

CULTIVATING A HEART OF CONTENTMENT

by Gary Inrig

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It's easy to be cynical about religious fundraisers. They talk about giving to God by writing out a check to them.

It's also easy to forget, however, that Jesus talked more about money than He did about heaven. Yet I've never heard anyone suggest that Jesus "was in it for the money."

In this excerpt of the book *True North*, pastor Gary Inrig offers a compass for our souls. He expresses, on behalf of our Lord, that a generous heart is not so much about money as it is about finding the joy and contentment of the One who has made us for Himself.

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LOAD LIMITS

Samuel Plimsoll was a man with a burden. Involved in the coal trade in 19th-century England, he became aware of the terrible dangers faced by sailors. Every year, hundreds of seamen lost their lives on ships that were dangerously overloaded. Unscrupulous ship owners, pursuing ever-greater profits, were more than willing to put the lives of others at risk. Ships loaded almost to the deck line left port, only to founder at sea, an event received with delight by owners, who stood to make even greater profits from insurance. In 1873, an astonishing 411 ships sank, taking hundreds of men to watery graves. To make matters even worse, if a man signed up for a voyage, he couldn't back out, no matter how unsafe he considered the ship to be. The law firmly supported the ship owners

and made it a crime to jump ship, no matter how unsafe the vessel was. In the early 1870s, one of every three prisoners in southwest England was a sailor who had refused to sail on what had become known as "coffin ships."

This problem became Plimsoll's mission. His idea was simple. Every ship needed a load line, indicating when it was overloaded. With that in mind, Plimsoll ran for Parliament in 1868 and was elected. Immediately he began an intense campaign to save the lives of British sailors. He gave passionate speeches in the House of Commons and wrote a book that shocked the public by its exposure of conditions. Gradually he won over public opinion and shamed the government into taking action. The Unseaworthy Vessels Bill was passed in 1875, and the following year, a bill written by Plimsoll, which required a

load line, passed. But, under pressure from vested interests, Parliament compromised. It allowed a ship's owner to put the line wherever he desired.

Plimsoll fought on for another 14 years until laws were passed to make sure that the line was set at a level that would ensure the safety of the ship. In time, his load line became the international standard. Today, in every port in the world you will see the results of Plimsoll's work, which led him to be called "the Sailor's Friend." On the hull of every cargo ship you will see the Plimsoll line, indicating the maximum depth to which a ship can be safely and legally loaded.

Life would be a lot easier if there were a Plimsoll mark for people. Navigating life requires safeguards. So let's look at some important biblical insights into load limits. We will not arrive safely at our destination unless we understand

God's Plimsoll line.

At the peak of the dot-com craze in 1999, *Fast Company* magazine addressed, in secular terms, the issue of load limits:

The hot button today is a question that hangs in the air in corporate boardrooms and at cocktail parties, in IPO road shows and at the kitchen table: *How much is enough?*

How much money—to compensate you for your work? How much time—to devote to your family? How much public glory—to satisfy your ego? How much opportunity for private reflection—to deepen your understanding? How much *stuff* is enough for you? And, no matter how much stuff you have, how do you find—and define—satisfaction? (July/August, 1999, p.110).

Those are probing questions, especially for a

Christ-follower concerned about living by kingdom values. In a society that is built on chronic and compulsive consumerism, how do we set load limits? Twice we are told in the New Testament that greed, or covetousness, is idolatry (Eph. 5:5; Col. 3:5). The issues of contentment and covetousness are among the most pressing we confront as we seek to navigate our culture. Paul's words in 1 Timothy 6:3-16 have special relevance:

If anyone teaches false doctrines and does not agree to the sound instruction of our Lord Jesus Christ and to godly teaching, he is conceited and understands nothing. He has an unhealthy interest in controversies and quarrels about words that result in envy, strife, malicious talk, evil suspicions and constant friction between men of corrupt mind, who have

been robbed of the truth and who think that godliness is a means to financial gain. But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance, and gentleness. 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. In the sight of God, who gives life to everything, and of Christ Jesus, who while testifying before Pontius Pilate made the good confession, I charge you to keep this command without spot or blame until the appearing of our Lord Jesus Christ, which God will bring about in His own time—God, the blessed and only Ruler, the King of kings and Lord of lords, 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.

The story is told of a young girl whose father was a chronic complainer. One evening, at the dinner table, she proudly announced, “I know what everyone in our family likes!” She didn’t need any coaxing to reveal her information: “Johnny likes hamburgers; Janie loves ice cream; Jimmy loves pizza; and

Mommy likes chicken.” Her father waited for his turn, but there was no information forthcoming. “Well, what about me!” he asked. “What does Daddy like?” With the innocence and painful insight of a child, the little one answered: “Daddy, you like everything we haven’t got!”

One observer describes ours as “a society of inextinguishable discontent.” We have been trained by the hidden persuaders in our society that we need to acquire, consume, upgrade, and enlarge. In such a context, the concept of “enough” is rare. No one is advertising the virtues of contentment. But the Holy Spirit uses just that word to put His finger on one of the most significant and sensitive issues in our lives.

