

## All In – Making our Passion Practical (Part 4 of 4)

### Money: The Currency of Christlikeness

1 Timothy 6:6-10, 17-19

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*<sup>6</sup> But godliness with contentment is great gain, <sup>7</sup> for we brought nothing into the world, and we cannot take anything out of the world. <sup>8</sup> But if we have food and clothing, with these we will be content. <sup>9</sup> But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. <sup>10</sup> For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.*

*<sup>17</sup> 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. <sup>18</sup> They are to do good, to be rich in good works, to be generous and ready to share, <sup>19</sup> 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. 1 Timothy 6:6–10, 17-19*

I love it when the “lightbulb” comes on for our kids. Don’t you? As a dad there are many lessons that I want my children to learn, but sometimes it takes a level of creativity to see the light come on.

When Savannah was about five years old, we kept running into the same problem when we would take her to grocery store. As we would make our way through the check out, there was this possession and idol gauntlet that we’d have to make our way through. You know what I’m talking about. At eye level is every imaginable candy, with bright colors, or fancy nail clippers, or a little trinket that a five-year-old must have. It seemed that every trip to the grocery store was a constant battle, with us saying, “No.”

This situation reached its defining moment with a particular Polly Pocket toy that Savannah wanted. I think she saw it as she walked down the toy aisle, and Sarah once again told her, “Sorry, honey, but no.” Sarah thought that it was time for Savannah to understand something about the costliness of possessions.

So she told Savannah that she could earn the money for the Polly Pocket toy by doing odd jobs around the house. Savannah thought this was great, and soon she began working and saving and working and saving. After a fair amount of effort, she had enough money. Sarah went to the store and purchased the ever-valuable Polly Pocket toy.

Sarah presented the toy to Savannah, but not before asking her for the money (all of it) that she had earned. Rather reluctantly, Savannah emptied her little wallet and gave all the money to Sarah, and then she received the gift. Lesson learned, right? Well, it went a little further.

A few days later we noticed that Savannah seemed a little downcast when she was playing with the Polly Pocket toy. When we asked her if something was wrong with the toy or if she was upset, she said, "I really miss my money." Boom! Lightbulbs were coming on.

Now who cannot resonate with what Savannah felt? How many times has the "want" in your heart for some possession been so strong?! How many times have you purchased something, only to regret it later? And while an adult would never say "I miss my money" out loud, you certainly know what that is like, don't you? You miss the security, the feeling, the satisfaction, or the comfort that money can bring.

### **It's Not All About Money, But Money Matters**

This series – "All In: Making our Passion Practical" – has not been primarily about money. It has been about stewardship of everything we have been given by God. In the first week we looked at some foundational principles that helped us see that God really does own it all. In the second week we looked at generosity as the need to "kill the curl" in our lives. And last week we examined how to redeem the time. We wrestled with whether we are serving or just surviving, whether we are living wisely or foolishly, and whether we are living strategically or aimlessly.

Today, in this final message, we are going to talk about money. We have to. If I were to preach a sermon on stewardship and not talk about money, I would not be serving you very well, because, like it or not, the Bible talks a lot about money. Stewardship is not all about money, but money is all about stewardship.

Additionally, money, and what we do with it, is one of the most practical ways that a follower of Jesus expresses his or her Christianity. Money, like time, is the place or the "thing" where our true passions and our true affections become clear. How we handle our money tells us a lot about where our true values lie.

So my aim today is to help you see the way that money can be a means of great good but also of great evil. You could think of money like a large animal – a big dog, an elephant, or a bull. If trained, these animals can do some amazing and helpful things. But if they get "loose" or rebel, really bad things can happen. The same is true with money. It can be a currency for corruption or Christlikeness. Let me show you.

### **The Currency of Corruption**

Within 1 Timothy 6 are some very important warnings about the potential danger of money. Or maybe a better way to say it is that money can be the place where our sinfulness and self-centeredness is both reflected and increased. Paul makes two very important statements about money in verses 9-10 and 17.

#### **1. Money can be a trap**

We will come back to verses 6-8, which provide the remedy, but 1 Timothy 6:9-10 provides a critical caution about the way that money can be a gateway, a facilitator, or a lure into a lot of sinful issues.

