

**“For the love of money is the root of all evil.”**

**1 Timothy 6:10**

**Read This Bible Passage**:

**1 Timothy 6:6-10**

**Focus on This Theme**:

Does a picture speak a thousand words or what? By the look of our eye-catching photo (no pun intended-okay maybe a little), I believe it to be pretty obvious that today’s topic is centered around, moolah, dinero, benjamins, bacon, buckaroos, currency, shekels, pesos, dead presidents, ten-spots, or how about just plain and simple….MONEY! Yup, you guessed it right! As we fling wide open the gates to this conversation that makes even a nun squirm in her pew, let’s get our precautious listeners ready to hear what God has to say about **it**. And just in case you are wondering what “**it**” is, I’ll be glad to say it again… bucks, bank, cheese, ducats, stacks, loot! Okay, I think you get the point (and I am also running out of other words).

For this hour, we will shine the spot light on the dollar and squeeze every cent out of it until we walk away with godly wisdom on the matter. We will examine three ways we can keep our bankroll from destroying us; along with a list of five lies we believe about this little green piece of paper that falsely advertises “In God We Trust” across its back-side. There is much to learn about this widely spread subject and we will attempt to at least skim the surface of this deep and vast wonder of the world.

**INTRODUCTION:**

A young banker was driving his brand new BMW up the mountains during a terrible snowstorm. As he rounded a turn the vehicle slid out of control and toward a life-threatening cliff. At the last moment he unbuckled his seatbelt and jumped from the car. Though he escaped with his life, his left arm was caught near the hinge of the door and torn off at the shoulder. A trucker passing nearby witnessed the accident, stopped his rig, and ran back to see if he could be of any help. There, standing in a state of shock, was the banker at the edge of the cliff moaning, "Oh no, my BMW, my BMW!” The trucker pointed to the banker’s shoulder and said "Man, you’ve got bigger problems than your car.” With that the banker looked at his shoulder, finally realizing he had lost his arm, he began to cry out loud with a roar, "Oh no, my new Rolex, my new Rolex!”

Even though we all laugh at this story, the reality is there is a piece of this banker in all of us. Money is something people covet. They long for it, they want it, they horde it, they have to have it and they will do anything to get it. When there is too much of it, it destroys them. When there is not enough of it, it divides them. If you are looking for proof of this, just look deep inside of most struggling marriages today. Money is the number one reason for divorce. It divides like a roaring chainsaw with blades that cut to slice and dice.

As we crack open our bibles and let the pages of 1 Timothy, Chapter Six do the talking, we come face to face with some of the most convicting (and often quoted) scriptures written to us about this topic. Paul uses the words ruin, destruction, foolish, harmful (6:9) and evil (6:10) when talking about the love of money. He boldly states that “people who want to get rich fall into temptation and a trap” (6:9). I think it would be counted as wise to become proactive instead of inactive in our pursuit of what we learn in this lesson today. Those who have ears let them hear.

**BIBLE PASSAGE #1**

**1 Timothy 6:6-10 (NIV)**

6“But godliness with contentment is great gain. 7For we brought nothing into the world, and we can take nothing out of it. 8But if we have food and clothing, we will be content with that. 9Those 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. 10For 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.”

**ILLUSTRATION:**

A rich man was desperately ill. Knowing the time for his departure was near, he called for his closest friends to come see him one last time. Attending him were his doctor, his pastor and his lawyer.
The old man said, “I know you can’t take it with you, but who knows for sure? What if the experts are mistaken? I want to account for all possibilities. So I’m giving you each an envelope containing $100,000. When I die, I want you each to slip the envelope in my pocket at the funeral service. Then, if I do need money in the life to come, I’ll be ready. And I’m giving the envelopes to you because you are my most trusted friends.” Shortly thereafter, the man died. Following the service, while these friends were visiting with each other, the doctor, with a sheepish look on his face said, “Guys, I have a confession to make. You know with the cost of medicine today, I don’t make that much money. The hospital is desperate for funds. We can’t even replace the CAT scan machine that’s broken down. So, I took $20,000 for the new CAT scan and put the rest in the coffin.” The minister cleared his throat and looked down at his shoes. He said, “I, too, have a confession to make. As you know, our church is seriously overburdened by the needs of the homeless. I felt led to take just a small $10,000 donation from my envelope. The lawyer quickly speaks up and exclaims, "I'm ashamed of both of you! I'll have you know I put in a personal check for the full amount!"

