



# The Ten Commandments

## (42) The Eighth Commandment

### (3) Money and the Christian Life

Exodus 20:15

1 Timothy 6:2-10

1 Timothy 6:17-19

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This is the third and final sermon on the Eighth Commandment. The Eighth Commandment is, “You shall not steal.” In the first sermon we considered the different ways that we can steal and the root of stealing which is greed. In the second sermon we looked at the legitimacy and the goodness of private property. That is a key implication of the Eighth Commandment. If people are not allowed to steal from us that means that we are allowed to own things. It also implies that we are to work for the things that we need and want. Part of what it means to glorify God is to work and to enjoy his gifts with thanksgiving. That is important because we spend a lot of time working and enjoying the fruits of our labor and it is vital that we connect all of that to our relationship with God.

However, we need to consider a further implication of the Eighth Commandment and that is that we are called to be generous with the resources that God has given us. Money and the enjoyment of material things is an important part of the Christian life, but the Bible also teaches us that the Christian life also involves being generous. It also has a lot to say about the danger of money and things to our true and eternal wellbeing. We can use money and things in ways that are pleasing to God and we can use them in ways that are displeasing to God. And in this sermon we will consider some of the warnings about wrong attitudes towards money and things and some of the instructions concerning the right attitudes towards money and things.

We will do that by looking at the verses from 1 Timothy 6 that we read as our Scripture reading. This is a key passage in Scripture on this subject. First we will consider verses 6-10. These verses warn against placing too much of an emphasis in our lives on money and the things that money can buy. Verses 6-9 call us to contentment. "But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content." These verses teach us to think of money and material goods in the light of eternity. "[W]e brought nothing into the world, and we cannot take anything out of the world." There is more to life than this earthly existence. There is a before and there is an after. There is eternity before the creation. And there is eternity after God brings this present age to its end. We inhabit a tiny section of the history of the world. And when we leave it, we can't take any money or stuff with us. Our attitude towards money and things must be governed by this reality.

So Paul urges "godliness with contentment." In the prior verse, Paul had been speaking of false teachers who used godliness as a means of gain. That was clearly not true godliness, but an appearance of godliness for the purpose of making money. There were Christian teachers and preachers in the early church who were just in it for the money, just as there are such teachers and preachers today. The appearance of godliness is a means to an end. The important thing for them is the money and the appearance of godliness is used to make money.

It is in contrast to that that Paul writes, "But godliness with contentment is great gain." And contentment is described as being content with food and clothing. The point here is that what we are really to be passionate about is godliness and the word that describes what our attitude towards money is to be is "contentment" if we have what we need.

Now being content with food and clothing does not mean that we should aim no higher than a subsistence level of living. The Bible does not glorify, poverty as an ideal condition. If people are poor, those who have more are to help them so that they are not as poor. When Paul says that we must be content with food and clothing what he means is

that we should be content with whatever level of prosperity that God has granted to us. A few verses later on he addresses the rich and he does not suggest that the rich should not be rich.

A key verse for understanding what Paul means by being content with food and clothing is Philippians 4:10-13 where Paul also addresses contentment. And there he says, "I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me."

So being content with food and clothing means being content whether God gives us abundance or whether God gives us hunger or need. Having food and clothing might mean having enough just to keep us alive, or it may mean plenty. Paul is not saying that we should stop working the moment we have earned enough to keep ourselves alive. Rather the point is that we should be content with God's provision whether that is plenty and abundance or whether that is hunger and need. In neither case is he saying that we should not seek more than we have. Rather he is saying that we are to be content with the way in which God is meeting our needs.

The following verses help us understand what that contentment is to look like by contrasting it with a desire to be rich and the love of money. In verses 9-10 he says, "But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs." The opposite of godliness with contentment is desiring to be rich and the love of money and craving for money. There is nothing wrong with being rich. But it is wrong to desire to be rich. There is nothing wrong with having money, but it is wrong to love and crave money.

