us and give it back to Him. It's a way of saying, "Lord, You mean more to me than the things You've allowed me to have."

2 Corinthians 9:7 puts it this way, "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

A preacher came to pay a visit on a farmer (Hughes, 189). While there he asked him, "If you had \$200, would you give \$100 of it to the Lord?"

"I would," the farmer replied.

"If you had two cows, would you give one of them to the Lord?" the minister asked.

"Sure," was the reply.

"If you had two pigs, would you give one of them to the Lord?"

To which the farmer objected, "Now that isn't fair! You know I have two pigs."

Consistent, cheerful giving is one evidence of godliness. The opposite is true of greed. For the greedy person, pursuing money is more important than pleasing God. Instead of God, it's gold. Here's reality #2...

B. Instead of freedom, it's a trap (9b). "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."

A self-absorbed, materialistic life is a trap. What does Paul say happens to people who live for money? They "fall into" some things (and the present tense indicates a continual falling). They fall into temptation, a snare, and into many hurtful desires.

In two other places in the Pastoral epistles, Paul uses the same word "trap," and there it's described as the devil's trap (1 Tim. 3:7; 2 Tim. 2:26). The television commercials tell me that if I get "things" I'll be free to really live. And the credit card companies tell me I don't even have to wait. They'll "give" me the money so I can buy and enjoy *now*.

But my Bible tells me that instead of freedom, the whole thing is what? A trap. It's an enslaving monster. A greedy life leads to two things mentioned at the end of verse 9.

1. *It leads to ruin.* The text states it plunges men "into ruin." Or as the KJV states, "Which drown men in destruction." The verb "plunge" means "to sink" or "to drag to the bottom." The pursuit of riches will eventually drown you--even if you get them.

John D. Rockefeller once said, "I have made many millions, but they have brought me no happiness." He also added, "The poorest man I know is the man who has nothing but money." Greed is a trap that leads to ruin. What's more...

2. *It leads to eternal destruction.* "Perdition" is the term the KJV translators used. As MacArthur suggests, the term usually refers to the eternal ruin of the soul (Rom. 9:22; 2 Thes. 2:3; Heb. 10:39).

Put those terms together and you see the total devastation of both body and soul. That's what the love of money does to people--it destroys them.

I used to watch Mickey with amazement. I'd get in the floor and watch him run and run. Mickey was my daughter, Katie's, hamster. He'd hop on that wheel and go round and round for hours. And when he stopped he'd hop off at the same place where he started. I wondered if he ever noticed.

Beloved, a life of greed is a teasing trap.

Please contemplate what money *cannot* do, as William Barclay observes (132), "The desire for wealth is founded on an illusion. It is founded on the desire for security; but wealth cannot buy security. It cannot buy health, nor real love; and it cannot preserve from sorrow and from death. The security which is founded on material things is foredoomed to failure."

There is an old fable about a peasant who rendered a great service to a king. The king rewarded him with a large gift of money. For a time the man was thrilled, but the day came when the man begged the king to take back his gift. Why? He found that along with the money had entered his life something else--the worry that he might lose what he had (Barclay, 132). Instead of freedom, it's a trap.

C. Instead of fulfillment, it produces more sin (10). Verse 10 is one of the most misquoted verses in the Bible. "For the love of money is a root of all kinds of evil."

There are two common misconceptions we need to eliminate off the bat. First, it doesn't say *money* is the root of evil, but what? The *love of money*.

And secondly, it doesn't say the love of money is *the* root of all evil. It is *a* root, not *the* root (there is no definite article in the text). There are other roots of evil besides the

love of money. Like bitterness. Hebrews 12:15 says, "See to it that no one misses the grace of God and that no bitter root grows up to cause trouble and defile many."

The love of money is a root of all kinds of evil. What does that mean? The Romans had a proverb that said that wealth is like sea water. Instead of quenching your thirst, it intensifies it. The more you get, the more you want (Barclay, 132).

Notice the word root. What's a root? It's the unseen part of a plant, the under-the-ground part. Other sins have their *root* right here. They're rooted in wrong desires.

James 1:13-15 makes it clear that the act of sin starts with a wrong desire, "Each one is tempted when, by his own evil *desire*, he is dragged away and enticed."

A man commits adultery. The problem isn't just the affair, is it? It started with an illicit *desire*.

A homeowner falsifies his tax return. But why? It began with a *desire*. Jesus said, "Out of the heart come evil thoughts, murder, adultery, sexual immorality, theft, false testimony, slander (Matt. 15:19)."

Oh, friend, are your *desires* in submission to Christ? What keeps some of us from sin is the fear of getting caught. But the desire is still there. And it drives us. I urge you to deal with the desire for eventually the root will break through the ground.

