

With all the uncertainty about the condition of the national economy most of us have had to revise our financial plan, or to come up with a financial plan.

It used to be fun to check the financial pages to see how well one’s 401K was doing. Now we call it our 201K and we don’t want to know what it’s doing.

- I have redefined retirement. Retirement means a new set of tires on the old Crock to keep me going for another 50,000 miles.

In the recent tense economic climate some banking and corporate executives couldn’t take it any longer. They chose the final exit. They ended their lives—a drastic retirement choice!

- We don’t usually think about this, but death factors into most financial plans. Your life insurance rates are based on some number cruncher’s best estimate of when you will die.

George Bernard Shaw said, ‘*Death is the ultimate statistic. One out of one dies.*’

For most people planning goes no further than the grave.

- That’s one of the main differences between those who are Christians and those who are not.

God has a wonderful insurance plan called eternal life.

The only way into God’s plan is by faith in Jesus Christ as our Savior and Lord.

- God’s plan even takes into consideration what you do with your earthly possessions.-

God’s plan addresses what you have here, and even though you can’t take it with you, you can roll over its benefits into the hereafter.

- Last weekend we studied what the Apostle Paul wrote to Pastor Timothy about the dangers in money and about the godly management of money.

That was in 1 Timothy 6:6-10. Let’s pick it up at verse 11.

6:11 *But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness.*

6:12 *Fight the good fight of the faith. Take hold of the eternal life to which you were called when you made your good confession in the presence of many witnesses.*

6:13 *In the presence of God, who gives life to everything, and of Christ Jesus, who while testifying before Pontius Pilate made the good confession, I charge you*

6:14 *to keep this command without spot or blame until the appearing of our Lord Jesus Christ,*

6:15 *which God will bring about in his own time—God the blessed and only Ruler, the King of Kings and Lord of lords,*

6:16 *who alone is immortal and who lives in unapproachable light, whom no one has seen or can see. To him be honor and might forever. Amen.*

6:17 *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.*

6:18 *Command them to do good, to be rich in good deeds, and to be generous and willing to share.*

6:19 *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.*

6:20 *Timothy, guard what has been entrusted to your care. Turn away from godless chatter and the opposing ideas of what is falsely called knowledge,*

6:21 *which some have professed and in so doing have wandered from the faith. Grace be with you.*

In 1 Timothy 6:6-21 the Apostle Paul points out some crucial distinctions in the financial plan of a follower of Christ. Embracing these distinctions is essential to finding contentment.

I. The distinction between PROFIT AND LOSS.

1 Timothy 5b-10

This is the difference between something that adds to your life and something that can destroy your life.

You have true contentment only if you have your values in order:

- Know what adds to your life (profit)

The Apostle Paul told Timothy to help the Christians in Ephesus understand God’s way to make life all it can be:

Now there is great gain in godliness with contentment. For we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. (6:6-8)

There is nothing you can get from this world that will add anything of lasting value to your life. That’s the way God designed human beings.

- Know what corrupts, ruins life--destroys life (loss).

He warns of the danger of nurturing evil. *For the love of money is a root of all kinds of evils* (6:10)

This is a love that plunges people into ruin and destruction.

Making money is one of the necessities of living. But if you love money, evil will grow in your life—guaranteed! There is only one way to be fully contented. It's with God himself. He made us that way.

II. The distinction between FLIGHT AND FIGHT. 1 Timothy 6:11-16, 20-21

Know what to flee from and what to fight for.

Flee from the allurements of wealth. It's a trap. People who crave wealth fall into a trap.

6:11 *But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness.*

Paul writes practically the same thing in his second letter to Timothy: *'So flee youthful passions and pursue righteousness, faith, love, and peace, along with those who call on the Lord from a pure heart.'* (2 Timothy 2:22)

- How often do you hear that the desire to get rich is a bad thing? Probably never. It's un-American to criticize this!

People in other countries like to hate Americans. But they would come to America in an instant if they could just get a visa. Why? They think this is where they will get rich.

- Paul calls Timothy a man of God, in contrast to a man of the world who loves money and wants to get rich. (9,10)

The man of God will flee from the things that will bring a person who loves money to spiritual ruin.