If we become rich, it must not be because we have desired riches, but because we have sought to please God through working hard and developing our gifts and serving others through our work. The right way of being rich is when it comes to us as a secondary benefit to being

hardworking and diligent in order to please God. Proverbs 28:20 says, “A faithful man will abound with blessings, but whoever hastens to be rich will not go unpunished.” Proverbs 23:4 says, “Do not toil to acquire wealth; be discerning enough to desist.” And Psalm 62 says, “If riches increase, set not your heart on them.”

This helps us to see the proper attitude with respect to riches. Proverbs 10:4 says, “[T]he hand of the diligent makes rich.” The fact is that often those who are seeking to please God will end up with wealth, whether that is what we normally think of when we use the word wealthy, or whether that is various degrees of having more than we need so that our physical lives are comfortable.

There is the idea in history of the protestant work ethic. The biblical teaching of the Reformers included the importance of work as far as serving the Lord is concerned. And that principle in the centuries that followed resulted in a lot of wealth. But the proper motivation is not wealth, but diligence in seeking to please God. That is what Paul is teaching in our text and the phrase that sums it up is “godliness with contentment is great gain.”

The word “contentment” has the idea of being satisfied. When it comes to money and things we are to be satisfied with what God has given us. There is not to be a strong desire for more. The Lord may give us more. Or he may bring financial hardship. We are to be content with food and clothing. We see this same perspective in the Lord’s Prayer where Jesus teaches us to pray for our daily bread. We are not to pray to be rich. We are not to be overly concerned with our level of wealth.

But notice the difference when Paul speaks of godliness. Listen to the kind of language that Paul uses to exhort Timothy to grow in godliness. Verses 11-12, “But as for you, O man of God, flee these things. Pursue righteousness, godliness, faith, love, steadfastness, gentleness. Fight the good fight of faith. Take hold of the eternal life to which you were called...” These are action words. These are effort words. These are words that dictate priorities. When it comes to material things the word is contentment. Be satisfied with what God has given you. Do not love money. Do not crave more. But when it comes to godliness, flee a preoccupation with money and things. Pursue godliness and the kind of

virtues that are pleasing to God. Fight for these things. There is a whole different emphasis when we compare the effort we are to give to getting ahead financially and the effort we are to give to making progress is godliness.

We are to be content with where we are financially. But we are not to be content with where we are in our pursuit of godliness. We can be thankful for what God has enabled us to attain. We can be at peace because we are right with God and righteous in Christ. But at the same time there is to be a passion for growing in righteousness, godliness, faith, love steadfastness and gentleness.

This gives us a very clear and helpful perspective on our attitude towards money and things. True gain is not becoming richer. True gain is godliness with contentment: being passionate about godliness and being satisfied and thankful for whatever wealth that God has given us.

And one of the implications of this is that we will be passionate about enjoying the material gifts that God does give us in godly ways. And what that means in practice is that we enjoy God in them more than we enjoy the things themselves. The proper use of material blessings is when they nurture our love for God – when the enjoyment of them is inseparably connected with our enjoyment of God in them. That is what it means to enjoy material blessings in a godly way. “Godliness with contentment is great gain.”

We turn now to the second part of Paul’s instruction concerning the right use of money and things in which he gives direction to the rich concerning what they must seek to avoid and what they must do instead. The rich are not to be haughty. Paul says to Timothy in verse 17, “As for the rich in this present age, charge them not to be haughty....”

We have a tendency to feel that we are superior to other people if we have more money than they do. It is that sinful tendency that Paul is warning against here. This is also the way of the world. And it is based on the conviction that the ability to make money is what is most important about us. The Bible, of course, gives a completely different perspective. And that is clear from what we have already covered in this

sermon on the basis of the earlier verses of this chapter. The ability to make money is not important from a biblical perspective unless it is used to the glory of God. What is most significant about us is godliness as we have been seeing, so that a poor person who is godly is much more worthy of honor than a rich person who is not godly.

