

A Word to the Wealthy May 1, 2016

What happens when money consumes us?

There is an interesting system used to capture monkeys in the jungle. The captors use heavy glass bottles with long necks. Into each bottle they deposit some sweet-smelling nuts. The aroma of the nuts attracts a monkey to the bottle. When the monkey puts its hand into the bottle to get the nuts, the neck of the bottle is too small for its fist to come back out. The monkey can't take his hand out of the bottle without dropping the nuts, which he is unwilling to do. The bottles are too heavy to carry away, so the monkey becomes trapped by nothing more than greed.

When money consumes us we keep our hands closed, tightly holding on to what we have. Dave Ramsey says with a closed fist we can't help others up, and we choose to be like monkeys who hold too tightly to our money, not giving any of it away. Our love for money can take away our freedom, and the idol of materialism can lead our nation astray.¹

I believe overall as a country we are not heading down a good path. I believe one of the main reasons we aren't doing well is because we have become a country of materialism.

Andrew Walls, a Christian historian, said that wherever the other great world religions began, that there is still their center today. For example...

- Islam started in Arabia, at Mecca, and the Middle East is still the center of Islam today.
- Buddhism started in the Far East, and that's still the center of Buddhism.
- Hinduism began in India and it is still predominantly an Indian religion.

Christianity is the exception; Christianity's center is always moving, always on pilgrimage. The original center of Christianity was Jerusalem, but then the Hellenistic Gentiles embraced Christianity with such force that soon the center of Christianity moved to the Hellenistic Mediterranean world – to Alexandria, North Africa, and Rome – and it stayed there for a number of centuries.

But then the northern Europeans – Franks and Anglo-Saxons and Celts – so took hold of the Christian faith and the center of Christianity migrated again to northern Europe. There (and in North America, through colonization and migration) the center has rested for a thousand years, but recently it is shifting again.

In the twentieth century, Christianity declined in Europe, and in North America it just barely kept up with the population growth. However, we are seeing in countries like

¹ Ramsey, Dave. *The Total Money Makeover: A Proven Plan for Financial Fitness*. Thomas Nelson: Nashville, TN, 2007, p. 214.

Latin America, Asia, and Africa, where Christianity has been growing at up to ten times the population growth rate. In the past decade a major corner has turned: more than 50% of Christians in the world now live in the southern hemisphere.

For example, at the turn of this century in the US, there were roughly 2.5 million Episcopalians and other Anglicans. In Nigeria alone there were 127 million Anglicans; in Uganda there were 8 million. Thus in just two countries there live more than 10 times the # in the US. In the year 1900, Africa was only 1 percent Christian. Now Christians make up nearly half of the African population.²

In the next 50 years, the center of Christianity is predicted to complete this shift away from European countries and from the US.

Andrew Walls was asked, “Why does this happen? If the centers of other religions remain constant, why does the center of Christianity constantly change?” Walls replied, “One must conclude, I think, that there is a certain vulnerability, a fragility, at the heart of Christianity. You might say that this is the vulnerability of the cross.”³ The heart of the good news of Jesus is the cross, and the cross is about giving up power, pouring out resources, and serving. Walls hinted that when Christianity is in a place of power and wealth for a long time, the radical message of sin and grace and the cross can become muted or even lost. Then Christianity starts to transmute into a nice, safe religion, one that’s respectable people who try to be good. And eventually it becomes virtually dormant in those places and the center moves somewhere else.⁴

What happens when money consumes us? The message of Christianity is muted, it becomes lost. At the heart of Christianity is service, commitment, sacrifice, abandonment. When you embrace Jesus and His teachings for the first time, your life begins to change. Your bad habits fall away, and you become better workers and managers as you serve others. You work harder and stay committed to being a good steward. Many times Christians experience economic prosperity because of their dedication and work ethic. But tragically, in many cases the new prosperity and material wealth devours the same Christianity that gave them birth – especially in the second or third generations.

The Puritan Cotton Mather once said, “Religion begat prosperity and the daughter devoured the mother.”⁵

² Lamin Sanneh, *Whose Religion is Christianity?* Eerdmans: Grand Rapids, MI, 2003, p. 15 and Philip Jenkins, *The Next Christendom: The Coming of Global Christianity*. Oxford: London, 2002, p. 56.

