

**A Better Life: 2. Money**  
**1 Timothy 6:6-10**  
**November 12, 2017**  
**Pastor Steve Richards**

This is a three-part series in which we are reframing what it means to seek a better life. Each week, we are turning to the wisdom we find in scripture. Wisdom offers truth even though we may not want to hear it. I remember all kinds of advice that my parents tried to pour into my life and how I quickly rejected most of it. I'd say, "You don't understand my life" or "you just want to control my life." And then years later, even decades later, their advice is the wisdom I'm now trying to pour into my own children's lives. And every once in a while, they will even admit that there was some wisdom in what I offered. "Dad, when did you start making sense?"

Wisdom attempts to spare us the pain and hazard of going down one path and points us toward another. Years ago, I was on the Big Island of Hawaii. I pulled to the side of the road where several cars were parked, and I got out see the view. I remember seeing people walked on the beach below and wondering how I could get to where they were. Then I noticed what looked like a path. The only problem was this sign. (*warning not to go down the path*) But people were ignoring the sign and taking the path. Was the wisdom in the sign or in the herd? Haven't we all thought – what could be so wrong if everyone else is doing it? So I started down the path, only to meet a few people coming up the path who looked at me and looked at what I was wearing – a pair of flipflops – and they said, "You will never make it wearing flipflops." Which sounded like a challenge to me. Who are they to tell me what I can't do? But after walking a little further, I realized I might get down the path, but I would never get back up. Fortunately, I heard the wisdom before it was too late.

We often ignore the wisdom to our own peril. But what seems like telling me what to do is really an attempt to sparing the pain and pointing us in the direction of a better life. And isn't that what we are seeking? When Jesus says, I have come that you might have life and life to the full. We want that, but which path will we travel? Last week, we look at a path that at first seems so right because we see so many people on that path – maximize pleasure and minimize pain. That's what the writer of Ecclesiastes tried. You only live once so grab all you can. And he had it all, but when he looked at his life, it was empty – meaningless – like chasing the wind. It seems counter-intuitive but it's true. Packing your life with pleasure doesn't result in what we thought. It's like eating a dozen chocolate chip cookies. Somehow cookie number 12 doesn't taste as good as that first cookie, but I keep eating until the container is empty. And when my brain finally catches up with my stomach and I'm thinking, "What have I done?" So what did the writer of Ecclesiastes finally realize would lead to a better life? Instead of wanting what I don't have, it's wanting what I do have. And we do that by 1. Being grateful. 2. Pursuing a purpose bigger than self.

But still we look around and see a whole lot of people pursuing more money as the road to happiness. Fifty years ago, four young men from the UK offered this wisdom: [video] We hear the wisdom in their words, but even the Beatles forgot this. As their fame and fortune increased so did their problems until their relationship finally broke apart. It's not that money is bad. We need money to live. But where we get into trouble is when we start thinking more money is the answer – thinking that's the road to happiness. We've managed to buy the house of our dreams, the car of our dreams, the furniture of our dreams, the vacation of our dreams, the dog of our dreams, the education of our dreams, but is life better? It's stressful, isn't it? The kind of stress that keeps us awake at night and gives rise to relationship challenges and throw in some

unexpected medical crisis or unemployment. Money promises a better life but when we get to where we thought we were going life is not happy but stressful.

Last week, I had a conversation with John Thomas, one of the financial planners in our congregation, and I asked him about money and finding a better life. He said, first you need a destination. Where do you want to go? What are your goals. Money is not what will make us happy. We can look around and see what other people have and think they are happy, but we don't see the stress they are under trying to live that way. Remember, money does not control you. When it comes to finding a better life, we need a plan that includes margin – breathing room. It's learning to live on less than your income.

The book of 1 Timothy is a letter that Paul wrote to Timothy, offering wisdom about leading the church. And in chapter six, Paul rails against false teachers who are claiming that being faithful to God is the way to make a lot of money. Paul says: **They think that godliness is a way to make money! Actually, godliness is a great source of profit when it is combined with being happy with what you already have. We didn't bring anything into the world and so we can't take anything out of it: we'll be happy with food and clothing. But people who are trying to get rich fall into temptation... The love of money is the root of all kinds of evil. Some have wandered away from the faith and have impaled themselves with a lot of pain because they made money their goal.** The problem is not having money. Plenty of people in the Bible were wealthy (Abraham, Jacob, Joseph, David, Solomon, Joseph of Arimathea). But where is your heart when it comes to money?