In the Timothy passage, three ideas point us to the need for a Plimsoll line in our lives if we hope to navigate a materialistic

culture successfully. Those ideas revolve around the words *covetousness*, *contentment*, and *character*.

We Must Sensitize Ourselves To The Dangers Of Covetousness. Pastors are often in the position of hearing people disclose the darkest secrets of their lives. Over the years, they come to believe that they've heard almost every sin confessed. So I was taken aback when I read that the great 19th-century preacher Charles Spurgeon had once commented that he had heard virtually every sin confessed, except the sin of covetousness. I realized that my experience more than a hundred years later was the same. I have never had anyone confess covetousness, even though there have been times when it was a pretty obvious diagnosis. I also realize, in my more honest moments, that I struggle with

covetousness myself, with wanting what others possess that I do not. Money is not the only focus of covetousness, but in our culture it is a primary one.

Paul wanted us to recognize that the issue is not money but the *love* of money. In 1 Timothy 6:9, he said that it is those who are eager to get rich who are in spiritual danger. Paul's precise words were: "people who want to get rich"; that is, those who have set their hearts on wealth. It is tempting to see covetousness as someone else's problem, especially those who have more money than I do. But we know that "wanting to get rich" is not exclusive to the well-to-do. In fact, often those without money are consumed with a desire to acquire it. That is why we need to read Paul's words carefully. They do not apply only to those in the higher tax brackets. First Timothy 6:10 is one of those verses that people often

misquote and distort. We hear it said that the Bible teaches that “money is the root of all evil.” Wealth is not without its dangers, but what Paul said indicates that the problem is not money but the “love of money,” an affection that can overtake rich and poor alike.

It is important to maintain the balance of Scripture. Wealthy people are to use their wealth and to enjoy it responsibly, but they are not to love it. Some of the heroes of faith in the Bible were people of great wealth, believers such as Job, Abraham, David, and Nehemiah. Others enjoyed positions of prominence and prosperity, such as Joseph and Daniel. None of these men were condemned for what they possessed, and they did not live for their possessions. Abraham was able to handle wealth; his nephew Lot was seduced by it, making foolish and evil choices. The issue is not

net worth but heart values.

The issue of covetousness is a pressing one in our affluent culture. As I write, there is concern that we are sliding into recession after a decade of phenomenal expansion in the economy. Whatever direction the economy goes, the fact is that we are a people who measure success in terms of affluence and material success. The instant profits made during the heyday of the dot-com craze, the jaw-dropping contracts signed by athletes, and the drumbeat of emphasis on what the Dow or NASDAQ has done today seduce us into measuring our personal value by our bottom line. But enough is never enough. Athletes who signed headline-making contracts threaten to hold out 2 years later because they are underpaid and unappreciated. The ancient writer of Ecclesiastes said it thousands of years ago: “Whoever loves money never

has money enough; whoever loves wealth is never satisfied with his income. . . . As goods increase, so do those who consume them” (Eccl. 5:10-11).

In the edition of *Fast Company* mentioned earlier, the editors reflected on the results of a survey they had taken among their highly successful readership:

Sooner or later, it all comes down to money. For most respondents, money matters most. Money, the majority of them reported, is the most powerful factor in their success, in their satisfaction, and in their ability to determine the structure and substance of their lives.

If money is so important, how much more of it would people need in order to stop worrying? . . . The ultimate answer appears to be that there is no such thing as “enough.” The more

people have, the more they want.

We also asked people to designate various goods and services as a marker of success or a sign of excess—and a similar pattern emerged. The more money people made, the more likely they were to view expensive cars, big houses, and dinners at fancy restaurants as their just desserts. . . .

We want to have it all: More money and more time. More success and a more satisfying family life. More creature comforts—and more sanity (pp. 114,116).

In some ways it seems strange to read those words now, on this side of the collapse of many technology companies and the decline in stock values. Many people who seemed wealthy beyond imagining because of the value of their stock options found themselves in quite different

financial circumstances less than 18 months later. Paul described the uncertainty of wealth in 1 Timothy 6:17, but for the present his concern was with the corrupting effects of the love of wealth. It is true, as the editors of *Fast Company* recognize, that enough is never enough. But what the editors fail to do is to give the disease its proper name: covetousness. The fundamental law is that as acquisitions increase, so do aspirations. The Greek word translated “covetousness” means “a desire to have more.” In the view of the Lord Jesus and the apostles, this is not merely a tendency to avoid in a capitalistic, consumer society. It is, in truth, a deadly enemy of the soul that tempts us to ignore the Plimsoll line and dangerously overload our lives.

The love of money has corrupting power in at least four ways.

1. Covetousness corrupts our view of God's truth.

Throughout 1 Timothy, Paul was engaged in conflict with false teachers. In 1 Timothy 6:3-5, he described them for the final time in this letter. His point was straightforward: defective theology produces defective lifestyles. But behind the false message of these teachers was a false motive: they “think that godliness is a means to financial gain.” This seems to mean that they pretend to be godly and spiritual so that they can deceive others to pay for their false teaching. Behind their façade of learning and spiritual insight is a corrupt desire to make money.