Notice how quickly Paul gets to the “desire level” underneath money. He identifies that the desire to be rich sets a person on a very dangerous path. Now Paul is not saying that being wealthy is sinful, nor is he saying that ambition to grow a business, increase your net worth, make a profit, or enjoy the benefits of your money is fundamentally wrong. Rather, he is talking about the issue of covetousness – the sinful pursuit of wealth due to greed and self-centeredness.

Money can become the means by which corrupt desires are acted upon and even facilitated. Money can be a trap, because, like a drug, it not only gives you a “fix” but creates a desire for more. This is described in three ways in verse 9:

- **Money can be tempting.** How you handle money can actually create situations for yourself where you are significantly tempted.
- **Money can create bondage** – “fall into . . . a snare.” What you were supposed to “own” can actually “own” you. You can fall into all kinds of traps where your life is consumed by thinking about and dealing with money, such that it consumes you.
- **Money can destroy you.** Don’t make the mistake of thinking that money has nothing to do with your spiritual and moral life. Just think about how many rich and famous people have really messed up lives. Money can delude you and lead you into “senseless and harmful desires.”
- **Money can create many other evils.** Verse 10 identifies that the problem is the love of money and that it can create many other problems which create many sorrows.

Consider all the potential sin issues that can go along with or be created by money: greed, dishonesty, stinginess, over-indebtedness, and even stealing. Money can create conflict in a marriage, it can make you anxious, it can create too much security, it can make you proud, it can create jealousy, and it can create competition between people, leaders, or ministries. The love of money can lead to “marriages of convenience, perversions of justice, drug-pushing, pornography, blackmail, the exploitation of the weak, the neglect of good causes, and the betrayal of friends.”<sup>1</sup>

Money is not just a stewardship issue; it has the potential to do great harm to your soul. It can become a currency of corruption because it can be a trap leading you into all kinds of sin. So be careful!

## 2. **Money can be an idol**

The second really important and really helpful caution is found in verse 17. Paul specifically provides instructions to Timothy as to what kind of message he needs to deliver to those who are “rich in this present age.” Now don’t tune out because you don’t think that you are “rich.” A recent survey of millionaires revealed that 55 percent of them did not consider themselves to be rich.<sup>2</sup>

Hard to believe. Or is it? Globally, approximately 6 billion people live on less than \$13,000 per year, and nearly half the world’s population (2.8 billion people) live on less than \$2 per day. If you had an income of \$40,000 last year, you were in the richest 2 percent of the world’s population.<sup>3</sup> So I think

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<sup>1</sup> Stott, John. *The Message of 1 Timothy and Titus*, (Downers Grove, IVP: 1996), 153.

<sup>2</sup> <http://www.becomingminimalist.com/wealth/>

<sup>3</sup> *Ibid.*

it is safe to say that the definition of “rich in this present age” applies to our church in a much broader way than what we might realize.

So what does Paul say? He offers a warning about how money can be an idol that creates pride and trust. Both are deadly and common. Verse 17 cautions about being “haughty.” Money and what money buys can create a false belief that you are more important or more powerful than you actually are. There is a really important passage in Deuteronomy 8 that speaks to this:

*“... when you have eaten and are full and have built good houses and live in them,<sup>13</sup> and when your herds and flocks multiply and your silver and gold is multiplied and all that you have is multiplied,<sup>14</sup> then your heart be lifted up, and you forget the Lord your God, who brought you out of the land of Egypt, out of the house of slavery . . .<sup>17</sup> Beware lest you say in your heart, ‘My power and the might of my hand have gotten me this wealth.’” Deuteronomy 8:12-14,17 (ESV)*

Money, and what it can do, has the potential to make you feel powerful. And if you are not careful, it can make you proud.

But money can also become an idol of trust. 1 Timothy 6:17 warns about setting our hope on the uncertainty of riches instead of setting our hope on God. You see, money can make me feel safe, secure, and in control. Money is a means of provision, a way to hedge against uncertainty, and a way to protect myself. Now at one level, it is good stewardship to save and to plan. To not save for the future is foolish (Proverbs 10:4-5).

However, we need to realize that part of the danger of money is the promise of security. You can trust your money. You can hoard your money, not because you are being a good steward, but because of a subtle trust issue. In this way people who spend too much have an idol, and people who save too much also have an idol. That’s how potentially sneaky money can be.