Last week, I came across an article in the Wall Street Journal which asked the question, "Can Money Buy Happiness?" "Yes, people with higher incomes are, broadly speaking, happier than those who struggle to get by." But the research has found what matters more is how we spend what we have. Giving money away makes people happier. Researchers have found this to be true even in poor countries.

In Acts 20:35, we find the only words of Jesus outside the four gospels. Paul is quoting Jesus when he says, **It is more blessed to give than to receive.** Haven't we all experienced that? At Christmas, even when I was a child, I remember the joy of watching my parents open some gift that I had made them. It cost nothing, but I worked on that picture I had drawn or the clay bowl that I had formed at school. And watching them open the gifts meant more to me than what they gave me. I no longer remember what they gave me, but my mother still displays the gifts she received from me. The key to a better life: it is more blessed to give than receive. But we need a plan, a way to build margin into our finances, to free us from our own needs to helping others and investing in causes that matter.

This week, our members will be receiving a commitment card in the mail. How do you decide what to do? Seriously, what does God expect from us? Today, we gave Bibles to our third graders, hoping they read and find some wisdom and guidance for their lives. So, what does the Bible teach about giving? First of all, everything belongs to God. Your life belongs to God. Life is a gift from God. Today is a gift. The fact that there is a sun that warms this planet and oxygen for you to breath is not accidental but a gift. So, according to the Bible, we worship. We give thanks. It is our way of returning gratitude to God with songs and prayers. But in the beginning, worship wasn't singing. There was no choir, no sermon, no scripture. Cain and Abel built an altar and brought a sacrifice. There was no such thing as money. Cain from his crops. Abel from his flocks. They were saying everything we have belongs to God, and we are grateful. And they would burn what they brought on the altar which meant they could not take it back – and as the smoke rose into the sky, they believed the offering was blessing God. Later on, Abraham was in battle and brings back the treasure that was capture and he gives 10% to the priest for God.

Then we come to Jacob who says, If you will be my God and walk with me **of all that you give me I will give you a tenth**. And in Leviticus 27:30, it is written into the Law of Moses. **A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD**. Then we come to the end of the Old Testament – the book of Malachi. This was a time when the people had stopped giving to God and through the prophet, God says: You are robbing me and in the process you are robbing yourself of blessings. The people ask, how is this robbing you? And God says, **Bring the whole tithe into the storehouse.. Test me in this... See if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it**.

There were two things my parents never talked to me about – sex and money. School taught me a little about sex, but no one ever taught me about money. On Sunday mornings, my mother would give me an offering envelope and a quarter to put in it. But when she stopped giving me quarters, I stopped using the envelope. A few months after we were married we moved to Duluth and that fall I went through my first stewardship campaign. It wasn't my first one ever but as the pastor it was the first one where I was paying attention. And I remember sitting down at the table with Amanda, asking what we should give. She didn't hesitate. She said, we will tithe. We will give 10% of our income. I didn't think we could do that. We had college loans to pay, and I wasn't being paid much and she hadn't been able to find a job. But I said, the two words that have held our marriage together – “yes, dear.” And we've been tithing ever since – and not because it is always easy, but we've always had enough.

I struggle with preaching on this every year, not because I don't believe this passionately. I do. But I struggle because I don't want you to walk away thinking all the church is interested in is my money. That's absolutely not true. But what I've learned is when I follow the wisdom found in scripture, not only do we have enough, but life is better.

It's like these ten apples. (*set out 10 apples*) These apples represent the resources that we receive each year: food, shelter, clothing, car, education, retirement, entertainment, gifts to our family, giving to the poor and to other causes. You have ten apples but the Lord says: “One of them is mine and is meant to be used to express your praise and thanks to me and then I will use it to accomplish my purposes in the world.” But what happens? We get pulled in so many directions that we find nine apples are not enough. How can we pay the bills and do all we want with just nine apples? So, we think, “God won't mind if we take a little for that trip we've been planning. God will understand. Christmas is coming, and we didn't set enough aside for all the presents, so God will understand.” We start thinking about retirement and how we need to start setting something aside. Then there is that medical emergency and because we had no emergency fund. Or, we need that new car – oh, and the Super Bowl is coming, we'll need a bigger screen for that. And pretty soon there is not much left. (*place core of an apple on the Holy Table*) “Lord, this is your part!”