2. Covetousness contaminates our values.

“People who want to get rich fall into temptation and a trap and into many foolish and harmful desires” (1 Tim. 6:9). All of us encounter temptations. But Paul suggests that there are special

temptations for people who have their hearts set on becoming wealthy. There is a fascinating play on words embedded here in the original language. The Greek word for “financial gain,” or profit, used in 1 Timothy 6:5 is *porismos*. The Greek word for “temptation” is *peirasmos*. Paul’s opponents imagined that “godliness is a means to profit (*porismos*).” But their covetousness meant that their pursuit of profit had become an encounter with temptation (*peirasmos*). It isn’t hard to recognize what Paul had in mind. A desire to get a promotion or a contract pressures me to ignore my family. An opportunity too good to miss entices me to compromise my integrity. The desire to ingratiate myself with those who can further my career lures me to fudge my convictions and to imitate their lifestyle. The possibility of having a few more dollars seduces me to distort my

expense account or my tax form. “An obsession with acquiring wealth is a self-feeding fire. It consumes not only time and energy, but also values. . . . Wealth leads people into circles where the rules are different, the peer pressure is tremendous, and the values are totally distorted” (Philip Towner, *1-2 Timothy & Titus*, p.139). The desire for wealth breeds other desires and causes things to spiral downward.

3. Covetousness capsizes our lives. When Paul wrote of “desires that plunge men into ruin and destruction” (1 Tim. 6:9), he used language borrowed from the world of sailing. The only other time the word *plunge* is used in the Bible is in Luke 5:7. As Peter and his helpers attempted to pull in the miraculous catch of fish, they “filled both boats so full that they began to sink [plunge].” Just as Samuel Plimsoll recognized the need for a load line on a ship to

prevent it from being overloaded, we need a “covetousness line” to avoid exposing our lives to “ruin and destruction.” In the most direct sense, because we cannot love or serve both God and money (Lk. 16:13), those who love money do not know Christ and are destined for utter destruction. There is also, however, an application for the Christ-follower. The word *ruin* in biblical usage “implies the loss of all that makes life worthwhile” (Moulton & Milligan, *The Vocabulary Of The Greek New Testament*, p.445). Warren Wiersbe puts it well:

Money is the “god of this world,” and it empowers millions of people to enjoy life by living on substitutes. With money they can buy entertainment, but they can’t buy joy. They can go to the drugstore and buy sleep, but they can’t buy peace. Their money will attract a lot of

acquaintances, but very few real friends. Wealth gains them admiration and envy, but not love. It buys the best of medical services, but it can’t buy health. Yes, it is good to have the things that money can buy, provided we don’t lose the things that money can’t buy (*On Being A Servant Of God*, p.142).

4. Covetousness chokes out faith. “Some people, eager for money, have wandered from the faith and pierced themselves with many griefs” (1 Tim. 6:10). The Lord Jesus saw greed as a deadly enemy to the soul, and His warning was direct: “Watch out! Be on your guard against all kinds of greed; a person’s life does not consist in the abundance of his possessions” (Lk. 12:15). Life is not about possessions. God alone is the source of life; God alone is in control of life; God alone gives life. Trust in money cannot coexist with

living faith in God.

Navigating life safely in a world of chronic and compulsive consumerism requires that we develop clear load limits. Materialism represents a hazard every bit as dangerous as the Labrador iceberg fields were to the *Titanic*. It is easy, with hindsight, to see the foolishness of the captain and the owners of that great ship, steaming at full speed through those dangerous waters. Icebergs are beautiful to admire but dangerous to encounter. They demand that we proceed with caution. So does materialism. When a culture of consumerism and a heart of covetousness converge, disaster is waiting. But Scripture never simply calls us to avoid a negative. It challenges us to pursue a positive.

We Must Cultivate A Heart Of Contentment. The antidote to covetousness is

contentment, a quality that is an indispensable part of true spirituality. Paul's words are striking: "Godliness with contentment is great gain." I doubt that Paul was suggesting that there is such a thing as genuine godliness without contentment. I suspect that he was saying that mature godliness always has contentment as an inseparable component.

"Godliness" was a favorite term of the apostle Paul in the book of 1 Timothy. He used it eight times (four in this passage) to describe what we might call "authentic spirituality." He took a term much used by his contemporaries to describe their pagan concept of piety and given it a distinctively Christian meaning. The term describes an inner attitude of reverence and respect that is expressed in outward acts. Authentic godliness begins with "the fear of the Lord," reverential awe in His

presence, which produces not only acts of worship but also a lifestyle that is consistent with the character and requirements of the God we love and serve. It is a God-centered life, a passion for God that translates into worship and appropriate conduct. For Paul, this quality was what it meant to be a Christ-follower. As he had already written in 1 Timothy 4:7-8: “Train yourself to be godly. For . . . godliness has value for all things, holding promise for both the present life and the life to come.”