**COMMENTARY:**

How many of you are like this rich man and believe that you can take your money and possessions with you when you die? Or better yet, how many of you act like you can? The apostle Paul urges us with the truth in verse seven, “That we brought nothing into this world and we can take nothing out of it.” Solomon in all of his wisdom shouts from the rooftops, “Naked a man comes from his mother’s womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand” (Ecclesiastes 5:15). I once read a book by a hospice nurse who wrote about her thirty-year experience of holding the hands of the dying, while ushering them into the spiritual realm. She had story after story about some of the most influential people who had sold off their whole life to work for success, money and power. Yet in the face of death none of that mattered and the only thing they cared about was family, friends and reconnecting with estranged relationships. Their priorities shifted and when it was too late, only then were they concerned with what mattered most. In that fleeting moment, their eyes were genuinely opened to the fact that you can’t take anything with you. All you can do is leave behind a long-lasting legacy (good or bad).

The reason Paul brings this up is because he is encouraging us to find the only contentment that truly matters and will sustain. That contentment is found in godliness. It is about pursuing a life that is chasing hard after the things of God. You might be asking yourself right about now, “How do you know this Holly? Do you have a verse to back that up?” Well I am glad you asked! Paul identifies in 1 Timothy 6:11, “That we are to flee (from the lust of money) and pursue righteousness, godliness, faith, love, endurance, and gentleness.” You see, when you are eager for money, then you will naturally wander from the faith (godliness) and, in turn, you will heap on yourself a bunch of grief (6:10).

As Jesus preached His holy heart out on the most famous teaching ever spoken at the Sermon on the Mount, He addresses His disciples with a truth that speaks directly to my point, “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money” (Matthew 6:24). If you choose to serve money, you are not promised to inherit the Fruit of the Spirit like you are when you choose to serve God. If you decide to team up with the Lord you can guarantee that your life will produce love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control (Galatians 6:22). Serving money will lead to temptations, traps, foolishness, all kinds of evil, grief, and harmful desires that plunge men into ruin and destruction (6:9-10).

**FIVE LIES WE BELIEVE ABOUT MONEY**:

Below is a list of five lies that our culture has “bought” about money. Let’s wise up about this and encourage one another in truth that will set the captive free!