³ “The Expansion of Christianity: An Interview with Andrew Walls” was accessed at www.religion-online.org/showarticle.asp?title=2052.

⁴ Keller, Tim. *King’s Cross: The Story of the World in the Life of Jesus*. Dutton: New York, NY, 2011, pp. 123-125.

⁵ Hughes, R. Kent & Bryan Chapell. *1 & 2 Timothy and Titus: To Guard the Deposit*. Crossway Books: Wheaton, Ill, 2000, pp. 159-160.

Just like our day today, when Paul wrote the letter of 1 Timothy, he was writing to many people in Ephesus who were wealthy. Ephesus was already a rich city, one of the wealthiest in the ancient world. Christianity went on to make them even richer as they abandoned wasteful excesses, managed their households better, and profited from the hard work of converted slaves (1 Tim. 6:2).

In 1 Timothy 6:17-19, Paul tells Timothy to instruct the wealthy people in his congregation to not let their money devour them. I believe this message also applies to all of us at Christ Covenant and to the Christian Church in the United States.

Read **1 Timothy 6:17-19**.

A life consumed by the riches of wealth results in an arrogant life.

When Paul says, "Command those who are rich in this present world not to be arrogant" he is saying, "Instruct those who are rich not be high minded or conceited." The Greek work for arrogant, *hupselophroneo*, means to cherish high thoughts of yourself, to be high minded.

It's easy when you have money to think you are superior than others. It deludes your thinking where you start saying to yourself, "I have more than other people therefore I am superior." You struggle with connecting with people who struggle financially, and you can begin to think that it's all because of your hard work and your own abilities that you have all this money.

In fact in the book of Deuteronomy, Moses was dealing with a group of people who became arrogant because of their great worth.

Moses tells them in **Deuteronomy 8:17-18**: ***"You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the LORD your God, for it is He who gives you the ability to produce wealth, and so confirms His covenant, which He swore to your forefathers, as it is today."***

There's nothing new under the sun. During the time of Moses, when God's people began to follow Him and keep His commandments, many of them began to receive more wealth, and the more money they received meant the more temptation they had to hold tightly to it, thinking it was all because of what they have done. God's grace is behind every human accomplishment and divine reward. It's easy to forget this when wealth deludes your mind, it darkens your soul.

Has wealth darkened your soul?

A life consumed by the riches of wealth can result in an arrogant life.

A life consumed by the riches of wealth can also result in an uncertain hope.

Paul says in v. 17, **“Command those who are rich in this present world not to put their hope in wealth, which is so uncertain.”** The ESV version says, **“Charge them not to set their hopes on the uncertainty of riches.”** The NLT says, **“Tell those who are rich in this world not to trust in their money, which will soon be gone.”**

After the global economic crisis began in 2008, there followed a tragic string of suicides of formerly wealthy and well-connected individuals.

- The acting chief financial officer of Freddie Mac, the Federal Home Loan Mortgage Corporation, hanged himself in his basement.
- The chief executive of Sheldon Good, a leading US real estate auction firm, shot himself in the head behind the wheel of his red Jaguar.
- A senior executive with HSBC Bank hanged himself in the wardrobe of his suite in London.
- When a Bear Stearns executive learned that he would not be hired by JP Morgan Chase, which had bought his collapsed firm, he took a drug overdose and leapt from the 29th floor of his office building.⁶

When we put our hope in our money and possessions, what happens when we lose them?

I believe one of the biggest issues we face in Knoxville is that of comfort. We in East Tennessee love to be comfortable. It’s a great thing to work hard, save money, and have nice, reliable homes and cars. Paul mentions earlier in this text in verse 10 that money is not evil, but “the love of money is a root of all kinds of evils. It is through this craving that some have wandered from the faith and pierced themselves with many griefs.”

We put so much stock in our nice homes and nice cars that if we ended up getting our salary cut in half or faced a major medical concern the thought of even selling our homes and downsizing is appalling. So, we end up getting in more debt and it weighs even heavier on us.

Someone once said, “When your outgo exceeds your income, your upkeep will be your downfall.” We get further and further in debt because we want to keep our possessions. If you have trouble finding a job that paid like it used to, the best thing to do is to sell things that you have, even your own home, to make sure it won’t kill you. What happens when you don’t do this? Your marriage is affected, and your anxiety will cause headaches, heartaches, backaches, and bellyaches.

