

Pastor Steven J. Cole  
Flagstaff Christian Fellowship  
123 S. Beaver St.  
Flagstaff, AZ 86001  
[www.fcfonline.org](http://www.fcfonline.org)

## THE LOVE OF MONEY

1 Timothy 6:9-10

By

Steven J. Cole

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Lesson 22

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Have you ever dreamed about what it would be like to win the lottery or the Reader's Digest Sweepstakes? Do you ever think about what it would be like to be rich? Just last week I saw in *Newsweek* how an Indian tribe in Minnesota makes enough money off their bingo and other gambling operations to pay each member of the tribe \$400,000 a year. I found myself thinking, "Wow! Just think of how I could live if I got \$400,000 for just one year! We could get a new car, we could take an expensive vacation, we could remodel our house. We could buy the clothes we wanted without always having to shop for bargains." Of course, I always spiritualize it by saying, "And, I could give a lot to missions, too! I could even pay off the church's mortgage on the property next door."

The extent to which you find yourself sending in your Reader's Digest and Publisher's Clearinghouse sweepstakes entries as you daydream about getting rich is the extent to which you need to hear this sermon, because you probably have at least a trace of a love of money. And even though this is a mostly Christian audience, it probably wouldn't hurt adding, "the frequency with which you play the lottery." "More than half of all Protestants—and nearly half of those who said that religion is very important to them—reported having gambled at least once in the last year" (in *Christianity Today* [7/14/89], p. 54). Almost one-fourth of our general population plays the lottery weekly. However we may rationalize it, the lure of gambling is the desire to get rich.

As American Christians, living in a state where even the government runs ads enticing us to gamble, we need to consider carefully the Apostle Paul's words, "But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang" (1 Tim. 6:9-10).

Commentators are quick to point out that Paul is often misquoted as, "Money is the root of all evil." It is *not money*, but the *love* of it that is a root of evil, they say. Our money isn't the problem, but our attitude toward it. We all hear this and exclaim, "Whew! I guess I'm okay, then, because I have the right attitude toward money."

But not so fast! While money may be neutral, we need to realize that it is dangerous. The reason money is dangerous is the same reason loaded guns are dangerous: they both can be used only by one kind of people—fallen sinners. Both money and loaded guns can be quite useful in certain situations if you're careful. There's nothing I'd rather have than a loaded gun if a angry bear was charging at me in the forest. But even so, I'd better treat it with respect and know how to use it or it could harm me or my loved ones as much as the bear could. Money deserves the same cautions as a loaded gun: If you're not careful, it can destroy you and your family! Paul is telling us that...

The desire for money will deceive and ultimately destroy you.

Paul outlines a three step process: (1) The desire for money; (2) The deception of money; (3) The destruction caused by money. The desire draws you in; the deception gets you comfortable and oblivious to the danger; the destruction polishes you off. This pattern is followed in verse 9 and repeated in verse 10 for emphasis:

- (1) The desire: "want to get rich" (v. 9), "love of money" (v. 10);
- (2) The deception: "snare" (v. 9), "wandered away" (v. 10).
- (3) The destruction: "ruin and destruction" (v. 9), "away from the faith," "pierced themselves with many a pang" (v. 10).

1. The desire: The decision to pursue riches is a root sin.

In Greek, "root," is placed first in the sentence for emphasis. The love of money is not the only root of evil, but it is a powerful one. Phillips paraphrases it: "For loving money leads to all kinds of evil."

Definition: What does Paul mean by "the love of money"? Does he mean that it's wrong to enjoy material things? Are we sinning if we purchase and actually enjoy anything above the bare ne-

cessities of life? If that were so, Paul would not state (v.17) that God “richly supplies us with all things to enjoy.”

