

“Money Matters”

I Timothy 6: 17-19

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This morning our attention is turned toward some of the best advice Paul gave a young preacher. He told Timothy, his son in the ministry, to talk to the early Christians about money, especially the role that faith should play in the way they earned and used their money.

Who was Paul? Paul was the most prominent missionary mentioned in the New Testament. He traveled extensively in the first three decades after the death and resurrection of Jesus preaching the gospel and starting new churches. During this time, he also wrote several letters to those churches which have been preserved for us in the Bible.

Timothy was a young man who was converted under Paul’s preaching when he visited Lystra on his first missionary journey. When Paul returned to Lystra on his second journey, Timothy decided to travel with Paul and assist him in his work. This began a friendship unlike any other Paul had experienced.

When Paul was imprisoned in Rome in the mid to late 60’s, and it looked as if he would be executed, he asked Timothy to visit him one final time. No doubt Paul wanted to talk with him about continuing the work they had begun, but he also wanted to express his deep affection for Timothy and gratitude for their friendship.

Paul wrote these words about Timothy to the Philippians, “I have no one like him.” This described the bond this veteran missionary had with his young disciple.

The books of 1 and 2 Timothy were personal letters written by Paul to Timothy. They are filled with advice on how Timothy was to behave and lead the church at Ephesus. This morning, we’ll examine a small but crucial piece of that advice.

“Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds and to be generous and willing to share. In this way they will lay up treasures for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”

You know what impresses me most about this passage? It talks about money, and twice it contains the word *command*.

When it came to talking about money, Paul did not want Timothy to be timid, shy or reluctant. His words needed to be clear, concise and forceful. Why?

Too much was at stake for Timothy to be negligent or vague. According to Paul, the love of money was the root of all evil, and Timothy had a responsibility to help the believers at Ephesus understand this.

They were as capable as anyone of misplacing their priorities and abandoning their principles in order to get more money. They could be as devious, unethical, selfish, greedy, corrupt and arrogant as those who had made money their god, and they needed to be on guard at all times.

So, Timothy was instructed to tell his church members not to think they were better than those who had less money than they did or let money become their god. Instead, they were to be fair in their dealings with others and generous. Paul told Timothy twice in this passage to tell his listeners to use their money to help those around them who were struggling.

Who needs you to do for them what Paul did for Timothy, and Timothy did for the believers at Ephesus? Who needs you to have a talk with them about money?

Some of the most meaningful conversations I have had with my children have revolved around money. People listen when you talk about money, even children.

These conversations have not always been easy or pleasant. A lot depended upon their ages or the circumstances. The news was not always good, and who wants to hear bad news?

When it comes to talking about money, the conversations I have enjoyed the most with my children, or anyone for that matter, have revolved around what each of us has learned about money and money management. These conversations are usually not as emotionally charged and explosive as those which deal with specific problems.

If you were going to have a conversation with someone this afternoon about money, what would you contribute to it? I pondered this question last week and want to share these ideas with you.

Nothing you can buy in a store will satisfy your deepest needs. Nothing.

You can buy things to satisfy your need for food, clothing, shelter, transportation and entertainment. None of these purchases, however, will come close to satisfying your need for meaning, purpose, guidance, direction, peace, security, respect, self-esteem, strength, courage,

confidence, faith, hope, love, forgiveness and eternal life. These needs are met only through healthy relationships with God and those around us.

The biggest lie any of us has ever accepted is that there is something made by human hands that can meet our deepest needs. When we believe this, we are imposing expectations upon money and possessions they were never meant to fulfill, and we are setting ourselves up for major disappointments. Only a fool would replace the God of creation and redemption through Christ with money.

Paul cared too much for his friends at Ephesus to let them do this without warning them of the dangers. “**Command** those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment,” Paul wrote Timothy.

“**Command** them,” Paul told Timothy. This is a “get in their face and make sure they understand their welfare is at stake” kind of word.

The second piece of advice I would share in this conversation about money is this. **Financial problems will make you miserable and destroy your health and relationships.** Every time. Bank on it.

To avoid this, draft a budget and stick to it. Live within your means, curb your appetite for more things and say no to impulsive shopping.

I know this is not popular or easy. It is hard to buy a candy bar anymore without being encouraged to sign up for a credit card. Perhaps this is why so many people are drowning in debt and living with an overwhelming amount of stress.

One of the most helpful things Jackie and I did when we got married was to purchase a ledger on which we drafted annual budgets and tracked our spending. We were determined to live within our means or find out why if we were not. As a matter of fact, I would not propose to her until I felt we could stand on our own two feet and be dependent upon no one for financial support.

I still remember the October night we sat outside her dorm at Western Kentucky University and talked about getting married. I had been called as the pastor of a church in a nearby county, which meant I was getting a meager but regular paycheck.

“Financially speaking, I don’t think it is possible for us to get married, but let me see,” I told her. I went back to my dorm and hit the books...not the history and literature books, but my checkbook. I drafted a simple budget and then added up the figures.

I called Jackie immediately. “We can do this...we really can...I’ll bring the figures over tomorrow!”