Do you see, once again, how loaded money can be? When you think about your life and how you handle money, do you see the ways that money becomes a “gateway drug” to something else in your life? Where does that show up in your life? In your spending, your status symbols, your lack of planning, your over-planning, or in your lack of generosity?

For some of you this message is a call for you to take some steps before things get any worse. You may need to draw a line in the sand this Sunday, and listen carefully at the end of the service today because I’m going to give you some very specific action steps if you want help.

The challenge for all of us is to remember that money can be a currency of corruption. Now I know that you “know” this at one level, but it is really easy to forget how potentially dangerous money can be. Jesus said, “What does it profit a man to gain the whole world and forfeit his soul?” (Mark 8:36). The warning from Jesus and Paul is that money should be handled carefully, cautiously, and with a level of respect. It is potentially dangerous.

One of the most useful tools that I have in my wood-working arsenal is a table saw. But it is a scary tool because there is a spinning blade that is exposed through the flat surface of the table top. Whenever I’m using that saw, I intentionally slow down, look twice, use a tool to push the wood through, and

sometimes I even count to three before starting. I've had friends lose parts of their fingers, and I know that rushing or not treating the tool with respect can be very dangerous. In fact, the most dangerous thing about a table saw is forgetting that its dangerous. The same is true for money. It can be very useful, and it can be very dangerous.

## **The Currency of Christlikeness**

Now that we've seen some of the dangers, let's look at the other side. How can money become the currency of Christlikeness – the means by which we make our love for the gospel very practical.

There are two strategies for making money the currency of Christlikeness that I want to show you in this text. One targets desire, and the other targets actions. Here are the two strategies:

- Contentment – an attitude of trust
- Giving – an action of trust

In order to tame the beast of money, you need the biblical boundaries of contentment and giving. Let's look at each of these.

### **1. Contentment – trusting that I have enough**

1 Timothy 6:6-8 was what set the stage for the caution about the potential snare of money. And in this section of Scripture, Paul is addressing the natural human desire for more and more and more. The spiritual antidote for the gravitational pull of everything in our culture is contentment.

Now Paul doesn't just tell us to be content. He helps us see why contentment comes out of the gospel and why it makes sense.

Verse 6 hits the principle: "godliness with contentment is great gain..." Notice that the Bible is not against gain. In fact, the idea of "gain" is central to Paul's argument, and future reward is part of the motivation as to why people should give. If you skip ahead to verse 19, you would hear, <sup>19</sup> *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 (1 Timothy 6:19)*. Or you can find the same idea in Jesus' instructions in Matthew 6:19-20:

<sup>19</sup> *"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal,<sup>20</sup> but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. Matthew 6:19–20 (ESV)*

The Bible is positive about gain – provided it is the right kind. And that is a core issue underneath both contentment and giving: what is really valuable? Every decision that we make regarding the use of money relates to what we deem worthwhile. Money has the potential to do something, and the question is what you want your money to do. It is a hard but true reality that how we spend our money says something undeniable about what we love. That is why Jesus said, "Where your treasure is there your heart will be also" (Matthew 6:21). We use money for what we love. That's just true!

Now Paul is saying that if you love gain, from God's perspective, you will embrace the value of godliness and contentment. What's more, this relates to the gospel. If everything you need to be right with God is found in Christ, if God has placed you "in Christ," and if all of God's promises are "yes" in Christ, then the believer has a Christ-sufficiency that is foundational to who he or she is. The gain of being in Christ and growing in Christlikeness is incalculable.

But it is also transformational. If I have everything I need in Christ, if my identity is in Him, if He is my life and my joy, then Jesus occupies the place in my soul that possessions or money would want to occupy. And that is why godliness creates contentment. Here is how Paul talked about this with the church in Philippi:

*<sup>12</sup> I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. <sup>13</sup> I can do all things through him who strengthens me. Philippians 4:12–13 (ESV)*

The sufficiency of the gospel, and of Jesus Himself, creates the possibility of true contentment, godliness, and gain. But there's more.

The continual accumulation of goods just doesn't make sense. Verse 7 tells us that we enter the world with nothing and we leave the world with nothing. So all this striving for things in the space between our birth and our death is so foolish! Now we need things to survive (6:8), and God gives us gifts to be enjoyed (6:17), so it is not that things are necessarily bad. But it does raise a few important questions that we need to ask – probably more often:

- Do I really need this?
- Can I really afford this?
- Am I buying this because of another "not-so-good" reason?
- How much is enough?
- Am I balanced in how I'm using my money?