True godliness always travels with “contentment.” For the Greek and Roman philosophers, this was a significant word, one that described an attitude of self-sufficiency, the ability to rely on one’s resources and not on others. For the Stoic philosophers, the ideal man was an independent man, in need of nothing and no one else. In Paul’s view, however,

contentment took a different meaning. As he wrote to the Philippians from a prison cell, “I have learned to be content whatever the circumstances. . . . I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through Him who gives me strength” (Phil. 4:11-13). Contentment, then, is not about self-sufficiency but Christ-sufficiency. It is not resignation but satisfaction. It is not acceptance of the status quo or surrender of ambition but submission to Christ and His purposes. Godly contentment isn’t about complacency or passivity or an otherworldly detachment from life. Rather, as G. K. Chesterton says, “It is the ability to get out of a situation everything that is in it.” It is a deep-seated satisfaction that is the gift of Christ.

It has been extremely

helpful for me to distinguish between what someone has called “the contentment of aspiration” and “the contentment of acquisition.” *Aspiration* is about who I am—my character, my relationships, my values. *Acquisition* is about what I possess. Godliness involves choosing satisfaction with acquisition and dissatisfaction with aspiration. It involves contentment with what I have but discontent with who I am. I want to become wiser, deeper, more loving, more Christlike.

Contentment is also the product of an eternal, kingdom perspective. That is where Paul directs our focus in 1 Timothy 6:7: “For we brought nothing into the world, and we can take nothing out of it.” This statement is obvious but easily forgotten. Things seem so real, and eternity seems so unreal. But faith tells us that the opposite is the truth. “So

we fix our eyes not on what is seen, but on what is unseen. For what is seen is temporary, but what is unseen is eternal” (2 Cor. 4:18). Present things have no lasting value. They are ours to enjoy but not to keep. Life in this world is a lot like a Monopoly game. No matter how much you acquire, in the end it all goes back in the box.

John Piper invites us to imagine a visitor to an art gallery who begins to take pictures off the walls and carry them under his arm toward the exit. You watch for a while and then ask, “What are you doing?” “I’m becoming an art collector,” he responds. “But they’re not really yours, and they won’t let you take them out of here. You can enjoy them, but you can’t keep them!” “Sure, they’re mine. I’ve got them under my arm! And I’ll worry about how to get them out of here when the time comes” (adapted from *Desiring God*, p.156).

We would have no difficulty in seeing the foolishness of that kind of behavior. Yet we often view our material possessions, which are entrusted to us by God, in the same way. We view money and things properly only when we recognize that they have no lasting value.

Paul also wants us to recognize that life's greatest values transcend money. "If we have food and clothing, we will be content with that" (1 Tim. 6:8). Those of us who live in the Western world have so much more than the basic necessities of life that it is very difficult to think only of food and clothing. Our list of "essentials" is much longer. But at various times in other countries, I have met Christ-followers who had little more physically than meager supplies of food and clothing, yet I have felt humbled by their authentic joy in Christ. Food and clothing are

important, but they are not the stuff of life. So the Lord said, "I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?" (Mt. 6:25).

We accumulate money and possessions because they provide a feeling of security against the uncertainties of the future. But even at their best, riches are unreliable. They give no real assurance in the present world and absolutely none for the eternal world. That is why God describes as a fool the rich man who imagined that he had "plenty of good things laid up for many years," only to have God call the loan on his life. He not only doesn't control his wealth; he doesn't control his life. His money could not shelter him from the certainty of death, from his accountability to a sovereign

God, or from the loss of all that he had accumulated. The Lord's verdict is, "This is how it will be with anyone who stores up things for himself but is not rich toward God" (Lk. 12:21). Our greatest security comes not from the power of our wealth but from the certain promise of our God. "Your heavenly Father knows that you need [food and clothing]. But seek first His kingdom and His righteousness, and all these things will be given to you as well" (Mt. 6:32-33).

Someone shrewdly observed that we fear death in proportion to what we have to lose. If we store up treasure for ourselves on earth, we stand to lose everything. The Lord's counsel is, "Store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also" (Mt. 6:20-21).

Contentment is the product of security in God, the product of trust in His character and His promises.

We Must Focus On The Centrality Of Character. Having directed Timothy away from covetousness and toward contentment, Paul then directed him to his prime consideration. The false teachers might be absorbed with the pursuit of wealth, but Paul wanted Timothy (and us) to be engaged in the pursuit of godly character. The materialists plaguing the congregation in Ephesus had a model of success, the person who single-mindedly pursued the goal of present financial wealth. "But you, man of God, flee from all this" (1 Tim. 6:11a). Money is a great resource but a terribly inadequate goal. In fact, it is an extremely dangerous goal. So dangerous that we are called to flee the desire to get rich, to flee the love of money.