1. **Money will make me happy**- Let me guess: not only have you heard this a thousand times from magazines, media outlets, and everyday people, but you have probably come into agreement with this lie in your own life. There is an aggressive allusion that pulls on the cord of your emotions, waging a battle within to believe this erroneous lie. “If only I had more money, then I would be happy!” Or what about, “If only we could get a raise, then we could buy a bigger house, pay off our bills and then we wouldn’t fight so much.” Ask O.J. Simpson, Tiger Woods, Lance Armstrong, Michael Jackson, Whitney Houston, Lindsay Lohan, Howard Hughes, Marilyn Monroe, Mindy McCready, Anna Nicole Smith (to name a few) if money buys happiness. I have a quote from an interview on O.J. Simpson that People Magazine published in 1978. He said, “I sit in my house in Buffalo and sometimes it gets so lonely that it is unbelievable. Life (notice he does not say God) has been so good to me. I have a great wife, good kids, lots of money but I am lonely and bored. I often wonder why so many rich people commit suicide? Money sure isn’t a cure all.” You got that right O.J….money is not the cure. Proverbs 16:20 will redirect you to the truth, “Whoever gives thought to the word will discover (true) happiness, and blessed is he who trusts in the Lord.” The source of your true happiness can only come from the Lord. Without Him, your joy is fleeting. “A man can do nothing better than to eat and drink and find satisfaction in his work. This too is from the hand of God, for without Him (God) who can eat or find enjoyment? To the man who pleases God, He will give wisdom, knowledge and happiness, but to the sinner (the godless) He gives the task of gathering and storing up wealth to hand it over to the one who pleases God” (Ecclesiastes 2:24-26).
2. **Money will make me content**- Ted Turner, the founder of CNN once said, “I am not content with having $1 billion because I know Bill Gates has $10 billion.” 1 Timothy 6:17 says, “Command those who are rich in this present day world (um, hello Ted Turner) 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.” Remember, “Godliness with contentment is great gain” (6:6). How many of you know this to be true? When you buy a car, a house, a new purse, or watch, the moment you purchase it, the clock starts to count down the time that you get tired of it and desire a new one. We can all shake our heads in agreement with that. How many of you have experienced that with money, it is never enough? No matter how much you hoard, save, collect, or make, it is just never quite enough! Never!
3. **Money will gain me family appreciation**- Raise your hand if you have heard this before. “Dad, I just have to tell you that while I was growing up it meant so much to me that you worked so hard for this family. You were always gone, giving yourself to work, and I knew that I could at least reach out to you by phone if I needed to get a hold of you. I knew that you sacrificed a relationship with me just so I could have all the luxuries of the world, which your work and money provided. I appreciate you, Dad.” Or is it more likely you will hear something like this in a counseling session, “Dad, you were never around and I really needed you. Instead you were always at work, traveling, and I found other avenues to feed me with an alternative love that was supposed to come from you.” News flash! We would be far better off if we would just tell our kids, “Instead of going out and earning all of this money to pay for all of these things that we think are giving you a leg up in this world, we are going to work less and spend more time with you. Your mother and I are going to pour ourselves into you and your life.” Trust me, your kids will thank you for that! They want your time, not your money!
4. **Money will make me feel better about myself**- This is a lie, if I have ever heard one. Money does not make you feel better about yourself. The only thing it will probably make you feel is guilty when you spend it. “If I just had $1 million in the bank, then I would feel much better about myself, the choices I make, and I would have a clearer understanding of who I am.” Oh really? The only thing you would have a clearer understanding about would probably be your next purchase. Here’s a snapshot:

In a recent article by USA Today, they interviewed some of the richest people in the nation and asked them what they would pay for the below things. This is what they found:

* They would pay $55,000 to be president
* They would pay $82,000 to be beautiful
* They would pay $206,000 to have a reunion with a lost loved one
* They would pay $259,000 to have eternal youth
* They would pay $285,000 to have talent
* They would pay $407,000 to have great intellect
* They would pay $487,000 to have true love
* They would pay $640,000 for a place in Heaven (um hello, it’s FREE! Jesus offers it for FREE!)

 God help us from the bondage of thinking money can do for us, the things that it cannot do!

1. **Money can give me acceptance with others**- If you think that money will gain you acceptance, you are wrong. The only thing your money will do for you is probably attract jealousy, envy and greed. In 1997, Home Depot stocker Bob Harrell, Jr. won a $31 million Texas Jackpot. To the former Pentecostal preacher, $1.24 million per year was a gift from heaven (so he thought).

He bought a ranch, six homes for himself and family, and a bunch of new cars. After the initial glory subsided, however, Harrell found himself losing and loaning money at an alarming rate. Like many winners he had trouble saying no to those who asked for his funds. As a result, Harrell’s life became too stressful to handle. He divorced his wife. Less than two years after becoming broke, he committed suicide. “Winning the lottery is the worst thing that ever happened to me,” he is quoted as saying shortly before his suicide. The acceptance that Bob was looking for ended up killing him in the long run.

**COMMENTARY:**

In 1973 Pink Floyd released a popular song that reached the tip-top of the Billboards. The song was called Money and people from across the world fell in love with the melody and came into full agreement with the lyrics.

**MONEY**

Money, get away

Get a good job with more pay
And your O.K.

Money, it's a gas
Grab that cash with both hands
And make a stash

New car, caviar, four star daydream
Think I'll buy me a football team

Money get back
I'm all right Jack
Keep your hands off my stack

Tragically the foolish words of this pagan song are more familiar than the truth in God’s word. It grieves the Spirit that this song, written by foolish people and containing foolishness, has a greater influence on our thinking than the truth of Almighty God as it relates to the matter of money. Did you know that Jesus speaks more about the subject of money than He speaks about heaven and hell *combined?* The only other topic he spoke about more than currency was the Kingdom of God. Some scriptural examples of Christ mentioning money can be found in these passages: Matthew 21:12-13 (John 2:13-17), Matthew 25:14-23, Mark 6:7-13, Mark 10:23-25 (Luke 18:24), Mark 12:41-44, Luke 9:2-4.