I'm not looking to make you feel guilty over the things that you have, but do you remember the last time you moved? Do you remember the deep-seated frustration you had with how much "junk" you had? Well, that junk wasn't junk when you bought it. It was a "need." Or take a look at your closet, or your basement, or your storage room. And perhaps before you make that next purchase, let the contentment just slow you down a bit.

Ask yourself some of these questions and realize that a Polly Pocket toy is not the only thing that loses its pizzazz over time. And remember that contentment can lead to Christlikeness.

## **2. Giving – trusting that generosity is better**

The second strategy in using money as a currency of Christlikeness is to take specific action by giving money away. In 1 Timothy 6:18 we see that Paul commands the wealthy to be active in doing good, to be rich in good works, to be generous and ready to share.

The intention of generosity and a heart of contentment is not enough. We need to take specific action steps. Giving is an antidote to materialism and self-centeredness. Giving is a strategy that wages war on pride, self-sufficiency, and greed. If you feel convicted about the first half of this sermon, then you must take a step in this direction.

Let me encourage you to start giving on a weekly basis or on an every-other-week basis. Whether it is to your church or to some other worthy cause, start the discipline of giving. Don't wait until it's easy, because it never will be if you don't start.

And for those of you who are already giving, I'd like to give you two challenges. Since this is tax season, take a few minutes when your taxes are done and divide your charitable contributions by your annual salary and see what percentage of giving you are at. Second, take your monthly rent or mortgage payment, multiply it by twelve, and compare it to what you gave last year. Then ask yourself if you are okay with what you see. If you are not, why not prayerfully set a goal to give 2-3 percent more this year? Maybe set a goal to get to 10 percent in the next year or two.

Why would I suggest that? Again, not because of what I want *from* you, but because of what I want *for* you. Verse 19 helps us understand that giving is a wise and right thing to do because it is banking our lives on the future, and we are able to lay hold "of that which is truly life."

You see, when you give your money away, you are making a loud protest against the inclination of your self-centered heart. When you give your money away, you are severing the destructive love of possessions, the insidious heart of pride, and the relentless pull to trust in yourself. So don't think of giving as something obligatory. Giving is a celebration of freedom.

Giving celebrates that all my sins have been paid by Christ, that Jesus is everything I'll ever need, and that I am banking my life on the promises of God. Giving celebrates that this world is not what I really love, that my identity is found in Jesus, and that my trust is in God.

Giving joyfully declares that you have not really lived unless you've lived through Jesus. Giving says to your flesh, the world system, and the devil, "You do not own me." By giving away what belongs to you, you give passionate evidence that you belong to another – namely Jesus!

Giving is a regular, disciplined, and triumphant way of saying, "When it comes to the gospel, I'm all in." So what's stopping you? Money can be powerful. Money can be missed. Money can be dangerous. But it doesn't have to be.

Money can be the currency that creates Christlikeness in you. So why not let it go for something greater?

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## Next Steps & Resources:

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### Register for the God Owns It All Class starting March 19

Are you reflecting on what stewardship looks like in your life? Consider taking a six-week class designed to unpack questions like, *How much is enough?* by looking at God's Word. The class starts Sunday, Mar. 19, and space is limited. To register text: **ALLINCLASS** to **41411**, or visit [yourchurch.com/godownsitall](http://yourchurch.com/godownsitall).

### Meet with a Financial Counselor

Would it be helpful to talk through your personal finances with a counselor or financial advisor? Sign up to talk to someone from College Park. Text **CONVERSATION** to **41411**, or visit [yourchurch.com/counseling](http://yourchurch.com/counseling)

### Books:

***Master Your Money* by Ron Blue & Jeremy White** (foreword by Charles Swindoll)

***Your Kids Can Master Their Money*** by Ron & Judy Blue

***Your Money After the Big 50*** by Larry Burkett & Ron Blue

***The Law of Rewards*** by Randy Alcorn

***The Treasure Principle*** by Randy Alcorn

If you have questions about these resources contact Pastor Mark Schuitema at [mschutema@yourchurch.com](mailto:mschutema@yourchurch.com)