So many things pull at us – voices that call to us – and by the time we get around to God the core is all that is left. I think God understands, but I also think God says it would honor me if you gave and not because anyone guilted you into it but just because you love me. So, Amanda and I have learned the value of giving that part first. If we give it first, we are never tempted to eat it. And somehow the nine apples work. Somehow I think that even if we had eleven, we'd find a way to consume them all! Having a plan, creating margin, knowing the blessing in giving – that's the way to a better life.

When you receive this year's Giving Guide, would you take a few minutes to read it? And then pray, “God, help me to honor you with what I have.” I don't expect everyone to be a tither next

year. What I'm hoping is that everyone will say, at some point in my life I want to tithe, and next year, I want to take a step in that direction.

### **Grow, Pray, Study for Week of November 12, 2017**

**Weekly Prayer:** Dear Lord, everything I have comes from and belongs to you. I come to you filled with gratitude. I desire to serve you and to invest in your work. Guide me as I think through the details of how I live. Then, show me your ways that will bring about a better life for all. In Jesus' name. Amen.

### **Monday, November 13**

#### **Scripture: 1 Timothy 6:7-19**

We didn't bring anything into the world and so we can't take anything out of it: we'll be happy with food and clothing. But people who are trying to get rich fall into temptation. They are trapped by many stupid and harmful passions that plunge people into ruin and destruction. The love of money is the root of all kinds of evil. Some have wandered away from the faith and have impaled themselves with a lot of pain because they made money their goal. But as for you, man of God, run away from all these things. Instead, pursue righteousness, holy living, faithfulness, love, endurance, and gentleness. Compete in the good fight of faith. Grab hold of eternal life—you were called to it, and you made a good confession of it in the presence of many witnesses. I command you in the presence of God, who gives life to all things, and Christ Jesus, who made the good confession when testifying before Pontius Pilate. Obey this order without fault or failure until the appearance of our Lord Jesus Christ. The timing of this appearance is revealed by God alone, who is the blessed and only master, the King of kings and Lord of lords. He alone has immortality and lives in light that no one can come near. No human being has ever seen or is able to see him. Honor and eternal power belong to him. Amen.

Tell people who are rich at this time not to become egotistical and not to place their hope on their finances, which are uncertain. Instead, they need to hope in God, who richly provides everything for our enjoyment. Tell them to do good, to be rich in the good things they do, to be generous, and to share with others. When they do these things, they will save a treasure for themselves that is a good foundation for the future. That way they can take hold of what is truly life.

**Observation:** Timothy received this letter from his mentor, the apostle Paul, who wrote that the truest measure of the good life is not material, but spiritual. Paul did not want the often short-lived joys of material wealth to blind Timothy or the members of his church to God, "who richly provides" for our well-being. Then as now, some Christians placed their hope first on their financial wealth. Paul urged Timothy to teach them "to be rich in the good things they do, to be generous, and to share with others." That led, he said, to what is truly life.

**Application:** Verse 19 said generosity, sharing and a wealth of good deeds allow God's people to "take hold of what is truly life" Has an inner emptiness, or some kind of life crisis, ever driven you to reexamine your idea of what is "truly life"? What moments have you had that let you know that generosity and sharing are key aspects of a life truly worth living?

**Prayer:** O God, give me a clear vision of what is truly life. Give me the courage and moral strength to pull free of the false ideas of life that would enslave me and lead me away from you. Amen.

## Tuesday, November 14

### **Scripture: Genesis 14:19-20; Genesis 28:16-22; Malachi 3:7-10**

...and he blessed him, "Bless Abram by El Elyon, creator of heaven and earth; bless El Elyon, who gave you the victory over your enemies." Abram gave Melchizedek one-tenth of everything.

When Jacob woke from his sleep, he thought to himself, The LORD is definitely in this place, but I didn't know it. He was terrified and thought, This sacred place is awesome. It's none other than God's house and the entrance to heaven. After Jacob got up early in the morning, he took the stone that he had put near his head, set it up as a sacred pillar, and poured oil on the top of it. He named that sacred place Bethel, though Luz was the city's original name. Jacob made a solemn promise: "If God is with me and protects me on this trip I'm taking, and gives me bread to eat and clothes to wear, and I return safely to my father's household, then the LORD will be my God. This stone that I've set up as a sacred pillar will be God's house, and of everything you give me I will give a tenth back to you."

Ever since the time of your ancestors, you have deviated from my laws and have not kept them. Return to me and I will return to you, says the LORD of heavenly forces. But you say, "How should we return?" Should a person deceive God? Yet you deceive me. But you say, "How have we deceived you?" With your tenth-part gifts and offerings. You are being cursed with a curse, and you, the entire nation, are robbing me. Bring the whole tenth-part to the storage house so there might be food in my house. Please test me in this, says the LORD of heavenly forces. See whether I do not open all the windows of the heavens for you and empty out a blessing until there is enough.