Here’s a definition I came up with as I pondered Paul’s words:  
*The love of money is a decision or desire to pursue wealth for personal consumption and luxury.*

The love of money can be either a deliberate decision (“want to,” v. 9) or a desire (= lust, v. 9) that hasn’t been carefully thought through. In either case, the person has a goal in life to make a lot of money so that he can enjoy life in style. The goal may stem from a lack of contentment, which in turn may be due to not having the purpose of godliness or the perspective of eternity (as we saw last week in 6:6-8). It may stem from “the lust of the flesh, the lust of the eyes, and the boastful pride of life” (1 John 2:16), which tempt us all. But the love of money is an aim, a goal, a focus.

As with all lusts, there’s an emotional element to it. It’s not completely rational. It tugs at you from inside. The person “longs for” money (v. 10). The Greek word means to stretch oneself out, to reach after, to aspire to. It is used positively of a man aspiring to the office of elder (1 Tim. 3:1). It points to an inner desire. The word Paul used for “love of money” (philarguria = love of silver) points to the love of emotion and friendship (phileo). So we’re talking about a goal that sometimes is a deliberate choice, and sometimes just a strong inner longing to be rich. It stands in opposition to the contented Christian whose aim is godliness because his focus is on eternity, not on this fleeting world.

Often this desire for wealth stems from pride, which the Christian world now erroneously labels “low self-esteem.” The person is seeking the affirmation and status that wealth brings. He needs to prove to himself and others that he really is somebody, and one way to do that is to make a lot of money, live in luxury, and impress people. Biblically, the person doesn’t need “proper self-esteem,” but to judge his pride and self-focus, and to find contentment in God. Because all of us are prone to pride, we all need to be on guard against the love of money. They go hand in hand.

The Principle: The root determines the fruit.

The love of money is a root sin. That is to say, it lies beneath the surface and nourishes any number of other sins. The root in this case bears several kinds of fruit. But whatever the variation, the fruit is sin because the root is sin. The root determines the fruit.

Hear me carefully: You are free to choose the root, but not the fruit. You are free to plant any kind of seed you want in your yard this spring. But once they take root, you're not free to pick a different kind of fruit. If you plant an apple tree, you may not later pick peaches. We've got some weeds in our yard that send down tap roots that could support a tree. Once those weeds take root, they spread and will take over your entire yard if you let them. If evolution and the survival of the fittest were true, these weeds would have taken over the world before animal life ever came into existence! If you let the love of money take root, it's like those weeds. It will dominate you and in the end, you will reap ruin and destruction.

Think through the Ten Commandments (Exod. 20:3-17). The love of money (or covetousness, the tenth commandment) can be the root cause of breaking the other nine.

Commandment 1: "You shall have no other gods before Me." Jesus said, "You cannot serve God and mammon." Either money is your god, or God is your God.

Commandment 2: "You shall not make for yourself an idol ..." Colossians 3:5, "Greed, which amounts to idolatry."

Commandment 3: "You shall not take the name of the Lord your God in vain." How many people have cursed when they have lost a lot of money?

Commandment 4: "Keep the sabbath day holy." Many are too busy pursuing riches to set aside one day each week for the Lord.

Commandment 5: "Honor your father and mother." It is common for the love of money to set children against their parents, or even to kill them to get their money.

Commandment 6: "You shall not murder." How often murder is because of money!

Commandment 7: "You shall not commit adultery." How often a woman goes after another woman's husband because she wants his money!

Commandment 8: "You shall not steal." Robbery, theft, and fraud wouldn't exist if people did not love money.

Commandment 9: "You shall not bear false witness." How many lie in order to make money!

So the tenth commandment, "You shall not covet," is, indeed, a root sin that can lead to many other sins. The first step toward destruction is when we don't root out of our hearts the weed called "the love of money."

2. The deception: The delusion of riches follows the desire.

The desire draws you in. If you don't confront your love of money and yank it by the roots every time you see it spring up in another corner of your life, it will delude you until it takes over and destroys you.

Note verse 9: "fall into temptation and a snare." "Fall into" is used of an animal falling into a pit. A snare points to something hidden and unexpected. In verse 10, the word "wandered away" comes from a root word meaning to go astray, often with the thought of deception. So the picture is that of an unsuspecting animal stepping on some branches only to discover, too late, that they cover a deep pit. The animal falls in and is trapped.

