

**SESSION VII:**  
**GETTING OUR ATTITUDES TO MATERIAL POSSESSIONS RIGHT**  
**I TIMOTHY 6: 3-21**

***Love of Money***

<sup>3</sup>If anyone teaches false doctrines and does not agree to the sound instruction of our Lord Jesus Christ and to godly teaching, <sup>4</sup>he is conceited and understands nothing. He has an unhealthy interest in controversies and quarrels about words that result in envy, strife, malicious talk, evil suspicions <sup>5</sup>and constant friction between men of corrupt mind, who have been robbed of the truth and who think that godliness is a means to financial gain.

<sup>6</sup>But godliness with contentment is great gain. <sup>7</sup>For we brought nothing into the world, and we can take nothing out of it. <sup>8</sup>But if we have food and clothing, we will be content with that. <sup>9</sup>People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. <sup>10</sup>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.

***Paul's Charge to Timothy***

<sup>11</sup>But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness. <sup>12</sup>Fight the good fight of the faith. Take hold of the eternal life to which you were called when you made your good confession in the presence of many witnesses. <sup>13</sup>In the sight of God, who gives life to everything, and of Christ Jesus, who while testifying before Pontius Pilate made the good confession, I charge you <sup>14</sup>to keep this command without spot or blame until the appearing of our Lord Jesus Christ, <sup>15</sup>which God will bring about in his own time—God, the blessed and only Ruler, the King of kings and Lord of lords, <sup>16</sup>who alone is immortal and who lives in unapproachable light, whom no one has seen or can see. To him be honor and might forever. Amen.

<sup>17</sup>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. <sup>18</sup>Command them to do good, to be rich in good deeds, and to be generous and willing to share. <sup>19</sup>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.

<sup>20</sup>Timothy, guard what has been entrusted to your care. Turn away from godless chatter and the opposing ideas of what is falsely called knowledge, <sup>21</sup>which some have professed and in so doing have wandered from the faith.

Grace be with you.

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## OBSERVATION & INTERPRETATION

### About False Teachers

1. Paul tells Timothy, *'These are things you are to teach and urge on them'* (v2), which could refer to the verses before on how to treat widows, elders and slaves; or to the verses after, on false teachers' material motivation. This leads Paul to instruct about covetousness and contentment (v7-10), wealth and generosity (v17-19).  
Paul evaluates false teachers in relation to questions of truth, unity and motivation. He criticizes them for deviating from the truth, splitting the church, and loving money.
2. Paul emphasizes there is *'sound instruction'* (v3), *'the truth'* (v5), *'the faith'* (v10, 12, 21), the *'command'* (v14), and *'what has been entrusted'* (v20). *'Anyone who teaches false doctrines and does not agree to the sound instruction...'* (v3) is a false teacher whose teachings deviate from apostolic truth, which is *sound*, that is, healthy *instruction*.

*'Sound instruction'* refers to words *'of our Lord Jesus Christ'*, whether they are the collected sayings of Jesus, or Paul's words. As Chrysostom put it, *'Thus says Paul or rather Christ by Paul'*.

Another aspect of *'sound instruction'* is *'godly teaching'*, literally, *'the teaching that leads to godliness'*.

Anyone who disagrees with it is *'conceited and understands nothing'* (v4). J.B. Phillips translates the two phrases *'a conceited idiot'*, or *'a pompous ignoramus'* (REB). The strong language indicates the false teacher is committing a serious offense.

3. Not only is the false teacher arrogant and ignorant, he is also divisive. He *'has an unhealthy interest in controversies and quarrels about words'* (v4), or *'a morbid enthusiasm for mere speculations and quibbles'* (REB). It is noteworthy Paul distinguishes the false teachers as *unhealthy* from *sound* apostolic teaching. Quarrels and arguments stirred by the false teachers lead to a breakdown in relationships. Paul lists 5 consequences:
  - *envy* (resentment of others),
  - *strife* (spirit of competition and contention),
  - *malicious talk* (against rivals),
  - *evil suspicion* (distrust),
  - *constant friction* (the fruit of irritability) (v4-5).These are the outworking of *'men of corrupt mind, who have been robbed of the truth...'* (v5). Twisted thinking leads to broken relationships.
4. Another result of depraved minds and wrong beliefs is that the false teachers *'think that godliness is a means to financial gain'* (v5). Godly expressions are only means to profitability. While Paul does not specify how the false teachers make religion a big business, we know that Ephesus enjoyed wealth brought about by the cult of Diana. On Paul's second visit there, a silversmith and his craftsmen who had enjoyed *'no little business'*, opposed Paul because his

polemic against idolatry affected their business, dwindling their income (Acts 19:23ff). So, Paul warned the Ephesians against greed in his letter to them (Eph.5:3).

