

This summer we're doing a series of messages called, Basecamp: Tools for the Journey. We're looking at different tools we need to have in our backpack in our journey of following Christ. These tools have to do with how we think and how we live; with our mind, our heart and our will.

Today we come to the subject of money and wealth. In recent years two scholars have done extensive research into the psychology behind why people are so interested in money. The results of their research point to two metaphors for the role money plays in our lives.

First, money is a tool. We value money because it's useful. With it we pay bills, buy food, build houses to live in, get an education, enjoy whatever recreation we choose, and so on. It's sort of a utilitarian view of why we need and want money. Money is a tool to help us do what we want to do.

For a long time this was the reigning metaphor for money. But the tool theory of money leaves some unanswered questions. Why do people who already have a lot of money want to have more? Why would a person with an abundance of money break the law or make choices that can ruin their life just to get more money? If money is only a tool that doesn't make sense.

I don't have an emotional attachment to my tools. I don't check how my tools are doing every morning. I don't organize my tools into different accounts. I don't find ways to grow my tool collection. I've never taken a class on how to manage my tools. Honestly, I don't even have that many tools, and I don't really even care!

So these researchers had to come up with another metaphor to describe the role money plays in our lives. What they came up with is that money isn't just a tool, it's also a drug. Money makes us feel something. It can be an escape from pain. It provides an illusion of wellbeing. It gives us a sense of self worth and significance. We crave money because we want those feelings.

The biblical writers knew all about this dimension of money. The apostle Paul wrote, *"Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil."* We read that and we think of dishonest and greedy people who care less about God. But in the next breath Paul says, *"Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."*

Why would they do that? Because money isn't just a useful tool; it's also a lethal drug.

Today I want to ask the question, Are you using money as a tool to accomplish the purposes for which it was given to you, or are you using it as a dangerous drug for yourself?

We'll be looking at a portion of Paul's first letter to Timothy. In chapter 6, verses 17-19 he writes:

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.

A Charge to Wealthy Christians

Notice he begins, *"Command those who are rich in this present world..."* This is the only passage in the New Testament where Paul gives specific instructions for wealthy people in the church. Why now? Because Timothy was leading a church in the city of Ephesus when Paul wrote this letter to him. Ephesus was a wealthy port city, much like the SF Bay Area, where some people made a lot of money. The gospel invaded that strata of society and some wealthy people came to Christ.

This reminds us that there are such a thing as wealthy Christians. This is especially true here in the Bay Area where there's a great deal of wealth. But sometimes we think "wealthy Christian" is an oxymoron. Didn't Jesus tell the rich young ruler to sell everything and follow him? Didn't Jesus say he had nowhere to lay his head at night? The church hasn't always been comfortable with wealthy Christians. And wealthy Christians have often felt uneasy and even guilty about their wealth. Others have often wondered if perhaps the wealthy have compromised their faith. But Paul assumes there are wealthy Christians in the church and he addresses them.

One of the things we have to realize here in the Bay Area is if we compare ourselves to the rest of the world most of us are wealthy; most of us have a lot. But most of us don't feel wealthy because we compare ourselves with others around us, and we can find a lot of examples of people who have way more than we

do. Not only that, we live in one of the most expensive places in the world to live! How can I be wealthy when I can't even balance my own budget? But as world citizens we **are** among the world's wealthy. Yes, there are some very challenging realities to living here in the Bay Area, but we should try to see ourselves as God sees us.

The Dangers of Wealth

Though we shouldn't be ashamed of our wealth, we need to recognize there are dangers that go along with it. Cotton Mather was a Puritan who noticed many of his fellow Puritans were becoming materialistic and he wrote something very profound: "Religion beget prosperity and the daughter devoured the mother." In other words, genuine Christianity will change people's lives. Bad habits will be shed, they'll become more conscientious workers, resulting in economic prosperity. But then that new prosperity and material wealth can turn into a drug and devour the same Christian faith that gave birth to it! Religion begets prosperity and the daughter devours the mother.

Paul deals with two of these dangers that can devour wealthy believers. First is the danger of arrogance. The word literally means "to be high-minded." Of course when we hear this most of us think of the stereotypical rich snob. But, he's talking about something deeper and more subtle than that. He's talking about people who believe their wealth is simply the result of their own intelligence and hard work. We tend to think we've gotten to where we are because we're smart, work hard, and we're good at what we do. Those who don't make a lot of money just don't have what it takes. But, these people have forgotten they couldn't do anything without God. Maybe they have an extraordinary ability to make money, but who gave them that ability?

He may also be talking here about people who see wealth itself as far more important than it really is. But God doesn't measure our worth by the size of our portfolio. So if we're arrogant about our wealth we're ignorant about how we got it in the first place and about its real importance. What's so hard is that everything we hear in the world concerning wealth is to the contrary. People tend to flock around the wealthy for advice and counsel because they believe them to be wise. When was the last time you went to a person of less economic means than you for advice? We're told in a multitude of ways each day that the wealthy are more important.