This sounds strange in a society that has sanctified the pursuit of wealth and in a Christian community that often sounds more capitalist than Christian. The seduction of “prosperity theology” attempts to sanctify what God has called us to flee, a consumerist, materialistic philosophy of life. I find this a lot easier to preach than to practice.

We are not merely to flee, however. The call of the Christ-follower is to do just that, to follow the Lord. “Pursue righteousness, godliness, faith, love, endurance, and gentleness” (v.11b). Notice here that we are to replace the pursuit of things with the pursuit of character. *Pursue* is a significant word. It reminds us that character is forged over time, not found in an instant. While there may be instant wealth, there is never instant character. The word also reminds us that while these

qualities may be the product of God’s work in our lives, we also play a critical part. Character must be developed and pursued with vigorous energy. *Pursue* also reminds us that this is intentional activity, pursued in the daily experiences of life.

We are not just to flee and to follow. We are also to “fight the good fight of the faith” (v.12). For while the Christian life is always personal, it is never private. A Christ-follower is called to promote the cause of the kingdom of Christ and of the glory of Christ in the world. A covetous life is a selfish life. A kingdom life is a sacrificial life. In a time of warfare, we view financial resources differently. So a third phrase needs to be added to the way a Christian views money. We reject covetousness. We cultivate contentment. *And* we practice commitment in the use of our resources to further the cause of Christ

in the world. Giving is the way we flee covetousness, because generosity builds our immunity against greed. Giving is the way we develop contentment, as we make a deliberate choice to employ our resources for others, not just for ourselves. And giving is the way we demonstrate and develop commitment in the fight of faith.

Our concern in this section has been to think about load limits, about the Plimsoll line we need to draw in our lives to prevent dangerous overloading with things. Here are four suggestions to help us focus our thinking about personal load limits.

1. Develop a lifestyle of limits, not luxury. Go countercultural. Underbuy or do without. As an act of self-discipline and as a means to loosen the hold of covetousness, choose to do with less than you can afford.

2. Cultivate generosity, not greed. Compassion and generosity are the drainplugs for covetousness. Give more than you think you can to a cause the Lord has laid on your heart. Take a kingdom risk!

3. Emphasize personal worth rather than net worth. Determine to spend more time thinking and working on your future character than on your financial future. If your financial retirement plan is in place, what about your character retirement plan? You are determining your future financial assets now. The same is true of your future character assets. What kind of an older person are you choosing to be?

4. Invest in the eternal, not just the temporal. Pray for a kingdom project that will capture your passion, challenge your giftedness, and inspire the investment of your treasure.

MONEY MATTERS

In the 21st century, we are sailing into a brand-new world, startlingly unlike anything we have ever encountered. We need to learn new navigational skills. If we are to chart our course, we also need to re-engineer our lives so that we can survive rapidly changing conditions.

The development of the Plimsoll line in the 1870s greatly enhanced the safety of cargo and crew by indicating the maximum depth to which a ship could be legally loaded. Sailors also recognized the need to stabilize their ships, to counteract the tendency to pitch and roll, especially in heavy seas. The technology to do that came into existence with the gyroscope, an instrument familiar in its most simple form in a child's toy, the top.

In 1852, a French scientist named Leon Foucault

discovered the principle and invented the first gyroscope. It remained a scientific toy until 1911, when an American scientist named Elmer Sperry patented the gyrocompass, an instrument that has proved to be of great importance in a variety of great navigational applications, not the least of which are automatic pilots and guidance systems in ships, aircraft, missiles, and spacecraft. His company also developed massive gyrostabilizers that were used in ships to counteract the rolling motion of the ship in the ocean. In more recent technology, smaller gyroscopes have been used in connection with stabilizer fins to reduce roll and therefore increase safety and comfort.

If we are going to navigate the changing, tumultuous ocean of modern life successfully, we need a stabilizer, and I want to suggest to you that generosity is intended by God to serve as

a personal gyroscope in the pitch and roll of modern materialism. In the verses that follow those we have been looking at in 1 Timothy 6, which warn against the danger of the love of money, Paul addressed those with money and gave them some direct instructions that provide relevant navigational safeguards for us as well.

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 treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life (1 Tim. 6:17-19).

Several years ago, the infamous shock-jock radio host, Howard Stern, announced that he was considering running for governor of New York State. However, as the deadline drew near for formalizing his candidacy, he withdrew, announcing that the financial disclosure statements he would have to file were “too personal.” This from a man who made his reputation by probing and disclosing the most intimate, and often sordid, details of his and his guests’ sex lives!

It may be that the last taboo of the 21st century is personal finances. We become protective, even as Christians, about our money, even as we practice conspicuous consumption. It is bad taste to ask anyone too directly about his or her finances. If a pastor speaks about money matters, he will arouse more negative feeling than by addressing almost any other subject.

I am not suggesting that this reticence is always wrong. I don't feel any need to satisfy the curiosity of nosy people about my financial status. And churches can be absorbed with money and distort biblical truth for less-than-holy purposes. At the same time, I am troubled by the often major disconnect between faith and money. Money matters. My checkbook, my credit-card statements, and my savings account reveal my deepest beliefs, values, and priorities. That is why God's Word addresses the issue so often and why Paul returned to the subject at the end of his first letter to Timothy.

