

# A CHRISTIAN'S GUIDE TO INVESTING

## Money, Money, Money

a sermon resource created by Geoff Kunselman



### Scripture: 1 Timothy 6:9-10

"Money, money, money, money, money..."

You might recognize these lyrics. These are the opening words of the hit song "For the Love of Money" (1973) by The O'Jays. It resurfaced many years later as the opener to the television hit series "The Apprentice."

Today, we are considering 1 Timothy 6:9-10. Paul wrote, *"People who want to get rich fall into temptation and a trap and many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."*

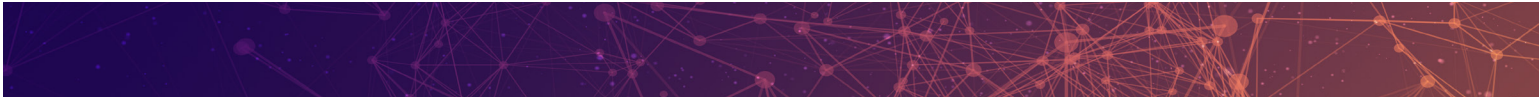
The idea of getting rich is alluring. What would rich be like for you? Typically, rich implies the best, the biggest, the most comfortable. Rich implies always having more than enough money to do whatever you want, wherever you want. No clipping coupons, no buying bargains. It is money, money, money.

For others, the thought of being rich includes being able to do good in the world. Indeed, this has happened in our own country's history. Names like Lilly and Carnegie point to the good that can be done through philanthropy.

So why does Paul seem so down on the pursuit of becoming rich? Another reading might help us. Paul does not speak against having money. Instead, his focus is on intention and desire. First, in verse nine, "those who want to get rich." Second, he speaks not of money but of "the love of money" (v.10). Paul's emphasis is on one's focus and priorities. Paul does not speak of acquiring money as evil, but he does warn of the dangers of wanting lots of money. When making money becomes the focus, other things are moved off-center in our lives. One can only have so many priorities in one's life. An individual can only have one "Number 1" priority.

Paul says those who want to get rich fall into temptation and a trap. The entrapment of animals nearly always includes something appealing to eat. Being enticed, they come near and are caught. Some are killed, others lose their freedom. This is precisely how temptation works. As the NLT paraphrases James 1:13, *"We are tempted by our own desires that drag us off and tempt us...and when sin is finished with us, it leaves us dead."* So Paul continues, "Those who want to get rich fall into a trap and a temptation, and into harmful desires that plunge them (bury them) in ruin and destruction."

I started visiting the state Department of Juvenile Justice facility during my last pastorate. Frankly, I wanted and needed to minister in a setting that helped me as a pastor not to always be with "church people." A chaplain arranged for me to meet weekly with a young man and lead him through a series of Bible studies. He told me this young man was just the best of the best. He had gotten himself in trouble, maybe unfairly, over possessing a knife in a setting where he should not have had one. Indeed, the young man was everything the chaplain said. Each week, I would stop at the local convenience store and buy



snacks, including a small container of ice cream he would eat while we talked. This went on for months. Then he was released. He and his mother and some of his siblings started attending our church. I started noticing that the young man was missing more, but I got word that he had wanted a car. That's a natural desire, isn't it? Some "older young men" in his community told him he could get some money fast by selling a few drugs. On his first attempt at a sale, it was to an undercover officer. He ended up back in prison, and from there, I am embarrassed to say I lost track of him. Tragically, he had fallen into the trap of temptation by his own desires.

From here, Paul wrote some of the commonly misquoted words from the Bible. Sometimes people highlight verse 10 as "money is the root of all evil." However, Paul actually wrote, "The LOVE of money is a root of all kinds of evil."

Perhaps you are familiar with the television series American Greed. For 15 seasons with more than 200 episodes, American Greed has told story after story of real people who, in the pursuit of money, devised means to acquire massive amounts of money in relatively short periods of time.

Episode titles include:

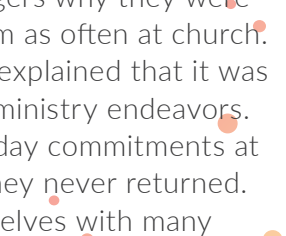
- Fame, Fortune, and Fraud
- Drunk with Power
- Preaching Pyramid Schemes
- Hook, Line, and Sucker
- Skin Doctor Takes His Cut
- Fool's Gold
- A Most Generous Criminal
- Financial Home Invasion
- Greedings from Florida

While each story's specifics differ, the endings are similar, even predictable. It has never worked out well for the person or persons who devised their plan. NEVER. They were stripped of their wealth, their freedom, their good name. Most ended up in prison. Many other people were hurt. Sometimes, these were innocent people who trusted others with their resources. Others thought they had found a way to make money quickly. In the process, many of them lost everything they had.

These may all seem over the top for us: complicated fraudulent activity, life insurance payouts as the result of "accidental" deaths, or even Ponzi-style investment schemes. Indeed, the love of money, or as one translation puts it, "the lust of money is a root of all kinds of evil."

Then Paul writes as if he has some specific people in mind, that by this love of money, "some people have wandered from the faith."

As a young man, I watched a young couple explain to a Sunday school class of teenagers why they were resigning from teaching their class for a short while. The students would not see them as often at church. This couple had been amazingly transformed by Jesus Christ a few years prior. They explained that it was their desire to be able to make enough money to invest more of their time to future ministry endeavors. However, investing in this property would necessitate their extra time, including Sunday commitments at church, because the property needed renovation. They were determined. In short, they never returned. In fact, they eventually divorced. They wandered from their faith...and pierced themselves with many





grievances.

