

The Threat to True Wealth

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I Timothy 6:17-19

Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. ¹⁸ Let them do good, that they be rich in good works, ready to give, willing to share, ¹⁹ storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.

The greatest threat to your faith is money, possessions and wealth. The greatest competitor to God in your life is your money, possessions and wealth.

At this moment some of you, perhaps the majority of you are saying, *Well, I'm not wealthy and I don't have much, therefore I don't have that problem.* Maybe so, but don't count on it. The thing most trusted and worshipped in America is not God it's money. And everyone says, *Amen. You tell them, pastor!* But I'm not just talking about the secular; I'm talking about you, the saint.

Trust in money is like a gas unable to be seen or smelled—it will poison you and you won't even know it. How many of you have the claws of greed sunk deep in your heart? It's the vulture that feeds not on what you possess but on how much you trust what you possess. Could it be that you are confused this morning as to why God's Spirit is moving here and you can't sense what others are sensing or experiencing what others are experiencing? You seem to experience so little of the power of God in your life and could it be because you don't trust the Lord as much as you do your wealth, whether that be small or large?

That is a profound question I am challenging you to answer this morning. Could there be a direct correlation to how I use my money and my faith in God? Yes. Resoundingly, yes.

I want to go back to the text in verse 17. We probably will not deal with verse 18 or 19 today.

“Command those who are rich in this present age,”

Paul tells Timothy to command the rich, but who are the rich? We in the United States have heard a lot about the terrible 1 percent who has more money than the rest of us. In the face of this seemingly unfairness, a whole movement of protest called Occupy Wall Street has taken to the streets of our major cities to decry the income disparity. What's ironic is that most who took to the streets to protest the wealthiest of the rich, don't realize that they are one percenters also.

I. WHO ARE THE RICH?

A. The World's Wealthy

If you are single and your yearly earnings are \$12,000, you are in the top ten percent of wage earners in the whole world.

If you make \$34,000 a year, you are in the top one percent.

Amazing. There are a lot of those people out there protesting who make more than \$34,000 a year. They are the one percent. They were naively only looking at America, I tell you God's eyes are on something larger than just the United States. We may think a lot of ourselves, but God thinks a lot about the whole world. Americans who are officially designated as the poor, 99 percent of them have electricity, running water, flush toilets and a refrigerator.

Seventy-one percent have a car, 70 percent have air conditioning, 95 percent have a television, 88 percent own a cell phone. If you have these things the vast majority of the world would look at you and say, "He's rich. She's wealthy."

At least 80 percent of the 7 billion people on this earth live on less than \$10 a day. Almost 50 percent of the world's population, 2.8 billion people earn less than \$2 a day, while 20 percent of the world's population, 1.2 billion people live on less than \$1 a day. Now let me ask you, in the eyes of the Lord, whom do you think He sees as rich?

How does God's Word define rich? I think I have an answer for you.

Rich = having more than you need

Let me back that up. I Timothy 6:6-9,

"Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out."

We get that. We've never seen the U-Haul at the cemetery.

"And having food and clothing, with these we shall be content."

These are your basic needs, not all of them, but these two represent all.

"But those who desire to be rich,"

In other words, *those who want more than food and clothing.* Those who are not content with their basic needs but want more, are the folks that Paul says want to be rich.

“fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition.”

So then how does the Bible define wealth or riches? Having more than you need.

B. The Rich Are Commanded

I think I've clearly demonstrated that the rich are those of us in this room. If you have your basic needs met and still have extra, you are wealthy. Paul is not just commanding Timothy to tell rich people back then to do this; he's talking to us. You've got to see that.

There are teenagers in this country and in this church, who make more in just their allowances yearly than most of the world's population. So ask yourself, *what is Paul commanding me?*

There are just two commands here in verse 17; the first is a negative command,

“don't be proud and unbelieving.”

Then the second command is a positive one,

“be rich in good works.”

There are some facts about rich people—us—I want you to understand.

I. The Rich Don't Give

Why must wealthy people be commanded to give? You would think that if they have more than they need they would be more generous and take their discretionary income and help the less fortunate. But how many times have you said, “I want to give more to the Lord, the church and the work of the Kingdom, but I can't right now. But if I get that raise or that promotion or when I pay off some bills, then I will be able to give.” That's why Paul has to command.

The more you make, the less you give. That's the facts. It's only logical that those who make more should be giving more but by and large the wealthy don't give. And if you think you would give more if you made more or had more to give, I have to tell you that it doesn't match with the facts.

According to the U. S. Bureau of Labor Statistics in 2009, those making \$20,000 or less gave 4.3 percent of their incomes away.