The second danger Paul focuses on is false security. He says, "***Nor to put their hope in wealth, which is so uncertain, but to put their hope in God...***" Consider how compulsive many of us are about the accumulation of things. There has to be something more to that than just a love of things. There's a security we find in wealth, and it's a powerful drug. C.S. Lewis wrote, "The obstacle to charity lies not in our luxurious living or desire for more money but in our fear, our fear of insecurity."

But, notice what Paul says about the nature of riches — they're "so uncertain." They can't provide any real security. Solomon wrote, "wealth makes itself wings." That's why the back of the dollar bill has a picture of an eagle with his wings stretched out because it's going to fly right out of my pocket! A person fights his way to the top only to have the bottom drop out when the stock market crashes or a health crisis hits. My father retired from dentistry when he was 65. He and my mom were looking forward to enjoying all the fruits of their labor for the past 40 years—travel, golf, grandchildren. But three months after he retired my mom died of a heart attack. They didn't plan on that. That's why Paul says to put your hope in God. Wealth is uncertain but he **is** certain. He doesn't change.

You might think after hearing about the dangers of wealth that somehow God is opposed to it, or that the enjoyment of material things is wrong. But look what he says in the next breath. He speaks of God, "who richly provides us with everything for our enjoyment." Does that surprise you? Why would Paul encourage wealthy people to enjoy what God has given them? Aren't they already indulgent enough? But Paul wrote this to correct the bad theology of some false teachers in Ephesus. They said everything in the material world is evil. They said if you're a real Christian you mustn't have anything to do with money or material things; you should renounce all your stuff. But, Paul wants us to enjoy with gratitude the things of this earth. That's why he created them in the first place.

Last night we went with a few friends to see James Taylor at AT&T. He's always been a favorite of ours. He's not even a Christian, as far as I know, but we enjoy his music. What do you enjoy? Good sushi? Beautiful artwork? The softness of a cashmere sweater? It glorifies God more to enjoy those things and to be thankful for them than to renounce them. Henri Nouwen said, "The world is only evil when you become its slave."

Of course, there's a fine line between enjoying our wealth and trusting in it. We enjoy things but we trust in God. We hold on to our things loosely, knowing at any time he has the right to take them away.

Using Wealth as Tool

In v. 18 Paul moves from the dangers of wealth as a drug to the positive actions of the wealthy: using our wealth as a tool. He says, "***Command them to do good, to be rich in good deeds, and to be generous and willing to share.***" He teaches us that enjoying God's gifts doesn't mean selfish, indulgent living. There are four ways the wealthy are to use their wealth for the benefit of others: We're to do good, be rich in good deeds, be generous, and be willing to share.

It's kind of like this story I heard about a guy who took his family to a high school football game. During the third quarter his

daughter said, "Dad, can I have some money to buy some candy?" He said okay and he gives her \$5 to go and buy some candy.

She comes back with a sack full of Skittles. As he watched her eat them, he said, "Can I have some?"

She said, "No."

He said, "Just give me a couple."

She answered, "They're mine."

His daughter didn't understand several things. Number one, she didn't understand he was the one who bought the Skittles for her. Number two, she didn't realize his strength. He could forcibly take those Skittles from her and eat all of them. Number three, she didn't understand he could go to the concession stand, put 300 packages of Skittles on a credit card, come back to her, and give her so many Skittles she couldn't eat them all in a year.

Here's the lesson: We all have Skittles. Some of us have a big pile of Skittles; others have a medium-size pile; some of us have little bags of Skittles. Our God comes to us and says, "Would you bring me some Skittles? Just a few?" How do we react? "No! They're mine!" God says, "Just bring me some Skittles." But we still say, "Uh-uh. I own those Skittles." Like that little girl, we don't understand several things. God gave them to us. They're his Skittles. He bought them. In an instant, he could take all of our Skittles away. Also, in an instant God could rain so many Skittles on our lives we wouldn't know what to do with them!

Notice a number of things Paul says here about giving our Skittles away:

» Paul points to a different kind of wealth; he talks about being "**rich in good deeds.**" It's a play on words. You can be rich in terms of your portfolio but you can also be rich in good deeds. What you don't want is to be rich in terms of your portfolio but poor in good deeds.

» Notice also this giving he commands the wealthy to do is done in imitation of God. In v. 17 God is the one who richly gives. In v. 18 it's us who follow his example. Perhaps the grateful enjoyment of God's gifts leads us to the place where we're free to give generously; where we see everything we have as given to us to dispense as well as to use. So our giving flows from a grateful heart and is done joyfully and freely.

» Finally, notice Paul uses a variety of words to describe giving, which indicates there's more to giving than just writing a check. He's talking about a mindset where everything we have—our time, treasure and talents—are available to serve others. Sometimes writing a check is just a start.

But let me take a few moments to talk about giving as it applies to CPC. Many of you have come here from other churches and maybe you're not sure how we think about this. Or maybe this is the first church you've ever been involved in and you have no

idea how churches operate in this regard. So let me just say a few things about this.