If you flee from something, you get as far away, as quickly as you can. If you linger to admire it, it traps you.

It's not easy to flee, because almost everyone is rushing toward what you're fleeing from. You're going against the flow.

- This love of money has defiled the core values of American society. Most often it's love of money that causes people to become unethical in business.

Many things that are completely legal are not ethical. They're morally wrong!

How many people have recently lost their homes because some heartless opportunist practically stole their property with legal justification—and then dismissed the moral question by saying if he didn't do it someone else would have done so?

American Historian Gertrude Himmelfarb (mother of Bill Kristol, TV political commentator), wrote, *'It takes a great effort for the individual to decide that something is immoral and to act on that belief when the law declares it legal and the culture deems it acceptable.'*

The Apostle Paul warns us to flee from those secular values.

We must be counter-cultural. vv. 11, 12

Genuine Christians look at the world and at people from a different point of view. The Apostle Paul said, *So from now on we regard no one from a worldly point of view.* (2 Corinthians 5:16)

Real Christian living is profoundly different from the values that drive the secular culture. They clash.

Over the years I have heard a lot of idiotic hogwash spewed from the lips of church folk. A few years ago a spokesman for a group said to me, *We want to hear pleasant truths when we come to church. We don't want to feel that we're being spanked because we're messing up. Give us something encouraging and positive, because six days a week we're stressed out with the demands of our work.*

That sounds so reasonable, doesn't it?

As a church we should make everyone feel welcome, but we cannot guarantee that they will feel comfortable.

- We must understand that Christian faith is not a crutch or a tonic to help you cope while you live exactly the way the rest of the world lives.

Coming to church on Sunday is not like going to a spiritual spa to massage your aches and bruises.

- The Christian faith is not primarily about us. Christians call Jesus Christ their Lord. That means Christianity is about him. He is Master. We're not.

The Apostle Paul explained, *'And he (Christ) died for all, that those who live might no longer live for themselves but for him who for their sake died and was raised.'* (2 Corinthians 5:15)

He also wrote, *'You are not your own; for you were bought with a price. So glorify God in your body.'* (1 Corinthians 6:19, 20).

This is why the Christian orientation to life is different.

You and I must flee from things that jeopardize our spiritual welfare, and pursue the things that endure for eternity.

6:12 *Fight the good fight of the faith. Take hold of the eternal life to which you were called when you made your good confession in the presence of many witnesses.*

- It takes effort to live as a Christian is supposed to live. It's your chief commitment in life.

The Apostle Paul risked his life teaching and warning people: *'For this I toil, struggling with all his energy that he powerfully works within me.'* (Colossians 1:29)

If your Christian faith is genuine, you cannot be casual about it. It is not a convenient accessory to your chosen way of life.

6:13 *In the presence of God, who gives life to everything, and of Christ Jesus, who while testifying before Pontius Pilate made the good confession, I charge you*

6:14 *to keep this command without spot or blame until the appearing of our Lord Jesus Christ,*

6:15 *which God will bring about in his own time—God the blessed and only Ruler, the King of Kings and Lord of lords,*

6:16 *who alone is immortal and who lives in unapproachable light, whom no one has seen or can see. To him be honor and might forever. Amen.*

There is a charge that Timothy must keep.

6:20 *Timothy, guard what has been entrusted to your care. Turn away from godless chatter and the opposing ideas of what is falsely called knowledge,*

6:21 *which some have professed and in so doing have wandered from the faith. Grace be with you.*

Paul focuses directly on Timothy at the end of this letter, but not exclusively: In *"Grace be with you"* you is plural—you all.

- What has been entrusted to Timothy's care is like treasure deposited in a bank for safe keeping.

Timothy must guard the gospel of Christ from dilution or distortion.

He must refute the false teachers who claim to possess a superior *gnosis*, which they claimed to be truth.

- Paul's charge to Timothy in verses 13-16 has all the weight of a mandate from the highest court in the universe.

'I charge you in the presence of God who gives life to all things and Christ Jesus who in his testimony before Pontius Pilate made the good confession—

- What was this good confession? Jesus made the declaration, that he was king, but his kingdom was not of this world (John 18:36)

If our Lord Jesus Christ's kingdom is not worldly, then those who belong to his kingdom do not focus on things of this world.