The word “money” was specifically mentioned by Christ about thirty times during His ministry. As for the whole bible, you are looking at about two hundred and eighty times. There are even many other instances where Christ taught on the subject but did not teach by using the actual word, “money.”

In Mark 10:17-25, there is a story about a rich young man. Jesus tells him to go and sell everything and then he would inherit the Kingdom of God. After the rich man turned away from Jesus in a pout, The Messiah then turned to His disciples and explained, “It is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God (notice here the text says a rich man, so if you are a woman, then you are in luck- just kidding)!

Who in this group has ever threaded a needle? I can tell you from experience that when you thread a needle, between the licking and sticking and poking, you are bound to get aggravated and maybe even draw a little blood. So in other words, how in the world are you supposed to get a camel through the eye of a needle, if you can hardly get an itsy, bitsy, piece of thread through it? I just love the way Jesus describes things, He really gets His point across, doesn’t He?

So what is Jesus communicating to us; that it is impossible for a rich person to get into heaven?

Pretty much, but there is more to it! You see, it is impossible for anyone to enter His kingdom apart from the Lord. Notice the disciples’ response in verse twenty-six: “Then who can be saved?” In that culture (and even in our generation) they believed that a rich person was especially blessed by God, so if he couldn’t be saved then who could be? No one is saved, rich or poor, apart from the grace of God. It has nothing to do with your status, race, intelligence, family heritage, disposition, works, wealth or what your favorite ice cream flavor is. “For it is by grace you have been saved, through faith and not from yourselves, it is a gift of God, not by works, so that no one can boast.” (Ephesians 2:8-9).

**How can I keep money from destroying me**:

Let’s look back to our scripture in 1 Timothy 6:9. Paul informs us that, “People who want to get rich (and have a love for money)… plunge into ruin and destruction.” Another way to put it, money has the power to destroy your life.

Here is a safe guideline that you can incorporate into your life, that God has laid out for you through scripture, that will help you from allowing money to destroy your life.

1. **Gain it honestly**- Frank William Abagnale, Jr.could be classified as the most recognizable con man and imposter who walks the face of this earth today. Steven Spielberg directed a movie about Frank’s life (played by Leonardo DiCaprio) called “Catch Me If You Can,” which grossed $352.1 million in worldwide sales. Frank pretended and got away with being a lawyer, doctor, college instructor, stock broker, and airline pilot. Pan Am Airlines estimated that between the ages of sixteen and eighteen, Abagnale flew over 1,000,000 miles on 250 plus flights and flew to twenty-six countries by deadheading. As a company pilot, he was also able to stay at hotels for free during this time. Everything from food to lodging was billed to the airline company. Over a six year period, Frank cashed $2.5 million in bad checks in over twenty-six countries. In a speech, Abagnale described an occasion when he noticed the location where airlines and car rental businesses, such as United Airlines and Hertz, would drop off their daily collections of money in a zip-up bag and then deposited them into a drop box on the airport premises. Using a security guard disguise he bought at a local costume shop, he put a sign over the box saying, "Out of Service, place deposits with security guard on duty" and collected money that way. Later he disclosed how he could not believe this idea had actually worked, stating with some astonishment: "How can a drop box be out of service?”

This is one man who obviously did not gain his money honestly and he paid the price for his crime by going to jail.

(See a clip from Catch Me If You Can) http://www.youtube.com/watch?v=hFj3OXVL\_wQ

Proverbs 13:11 says, “Dishonest money dwindles away but he who gathers money little by little makes it grow.” Wealth gained by dishonesty will be diminished, you can count on that. When you sew into your work with honesty and integrity, you will reap wisdom on how to manage it. What you gain dishonestly will not produce wisdom on how to use it and instead it will be blown away like dust into the wind.

Proverbs 28:6 says, “Better is a poor man who walks with integrity, than a rich man whose ways are perverse.”