First, we believe sacrificial giving is part of being a disciple of Jesus Christ. As you mature as a Christ-follower, you'll grow in what the Bible calls the "grace of giving." You'll recognize all your Skittles come from him and he'll direct you in where to distribute them.

Second, we believe your giving is between you and God. Our pastors and elders aren't told what anyone here gives. That is between you and God. We will teach biblical principles of giving. We will tell you about our needs as a church. But we'll not twist your arm. And we'll not cater to big givers because we don't know who they are.

Third, we believe the bulk of your giving should be to your local church. Most of us are barraged every month with legitimate appeals for money from Christian and other organizations. How do we decide who to give to? Scripture doesn't give any hard and fast rules about this but there's a general principle that our first priority in giving should be to those who care and feed and watch over us spiritually. In 1 Cor. 9:11–12 Paul says, "***If we have sown spiritual seed among you, is it too much if we reap a material harvest from you? If others have this right of support from you, shouldn't we have it all the more?***" Do you see the point? Paul is saying provide for those who feed and care for you spiritually. By the way, CPC has no other means of support than the giving of those who call this their church home. If we're giving to all these other organizations and yet the needs of our church aren't being met, we should look at that.

Fourth, we don't teach a strict practice of tithing here. A "tithe" means ten percent. Tithing was mandated to the nation of Israel in the Old Testament—ten percent of everything was given back to the Lord and his work. But in the New Testament tithing is never specifically commanded. What is commanded is generous and sacrificial giving. For most of us, ten percent is a great place to start, but for many of us that's just the beginning. CPC has a great history of generous giving, but we can still do better. Last fiscal year at CPC we figure that the average giving unit here gives about 5% of their income to CPC. Some of you give much more than that; others much less. Either way, take some time to evaluate your giving and let God determine the amount.

Fifth and final thing, when you give to CPC, you're giving to support the work of the Gospel both here and throughout the world. Your giving supports 29 full-time and 7 part-time staff at CPC. Last year CPC gave over \$431,000 to support our mission partners around the world. We've helped build an orphanage in Honduras and a hospital in Niger. We also disbursed over \$100,000 from our Special Needs account to meet emergency needs of those in our church and community. In fact, our Special Needs account is so full you can stop giving to that fund!

The Motive for Giving

Let me ask one last question: Why? Why would a person give so sacrificially and generously of their hard-earned money? Look what Paul says in v. 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.”*

The motive for giving is to store up treasure for ourselves in heaven and to take hold of that which is truly life. It's almost like the one who gives isn't sacrificial, he's just smart. He's building a foundation for eternity! The image of a foundation communicates stability and security. That's in contrast to the uncertainty of riches he spoke of earlier. He also speaks of taking hold of that which is “truly life.” In other words, anything else isn't real quality life. He says, “Do you want quality life that will last forever? Here's how to get it.”

This is the consistent witness of the NT. Jesus said it over and over himself. Treasure in heaven is more worthy to live for than treasure on earth. Just think of what this does for us. It's like someone has come to us and revealed what stocks will look like in a year. What fools we'd be if we didn't invest immediately in the ones that will skyrocket from present prices. You see, we've been given the stock prices for eternity! This is why giving isn't a sacrifice, but an investment opportunity!

if you're a Christian you believe that. But, this is one of those areas that typically we believe but we really don't believe. The idea of heavenly treasure is a religious ideal we affirm because we're supposed to. If we really believed it, we'd spend our life here preparing for our permanent residence there. But few of us do. We're content just to know we're going to heaven. We're content with a little treasure here and a little treasure there.

The idea we must choose between one or the other isn't on our radar. But Jesus said we can't serve God and money. Wherever our treasure is, there our heart will also be.

My goal in this message is to keep you from becoming a Dead Sea person. The Dead Sea is called that for a reason: it's dead. This is because of its salt content. It's nine times saltier than the ocean. It is so salty no fish can live in it. You'll never see people building vacation homes on its banks. It's desolate. The only people who like the saltiness of the Dead Sea are first-time tourists to Israel because it is fun to bob around in the Dead Sea. It's impossible to sink in water that's so salty.

Interestingly, there's fresh water flowing continuously into the Dead Sea. The Jordan River feeds into the Dead Sea. But the Dead Sea has no outlet. And because it has no outlet, the fresh water comes in and sits there idly, and the hot desert sun evaporates it all.

A Dead Sea person is someone who receives fresh blessings, fresh resources, fresh provisions from God on a regular basis, but has no outlet. Dead Sea people don't channel any of those resources to the work God is doing around them. That's why I challenge you to become more like a river than a dead sea. Rivers take the water from upstream and channel it downstream. I challenge you to take blessings from God's hand, to take resources that God puts in your lap, and channel that downstream into the lives of other people.

This manuscript represents the bulk of what was preached at CPC. For further detail, please refer to the audio recording of this sermon.