It starts with a greedy heart. But know this about greed. The sin of greed doesn't remain alone. It breeds other sins. If you *want things*, it will lead you to do whatever it takes to get them--lie, cheat, neglect your family and church, lower your moral standards--all to *get things*.

Someone has well said that sin never walks alone. One kind of craving easily leads to another (Hendriksen, 199-200). Paul mentions two sins connected with the love of money.

1. *Some wander from the faith.* Verse 10, "Some people, eager for money, have wandered from the faith." They've left *the* faith, not *their* faith. It could mean they became an apostate. It certainly means their lives were no longer in line with the gospel.²

2. *They pierce themselves with many sorrows.* Not just grief, but *many* griefs (as the NIV puts it). Just think what the love of money has caused people to do. In Nathan's parable it caused a man with many flocks and herds to steal one little ewe lamb from a poor man. The love of money caused a rich young ruler to walk away from Jesus and eternal life. It deceived another rich man to build bigger barns and neglect his soul. It caused Judas to betray his master and commit suicide. It led Ananias and Sapphira to lie and lose their lives.

William Hendriksen concludes (201), "The desire for riches...has been the cause of innumerable frauds, dollar-sign marriages, divorces, perjuries, robberies, poisonings, murders, and wars."

I read the story about a rich man who committed suicide. In his pocket they found \$30,000 and a letter which read in part: "I have discovered during my life that piles of money do not bring happiness. I am taking my life because I can no longer stand the solitude and boredom. When I was an ordinary workman in New York, I was happy. Now that I possess millions I am infinitely sad and prefer death (Hendriksen)."

One of the most challenging things I've read in recent years is a chapter by John Piper, entitled "Money," from his book *Desiring God*. Piper writes:

²The phrase "have wandered from" comes from the Greek word *apeplanathanas* from which we get the word "planet." Literally those who reach out after money are like the *planets* (Hendriksen). The word planet means *wanderer*.

"Suppose someone passes empty-handed through the turnstiles at a big city art museum and begins to take the pictures off the wall and carry them importantly under his arm. You come up to him and say, 'What are you doing?'

He answers, 'I'm becoming an art collector.'

'But they're not really yours,' you say, 'and besides, they won't let you take any of those out of here. You'll have to go out just like you came in.'

But he answers again, 'Sure, they're mine. I've got them under my arm. People in the halls look at me as an important dealer. And I don't bother myself with thoughts about leaving. Don't be a kill-joy.'

We would call this man a fool! He is out of touch with reality. So is the person who spends himself to get rich in this life. We will go out just the way we came in (161-2)."

Piper's right, isn't he?

He continues: "Picture 269 people entering eternity in a plane crash in the Sea of Japan. Before the crash there is a noted politician, a millionaire corporate executive, a playboy and his playmate, a missionary kid on the way back from visiting grandparents.

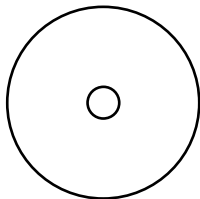
After the crash they stand before God utterly stripped of Mastercards, checkbooks, credit lines, image clothes, how-to-succeed books, and Hilton reservations. Here are the politician, the executive, the playboy, and the missionary kid, all on level ground with nothing, absolutely nothing in their hands, possessing only what they brought in their hearts. How absurd and tragic the lover of money will seem on that day... (162)."

"So what does a pastor say to his people concerning the purchase and ownership of two homes in a world where 2,000 people starve to death every day and mission agencies cannot penetrate more unreached peoples for lack of funds (171)?"

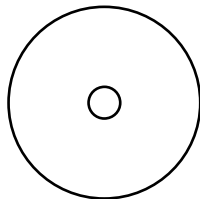
"The issue is not how much a person makes. Big industry and big salaries are a fact of our times, and they are not necessarily evil. The evil is being deceived into thinking a \$100,000 salary must be accompanied by a \$100,000 lifestyle. God made us to be conduits of his grace. The danger is in thinking the conduit should be lined with gold. It shouldn't. Copper will do."

Implications: Which best depicts your life?

These two wheels represent two approaches to life. Your life is made up of many things--family, job, friends, church, money, recreation, and more. But what's at the center? What does your life revolve around? Here are the two options



Self



Christ

Is your life like wheel #1 or #2? Is self at the center or Christ?

Beloved, God didn't send His Son to this world so we could live *for* this world. He rescued us for something better. When Jesus saves us, it's so we can live for Him, not for self. He shed His blood to pay the penalty for our self-focused living. He conquered death to set us free from our self-focused passions. But we must believe in Him and entrust our lives to Him. Not just a piece of our lives, but the whole thing.

Are you willing? Indeed, there are only two approaches to life: godliness or greed. Which characterizes you? Ask yourself.

1. *Does my life revolve around self?* 2. *Or, does my life revolve around Christ?*

After Message: Read Jesus' parable of the Rich Fool in Luke 12:13-21