Paul continues they “pierced themselves with many sorrows.” Various translations of this phrase include:

*“wounded themselves with many sorrows” (NIRV)*

*“impaled themselves with a lot of pain” (CEB)*

*“caused themselves untold agonies of mind” (Phillips)*

*“broken their hearts with many sorrows” (GNT)*

Randy Alcorn writes, “Attending class reunions has been an eye-opener for me. I’ve rejoiced over those who have come to Christ since high school or college while mourning those who once served Jesus and are now instead serving the money god and showing signs of unhappiness despite the image they try to project. How many people start out with seemingly justifiable financial goals, only to lose sight of their priorities somewhere along the way? I know a man who sacrificed his time with his family to work seventy-hour weeks to buy the house of his dreams. He did this, so he told himself, for the sake of his wife and children. Now he lives in that huge house by himself. Pursuing the good life, he ended up living a bad one.”<sup>1</sup>

Indeed, Paul’s description is accurate, “They have pierced themselves with many sorrows.” A Roman proverb says that wealth is like sea water; rather than quenching a man’s thirst, it intensifies it. Indeed, a love of money makes a person more selfish. It fixes a person’s thoughts upon himself. John Rockefeller, the founder of Standard Oil Company, the first billionaire of the United States and once the wealthiest man on earth, was asked by a reporter, “How much money is enough?” Rockefeller replied, “Just a little bit more.”

Often, the desire for wealth is based on the desire for security. The more a person has to keep, the more he or she has to lose. Thus, the accumulation of wealth often results in more anxiety.

I do not always accurately hear the lyrics of pop culture songs. So when it came to The O’Jays hit song referenced earlier, I didn’t know any other words than “Money, Money, Money.” It would seem I am not alone. Had the rest of the song been widely known, it is highly improbable that it would have been the theme song of “The Apprentice.” Here are some of the rest of the lyrics. They seem to capture Paul’s instruction in his first epistle to Timothy, which was written 1,900 years prior.

### **Money, money, money.....**

*Some people got to have it*

*Some people really need it*

*Listen to me, y’all, do things, do things, do bad things with it?*

*You want to do things, do things, do things, good things with it*

*Talk about cash money, money*

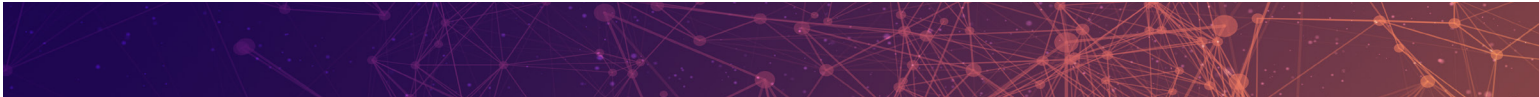
*Talk about cash money- dollar bills, y’all?*

*For the love of money*

*People will steal from their mother*

*For the love of money*

*People will rob their own brother*

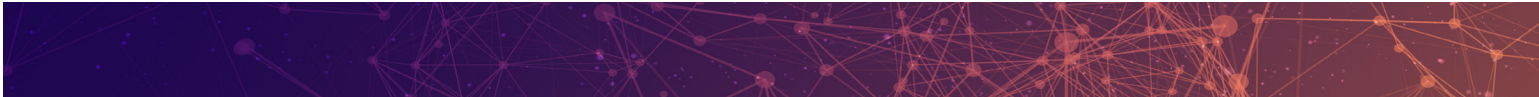


*For the love of money  
People can't even walk the street  
Because they never know who in the world they're gonna beat  
For that lean, mean, mean green  
Almighty dollar, money  
For the love of money.  
People will lie, Lord, they will cheat  
For the love of money  
People don't care who they hurt or beat  
For the love of money  
A woman will sell her precious body  
For a small piece of paper, it carries a lot of weight  
Call it lean, mean, mean green  
Almighty dollar  
I know money is the root of all evil  
Do funny things to some people  
Give me a nickel, brother. Can you spare a dime?  
Money can drive some people out of their minds  
Got to have it; I really need it  
How many things have I heard you say  
Some people really need it.....  
All for the love of money  
Don't let, don't let, don't let money rule you  
For the love of money  
Money can change people sometimes  
Don't let, don't let, don't let money fool you  
Money can fool people sometimes  
People! Don't let money, don't let money change you,  
It will keep on changing, changing up your mind.*

A few years ago, my 5-year-old grandson and I were walking through the woods near where his family lives. My daughter had mentioned that while there had been a cat around their house for several months, they had not seen it recently. As we walked, I saw the lifeless body of that cat and several other animals of about the same size. I figured a trap was nearby, and I certainly did not want either of us, especially Abel, to step into it. Sure enough, there it was... just barely hidden under some leaves.

In the passage this morning, we have been alerted that there is a trap, and it is always set with enticement. It has "pierced many with sorrows." However, we have been warned. Beware.

So, how do you know if you have a love of money or are moving in that direction?



Let's do a self-diagnosis. Better yet, let's pray these words from Scripture: *"Search me, O God, and know my heart, try me and know my thoughts,"* and then ask these questions:

- Do I have a love (lust) for money?
- Do I evaluate the worth of others based on their perceived financial position?
- Is it difficult for me to give money, even though I have it?
- Am I readily tempted to cheat when it comes to money matters?
- Am I sacrificing other essential aspects of life (family, health, church) to have more money?
- Do I think about money more than anything else?
- Would others categorize me as generous?
- Do I like to look at my financial statements just for the sake of pleasure?
- Is money a primary determinant when making major life decisions?
- Do I have an insatiable desire for more money?
- What "money traps" do I need to be aware of right now?
- Do I need to confess my unhealthy love of money to a trusted friend who will pray for me?
- What do I need to change in my life about money?