Christians must determine to live as citizens of the Kingdom of God.

But at the same time we have to contend with the culture of this fallen world, with all its allurements and evils.

- Here In verse 12 Paul told Timothy to lay hold of the eternal life to which he was called.

Flee from deceitful values of materialistic culture, and fight for the values of the kingdom of God--pursue them with every ounce of energy you have.

III. The distinction between HERE AND HEREAFTER. 1 Timothy 6:17-19

Know the inadequacy of what you possess, and the value of what you cannot keep

6:17 *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.*

These are people who are rich. They are not the same as those in verse 9 who want to become rich.

We know that there were both slaves and moneyed people in the church in Ephesus. Paul gave Timothy instructions for both groups (6:1-2).

- He turns his attention to those who are rich in this present age. Isn't that a loaded statement? Some rich folk may be paupers in terms of what they have invested in eternity.

Paul warns that wealthy people tend to be haughty, basing their security on their earthly possessions, and taking credit for their financial success.

Jesus told his disciples it was next to impossible for the rich to enter the kingdom of heaven (Mark 10:25-27).

Not many wealthy people eagerly acknowledge that God is the giver of all the good things they enjoy here.

Jim Reapsome wrote, *'Money is dangerous precisely because it puts us at ease and strangles our faith. Who needs faith if you have lots of money?'*

- I hope you notice that Paul does not denounce wealth.

There is no sin in having money and property.

Wealth is the gift of God. In Deuteronomy 8:18 Israel was told, “You shall remember the Lord your God, for it is he who gives you power to get wealth.”

The psalmist wisely advised, “If riches increase, set not your heart on them.” (Psalm 62:10)

It’s not having money, but lusting for it that is so dangerous.

Jesus warned, “You cannot serve God and money” (Matthew 6:24).

- Paul goes on to tell how rich Christians must be different.

6:18 *Command them to do good, to be rich in good deeds, and to be generous and willing to share.*

Rich Christians have a responsibility to help physically and spiritually needy people.

And this is not a suggestion or an appeal. It’s a command from God.

Paul said practically the same thing to the Christians in Corinth: *But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you—see that you excel in this act of grace (of generosity) also.* (2 Corinthians 8:7)

- The message is clear. Christians who do not give joyfully and generously to the work of Christ through his church are still very immature in the Christian faith.

- But by being generous with what God has provided Christians make an eternal investment.

6:19 *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.*

I believe with all my heart that Christians are supposed to be the most generous people in the world.

This doesn’t mean we foolishly throw away what God has provided for our needs. It does mean we make a point of being as generous as we can be in investing in eternity.

Undoubtedly you have heard the famous words of the missionary Jim Elliot. He was killed by the Waodani tribal people in Ecuador in 1957. He had written in his journal: *‘He is no fool who gives what he cannot keep to gain what he cannot lose.’*

Money is perhaps the closest we’ve come to a language everybody can understand.

Money has a message. When a Christian has money, the message is supposed to demonstrate the truth of the good news of Jesus Christ.

So we have come to the conclusion of our study of Paul’s first letter to Timothy, the pastor of the church at Ephesus.

Twenty-some years after Paul wrote this letter, another letter to this same church was dictated by our Lord to the Apostle John. We find it in the Book of Revelation, chapter two.

Let me read part of what Christ said to this church: *‘I know you are enduring patiently and bearing up for my name’s sake, and you have not grown weary. But I have this against you, that you have abandoned the love you had at first. Remember therefore from where you have fallen; repent, and do the works you did at first. If not, I will come to you and remove your lampstand from its place, unless you repent.’* (Revelation 2:3-5)

They had remained respectable and orthodox, but they had abandoned what was primary. It was love--love for Christ, love for one another, love for spiritually lost people.

- Do you need to flee from the money trap? Have you been sacrificing your spiritual health, your marriage, your family to get rich?
- Have you always thought you can do what you please with what you have, and it’s nobody else’s business? Not according to the Bible. God gave it to you to enjoy, but more than that, to be generous and to invest in the future beyond the grave.
- We should all keep in mind that God looks not only at the amount we give, but also at the amount we keep for ourselves.