Now no one is allowed to be haughty. Godliness and haughtiness are incompatible. The great virtue as far as our view of self is concerned is humility. I remind you again of what Paul writes in 1 Corinthians 4:7, “What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it?” Whatever abilities that we have come from God. And they are given to us that we might use them for his glory and not for our own glory. And when we consider it in this light we have plenty of reasons for humility, not only because our abilities come from God, but also and especially because we will be judged on how we have used our abilities to serve and please God. And no matter who we are, we fall very far short in what is most important.

But Paul here is addressing rich people and that is all of us to **some** extent and most of us to a **large** extent. We are all richer than the vast majority of people in this world and we are all richer than a large number of people in our own society. And it is very easy for us to think of ourselves as superior to those who are poorer than we are. But we must think of ourselves in biblical categories. We are all equally valuable and precious to God because we are all made in his image. We are all sinners in the sight of God so that we are deserving only of condemnation. We do not come close to using our abilities faithfully to the glory of God and to the extent that we do it is God’s grace in our lives that cost Jesus his life to procure for us. The word that describes in this connection is “dependent.” And, so humility is appropriate for all of us and haughtiness is both displeasing to God and completely irrational.

Paul also instructs Timothy to tell the rich, not “to set their hopes on the uncertainty of riches, but on God.” Here is another sinful tendency that often goes along with riches. We are tempted to trust in them. We feel secure if we have money in the bank. If we have money we think we can deal with whatever comes our way. But Paul here describes riches as uncertain. We are not “to set our hope on the uncertainty of riches.”

David spoke of the foolishness of this in Psalm 30:6-7. “As for me, I said in my prosperity, I shall never be moved. By your favor, O LORD, you made my mountain stand strong; you hid your face; I was dismayed.” Prosperity is a fickle thing. To a huge extent it depends on circumstances that are completely beyond our control. Our economy is like a house of cards that could collapse at any moment. Our jobs could disappear. Our health could ebb away. We could endure a tragedy that would make it difficult for us enjoy our lives no matter how much money we have in the bank.

David came to understand that his prosperity depended entirely on the favor of the Lord. He experienced that when the Lord hid his face, he was dismayed. The point is that we are utterly dependent upon God and the moment God would hide his face we would be destitute no matter how much security we thought we had in our riches.

Instead of setting our hope on the uncertainty of riches we are to set our hopes on God, “who richly provides us with everything to enjoy.” Instead of feeling secure because we have money in the bank, we are called to “set our hopes on God.” That means prioritizing our relationship with God and it means trusting in God to give us what is best whether that is riches or poverty.

This attitude is expressed in a wonderful way in the Heidelberg Catechism’s treatment of the first article of the Apostle’s Creed. In Q&A 26, the catechism asks, “What do you believe when you say, ‘I believe in God, the Father almighty creator of heaven and earth? A. That the eternal Father of our Lord Jesus Christ who out of nothing created heaven and earth and everything in them, who still upholds and rules them by his eternal counsel and providence, is my God and Father because of Christ the Son. I trust God so much that I do not doubt he will provide whatever I need for body and soul, and will turn to my good whatever adversity he sends upon me in this sad world.” That is what it means not to hope in uncertain riches, but to set our hopes on God. That is security – to live with the confidence in the love and care of our Father in Christ so that no matter what happens to me in this life, God is using it for my good and that he will provide what is best for me for body and soul. As Psalm 125:1 expresses this idea, “Those who trust in

the LORD are like Mount Zion, which cannot be moved, but abides forever.”

Finally we come to the exhortation for the rich to be rich in good works. Verses 18-19, “They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.” When God gives us riches, whether that is a lot of riches or quite a bit of riches or a little bit of riches, a large part of his purpose in giving us those riches is that he can show his love to others through them. A good portion of the riches that God gives us are not intended for us at all but for others through us.