In 1 Timothy 6:3-16, his concerns have been captured by the words covetousness ("flee it"), contentment ("cultivate it"), and character ("major on it"). Now in verses 17-19, he speaks directly to the issue of generosity.

Money Is A Paradox And Must Be Handled With Care. Paul already warned against the passionate pursuit of money and wealth, a warning we stand in need of in our consumerist world. But money is also a tool that can be used for the glory of God. Some view wealth as intrinsically evil, something Christians must reject and avoid. This is not the biblical viewpoint. Scripture is neither ascetic, rejecting all material things, nor is it naïve about the dangers posed by money. Money is a provision of God, to be enjoyed by those to whom He entrusts it.

Paul's message was addressed to "those who are rich in this present world." The temptation is immediately to disqualify ourselves and imagine that Paul was addressing only the elite few, the upper 10 percent of our society. Obviously the words apply to them, but it is far too easy to adopt a narrow

perspective and to lose sight of how enormously blessed we are.

Ted Turner isn't usually a source of true wisdom, but in a commencement address at Emerson College on May 15, 2000, he did convey an important fact:

It's all relative. . . . I sit down and say, I've only got \$10 billion, but Bill Gates has \$100 billion; I feel like I'm a complete failure in life. So billions won't make you happy if you're worried about someone who's got more than you. . . . So don't let yourself get caught in the trap of measuring your success by how much material success you have (*People*, June 12, 2000, p.62).

The issue goes beyond our definition of success. Western Christians take for granted a standard of living that is the envy of the world. A staggering 1.3 billion people earn less than one dollar a

day. One hundred million children around the world are homeless, and many more live in accommodations worse than we provide for our pets and animals. Famine and disease are a deadly, daily reality to multitudes.

However, God's call is not for the rich to feel guilty about their wealth or to divest themselves of it. The pattern of Acts 2, where the early Christians sold "their possessions and goods, and . . . gave to anyone as he had need" (Acts 2:45), is a stirring example of Christian love but not a rigid pattern. Wealth may be a divine blessing, often given indirectly by our birth in a prosperous nation, or through our innate skills and abilities, or because of the unique opportunities a sovereign God has set before us. Only the most self-deceived or arrogant fail to recognize how much of their current blessing is due to factors beyond their control.

Wealth, however, is not an absolute right. I am not free to do with my money whatever I desire.

The laws of the Old Testament make it clear that the Lord does not sanction the uncontrolled accumulation of wealth at the expense of others. God makes a direct claim on our money through tithes and offerings, and His laws relativize the rights of private property, including the ownership and use of land, and the lending of money in exploitative ways. The Prophets are full of condemnations of the rich, of a class system that manipulates and exploits, and of business practices that plunder and oppress. You cannot read Amos, Isaiah, or Joel without recognizing that many practices in our current market system fall far short of God's standards for a just and merciful society. Our economic system may be the best ever devised by selfish

and sinful human beings, but it is deeply tainted by our depravity. We must not be blind to this and uncritically accept the status quo because we are comfortable.

That said, it remains true that money is to be enjoyed, because God "richly provides us with everything for our enjoyment" (1 Tim. 6:17). Earlier in his letter, Paul confronted the ascetic worldview, which rejected marriage and the enjoyment of certain foods. "Everything God created is good," he wrote, "and nothing is to be rejected if it is received with thanksgiving, because it is consecrated by the Word of God and prayer" (4:4-5). In the context of all that God's Word teaches, this cannot be said to sanction a self-indulgent, excessive enjoyment of our possessions. After all, 1 Timothy 5:6 tells us that the person "who lives for pleasure is dead even while she lives." But God does

provide us everything “for enjoyment,” a word approving pleasure in God’s gracious provision. Or, as the writer of Ecclesiastes expressed it:

Then I realized that it is good and proper for a man to eat and drink, and to find satisfaction in his toilsome labor under the sun during the few days of life God has given him—for this is his lot. Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work—this is a gift of God (5:18-19).

The enjoyment of our material blessings without covetousness and with contentment is one side of the biblical equation. The other side is no less significant. Money can become a substitute for God and must be kept in its place.

“Command those who are rich . . . not to be arrogant nor to put their hope in wealth,

which is so uncertain” (1 Tim. 6:17). The danger is that we use money as a scorecard of our success in life and become proud of our achievements and arrogant and scornful toward those who have not done as well financially. All too easily we imagine that we are the authors of our success, and we give ourselves full credit. Others foster the feeling because of the way the well-to-do are treated. Money gives power, privilege, and opportunity, and we begin to feel entitled, as if we are of greater worth and value than lesser folks, who do not possess as much.

A second danger is that we set our hope on what we possess. It becomes our security against an uncertain future, our shelter against the uncertain storms of life. Ironically, we put the phrase “In God we trust” on our money, but “In money I trust” is written on the secret places of our heart.

