

Text: 1 Timothy 6
Title: "Godliness and Money"
Time: 8/31/2025 am
Place: NBBC

Introduction: Finances are always a hot political topic in the news as we look forward to celebrating another Labor Day holiday weekend. Arguments ensue in the mainstream media about tariffs, interest rates, and the affordability of housing. Politics aside, families are still feeling the squeeze of the inflation bomb that began to explode in January 2021 and did not relent until January 2024. None of those price hikes have been reversed, with the exception of house prices for some areas.

Ours is not one of these areas. In 2013 the median home price in New Hampshire was \$220M. Five years later (2018), that number was \$283M, a 29% increase. Five years after that, the number stood at \$470M, an increase of 66%. Today, we are at around \$510M. Few paychecks have risen those percentages over that timeframe. Personal finance quickly becomes an economic and a political concern under these conditions.

So I would like to begin this morning by highlighting for us all that, for the believer, personal finance is first a theological topic, not primarily a political one or even an economic one. Long before Washington or Wall Street got involved, God had much to say about the spiritual side of personal finances.

I read an article that a friend wrote about finances, in which he mentioned that 1,196 Bible verses talk about money. In fact, God is the One who designed the need for labor and personal finance, and He did so for His purposes. In Gen. 3:17-19, God says to Adam, "Cursed is the ground because of you. In toil you shall eat of it all the days of your life. Both thorns and thistles it shall grow for you, and you shall eat the plants of the field. By the sweat of your face you shall eat bread, till you return to the ground, because from it you were taken. For you are dust, and to dust you shall return."

Shortly after the fall of man into sin, in order to deal with this sin, God established a linkage between our working and our eating. Money is simply the lubricant we use to make the God-established linkage between our work and our eating work efficiently. We might say that God cursed the world with the need for money when He connected earning to eating. Therefore, money, or personal finance, is a God-designed part of our lives, something He arranged for us to serve His purposes.

So it is not surprising that the Apostle Paul addresses the topic “Godliness” while addressing the believer’s money (vv. 3, 5). This is a course title you will not find in any MBA program, but it is instruction that is critical both to our spiritual and our financial health as God’s people. I want us to notice two simple instructions about godliness from the chapter this morning.

I. Practice a godly work ethic (vv. 1-5).

Illustration: Recently, our lawmakers in Washington, D.C. passed law that endeavors to correct a problem in our nation’s Medicaid healthcare system. Medicaid was established to help pregnant women, children, seniors, and disabled Americans with their healthcare. Because of gimmicks and loopholes, enabling able-bodied adults to receive Medicaid, spending in the program surged over 200% 2008 and 50% since 2019. The law provides that if you are able-bodied, without dependents, and between the ages of 19 and 64, you must enroll in school, work a job, or volunteer for a charity for 80 hours per month.

Application: I believe the Apostle Paul would have voted for that bill, not so much because it will save the taxpayer some money, but more so because a godly work ethic means more than this for the believer. He emphasizes three truths not contained in the new legislation.

1. A godly work ethic means working hard for a cause that is greater than money (v. 1, “so that the name of God and our doctrine will not be spoken against”).

This verse recognizes that work is not supposed to be easy. Paul mentions a *yoke*. A yoke is what oxen wear to pull a cart or a plow. He also speaks of *slaves* and their *masters*, and his instruction is that slaves should work hard for their masters. The sweat of the brow is a part of the curse. Of course, the Lord has blessed us with the technological capacity to make our work as easy as possible, just like we can with the other aspects of the curse (unlike the Amish), but working hard for our employers to honor them is Paul's charge to us believers.

We often think our work is not worthwhile unless we are getting paid well for it. Paul says we believers do not work primarily for the money. We work so that the name of God and our doctrine will not be blasphemed. Have you considered the importance of the reputation of God's name and His doctrine when it comes to how well you work for your employer?

2. A godly work ethic involves working hard for other believers (v. 2).

Illustration: Is your house generally cleaner when you are having company, or when you are not having company? Is the cooking generally better or worse when you are having company, or when you are not having company? We tend to put our best foot forward for company, and we kind of live in a comfort zone when it's just the family.