Paul gives us 3 tests to evaluate all teaching:

- Does it agree with apostolic faith
- Does it unite or divide the church
- Does it promote godliness with contentment, or covetousness

### **About Covetousness & Contentment**

#### 5. *'Godliness with contentment is great gain'* (v6)

Godliness is not a *means* to profitability, but with contentment, it is still *great gain*, but spiritual gain. This echoes his earlier assertion that *'godliness has value for all things'*, bringing blessing for both this life and the next (4:8). In REB, Paul plays with words: 'They think religion should yield dividends; and of course religion does yield high dividends, but only to those who are content with what they have.'

*Contentment* is what the Stoics consider self sufficiency that is independent of circumstances. Paul says he has *'learnt the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want'* (Phil.4:12). He adds, *'I can do everything through him who gives me strength'* (Phil.4:13). Godliness with contentment equals great spiritual gain.

#### 6. Paul does not mean that we can be contented with destitution, which is not possible. He says *'if we have food and clothing, we will be content with that'* (v8). Paul reminds Timothy that *'we brought nothing into the world'* ('absolutely nothing' in J.B. Phillips), *and we can take nothing* ('absolutely nothing') *out of it'* (v7). This is a reflection of Job's declaration: *'Naked I came from my mother's womb, and naked I shall depart'* (Job 1:21). With respect to earthly possessions, our entry and exit are identical. Life is the interlude between two moments of nakedness. Possessions become baggage in our earthly travel. Jesus teaches we are not to store up treasures *for ourselves*, that is, to accumulate selfishly.

Paul advises we are to distinguish between necessities and luxuries. Necessities include food and clothing: *'If we have food and clothing, we will be content with that'* (v8). These are the 'what to eat' and 'what to wear' which Jesus forbade us to worry about because God will provide for us (Mt.6:25ff). Paul's *clothing* means chiefly clothes, but also house, hence the couplet 'food and clothing' should include shelter, for all three are essentials for this life.

This seems to be the minimum that can bring about contentment. However, God is generous, and He *'richly provides us with everything for our enjoyment'* (6:17). Paul is not advocating austerity or asceticism, but contentment as opposed to materialism and covetousness.

## About Greed and Ruin

7. *'People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction'* (v9)

Those *'who want to get rich'* are motivated *'by the love of money'* (v10). They are not confined to those who are poor. These are never satisfied with what they have. They define "enough" as "a little more." OT Wisdom warns us that money is addictive: *'Whoever loves money never has money enough'* (Ec.5:10), and that *'one eager to get rich will not go unpunished'* (Pr.28:20).

We are told not to be overawed by the wealthy, but to remember that they will leave their wealth behind (Ps.49:10, 16ff). So, we are advised to pray to be given *'neither poverty* (i.e. destitution) *nor riches'* but only our *'daily bread'* (i.e. necessities of life) (Pr.30:7ff). Jesus reminds us that life does not consist in the abundance of our possessions (Lk.12:15ff).

Paul says *'people who want to get rich fall...'* (v9) into 3 disasters:

- They *'fall into temptation and a trap'*. Greed ensnares them into materialism and moral compromise. They tend to be willing to sacrifice duty and conscience to the pursuit of wealth.
  - They fall *'into many foolish and harmful desires'*. Greed is a desire that breeds other desires. These further desires are *foolish*, i.e. they cannot be rationally defended; and *harmful*, i.e. they captivate and do not liberate the human spirit. Like sea water, the more you drink it, the thirstier you become.
  - Finally, wrong desires *'plunge them into ruin and destruction'*. The metaphor pictures them sinking and drowning in disaster in this life and destruction in the next life. The loud irony here is that those setting their hearts on gain end in total loss. Loss of integrity and contentment, peace and God's Presence.
8. *'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'* (v10)

- It is not money, but the *love* of money.
- It is not 'the' one and only root, but '**a**' root, one of many causes.
- The love of money is not the root of 'all evil' in the singular, as a composite whole, but a root of '**all kinds** of evil' in the plural.