The reason the pursuit of riches deceives is that money does not last and it never brings true happiness. You can be as wealthy as Mrs. Onassis was, but it won't extend your life if you get terminal cancer. As someone has written (*Reader's Digest* [12/83]),

Money will buy a bed but not sleep; books but not brains; food but not appetite; finery but not beauty; a house but not a home; medicine but not health; luxuries but not culture; amusements but not happiness; religion but not salvation; a passport to everywhere but heaven.

The late pastor, Ray Stedman, told of how he discovered, to his amusement, that undertakers are sometimes called on to provide suitable clothing for the deceased to be buried in. They make special suits for such occasions that look just like ordinary suits,

except that they have no pockets. Their customers don't have any need for pockets. They didn't bring anything into this world, and they're not taking anything with them.

Ray also told of picking up a hitchhiker once. As they drove along, Ray tried to talk to him about the Lord. The conversation turned to wealth and the young man said, "I hope I can be like my uncle. He died a millionaire." Ray said, "What?" He said, "He died a millionaire." Ray said, "No, he didn't." The young man said, "What do you mean?" Ray replied, "Who has the million now?" He said, "Oh, I see what you mean." Money doesn't last.

And it can't buy true happiness. Some of the most miserable people in this world are the entertainers who can buy anything they want, but they are lonely, alienated, unhappy people. In 1983, Johnny Carson's third wife, Joanna, was divorcing him. She asked for \$2.6 million a year in temporary support while she awaited the outcome of their divorce suit. She needed \$21,625 a month for her Bel Air home—including \$4,945 for servants, \$3,185 for maintenance and security, \$1,400 for groceries and \$800 in telephone bills. Other monthly expenses include \$37,065 for jewelry and furs ("Throughout the course of our marriage I have dressed stylishly," explained the 42-year-old former model), \$5,000 for clothing and department store purchases, \$2,700 for travel, \$10,000 for two New York apartments and \$12,000 for "gifts to friends and relatives." Johnny, who was earning more than \$15 million a year, was able to joke about it: "I heard from my cat's lawyer today," he quipped. "My cat wants \$12,000 a week for Tender Vittles" (*Newsweek*, 10/31/83).

You don't have to read between the lines to see that even though they are wealthy, here are two unhappy people. Money can't bring true happiness because it can't reconcile us to God or to other people, because it doesn't deal with our sinful self-will that alienates us from God and others. Only Christ through His death on the cross can forgive our sins. Only Christ can deal the death-blow to our love of self as we enthrone Jesus as our rightful Lord. He said, "If anyone wishes to come after Me, let him deny himself, and take up his cross daily, and follow Me. For whoever wishes to save his life shall lose it, but whoever loses his life for My sake, he

is the one who will save it. For what is a man profited if he gains the whole world, and loses or forfeits himself?" (Luke 9:23-25).

When you come in faith to the cross of Christ, you begin a lifelong process of death to self-love. You begin with Christ by surrendering the pride and self-love that says, "I can save myself. My good deeds are enough to commend me to God." Instead, you realize that you have rebelled and exalted yourself against a holy God. So you come to Him for mercy and transfer your trust from self to what Jesus did when He took your penalty on Himself.

You continue with Christ as you began (Col. 2:6), learning each day to die to self, to crucify the desires of the old man, and to live in submission to Jesus as Lord. When you sin against God, you confess it and yield again to His rightful dominion over you. When you sin against another person, you seek their forgiveness and learn to love them as God commands. Because you are reconciled to God and to your fellow man, you find that the benefit of this often painful process of death to self is life indeed. And because the love of money is really just a means toward the love of self, part of the daily process of death to self is crucifying the desire for riches.