Application: Paul tells us that we are a family in Christ as believers. Verse 2 calls us *brethren*. There is a comfort zone in which we live together as brothers and sisters in Christ. That is how family life should be.

Yet Paul indicates that we need to be very careful about using our family status as an excuse to defraud our brothers and sisters in Christ when it comes to service. It is possible to use "because we are brethren" to justify disrespecting a boss. It is possible to use "because we are brethren" to fail to pay a bill to a Christian contractor on time. It is possible to use "because we

are brethren” to not get the job done on the agreed-upon schedule. It is possible to use “because we are brethren” to fail to contribute to the financial needs of the work of the Lord.

Paul argues that the opposite should be true because believers are family – beloved and faithful. We should respect our masters more if they are believers; we should pay the bill ahead of time if it is owed to a believer; we should get the job done ahead of schedule if it involves work for a believer; and we should care for the Lord’s work first, not last, because gospel work is the responsibility of us all as brothers and sisters.

3. A godly work ethic means working hard to eat (vv. 3-5).

Illustration: Henry Wadsworth Longfellow is remembered today as one of American literature’s greatest poets. He lived in Cambridge, MA, where he was a professor at Harvard, and not far from his house there was a blacksmith shop. Longfellow wrote of the hard work of the blacksmith in a poem called “The Village Blacksmith” (see next page).

Application: That poem is about more than work, but it does a good job describing the life of someone who knows how to work. Paul describes the opposite for us in this passage – rejection of God’s Word in church, pride, ignorance, idle disputing (lots of social media time here), corrupt, and greedy.

The doctrine conforming to godliness (v. 3) when it comes to hard work and finances is summarized best by Paul in 2 Thess. 3:10, “if anyone is not willing to work, then he is not to eat either.” Paul tells us here that this was the teaching of the Lord Jesus as well (v. 3), and when he does so he likely has in mind what he told the Ephesian elders about hard work in Acts 20:35, “In everything I showed you that by working hard in this manner you must help the weak and remember the words of the Lord Jesus, that He Himself said, ‘It is more blessed to give than to receive.’”

Under a spreading chestnut tree
The village smithy stands;
The smith, a mighty man is he,
With large and sinewy hands;
And the muscles of his brawny
arms
Are strong as iron bands.

His hair is crisp, and black, and
long,
His face is like the tan;
His brow is wet with honest sweat,
He earns whate'er he can,
And looks the whole world in the
face,
For he owes not any man.

Week in, week out, from morn till
night,
You can hear his bellows blow;
You can hear him swing his heavy
sledge,
With measured beat and slow,
Like a sexton ringing the village
bell,
When the evening sun is low.

And children coming home from
school
Look in at the open door;
They love to see the flaming forge,
And hear the bellows roar;
And catch the burning sparks that
fly
Like chaff from a threshing floor.

He goes on Sunday to the church,
And sits among his boys;
He hears the parson pray and
preach,
He hears his daughter's voice,
Singing in the village choir,
And it makes his ear rejoice.

It sounds to him like her mother's
voice,
Singing in Paradise!
He needs must think of her once
more,
How in the grave she lies;
And with his hard, rough hand he
wipes
A tear out of his eyes.

Toiling – rejoicing – sorrowing
Onward through life he goes;
Each morning sees some task
begin,
Each evening sees it close;
Something attempted, something
done,
Has earned a night's repose.

Thanks, thanks to thee, my worthy
friend,
For the lesson thou hast taught!
Thus at the flaming forge of life
Our fortunes must be wrought;
Thus on its sounding anvil shaped
Each burning deed and thought!

A godly work ethic involves working hard in order to eat, working hard for other believers especially, and working hard for a cause greater than money, the testimony of the name of Christ. So practice a godly work ethic.

II. Practice godly contentment (vv. 6-8).

Illustration: When the world thinks of the ideal financial position, they think of winning the lottery, coming into an inheritance, or finding a lamp with a genie who offers us three wishes. Sometimes we think that if only we had three wishes, all our financial problems would go away.

Application: Our text tells us that true godly contentment can happen without the lotto, without the rich uncle's death, without a lamp, without a Genie, and even without all our financial challenges going away. Godly contentment is the ideal financial position, and it happens when we learn the insights Paul pens in these paragraphs.