While we can think of many evils that the love of money causes, Paul focuses on two: Firstly, *'some people, eager for money, have wandered from the faith'*, simply because it is not possible to pursue God and mammon, truth and money simultaneously. People either renounce avarice in their commitment to the faith, or they make money their god and depart from the faith.

Secondly, they have *'pierced themselves with many griefs'*, or 'spiked themselves with many a painful thorn' (REB). Paul does not list what these griefs are, but they could include worry and remorse, the pangs of a disregarded conscience, the empty soul and despair.

## Appeal to the Servant of God

9. Paul addresses Timothy as *'man of God'* (v11), a term of honor reserved for the leaders of Israel. It was applied to Moses (Dt.33:1; Jos.14:6), Samuel (I Sam.9:6), David (Ne.12:24, 36), the prophet Shemaiah (I Ki.12:22), Elijah (I Ki.17:18; 2 Ki.1:9), Elisha (2 Ki.4:7), Igdaliah the Rechabite (Je.35:4) and three anonymous prophets (I Sam.2:27; I Ki.13:1ff; 2 Chr.25:7ff). In the only other time it is used in the NT, it appears to refer to any mature Christian who becomes *'thoroughly equipped for every good work'* (2 Tim.3:17). As the *'man of God'*, Timothy is to be in deliberate contrast to the false teachers who were conceited, quarrelsome and covetous as men of the world. *'But you, man of God'* ('But as for you' RSV), are to be totally different in at least three aspects which Paul now lists.

### 10. Right Pursuit:

*'But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness'* (v11)

As the 'man of God' Timothy is to flee *'from all this'* i.e. the love of money (v9-10) and the wayward passions of youth (2 Tim.2:22). Instead, he is to pursue six qualities, listed in pairs:

- Pursue righteousness (justice) and godliness (right worship)
- Pursue faith (faithfulness) and love (sacrifice, not greed)
- Pursue endurance (patience in difficulty) and gentleness (patience with people)

The positive/negative expressions are balanced: to flee from and to pursue. We have to give our mind and energy to both flight and pursuit. Run from evil; run after good.

### 11. Right Belief:

*'Fight the good fight of the faith.'* (v12)

Paul laments that there are those who have *'wandered from the faith'* (v10, 21), making it necessary for Timothy to 'fight' for it. With the use of the definite article (*the faith*), Paul indicates that there is a body of truth, the apostolic faith that must be defended. Paul uses the imagery of a struggle either from athletics or military warfare to defend the faith, which he qualifies as *'good fight'*, making possible to read as 'the good fight' or 'run the good race'. Paul joins the two metaphors later to say that he has himself *'fought the good fight'* and *'finished the race'* (2 Tim.4:7). Timothy is to *fight* and *guard* (v20) the truth. A similar exhortation in 1:18 definitely refers to a soldier's combat, although both warfare and race demand strenuous exertion. Fighting is ugly, painful, undignified and dangerous. But, because the truth is at stake and the consequences portentous, it is painfully necessary to defend the faith.

### 12. Right Experience: *'Take hold of the eternal life to which you were called when you made your good confession in the presence of many witnesses'* (v12)

Paul encourages Timothy to seize and enjoy eternal life, which is 'life of the age to come, the new age which Jesus inaugurated'. It is a quality of life Jesus

defined as knowing Him and the Father (Jn.17:3). Eternal life is a present possession (1:16; 2 Tim.1:10) and a future hope (Tit.1:2; 3:17). In our text, Paul is probably referring to a present possession since he describes it as something *'to which you were called when you made your good confession in the presence of many witnesses'*. Very naturally, we think this refers to Timothy's conversion and baptism where every convert was expected to make a solemn public affirmation of faith (Rom.10:9ff).