**Observation:** The idea of giving one-tenth of our increase to God (it's often called by the older English word "tithe") didn't start in a church finance office. Genesis said Abraham and Jacob his grandson responded to God's presence in their lives by giving back one-tenth to God in ways that fit their time and place. After Israel's return from exile in Babylon, the prophet Malachi said that Israelites who clung to all their resources were "robbing God."

**Application:** Giving one-tenth was a guideline, not a law. But passages like Deuteronomy 15:7-11 and Proverbs 11:23-28 also make it clear that one-tenth was meant more as a floor for giving than as a ceiling. It was important in moving God's people toward a better life, because it made the principle of generosity concrete. Do your financial records, whatever the specific amounts or percentages involved, indicate a clear witness to your faith and commitment to God?

**Prayer:** Loving God, thank you for the strength, abilities and ingenuity you have given me. Help me to recognize you, thank you and give back to you from the money and goods I have in my life. Amen.

## Wednesday, November 15

### **Scripture: Luke 12:13-21**

Someone from the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." Jesus said to him, "Man, who appointed me as judge or referee between you and your brother?" Then Jesus said to them, "Watch out! Guard yourself against all kinds of greed. After all, one's life isn't determined by one's possessions, even when someone is very wealthy." Then he told them a parable: "A certain rich man's land produced a bountiful crop. He said to himself, What will I do? I have no place to store my harvest! Then he thought, Here's what I'll do. I'll tear down my barns and build bigger ones. That's where I'll store all my grain and goods. I'll say to

myself, You have stored up plenty of goods, enough for several years. Take it easy! Eat, drink, and enjoy yourself. But God said to him, 'Fool, tonight you will die. Now who will get the things you have prepared for yourself?' This is the way it will be for those who hoard things for themselves and aren't rich toward God."

**Observation:** A man quarreling with his brother over an inheritance triggered Jesus' telling of this short but haunting story. A rich farmer reaping a large crop, he said, thought about nothing but how to keep it all, adding it to his already overflowing food and wealth. Fixated on his worldly fortune, he forgot that none of it would do him any good when his earthly life ended. Jesus knew better, and urged his hearers to become "rich toward God."

**Application:** Interestingly, one option never seemed to occur to the man in Jesus' story. He never said anything like, "I've got plenty" (perhaps because he didn't feel as though he had quite "enough" yet). "I think I'll give some of it away." How easy or hard is it for you to be generous with money, time or other "stuff" you have? What experiences or examples have helped you find the freedom of living more generously?

**Prayer:** Lord Jesus, I want to be rich— "rich toward God," that is. Please shape my heart and my choices in ways that will continue to lead me to that kind of life. Amen.

**Thursday, November 16**

**Scripture: Luke 14:7-14; Philippians 2:5-11**

When Jesus noticed how the guests sought out the best seats at the table, he told them a parable. "When someone invites you to a wedding celebration, don't take your seat in the place of honor. Someone more highly regarded than you could have been invited by your host. The host who invited both of you will come and say to you, 'Give your seat to this other person.' Embarrassed, you will take your seat in the least important place. Instead, when you receive an invitation, go and sit in the least important place. When your host approaches you, he will say, 'Friend, move up here to a better seat.' Then you will be honored in the presence of all your fellow guests. All who lift themselves up will be brought low, and those who make themselves low will be lifted up." Then Jesus said to the person who had invited him, "When you host a lunch or dinner, don't invite your friends, your brothers and sisters, your relatives, or rich neighbors. If you do, they will invite you in return and that will be your reward. Instead, when you give a banquet, invite the poor, crippled, lame, and blind. And you will be blessed because they can't repay you. Instead, you will be repaid when the just are resurrected."

Adopt the attitude that was in Christ Jesus: Though he was in the form of God, he did not consider being equal with God something to exploit. But he emptied himself by taking the form of a slave and by becoming like human beings. When he found himself in the form of a human, he humbled himself by becoming obedient to the point of death, even death on a cross. Therefore, God highly honored him and gave him a name above all names, so that at the name of Jesus everyone in heaven, on earth, and under the earth might bow and every tongue confess that Jesus Christ is Lord, to the glory of God the Father.