It dropped for those making \$30,000 to \$60,000 down to 2.7 percent of their incomes.

For those making \$75,000 or above it dropped to 2 percent.

The poorest people gave the most. It was only 4.3 percent, not a lot, but percentage-wise they out-gave rich people. So if you're thinking *you know, I could give more if I only made more*, who does that sound like?

2. The Rich Often Don't Feel Rich

This is the amazing thing. Last July, Fidelity Investments did a millionaire outlook report and it showed that 25 percent of millionaires do not feel rich. Of those 25 percent they averaged about 3 million dollars apiece. When asked "What would it take to make you feel rich?" The answer was 5 million dollars, and then they would feel rich.

That's the deception of money, possessions and things. The more you get the more you feel like you need. Which is just the opposite of what we would think.

Who are the rich? Anyone who doesn't feel like they're rich and those who think if they could just make more they could give more, because that's how rich people think.

Have I convinced you that you're rich yet?

II. THE TEMPTATIONS OF THE RICH

A. Tempted to be Proud

That is, believing you are better than those who are not as prosperous as you are. Notice what the Apostle Paul said,

"Do not be haughty."

According to an article in *The New Yorker* magazine last year almost all rich people have this characteristic—they credit only their own work for their successes. They don't say it was luck or fortune or that they were blessed, or somebody else helped them. They normally credit their financial success to themselves and to themselves only. This in turn, the article said, makes them less empathetic with those who are less fortunate. The rich believe that the less fortunate are poor because of the financial mistakes they make, that the poor are not as good as they are with their money. In other words, they are arrogant and proud about themselves and their wealth.

That's why Paul says to command the rich not to be haughty because it's a normal characteristic of people who have wealth—they sooner or later begin to think that somehow their hands, intellect, and discipline is what built their wealth and therefore if others would just work as hard as they do or if others had the intelligence they have, they too could be wealthy.

Paul commands the wealthy not to think that way. We must not think it was our hands has pro-

duced our wealth. Which leads me to the second temptation.

B. Tempted to Trust Wealth

He says not to trust in uncertain riches but in the living God, because you will be tempted to trust your riches and not God. And, by the way, you don't have to have much wealth for that to happen. Again, I think there are more rich people here than realize they are.

For some reason, we don't make the connection between faith and control. We think we can trust Jesus as our Savior and still control the majority of our life. That's not logical or biblical, but that's the deadliness of unbelief and sin. It's not logical.

For example—this is off the subject but maybe it will help make the point of the irrationality of sin—there are people who will sit for two hours, watch a movie that is violent or full of sexual immorality and say, “Hey, that doesn't bother me. That doesn't affect me.” But this afternoon there are companies that have paid 3.8 billion dollars for a 30-second ad to air during the Super Bowl so that after you watch it you'll go out and buy their product. Now it doesn't seem logical to me that you and I can deny that what we watch doesn't affect us. People are spending large amounts of money today to debunk that theory. They are betting on the fact that what you watch does affect you.

Sin is often illogical, and it doesn't make sense that you and I think we can give our lives to Jesus and still maintain control. Faith and control go hand in hand because whomever you trust you commit to. The rich have a temptation to commit themselves unto themselves because that's whom they trust. Ultimately it's not even their riches they are trusting in but it's in themselves and their abilities. The same is true whether you make a million dollars or \$10,000. The temptation is to not distinguish between faith and control.

Here is what most of us probably do—we relinquish control while we're at church, at least that's what we tell ourselves, and we call the shots the rest of the time. *I'm a good Christian because I come to church and I give Jesus whatever He wants in that couple of hours and I submit to Him.* I want to ask you to review your time here. Let's see if that's true or not. Has anybody ever, while sitting here, been prompted by the Holy Spirit to do something and you argued and said *no* out of fear? You were concerned how people would think about you. How many of you absolutely give control to the Lord all the time you are in this building worshipping together with other saints? How many of you have ever said *no*? So if we have difficulty relinquishing control while we're in church, why do we think we will relinquish control while we're in the world?

Paul goes on to say that the rich should trust the living God who gives us richly all things to enjoy. Why did He say that? Because all of your wealth comes from God, whether it's \$12,000, \$34,000, \$75,000 or \$750,000, every red cent comes from God.