It is possible to possess something without embracing or enjoying it. So Paul encourages Timothy to *'take hold'* of eternal life. The word means 'to grasp, even with a measure of violence to make one's own' (BAGD). Like when Jesus was catching Peter as he was starting to sink (Mt.14:31), or the soldiers seizing Simon of Cyrene (Lk.23:26), or in the crowd seizing Paul (Acts 21:30) and in the tribune arresting him (Acts 21:33). So, although Timothy has already received eternal life, Paul wants him to reach out, seize it, grasp it, make it completely his own, so as to enjoy it and live it to the full! The man of God is not to be dour, but to be exuberant and zestful.

13. *'In the sight of God, who gives life to everything, and of Christ Jesus, who while testifying before Pontius Pilate made the good confession, I charge you to keep this command without spot or blame until the appearing of our Lord Jesus Christ, which God will bring about in his own time – God, the blessed and only ruler, the King of kings and Lord of lords, who alone is immortal and who lives in unapproachable light, whom no one has seen or can see. To him be honor and might forever. Amen.'* (v13-16)

Paul's incentives in being a faithful servant are the Presence of God and the Coming again of our Lord. He draws authority from these two realities to instruct Timothy: *'In the sight of God...and of Christ Jesus...I charge you'* (v13). *'God, who gives life to everything'* is the one who gives and sustains life and so is involved in our affairs. Christ who made the first confession that he was indeed a king (Jn.18:33-34), giving us the *'good confession'* we now make before all. In the sight of God and of Christ, Paul issues his charge: *'I charge you'* to *'obey your orders without fault or failure'* (REB). This Timothy is to do *'until the appearing of... Christ'*, an event Paul is certain but its timing is uncertain (Mk.13:32), *'which God will bring about in his own time'*. Confidence in his perfect timing will result in our willingness to leave things in his hands.

Paul rhapsodizes the power of God in a doxology probably taken from an early hymn that affirms four truths:

- God is invincible, *'the blessed and only Ruler, the King of kings and Lord of lords'*. No human rule can challenge his authority. Nebuchadnezzar may have liked to be designated 'king of kings' (Ez.26:7) but Yahweh was acknowledged as 'God of gods and Lord of lords' (Dt.10:17; Ps.136:2-3).
- God *is immortal*, not subject to changes caused by time, death or dissolution. He is immortal in a different way than humans, in that he has *'life in himself'* (Jn.5:26). So, he and he alone *is immortal*.

- God is inaccessible, *‘dwelling in unapproachable light’*, beyond the reach of sinful humanity. Darkness in any shape or form, whether falsehood or evil, cannot enter his presence, let alone overcome him.
- God is invisible, *‘whom no one has seen or can see’*. Human eyes have only been allowed to see his glory (Ex.24:9ff), his back not his face (Ex.33:18ff), his appearing as a theophany (e.g. Gen.16:7ff; 18:1ff), or his image in his incarnate Son (Jn.1:18). Unless God reveals himself, he is wholly beyond us, and there is no way we can know him.

## Responsibilities of the Rich

14. *‘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’* (v17-19)

Whereas in v6-10, Paul was addressing those *‘who want to get rich’* (v8), here in v17-19, he is speaking about *‘those who are rich in this present world’*. Paul does not direct the rich to divest themselves of their riches. Instead, he warns them about the dangers of wealth, and then lays down their responsibilities.

Paul warns that *‘those who are rich in this present world not...be arrogant’*. Wealth leads to pride and vanity. It tends to make people feel self important, and it becomes that much easier to be contemptuous of others. They boast about possessions, experiences or opportunities not readily available to the common people.

He also cautions against false security, saying that the rich should not *‘put their hope in wealth, which is so uncertain...’* Jesus warned that wealth is vulnerable to the ravages of moth, rust and burglars (Mt.6:19). Our trust should not be in **anything**, but in a Person – God, *‘who richly provides us with everything for our enjoyment’*. Paul is not asking the rich to exchange materialism for asceticism. On the contrary, God is a generous Creator, who wants us to appreciate the good gifts of creation. The warning to the rich is against pride, making them look down on those poorer; and against false security, trusting in the gift rather than the Giver, causing us to forget God and despise our neighbor, two critical relationships in life.

15. After sounding the warnings, Paul alerts the rich to their responsibilities. *‘Command those who are rich...to be rich...’* (v17-18). Those who are rich materially should add to their wealth a healthy dose of generosity: *‘be rich in good deeds, and to be generous and willing to share’*. When they do so, they are imitating God, who is rich, yet out of his riches he *‘richly provides us’* with everything we need (Eph.1:7; Phil.4:19).