This is a significant implication of the Eighth Commandment. We are not to steal. Instead we are to work so that we can give. This how Paul expresses it in Ephesians 4:28. “Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need.” The opposite of stealing is giving. The sin of commission against the Eighth Commandment is stealing. The sin of omission against the Eighth Commandment is failing to be generous. Jesus summarizes the second table of the law by saying that we are to love our neighbor. The Eighth Commandment is about loving our neighbor through generosity.

So failing to be generous is a form of stealing. It is keeping from others what is rightfully theirs. A significant portion of what God gives to us, is intended for others through us and if we do not pass it on to them we are breaking the Eighth Commandment.

How much should we give? Enough so that it can be described as being rich in good works, as being generous and as being ready to share. Enough so that it can be described as fleeing the love of money, and pursuing righteous, godliness, faith and love. Enough so that it consistent with godliness with contentment. Enough so that it can qualify as “storing up treasure ... as a good foundation for the future, so that [we] may take hold of that which is truly life.”

All of this suggests significant giving. All of this suggests not thinking in terms of how little can I get away with. All of this suggests an inner

desire to give. Generous is the opposite of stingy. Rich in good works is the opposite if a bare minimum of good works. The language here suggests the attitude of the Psalmist who sang, "What shall I render to the LORD for all his benefits to me?"

The language of storing up treasure and laying a good foundation for the future is significant. It reminds of Jesus' exhortation to lay up for ourselves treasure in heaven rather than treasure on earth. The role of good works in the orbit of the gospel is very important.

We are not saved by works. What a glorious truth that is! It is a truth that we need to be reminded of in the light of this subject. Who of us can have confidence before God when it comes to our attitudes and practices concerning money and things? Who of us is free from the love of money and the desire to be rich? Who of us as a clear conscience when we are reminded that we are to be rich in good works and ready to share? Who of us has no sins to confess in connection with the things we have heard this evening?

Thank God that we are not saved by our works, but by Jesus and his righteousness! Remember what Paul said earlier in this letter to Timothy, 1:15, "The saying is trustworthy and deserving of full acceptance, that Christ Jesus came into the world to save sinners, of whom I am the foremost." If we know something of our own hearts and the depth of our sin, we will argue with Paul about who is really the foremost of sinners. The inclination of those whose eyes God has opened to see something of the darkness of their own hearts is not to compare themselves favorably to others, but to bewail their own sins and cry out for mercy. Thank God there is mercy for every sinner who trusts in Jesus!

But it is significant that Paul here speaks of "storing up treasure for [ourselves] as a good foundation for the future, so that [we] may take hold of that which is truly life." The works that are the result of salvation are a good foundation for the future. Not in the sense that they earn anything, but in the sense that they are evidence of being saved and in the sense that God will judge us on the basis of our works. Works do matter. But we must to understand where they matter. They do not contribute to our salvation. But they certainly do flow from salvation

and are the fruits of salvation. And our reward in heaven, though rooted in grace, will also be on the basis of our works. And that is what Paul is getting at here.

It is another motivation to be rich in good works, to be generous and ready to share – to store up treasure in heaven. Paul has earlier said that when we think of money we are to think of it in the light of the fact that we “brought nothing into the world and we cannot take anything out of the world.” We can’t take our money with us when we die. But we can store up for ourselves treasure in heaven and the way we can do that is to “be rich in good works and generous and ready to share.” We can’t take our money with us, but we can use our money in a way that we get value from it beyond this life. We do that when we enjoy it in a way that nurtures our relationship with God, and we do it by giving away substantial portions of it for the kingdom of God and for the needy.

And all of this is truly life. Notice the language that Paul uses to describe the effects of the love of money. “Those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.” The wrong attitude towards money and things is corrosive and destructive. It is the way of death. The right attitude towards money lays a foundation for the future and it is taking hold of what is truly life. And so once again the word of God confronts us with the way of death and the way of life and echoing Moses in Deuteronomy 31:19 we say, “Therefore choose life, that you and your offspring may live....”