DL Moody said, “Getting riches brings care; keeping them brings trouble; abusing them brings guilt; and losing them brings sorrow. It is a great mistake to make so much of riches as we do.”

⁶ Keller, Timothy. ***Counterfeit Gods: The Empty Promises of Money, Sex, and Power, and the Only Hope that Matters.*** Dutton: New York, 2009, introduction.

Right after you drive a brand new car off the lot, it begins to depreciate in value. Newness can quickly wear off. You won't take anything with you when you die. You may have everything today and lose it all tomorrow. Don't put all of your stock in money. It's an uncertain hope.

Paul goes on to tell Timothy to tell his church to put their hope in God, who richly provides us with everything for our enjoyment (v. 17).

A life consumed by the riches of Christ results in a secure hope.

Money comes and goes. Most of our stuff will end up in a landfill when we die. Only Christ offers us consistency. Only in Christ is their fullness and satisfaction. If we have hope in Jesus, we'll make it through the good times and the bad. It is God Who richly provides us with everything for our enjoyment.

God may not give you everything you want, but He gives you enough. He gives you what you need. And He richly supplies us with all things to enjoy. The greek word for riches in this context is *plousios* which means "abundantly." We are to give our hope in God who gives in abundance. He abundantly gives us all we need for our enjoyment.

Not only does God provide for our needs, but He gives us more than our abilities, possessions, good health, and money. He gives us salvation, He gives us eternal life.

2 Corinthians 8:9 says, "For you know the grace of our Lord Jesus Christ that though He was rich, yet for our sakes He became poor, so that you through His poverty might become rich."

You see what Paul is saying here is that Jesus had infinite wealth, but if He held onto it, we would have all died in our spiritual poverty. That was the choice for Jesus – if He stayed in heaven He would have still been rich, but we would die poor. If He died poor, we could become rich. Our sins would be forgiven, and we would be admitted into the family of God. Tim Keller said, "You see, Jesus had all the treasure you could ever imagine in Heaven, and He gave up that treasure so that you and I could be His treasure. When you stop and realize that Jesus gave up His treasure so that we could be His treasured possession, money will no longer have its mastery on you, but Christ will."⁷

That's what this grace of our Lord Jesus Christ is. Jesus left heaven to enter our neighborhoods and to die on the cross to bear the penalty and punishment from God the Father Himself on our behalf. All of our past, present, and future sins are placed on the cross, and all of His righteousness is placed on us. When you begin to fathom this rich truth, your money will cease to master you, and you begin to spend your efforts focusing on what God wants you to do and how you are to treat others.

⁷ Keller, Timothy. *Counterfeit Gods*, pp. 66-67.

Because we've been given this precious, undeserved gift of eternal life, we should in turn use God's gifts that He's freely given us to bless others, to help others. In response to God's goodness, we give good things for others' enjoyment. We set our sights on giving, not hoarding, on sacrificing, not indulging.⁸

A life consumed by the riches of Christ results in a generous life.

In verse 18 Paul says, ***“Command them to do good, to be rich in good deeds, and to be generous and willing to share.”*** The NLT version says, ***“Tell them to use their money to do good. They should be rich in good works always being ready to share with others whatever God has given them.”***

We should use our money to do good. What does that mean? Good, *kalos*, means what is beautiful, excellent, precious, useful, suitable. Works, *ergon*, means whatever you are occupied to do, whether it's in our employment or a deed and act done for someone. In other words we are to be abundant in useful deeds done for someone. We are to be ready and willing to share with others what God has given us. The Greek word for ready to share is *koinonikos*, the same word we get *koinonia* for the word fellowship. As part of a family we share with others in our family. This is a good reminder for us as a church family. It should also be a reminder for individual families.

You know what I realized the other day? We are trying to teach our 2 and 4 year olds the importance of sharing. Whenever we buy them a gift, we try to explain this is from God and that they need to share it with their sister. Sometimes they do it and sometimes they don't. When they don't share, we have to address it. We try to teach them this at meals when we pray. We teach them the food we're eating is from Jesus, and we thank Him for it. Well, guess what? When it comes to food, I'm very protective of it. Stephanie will try to eat some of my food or ask for it, and most of the time I tell her, “No, this is my food. You have your own.” I don't share my food well. Can anyone relate?