**Observation:** For Jesus, generosity was not just about giving money. It was an attitude that touched all of life. In Luke 14, he wasn't giving advice on a clever way to make yourself look good to others. Consistent with all of his life and teaching, he urged people to avoid selfishly pushing for their own recognition and advantage, to leave room for honoring others. Paul quoted an early Christian hymn to the Philippians that said Jesus built his life on values at odds with much of his (and our) culture.

**Application:** Have you ever known (or maybe even been) a person like the ones Jesus noticed who “sought out the best seats at the table”? In what ways can that attitude show itself in school, games, the workplace, even church work? What’s the difference between healthy assertiveness, so that you can use your gifts to bless others, and the kind of self-promotion Jesus warned against?

**Prayer:** Lord Jesus, you have honored me by loving, redeeming and accepting me. Help me keep growing in my ability to extend that same kind of generosity to others. Amen.

### **Friday, November 17**

#### **Scripture: Matthew 20:20-28**

Then the mother of Zebedee's sons came to Jesus along with her sons. Bowing before him, she asked a favor of him. "What do you want?" he asked. She responded, "Say that these two sons of mine will sit, one on your right hand and one on your left, in your kingdom." Jesus replied, "You don't know what you're asking! Can you drink from the cup that I'm about to drink from?" They said to him, "We can." He said to them, "You will drink from my cup, but to sit at my right or left hand isn't mine to give. It belongs to those for whom my Father prepared it." Now when the other ten disciples heard about this, they became angry with the two brothers. But Jesus called them over and said, "You know that those who rule the Gentiles show off their authority over them and their high-ranking officials order them around. But that's not the way it will be with you. Whoever wants to be great among you will be your servant. Whoever wants to be first among you will be your slave—just as the Human One didn't come to be served but rather to serve and to give his life to liberate many people."

**Observation:** Jesus kept talking about the Kingdom of heaven, his Kingdom. Weren't “kingdoms” about power, about who held the most powerful positions? James and John (and probably their mom, though Mark didn't mention her in Mark 10:35-45) thought they'd be smart, and make their bid for power before the other disciples. “You don't know what you are asking,” Jesus said. In Heaven's Kingdom, there is no status seeking. In my Kingdom, we serve.

**Application:** We know (as James and John did) what earthly importance, power and privilege look like. Down deep, most of us would like to have at least some of those things. But Jesus' teaching was clear: “That's not the way it will be with you.” Jesus said he didn't come to be served, but to serve, and even give his life. In what specific ways does choosing to follow Jesus change your approach to life?

**Prayer:** Loving Lord, I'm human. Sometimes I have ambitious dreams and wishes. Keep reshaping me, making those ambitions into ambitions to serve you and others. Amen.

### **Saturday, November 18**

#### **Scripture: John 10:7-15**

So Jesus spoke again, “I assure you that I am the gate of the sheep. All who came before me were thieves and outlaws, but the sheep didn't listen to them. I am the gate. Whoever enters through me will be saved. They will come in and go out and find pasture. The thief enters only to steal, kill, and destroy. I came so that they could have life—indeed, so that they could live life to the fullest.

“I am the good shepherd. The good shepherd lays down his life for the sheep. When the hired hand sees the wolf coming, he leaves the sheep and runs away. That's because he isn't the

shepherd; the sheep aren't really his. So the wolf attacks the sheep and scatters them. He's only a hired hand and the sheep don't matter to him. "I am the good shepherd. I know my own sheep and they know me, just as the Father knows me and I know the Father. I give up my life for the sheep.

**Observation:** Shepherds occupied one of the lowest social rungs in Jesus' day. So Jesus chose a rather daring metaphor when he called himself "the good shepherd." But his words strongly echoed those of the prophet Ezekiel (Ezekiel 34:1-16) in which God promised Israel that he would shepherd them himself. Jesus came as "the good shepherd" who would safely guide and protect all who trusted him. He offered them life to the fullest. And, as a good shepherd, he found the deepest meaning and joy for his own life by leading his flock safely and well.

**Application:** "I am the good shepherd" is, of course, a metaphor. Based on what you know about shepherds, in what ways is Jesus most like a shepherd? Sheep aren't capable of caring for themselves—they have to trust their shepherd for well-being and safety. But humans aren't sheep—we have to choose to trust. What influences and experiences have moved you toward trusting Jesus to be your shepherd? When have you experienced Jesus as your shepherd? In what ways do you most need him to shepherd you today?

**Prayer:** Dear Jesus, I choose to trust you to be my shepherd. Shelter me, care for me and guide me to the truly good life—a life lived by your direction and in your love. Amen.