This wasn’t what I call the most romantic proposal ever issued, but it worked. In June of the next year, we walked the aisle and said our vows.

The night I drafted that budget was forty-five years ago this week. I refer to it as our Halloween surprise!

We have lived with annual budgets for forty-five years because we were adamant about living within our means. We felt like home would be a better place for our children if we could solve silly riddles, play Candy Land and enjoy a good game of Rook instead of fussing and fighting over money.

Don’t get me wrong. We did our share of fussing and fighting, and some of it was over money.

Unexpected expenses came up. Fixed costs rose beyond what we projected. Things on store shelves became too alluring for us to turn down. Kids wore us down when they begged to have something all their friends had. Like all parents, there were times we caved in like a rock slide on Interstate 40 between Knoxville and Ashville.

But in those times we doubled down and stopped it before it got out of hand. Losing sleep over what the next credit card bill was going to be was just not worth it. Overindulgence came with a price we were not willing to pay.

At times, all of us give money too much influence over us, and when we do, it brings out the worst in us. It blinds us to what is really important and permanent and makes us selfish, greedy, arrogant and angry.

“Money is a wild bull,” my good friend tells me from time to time, and he is right. Money is dangerous and needs to be handled with care. The failure to do so can rupture relationships, destroy marriages, erode happiness and contribute to health problems quicker than anything I know. Don’t let this happen to you.

The third piece of advice I would add to the conversation about money is this. **What you give away to help others will make you happier than what you keep.**

In his letter to Timothy, Paul never said wealth was evil but a great responsibility. As my friend Ruben Swint writes on-line in *Generosity Guy*, “Why do you suppose God has gifted you with the ability to gain wealth? Is it simply so you and your family can have a good life? Or is there more to it than this? Is it so you can be trusted to make good decisions that will impact

other people's access to education, employment, decent housing, healthcare, a secure retirement and even eternal life."

I believe Paul would say it is. Listen to what he wrote Timothy.

"Command them to do good, to be rich in good deeds and to be generous and willing to share. In this way they will lay up treasures for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life."

There's that word command again. For Paul, this was not negotiable.

When drafting a budget, I advise people to begin with what they are going to give away. I encourage them not to begin with monthly bills or fixed costs, such as utility bills, mortgages or even retirement accounts. Begin with what you feel, under the leadership of the Holy Spirit, you should share.

Why would I challenge them to do this? First of all, it is what I do. At the top of every budget I have drafted for forty-five years is church and charity. This is the best way I know to express gratitude to God for life, health, family and a job. "Religion without sacrifice," writes Tom Ehrich, "is pomp and posturing." I don't want to be guilty of insincerity.

I also encourage people to begin their personal budget with what they are going to give away because I believe it is more blessed to give than receive. In the Bible, joy is related to generosity. This is true for God, who gives out of His fullness and love for us. It will be true for us if we do it.

I believe the more you give of yourself and your resources the happier you will be. It's that simple. Each person determines his or her level of happiness in this world, and generosity is the determining factor.

We are most like God when we are grateful and generous. We are happiest then, too.

There is another reason I encourage people to begin their budget with what they intend to give away. I know human nature. Money not designated for charity will be spent on things we are absolutely convinced we cannot live without, even if we already have three or four of them.

A person who has not determined how much he or she will give away will more likely yield to the temptation to make impulse purchases every time they enter a mall or shopping center. This will result in giving merely the leftovers to God and those who are struggling to survive. Each year the leftovers will grow smaller and smaller.

When my daughter, Amy, was seven years old, she received twenty dollars along with gifts for her birthday. This led to a talk with Amy about stewardship.

“I want to buy a pair of skates, a cabbage patch doll, a new bicycle and lots of candy. Do I have enough money?” she asked.

Jackie and I told her she did not have enough to make all her dreams come true. Then we shared with her our philosophy of money management.

“If the money were mine,” her mother said, “I would give two dollars to the church, put one-half of the remainder in savings and spend the other half on something I wanted.”

Amy looked a bit disappointed. “Give two dollars to the church,” she blurted out. “Why?”

Then came an unexpected question. “Will I ever get it back?”

Her mother started preaching. Her sermon focused upon the blessings she would receive from tithing. She told Amy about the happiness that comes from obeying God, the joy which comes from feeding hungry children and the satisfaction she would feel by supporting missionaries.

Then Jackie said one of the most profound things I have heard. **“Amy, you will not get your two dollars back, but you will get more than two dollars can buy.”**

Well, Amy was not convinced. She did not respond when her mother gave her an opportunity to put two dollars in her offering envelope. To her credit, though, she did put in one dollar a little later!

Josh was listening to this conversation. He was five at the time. He looked at us and said, “I want a car.” For some reason I didn’t think this would be our final conversation on this subject, and it wasn’t.

I hope you talk to your kids about money. If they are still home, teach them how to draft a budget. Be as transparent about your finances as you can be so they can learn from your experiences. Share your struggles with them, and what you have learned about money management through those struggles. Tell them about any changes you have made regarding finances, and why you have made them. Encourage them to be faithful stewards who strive to be grateful and generous.

There is too much at stake for you to ignore this responsibility. Ask Paul and Timothy.