

## WHAT'S IN YOUR WALLET?

### I Timothy 6:17-19

**Pastor Joyce Anderson-Reed/Crossroads Christian Fellowship/June 3, 2006**

There is a commercial on TV right now for a credit card offered by Capital One. Their hook is: do you have a card that earns you extra benefits every time you use your card for a purchase? The commercial always ends with a zoom in of someone's face yelling at you, "WHAT'S IN YOUR WALLET?"

Government statistics tells us: less and less.

Millions of people live from paycheck to paycheck: every paycheck they receive is used on goods needed at that moment. If there is ever a break in their paycheck, be it from injury, illness, or pay decrease, that person (and his or her family) is in dire straits immediately. Where does that person turn to? Credit cards or bankruptcy.

The typical consumer carries 9 credit cards granting them access on an average from \$10,000 to \$50,000 in credit. The average credit card debt per open card is around \$4500.

Americans are notorious for overspending. A country with a \$12 trillion debt thinks of one thing only, "I want that." Americans grossly overspend in every aspect of life. An average American overeats, overbuys, and purchases items that bring no utility to a normal and healthy life. Countries all over the world think of America as a country that buys, buys, and buys.

Why all this talk about money, credit, debt, and spending? These thoughts and observations tie into our text this morning. Turn with me to **I Timothy 6:17-19**

*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.*

The book of Timothy is a letter written by the Apostle Paul to a young pastor named Timothy. In many ways their relationship is like that of a father and son. Paul is Timothy's mentor. He loves him deeply. This is a letter of encouragement and Godly advice. There's also some urgency in it because Paul is in prison and doesn't know how much time he has left to share wisdom with Timothy. He wants to share all he can in order to give him as many tools as possible. What's fascinating is that a huge chunk of this letter deals with the issue of finances and money. Even during New Testament times, money was an issue in the church and in people's personal lives! Imagine that!

These particular verses are addressed to those who are rich in this present world. Paul doesn't condemn these people for being rich, he simply reinforces what Jesus taught: that there can be disadvantages to being rich. Money can become seductive. The desire for it can take over your life. And so these verses are guidelines for people who are wealthy.

Now, I don't know about you, but I've never considered myself wealthy. In fact, I usually gloss over verses about wealth. "Not about me, Lord. That's for movie stars, famous musicians, or people like Bill Gates. I'm just trying to make ends meet. Keep my head above water. Pay my bills. Keep up with my car loan."

And then I moved to Mexico. And to the average Mexican, I was seen as a wealthy person. It was a startling place to be. Why was I considered wealthy? Because I had a relatively new car, access to health care, could pay for air conditioning all summer, a closet full of clothes, indoor plumbing, access to higher education, 3 meals a day, and I could afford to travel to other places.

**And I suddenly had to ask myself: Am I the rich in the present age?**

I certainly had opportunities and access to resources that most people around the world did not have.

Perhaps these verses in Timothy were more *for me* than I wanted to admit?

Perhaps these verses in Timothy are more *for you*, than you want to first admit?

Paul begins by telling us not to be arrogant.

Our attitudes about wealth need to be wrapped up in humility. Do not be arrogant. Don't flaunt what you have. Don't hoard what you have. Don't set yourself up against the poor as if you were better than they.

**James 1:9-11 says**

*The brother in humble circumstances ought to take pride in his high position. But the one who is rich should take pride in his low position, because he will pass away like a wild flower. For the sun rises with scorching heat and withers the plant; its blossom falls and its beauty is destroyed. In the same way, the rich man will fade away even while he goes about his business.*

In addition to being humble, Paul commands us to not put our hope in wealth, which is so uncertain.

If translated for today, I think Paul might say something like this:

Is your identity found in what you have or don't have?  
Is your security in what you have or don't have?

When I define myself, do I cling to my title, my position, my power? If I lost it all tomorrow, would I still be happy? Or, if you don't presently have those things, do you find yourself saying, "When I get that new job, things will be different. When I make that promotion, then I'll be somebody."

Do you feel most secure when you have the 4 bedroom house, Volvo in the driveway, sailboat in the Marina, and \$10,000 socked away in the bank? Or, do you ever find yourself saying, "When I get that new boat, that new outfit, another building to expand my business, and so on, then my life will be set! I'll slow down and relax."

**Is your identity based on what you have or don't have?  
Is your security in what you have or don't have?**

Wealth might appear to offer us the promise of security, pleasure, health, status, and friends. We can pay for medical treatments, retire in old age, and socialize among the elite. But these are all uncertain things.

**Proverbs 23:4-5 says**

*Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle*

The wealth of this age is deceitful and temporary. It can't be counted on for tomorrow. Therefore, it is not a good foundation to build on

Paul reminds us: these things don't last. You need to view all this stuff, all these belongings stacked around you, as merely an overnight bag on the way to eternity. This is nothing compared to what God has in store for us, so don't get too attached to it! If your earthly luggage, ie. Possessions, gets lost, stolen, destroyed, don't despair. Put your hope in God . . . the source of all you own, He who provides all you own.