Well, we teach our kids not to take from other people's plates, and although it's a silly example, I am not ready to share with my wife the food God has given me. Sometimes I think she just messes with me, but there are other times when my kids are watching me tell her no. I'm not setting a good example of sharing.

This passage is clear: we are to be ready to share with others what God has given us. When we do give, we come more alive.

Have you noticed this? Have you ever given to someone in need and felt better afterwards? It's better to give than to receive.

John Maxwell says, "The greater your giving, the greater you're living." God loves a cheerful giving, and you don't start living until you start giving.

We've been given so much in our country, and instead of hoarding it all, we need to be thinking of others around us. Sometimes it might be uncomfortable and stretch us a little, but that's a good thing.

Paul goes on to say, "In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life."

Jesus tells us in Matthew 6:19-20:

"Do not store up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal."

Our good works don't get us into heaven. It's only the work of Christ that gets us into heaven. When the Holy Spirit changes our hearts, we begin to have faith in Jesus Christ and we experience change. It's this change that helps us to focus more on the eternal matters and not the temporary matters of this world. What we do from then on really matters for Christ and for others, and I believe what we do in this life echoes into eternity.

What we do in this life matters. Instead of focusing so much of our time and attention on money, possessions, and comfort, let's focus more on making a difference in people's lives and in our community.

The antidote to materialism is extravagant giving.

An antidote is a medicine or other remedy for counteracting the effects of poison or disease. If you ever had food poisoning, you would need an antidote to cure you. An antidote is something that works against an unwanted condition to make it better. If you were tired of cold weather, the antidote would be to go on a vacation to a place with warmer weather.

The antidote to materialism is extravagant giving. The medicine that counteracts our disease of materialism is giving. The medicine that works against this terrible condition of loving money is giving it away.

As you give generously and focus more on heavenly matters you begin to really take hold of life and experience what life is all about. This is what Paul meant when he said, "Store up for yourselves the treasure of a good foundation for the future so that you may take hold of the life that is truly life."

In 2007, Larry Stewart, also known as Secret Santa, died of cancer. In the late winter of 1971, Larry worked as a salesman, and when his company went broke, he went broke

too. He slept in his car for 8 days and hadn't eaten for two days when he went to the Dixie Diner. He order and ate a big breakfast. He waited for the crowd to clear, then acted as if he has lost his wallet. The diner's owner, Tom Horn, came over near the stool where Larry had been sitting and picked up a \$20 bill and said, "Son, you must have dropped this." Larry realized later that Tom had planted that \$20 to let him out of a sticky situation with his dignity intact. As he drove away, Larry said to himself, "Thank you, Lord, for that man, and I promise if I ever have money, I will do the same."

After this event, Larry became Secret Santa. Secret Santa would walk the streets around Christmastime and give way \$100 bills. Nothing required, nothing expected. Sometimes he would give to people in need, and other times he just gave. Every year he would give away \$25,000 in \$100 bills. He started in his hometown of Kansas City and moved around the country. He would get fabulous reactions and heard wonderful stories from the people he gave to.

In 1999, Larry looked up Tom Horn, who was 85 years old at the time. He went to Tom's house in Mississippi and recounted the story of how he helped him. He asked Tom what he thought that \$20 would be worth by that time and Tom laughingly said, "Probably \$10,000." Larry, the Secret Santa, gave him \$10,000 cash in an envelope. Tom tried to hand it back, but Larry refused, and Tom was able to help his wife who had Alzheimer's.

Tom later went on to say about Secret Santa Larry, "He doesn't want any thanks or praise for what he does. He does it out of the goodness of his heart."

Secret Santa's identity was revealed in 2007 when he had been diagnosed with cancer. He wanted his challenge everyone to pay it forward and to give expecting no return.

Larry, the Secret Santa, gave away \$1.3 million. He gave because he found joy in making others happy. He gave because he had fun giving it away. He gave because he had been given a gift when he was most vulnerable.⁹

If you believe in Jesus Christ, you have been given the most incredible gift ever imagined, the antidote to our forgiveness of sins. Jesus has given us eternal salvation, and He gives us blessings everyday by meeting our needs. Because of His great love for us, let us know love others by our generosity.

⁹ Ramsey, pp. 215-216.