You may think to yourself that you would never deceive your business partner, or cheat on your income tax, or even fudge on your expense report like the guy mentioned above who steals to gain his wealth. Yet there is still another group of people I would like to address who are not gaining their money with honesty. This person falsely claims that God is their first priority and family is second. All the while, if you ask their loved ones, they will tell you that this person neglects these two priorities in order to get rich, make money and buy security through wealth. In other words, this person gains his wealth through living a lie and elevates his work – making money his top priority. Who can tell me what the first commandment is? Exodus 20:3, “You shall have no other gods before me.” For the Lord your God is a jealous god and to erect anything above Him is foolish and unwise.

1. **Esteem it accurately**- Proverbs 18:11 says, “The wealth of the rich is their fortified city, they imagine it as an unscalable wall.” Do you know what this means? When you have money, you tend to think that it is your “strong city,” your security and protection. Your imagination helps you to falsely believe that the money in your savings account and your investments will always be there. God is saying that is an illusion and a lie. “The Lord is your strong tower and the righteous run to it and are safe.” (Proverbs 18:10)

**LIFE APPLICATION:**

There is something about having a lot of money, possessions, and materials that makes us think we only need God just a little bit. While having nothing brings us to a deep understanding of needing God desperately. Let me ask you a serious question, do you put your trust in your bank account and how much is in there? Or do you live like the Israelites, who received enough “manna” each day, trusting that the Lord would provide it? Are you constantly thinking about your future and worrying how things are going to work out? Do you find yourself saying, “With the fall of the stock market, how will I ever be able to retire now?” Are you putting your trust in the stock market, bank account, investments, work or are you trusting that God will provide for your needs no matter what? It is natural to not think about the serious questions I am asking you and just rattle off the easy answer of, “yes, I am trusting in God!” Yet, are you really? Are you esteeming money accurately?

Don’t listen to what man has to say about this, let’s listen to what Jesus has to say instead,

*“Therefore 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 than food, and the body more than clothes? 26Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? 27Can any one of you by worrying add a single hour to your life?*

*28“And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. 29Yet I tell you that not even Solomon in all his splendor was dressed like one of these. 30If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you—you of little faith? 31So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ 32For the pagans run after all these things, and your heavenly Father knows that you need them. 33But seek first his kingdom and his righteousness, and all these things will be given to you as well. 34Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own”* (Matthew 6:25-34).

1. **Share it generously**- Go back to 1 Timothy chapter six and skip over to verse eighteen. Paul writes, “Command the rich to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will store up treasure for themselves (better than any investment you can make on earth) as a firm foundation for the coming age, so that they may take hold of the life that is truly life.” When you choose to not give generously, then you forfeit a “true life” here on earth and are unable to find life. Your best investment is in giving to others, not hoarding for yourself and your own security. The only time in all of scripture that God challenges us to “test Him,” is in regards to generously giving our money back to His Kingdom work (tithing). God so boldly says in Malachi 3:10, “If we bring the whole tithe into the storehouse (our local church where we attend regularly) then the Lord promises that He will throw open the floodgates of Heaven and pour out so much blessing that you will not have enough room for it.” Talk about an incredible proposition! People are rushing to get onto these reality shows, where you can compete in a “challenge” and MAYBE win a prize. Although the challenge from Malachi 3:10 is not hosted by some TV station, instead it is directed by God Almighty where every contestant gets to win and the prizes are unlimited! All we have to do is give generously, instead of the alternative which is hanging upside down by some bungee cords, while eating roasted cockroaches and green slim poured all over your body.

Proverbs 22:9- “A generous man himself will be blessed, for he shares his food with the poor.”

Proverbs 3:9-10- “Honor the Lord with your wealth, with your first fruits of all your crops; then your barns will be filled to overflowing.”

If you have video equipment to play a skit for your classroom, the below link would be a great suggestion. This funny clip on tithing will bring some laughter to a pretty serious lesson. (You will love this clip)!

http://www.youtube.com/watch?v=yb6EbzT\_leI

**CONCLUSION**:

I often hear people say, “Money is the root of all evil.” That is not true! Money is just a piece of paper that has a value to it. There is nothing wrong with that. It is the LOVE of money that makes it evil. Whether you love it or not, God will use money in your life as a faith building experience. If you are willing, He will teach you how to gain it honestly, esteem it accurately, and share it generously. Otherwise, it will just flat-out destroy you!