But money has its limitations. Trusting money is foolish, because at best it is uncertain. We all know the ways in which this can be true: a stock market downturn, a real estate collapse, superinflation, a dishonest manager, an unexpected job loss, a traumatic illness that wipes out our savings. An article in the morning paper tells the story of people in high-tech jobs who only a year ago were giving very expensive Christmas gifts because they were rich in stock options. This year they are scrounging for company giveaways to send as gifts, and the value of their stocks has collapsed with their companies. Many are out of work.

An article in the *Wall Street Journal* chronicles the changing fortunes of “centimillionaires,” people who at the top of the technology boom found their companies’ initial public

offerings skyrocketing in value in 1999. Overnight they had net worths in the hundreds of millions of dollars, and they spent accordingly. Then, as the NASDAQ plummeted, things changed quickly. As one “ex-centimillionaire,” whose stock fell 96.8 percent in a few months, said, “Going up was easy. But when it starts to go down, no one wants to talk to you. It’s been the most challenging personal experience of my life” (“Ex-centimillionaires See Stakes Plunge,” 10/20/00).

Wise King Solomon wrote:
Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle (Prov. 23:4-5).

Trusting money is also faithless. The American dream has great power. It has made the United States the envy of the world, not only for the

standard of living we enjoy but also for the possibilities it gives to every citizen. But there is a down side. The pursuit of more is endless. We believe that if we try harder, if we do more, we will not only achieve the dream but also fill our souls. We not only need to have it *all*; we need to have it *now*. We not only need to have *more*; we need to have *better*. And credit makes it so easy that there seems to be no reason not to have what we want when we want it. Money and things are the way to the good life.

The Word of God teaches otherwise. Paul told us to put our hope in God (6:17), recognizing that money is a tempting but terribly inadequate substitute. Job also felt the power of this:

If I have put my trust in gold or said to pure gold, "You are my security," if I have rejoiced over my great wealth, the fortune my hands had gained, if I have

regarded the sun in its radiance or the moon moving in splendor, so that my heart was secretly enticed and my hand offered them a kiss of homage, then these also would be sins to be judged, for I would have been unfaithful to God on high (Job 31:24-28).

Because of human nature, money becomes a paradox, capable of doing great good or doing great harm. Therefore, Paul insisted, we must use it with care. The first and most important step is to guard our hearts and to make sure that we are trusting God, not our money. In 1 Timothy 6:18, he stretches our thinking one step further.

Money Gives The Potential To Make A Difference, Not Just To Make A Living. Christ-followers are to imitate their Lord in developing a lifestyle of good works: "Command them to do good, to be rich

in good deeds.” The God who provides for us richly expects us to respond richly by practicing good works. No one insists more strongly in Scripture that we are not made right with God by good works but by God’s free grace. At the same time, no one is more emphatic that God’s people will demonstrate the reality of their new life by good works empowered by the Holy Spirit. The emphasis of the New Testament is consistent:

Let your light shine before men, that they may see your good deeds and praise your Father in heaven (Mt. 5:16).

For we are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do (Eph. 2:10).

. . . our great God and Savior, Jesus Christ, who gave Himself for us to redeem us from all

wickedness and to purify for Himself a people that are His very own, eager to do what is good (Ti. 2:13-14).

I want you to stress these things, so that those who have trusted in God may be careful to devote themselves to doing what is good (Ti. 3:8).

Our people must learn to devote themselves to doing what is good, in order that they may provide for daily necessities and not live unproductive lives (Ti. 3:14).

Let us consider how we may spur one another on toward love and good deeds (Heb. 10:24).

Through Jesus, therefore, let us continually offer to God a sacrifice of praise—the fruit of lips that confess His name. And do not forget to do good and to share with others, for with such sacrifices God is pleased (Heb. 13:15-16).

Live such good lives among the pagans that, though they accuse you of doing wrong, they may see your good deeds and glorify God on the day He visits us (1 Pet. 2:12).

Paul did not specify what these good deeds are. Clearly he had in mind acts of caring and compassion, which meet the needs of people. And it is significant that he mentioned good deeds before he spoke of generosity. Those with money often find it easier to give cash than time, but the Lord will not allow those with money to think they have this option. They are not only to do good works; they are to be rich in them.

Christ-followers are also to develop a lifestyle of generosity: "Command them . . . to be generous and willing to share." The two Greek words that are translated "generous" and "willing to share" are virtually the same and serve to reinforce the idea

of financial generosity. The New Testament makes no mention of tithing as the Christian standard. It was a clear law under the Old Covenant, but the New Covenant, instead, points us to God's grace as our pattern. Generosity is the New Testament standard of giving.

Freely you have received, freely give (Mt. 10:8).

In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus Himself said: "It is more blessed to give than to receive" (Acts 20:35).

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace

abound to you, so that in all things at all times, having all that you need, you will abound in every good work (2 Cor. 9:6-8).