1. Insight #1: discontentment is dangerous (vv. 9-10).

Illustration: Any good businessman will do a budget and count the cost of a business investment opportunity (Luke 14:28-30).

Application: There is a cost associated with investing in the love of money that should always make it prohibitive for us as God's people. Contentment is satisfaction with having our needs provided for. Paul describes discontentment in some specific ways in this paragraph. In verse 5 he mentioned the materialistic philosophy: "gain = godliness." Materialism says gain is the highest good, not godliness. In vv. 9-10, Paul identifies that mindset as "a desire to be rich" and a "love of money."

Working through church services though given the option not to, gambling, speculative trading, a lack of generosity, and willingness to compromise standards for remuneration at the job are all manifestations of the love of money and a desire to be rich. But notice that the spiritual cost of this mindset is devastating: temptation, a spiritual snare, foolishness, harm, ruin, destruction, evil, wandering from the faith, many griefs. The spiritual cost of desiring to be rich and of loving money is eternally too high.

2. Insight #2: contentment is Christlike (vv. 11-16).

Application: Paul encourages Timothy to focus less on money by focusing more on Christ. He refers specifically to an event in the life of Christ recorded in John 18:33-38, His confession before Pontius Pilate (v. 13). Here Christ affirms that He lived for a kingdom which is not of this world. The position Christ took before Pilate made no sense to Pilate, because Pilate had lived his life for the materialism and position of this world. Materialism is Satan's primary tool for distracting the people of God away from living for the kingdom which is not of this world (Matt. 6:33). Remember that Satan offered Christ the kingdoms of this world if He would obey Satan (Matt. 4:9). What has he offered us to do the same?

Rather than focusing on a higher bank account balance, our lives need to reflect Christ-centeredness: they must be characterized by His character (v. 11); they must be guided by His perspective (v. 12, this life is a war – wait to enjoy the next one); they must look forward to His appearing (v. 14, we shall hear His “well done”); and they must honor His matchless glory (vv. 15-16).

3. Insight #3: treasure in heaven is priceless (vv. 17-21).

Illustration: Any investment decision must weigh two components: risk and return.

Application: The great difference between treasure on earth and treasure in heaven is a difference of risk and return. In terms of risk, the Lord is clear that treasure in heaven is secure: “where moth and rust do not destroy, and where thieves do not break in and steal.” Treasure on earth is the opposite. There is no need to worry for the man who is investing in heavenly treasure, who is using his resources to do good, to be rich in good works, to be generous and ready to share. That man is giving up what he cannot keep to obtain what can never be taken from him.

In terms of return, here again the Lord gives some sound investment advice: “And everyone who has left houses or brothers or sisters or father or mother or children or fields for my sake will receive a hundred times as much and will inherit eternal life” (Matt. 19:29). Treasure in heaven earns an unimaginable return that shall make it forever worth it all.

Jeremiah Borroughs: “My friends, the reason you do not find contentment in worldly things is not because you do not have enough of them. That’s not the reason. The reason is that these things are not suitable to your immortal soul, which is capable of knowing God Himself.”

Conclusion: In verse 20 Paul speaks of these truths of godliness – a godly work ethic and a godly contentment – as a trust placed in our hands. He uses a banking term. Just like we trust a bank with our deposit, so the Lord has trusted us with the truths of godliness when it comes to our personal finances. We will keep this trust and not err from these truths only with a godly work ethic and godly contentment. How well have we been preserving this trust to pass it on to those following us?

“A man came – I think it was actually in Philadelphia – on one occasion to the great George Whitefield and asked if he might print his sermons. Whitefield gave this reply; he said, ‘Well, I have no inherent objection, if you like, but you will never be able to put on the printed page the lightning and the thunder.’ That is the distinction – the sermon, and the ‘lightning and the thunder.’ To Whitefield this was of very great importance, and it should be of very great importance to all preachers, as I hope to show. You can put the sermon into print, but not the lightning and the thunder. That comes into the act of preaching and cannot be conveyed by cold print. Indeed it almost baffles the descriptive powers of the best reporters.”

– David Martin Lloyd-Jones,

Preachers and Preaching