Why do you think Paul says this? Why doesn't he just say, “trust God and not money,” and leave

it at that? Because:

1. The Rich Need More Things in Order to Feel More Secure and Happy

And that is what we should be trusting God for. The rich look to their possessions, their wealth, stocks, bonds, homes, all the things that they amass, thinking the more they can accumulate they more secure and happy they will be. A poor person never has that problem. He doesn't trust his wealth or riches because he doesn't have any. He doesn't look to money to solve his problems because he doesn't have any. He can't count on that. But it's those who have more than they need who are always tempted to put their confidence in these uncertain riches. However, because of the nature of the thing you're trusting in it can't help you, it can't protect you, you begin to think *well if I just had more then I could be safe, then I would be happy, then I could keep the IRS away, then I could keep this problem and this problem away.*

I remember a private conversation I had with Bro. Solomon Owolabi the last time he was here. He said this to me, "You Americans don't need to trust God." Then he gave an example. "When you get sick you go to Redi-Care or the doctor and get a prescription and you're back to normal, or you have health insurance and you go and present your card and get your care and go home and a few days you're better. But if me or my family get sick we have to pray and trust God because we have no money and even if we did, medical facilities are hard to get to."

I was with a missionary this week from Venezuela who lives in the heart of the Amazon and he shared that if somebody get's sick, it's a two-day trip just to get to the river and then, if they go by boat, it's another five days to get medical care. Most people would be dead by then if it were serious.

Beloved, this text is for us and it's saying the more God grants you, the more He trusts you with, the easier it is to believe the more you amass the more secure and happy you will be until you can't trust God. It will steal your faith and you won't be able to trust Him when your money can't help you. There are a lot of things money cannot solve.

2. The more you have, the less you trust with God.

It doesn't have to be that way! And Paul is trying to show us this, but that's the norm. I'm convinced that most of us would rather trust things than God. Why? Because you feel safer trusting things than you do God. That's a bold and harsh statement, I know. But I'm convinced of that. We would be more afraid if we had to depend upon God completely than we are by trusting whatever means He's already given us. How many of you would like to live in a place where if you or your children are sick there is no medical attention and you have to get on your face and pray and believe God for healing? See what I mean? We feel much safer with the means He's given us, don't we? There's something wrong with our faith when it says that insurance or money or doctors are more trustworthy than God is. There is a serious flaw in our hearts and before now you may have never seen it, but thank God He's showing it to you as I'm speaking. There is something

awry with our faith! More does not mean more security or more happiness.

Benjamin Franklin—an atheist or deist at best, not for sure and I'm not sure he was—said,

“Money never made a man happy yet, nor will it. There is nothing in its nature to produce happiness. The more a man has, the more he wants. Instead of filling a vacuum, it makes one.”

That's the way it is for most of us.

I've still got some skeptics who still don't want to wear the title *rich* this morning, so let me give you some examples.

How many of you have ever had the experience, male or female, when having gone to your closet and open the door and you see a row of clothes and another row and then shelves and you say the words, “*I don't have anything to wear*”? You've got a whole closet full. And now the urge is to do what? Go to the mall or your favorite clothing store and buy more.

How many pairs of shoes can you wear at once? But there is always the desire to get more.

Now, if I didn't get you on the clothes, I'm going to get most of you with this one. There is an insatiable desire, meaning you can't satisfy it, in rich people to always have the latest and best thing. We call it “upgrade”. I plead guilty to this. On my 51st birthday I stood in line when the new iPhone came out because I wanted to upgrade so I could have Siri, the personal assistant. She talks to you. Sometimes she talks back. The other day I asked her to remind me of something and I said “Thank you,” can you imagine I'm talking to my phone like it's a human being? She said, “Your wish is my command.” That's awesome. To this day, Karen has never said that to me. My old iPhone 3S worked just fine. It could still make calls, it could still receive texts, but I wanted the newest and latest gadget. When it comes to technology this is my problem, I love gadgets.

How many times have you traded cars when you didn't really need to trade because the one you had was still in good shape?

It's unbelievable. When I was in the car business years and years ago, people would trade in cars with less than 30,000 miles on it. It happened all the time. We were thankful, because as a car dealer you like those kinds of used vehicles to be able to sell because you can make a great deal of money, but it told me something—there is something about people who have more than they need. It's this insatiable desire to always to accumulate a little bit more or to have a little bit better. They do it to us every black Friday, the day after Thanksgiving. They put out the sale bills and you may have a perfect television, it works perfectly, nothing is wrong with it but you see one that's 10 inches wider and a little bit thinner and it has all these neat, new features and what do you do? You will stand in line at 3 in the morning so you can get a new one. That is what rich people do. Any rich people here?

III. RICHES AND FAITH

I want to end on a positive note. Can you have wealth and have faith in God? This text gives us an answer and the answer, thankfully, is yes.