**Psalm 24:1-2 says**

*The earth is the Lord's and everything in it, the world, and all who live in it; for he founded it upon the seas and established it upon the waters.*

We should not credit ourselves with our own wealth. It is all a gift from God.

If we made our money through wisdom, then it is the Lord who gave us that wisdom.

**Daniel 2:21 says**

*He changes times and seasons; he sets up kings and deposes them. He gives wisdom to the wise and knowledge to the discerning.*

If we made money by working hard, then it is the Lord who gave us the power to get our wealth.

**Deuteronomy 8:18 says**

*But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.*

So, what would happen if we viewed everything we owned as not ours, but God's? If we said, "Yes, I am not the center of the universe. It is not all about me and what I own, acquire or possess. It is about God. It is about the stewardship of God's earth and all that dwell on it."

**Would the question then become :  
How do I use what God has entrusted me for His Kingdom?**

Paul tells Timothy to command them to do good, to be rich in good deeds, to be generous and willing to share. All four of these concepts are synonyms. Paul does that on purpose to drive home his point emphatically.

If you're wealthy, then you better be sharing it, giving it away, using it to make the world a better place.

You want to buy a new dress or a new pair of shoes, then maybe you first need to clean out your closet and give away all the items you never wear or seldom wear.

Instead of buying a new car, what if you kept your old one and instead helped provide a new one for a ministry that needed one.

Do you have duplicate tools, extra dishes, a rack of books, CDs or DVDs? Maybe it's time to give some away?

Is your wealth invested in artistic talent? Maybe God wants you to donate the proceeds of your next painting to a charity? Or to donate your artistic talent to a group of kids in an orphanage?

Maybe you're wealthy in the sense of time? Can you offer to be someone's chauffeur this week? Bring a sick person a meal? Visit someone who's lonely?

What if you prayed: *Lord, anything beyond food, clothing and shelter is a luxury. It is over and above. An extra gift from You. Help me to know what to do with it God. Help me to know what to keep and what to give away. I don't want to chase after things and in the process lose my faith. I want to keep my eyes fixed on You, and not all this stuff. Lord, I want to live a life that counts for eternity, not one that's focused on words like net worth or the bottom line. Lord, I place all that I am, and all that you gift to me, into your hands for Your pleasure and Your glory. Amen.*

Let me illustrate with a story that comes out of the Byzantine Christian tradition called St. Anthony's Bread. Saint Anthony was a Franciscan preacher in Italy. He lived in the early 1200s and was a contemporary of St. Francis of Assisi. Francis and Anthony were known for celebrating the presence of God in the ordinary. Francis was known for sometimes preaching to the birds and kissing the leper. It was said the Anthony sometimes preached to the fish, and gave bread to the poor. Together, they transformed abstract theology into practical works of charity that were part of daily life.

Tell the story of St. Anthony's bread . . . (from The Lectionary Storybook by Robert Bela Wilhelm, @1996-2006, [www.lectionarystorybook.com](http://www.lectionarystorybook.com))

What if, like Louise and Martin, each one of us implemented a day of giving something away? A Sabbath day of generosity. Perhaps like Louise and Martin, we might be able to give something away every week. Or maybe it will be something we do once a month.

How would God ask you to do that in your particular life?

To buy a meal for someone.

To offer a complimentary night at your bed and breakfast.

To offer free babysitting to a harried parent.

To give away a free music lesson.

To make jewelry as a gift for a discouraged person.

To donate a morning, afternoon or evening at a local charity in whatever capacity needed.

The Bible is clear about the blessings of Generosity . . .

### **II Corinthians 9:6**

*Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously, will also reap generously.*

### **Proverbs 19:17**

*He who is kind to the poor lends to the Lord, and God will reward him for what he has done.*

### **Luke 6:38**

*Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.*

I want to close this morning by inviting Mimi Baca to share a personal story with you. A year ago, Mimi's husband Gerry was laid off from his job as a pilot with AeroCalifornia. For four months, he did not receive a salary. It was a very difficult and stressful time for their family. And yet, they did not hesitate to trust that God would provide everything they needed during this struggle. If they placed their hope in God, he would prove faithful.

(Mimi share her story)

I believe that Mimi and Gerry are grasping what it means “to take hold of the life that is truly life.” The abundant life that Jesus promises will be ours when we place him first before all other things.

**Hear these words from Jeremiah 9:23-24**

*This is what the Lord says:*

*Let not the wise man boast of his wisdom*

*Or the strong man boast of his strength*

*Or the rich man boast of his riches*

*But let him who boasts boast about this:*

*That he understands and knows me,*

*That I am the Lord, who exercises kindness,*

*Justice and righteousness on earth, For in these I delight,” declares the Lord.*

Let us pray . . .

**Sources:**

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From **San Francisco Chronicle: Personal saving rate drops to zero percent.** By [Kathleen Pender](#). Sunday, August 7, 2005.

**The Letters to Timothy, Titus and Philemon** by William Barclay. 1975. Westminster Press.