Generous giving is proportional giving, not merely percentage giving. While tithing may provide a useful guideline, it falls short of generosity for those who have been richly blessed by God. As Fred Smith comments, “I firmly believe that tithing for wealthy people is an escape from giving” (“A Holy Boldness Toward Money,” *Leadership*, Spring, 1981, p.49).

Generous giving is also joyful giving, because “God loves a cheerful giver.” And generous giving is intentional giving. It is not impulsive or spasmodic but thoughtful and prayerful.

Generosity serves as a drain plug for greed in our lives. When Karl Menninger wrote a book in 1981 titled *Whatever Became Of Sin?*

he received a letter from the author of a book on money, expressing his appreciation for Menninger’s chapter on avarice. Menninger responded: “I think your question, ‘How do we help people shift from greed to generosity?’ is one of the great moral questions of the age. I would add, ‘How do we get them to shift from vengeance to magnanimity?’ Greed is one of the diseases that doesn’t ‘get well’; it can be incurable. People with mental disease who come to our Menninger Clinic are likely to get well—even without professional skill applied—but greed is not that way” (John and Sylvia Ronsvalle, *Behind The Stained Glass Windows*, p.202). That is a remarkable statement from a secular perspective. However, there is a cure for greed, and it involves the intentional cultivation of generosity.

Generosity is a commanded lifestyle for

God's people. We are to be richly generous because God has been richly generous to us. Generosity is also a chosen lifestyle. It is the intentional decision of the Christ-follower to imitate his self-giving, generous Lord. This happens because those who are rich in this present world know that they do not live solely for this present world. That is why Paul directs our attention beyond the present age to the coming age in 1 Timothy 6:19.

Money Needs The Perspective Of The Eternal. Generous people, Paul said, "will lay up treasure for themselves as a firm foundation for the coming age" (6:19). Wise stewardship accumulates eternal reward. Giving and good works are an investment in eternity. The Bible consistently reminds us that our faithfulness here and now has eternal consequences. God rewards His people. Our generosity not

only helps others here and now, it provides blessing for us throughout eternity. Giving isn't about losing wealth but about laying up heavenly treasure. The Lord Jesus is the one who taught us to think about heavenly treasure:

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. For where your treasure is, there your heart will be also (Mt. 6:19-21).

Our giving reveals whether we are motivated primarily by eternal values or by present values. D. L. Moody observed, "It doesn't take long to tell where a person's treasure is. In 15 minutes, with most people, you can tell whether their treasures are on earth or in heaven." The Lord's counsel is not that we do not

invest our money to make a profit. Rather, He wants us to be sure that we take the long view and are more concerned about eternal yields than earthly ones.

Generous people also “take hold of the life that is truly life.” Wise stewardship takes hold of life. We hear people say, “This is the good life. This is really living!” Often that describes a time of special self-indulgence. There is such a thing as real life, and it refers to living life at its fullest here and now in a way that is consistent with God’s promises for eternity. As Paul wrote earlier in this letter, “Godliness has value for all things, holding promise for both the present life and the life to come” (1 Tim. 4:8). There is a richness to life when we use the abilities and resources that God has made available to us to make a difference in the lives of other people. And there is a huge difference between living with

a thirst for pleasure and living with a sense of purpose. The richest times in life come when we use our money to further God’s kingdom. That is real living, and its value extends far beyond the present world into eternity.

In 1999, the death of Oseola McCarty received national attention. On one level this was surprising, because Miss McCarty had lived a life of obscurity. She had lived all her life in Hattiesburg, Mississippi, doing laundry for the well-to-do, at 50 cents a load, using an old-fashioned washboard.

Then, at the age of 87, she stunned officials at the University of Southern Mississippi by making a donation of \$150,000. Where had she obtained that kind of money? She had lived frugally, saved carefully, and invested wisely. As an elderly woman, she found herself with \$150,000 and decided there was something better to do

with it than spend it on herself. “I had more money in the bank than I could use,” she said. “I can’t carry anything away from here with me, so I thought it best to give it to some child to get an education.” She was embarrassed by all the attention, but when asked by reporters why she had done what she had done, she borrowed some familiar words: “It’s more blessed to give than to receive—I’ve tried it.”

Generosity is a God-given gyroscope that brings stability to our lives. Paul draws a vivid contrast between two ways of life, only one of which is appropriate for a follower of the Lord Jesus Christ. Those who desire to get rich, who are characterized by greed, “plunge . . . into ruin and destruction” (1 Tim. 6:9). Their ship capsizes in the seas of materialism and consumerism. But those who live with Christ-imitating generosity “lay up treasure for

themselves as a firm foundation for the coming age.” They not only reach their destination safely, they flourish when they arrive. The book of Hebrews offers the same message:

Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.” So we say with confidence, “The Lord is my helper; I will not be afraid. What can man do to me?” (Heb. 13:5-6).



This booklet is excerpted from *True North* by Gary Inrig. *True North* is published by Discovery House Publishers, a member of the RBC Ministries’ family. Gary is a graduate of Dallas Theological Seminary and currently pastors Trinity Evangelical Free Church in Redlands, California.



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