Thus first is the desire for riches. If we don't confront and crucify it every time it raises its head, it leads to the deception of riches. Deception leads to:

3. The destruction: The deterioration and demise of the person is the final result.

Note verse 9: "plunge men into ruin and destruction"; and, verse 10: "wandered away from the faith, and pierced themselves with many a pang." The word "plunge" is used in Luke 5:7 of boats filled with fish beginning to sink. An overloaded boat can stay afloat in calm seas, but any waves will swamp it and suck it to the bottom. A person pursuing riches can go along looking fine, but he isn't prepared for a crisis. He hasn't been living each day by trusting God and looking to Him, so when he is swamped by a catastrophe, he has no where to turn. He goes down.

People who pursue riches "wander away from the faith." The picture here is of a person getting lost. No one plans to get lost. It happens when you think you know where you're going. Often, it's when you think that getting off the trail will provide a shortcut. But

you get deceived and confused. Pretty soon you're far from where you wanted to be. In the same way, pursuing riches often seems like a shortcut to happiness. But if you go off in that direction, you'll soon be far from the faith, lost and confused. The word "pierced" means literally, "to put on a spit." If a person pursues riches, he ends up on Satan's barbecue spit!

You'll recall that Jesus, in His parable of the sower, talked about the seed that fell on thorny ground. The thorns grew up with the seed, and eventually choked it out. He explained that this represents those who are "choked with worries and riches and pleasures of this life, and bring no fruit to maturity" (Luke 8:14). My understanding of that parable is that the only seed representing saving faith is that which holds fast the Word and "bears fruit with perseverance" (Luke 8:15). The seed on the rocky soil and that on the thorny soil made a profession of faith, but time proved it to be a superficial claim.

In other words, those whose faith is genuine will persevere. Those whose faith is an empty profession will claim to believe in Jesus, but their lives prove differently. As Paul describes them, "They profess to know God, but by their deeds they deny Him, being detestable and disobedient, and worthless for any good deed" (Titus 1:16). Those who truly believe in Christ will root out the temptations that lure people to destruction. When Satan sets his trap of pursuing riches, a person born of God will resist and flee, seeing it for what it is (1 Tim. 6:11). Every time greed rears its head, a believer must deny that worldly desire, and rather, live sensibly, righteously, and godly in the present age (Titus 2:12).

### Conclusion

Maybe you're thinking, "Well, I'm not rich so this doesn't apply to me." But you're mistaken on two counts: In the first place, living in America means that even though you're poor by American standards, you're rich by the world's standards. Second, Paul doesn't say, "Those who are rich," but rather, "Those who desire to get rich." Many times those who lack money have more of a craving for it than those who have it. Paul's warning here is strong medicine, and although it sometimes doesn't taste good, we need it to get well.

Whatever your financial situation, you are prone to the love of money because, as I said earlier, it's tied in with the love of self to which we're all inclined. Let me give you a few test questions that you can ponder to see whether you need to pull some weeds of greed from your own life:

1. You just won \$100,000 in the Reader's Digest Sweepstakes. Is your first thought, "How can I spend it on myself?" or, "To whom much is given, much is required. As God's steward, how does He want me to invest this money for His purposes?"
2. How often do you daydream about striking it rich and how you would live in luxury if you did?
3. Which would make you happiest: Inheriting \$100,000 or hearing that 10 people trusted in Christ because of your testimony at an evangelistic meeting?
4. You have just heard of a passing opportunity to invest in a company that will most likely bring you a healthy profit. You have also just heard of a passing opportunity to invest in a missionary endeavor that will most likely bring a number of people to Christ. Which excites you the most?
5. Is your spare time consumed with the pursuit of financial security and the enjoyment of worldly pleasures or with the pursuit of godliness for yourself and others?

John Wesley remarked in early life that he had known only four men who had not declined in religion by becoming wealthy. At a later period in life he corrected the remark and made no exception. Do you love money? Remember, the desire for money will deceive you and leads to ultimate ruin. Flee from these things, you man or woman of God!

## Discussion Questions

1. Is it wrong to work hard to try to get ahead financially?
2. Is treating money and things carefully opposed to not loving money? Why not?
3. Where does an obedient Christian draw the line on luxury (having anything more than the bare necessities)?
4. Is it sin to want a nicer house, furniture, car, etc.? How do we assess such desires in light of 1 Tim. 6:9-10?

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