We're all wealthy here. Some have more than others and it is relative, I understand, that's why we have to look at the whole world and make sure we do our mathematics correctly. I'm glad that Paul says yes, because if wealthy people couldn't have faith we would be in a grave situation this morning. I am not saying that riches and faith are mutually exclusive, they can coexist, in fact, Paul says that it's possible by the simple fact that it's commanded to have faith in God. If it was impossible, why command it? Look at verse 17 again,

“Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God,”

Put your faith in the living God, not in uncertain riches. So yes, rich people can have faith. In fact, rich people can have great faith in God. I can't necessarily prove it, but I believe some of the greatest people of faith have been some of the wealthiest people because they had the option not to trust in the living God but to trust uncertain riches and they chose not to. So can riches and faith coexist? Yes. The question is can they coexist in you?

There are three things I want to bring out to answer that question.

A. God Gives All Things.

That's what he says here:

“who gives us richly all things,”

I can trust God when I really, truly believe that God gives me all things. When I believe the mass of wealth I have, though compared to some others in our country may seem paltry or little, is given to me and entrusted to me by God, I can trust Him. Then I see it's not just my discipline or hard work or intelligence, but all things are a gift of God. Paul makes this absolutely clear, not just here, but listen to what he says in Philippians 4:19,

“But my God shall supply all your need according to his riches in glory by Christ Jesus.”

Jesus said in Matthew 6:31-33,

“Therefore do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’³² For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things.³³ But seek first the kingdom of God and His righteousness, and all these things shall be added to you.”

God gives all things that we need. If that's not enough proof for you, listen to what he said in the very next chapter,

“Ask, and it will be given to you; seek, and you will find; knock, and it will be opened to you. ⁸ For everyone who asks receives, and he who seeks finds, and to him who knocks it will be opened. ⁹ Or what man is there among you who, if his son asks for bread, will give him a stone? ¹⁰ Or if he asks for a fish, will he give him a serpent? ¹¹ If you then, being evil, know how to give good gifts to your children, how much more will your Father who is in heaven give good things to those who ask Him!” (Matthew 7:7-11)

I have what I have because God has been gracious to give it to me. God gives all things. That's the first antidote against being proud and being able to have faith and wealth to coexist.

B. God Gives All Things Richly.

I love the adverbs that Paul puts in here. He's not stingy, He's not miserly, the living God gives us *richly* all things. I've never known God to give me just what I need. He's always giving me more. If I believe that, then I don't have to trust my money or other resources, I can trust God.

C. God Gives All Things Richly to Enjoy.

We don't know our God like we ought to, do we? Some of us have this sadistic view of God that He's out to steal our joy. You are certain that the more spiritual you are the more unhappy you become. That is totally false. The reason God cannot trust us with the enjoyment of things is because they often take the place of God in our lives. That's why it seems that God is often taking things from us. It's because He's trying to save you. He's trying to preserve you and keep you from going the way of the world, which is idolatry. We turn our joy on the things God has given to us rather than seeing them as an expression of God's joy in us.

You see, I'm learning and I think I'm getting proficient at practicing this, when I notice something, whether it be just a red bird on Karen's bird feeders—they are so beautiful in the winter—and I enjoy it, I think *Thank You, Father, thank You, Father*. When I feel warm on a cold winter day I really thank God because I don't like cold weather. When God blesses me with something material, I enjoy it. I enjoy it not for its own sake but because enjoying it is an act of worship now. It becomes an expression of God's love and joy in me.

I'll speak more next week on how to stop idolatry, this turning to things rather than trusting God, and becoming somebody whom God can entrust to wealth, but I want to conclude with one Scripture.

“He who did not spare His own Son, but delivered Him up for us all, how shall He not with Him also freely give us all things?” (Romans 8:32)

In other words, if He's giving me the very best in Him, how shall He not also give me everything

else I need and in some cases even what I want?

The point is this: everything you own, the clothes you're now wearing, the car you drove to get here, the home you will go to later this afternoon, the stocks or bonds, checking account, savings, coin collection, furnishings in your home, food in your pantries and refrigerators, everything you have has been purchased by the blood of Jesus. Not American currency, not dollars and cents, but by the blood of God through Christ and his sacrificial death on your behalf. Because of His death, God can say, without denying His justice, *I want to bless you and give things to you.* Everything we have comes through the cross. So it doesn't make sense to me when a person hears the Gospel and rejects it, because they have rejected everything that has been given to them, purchased by that blood. If you have Christ, you have true wealth. Have I now convinced you that you are rich?

Why would you want to trade the best wealth for inferior and inadequate wealth that cannot provide all you need? Now that we step back and look at this, that question makes sense, doesn't it? Money cannot buy you happiness, it cannot buy you health. It cannot buy your relationships, and if it did you wouldn't want those relationships; they would not bring you happiness. Why trade true wealth for things that really can't give you what you need? My question now is why do we do that so often? May God help us to see the true wealth we have in Christ. Amen.