On top of generosity, Paul instructs the rich to *'lay up treasure for themselves...for the coming age, so that they may take hold of the life that is truly life'* (v19). The rich are to invest in spiritual treasure which will enable them to grasp the authentic life which begins now and ends in heaven. In the parable of the unjust steward (Lk.16:1ff), Jesus commended him for using his present influence to secure his future.

Paul's teaching on material possession is striking: Instead of materialism (obsession with things), he counsels simplicity in lifestyle. Against asceticism (repudiation of material order), he advises gratitude for God's creation. Over covetousness (lust for more possessions), he sets contentment with what we have. In contrast to selfishness (accumulation), he prefers generosity after God's pattern. Not just the rich, but all God's people can apply Kingdom lifestyle: simplicity, gratitude, contentment, and generosity.

### **Final Personal Word**

16. *'Timothy, guard what has been entrusted to your care. Turn away from godless chatter and the opposing ideas of what is falsely called knowledge, which some have professed and in so doing have wandered from the faith. Grace be with you.'* (v20-21).

In conclusion, Paul tells Timothy to **guard**, or preserve and pass on without dilution or distortion; and also to **turn away from**, 'turn a deaf ear to' (REB). He is to guard *'what has been entrusted to your care'*, literally 'the deposit', which was used of money or valuables left with someone for safekeeping. Here, it is *'the faith'*.

On the other hand, Timothy is to disregard and discredit false teaching, which leads those who profess it to *'wander from the faith'* or to deviate, swerve from truth.

Paul's last words, *'Grace be with you'*, in the plural, thus *'...with you all'* (REB) indicates that all his directions to reject error, to fight for the truth, to run from evil and pursue goodness, to have right attitudes to material possessions, and to remain faithful to the end are not possible without the grace of God.

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### **APPLICATION**

1. Merck & Company is a large and successful pharmaceutical corporation. George Merck II defined their corporate objective: "We are workers in industry who are genuinely inspired by the ideals of advancement of medical science, and of service to humanity." Three generations later, their CEO echoed the same sentiment, "Let's remember that our business success means victory against disease and help to humankind."

So, Merck developed and gave away Mectizan, a drug to cure ‘river blindness,’ which is a disease that infected over a million people in the Third World with parasitic worms that swarmed through body tissue and eventually into the eyes, causing painful blindness. A million people is a good sized market, except that these poor victims cannot afford the medication.

Knowing the project would not turn in profits, the company went ahead anyway, hoping that some government would purchase and distribute the drugs. But, no such luck. Merck decided to give the drug away free, and the company incurred costs to distribute it themselves, just to make sure the drug actually reached the people who were suffering.

Fifty years ago, George Merck II summed up: “Medicine is for the people. It is not for the profits. The profits follow, and if we have remembered that, they have never failed to appear. The better we have remembered it, the larger they have been!”

Merck CEO Roy Vegeles, who led the company into giving away Mectizan, said when asked why he gave away the drug for free, “When I first went to Japan 15 years ago, I was told by Japanese business people it was Merck that brought streptomycin to Japan after WWII to eliminate tuberculosis which was eating up their society. When we did that, we did not make any money. But it is no accident that Merck is the largest American pharmaceutical company in Japan today. The long term consequences of such actions are not always clear, but somehow I think they always pay off.”

If this is what business is willing to do, to put people before profits, and they are taken care of in the end, is this instructive of how God means for life to work? Money is always a means, never an end. It is a means for us to express faith in God, trust in his provision, open handed generosity that does not calculate returns. When we imitate God, and give what we have, He never fails to give us what we need.

2. Human history has been stained by attempts to commercialize religion. Simon Magnus thought he could buy spiritual powers from the apostles that the term ‘simony’ was coined to denote the purchase and sale of spiritual privilege or ecclesiastical office. Paul found it necessary to declare that, unlike many, he did not peddle the Word of God for profit (2 Cor.2:17), that he had never coveted anybody’s silver, gold or clothing (Acts 20:33), and that he had never used religion as a cloak for greed (I Thes.2:5).

In the Middle Ages, the church was discredited on account of the disgraceful sale of indulgences. The Church of Scientology has just been found guilty of fraud in France (October 2009) for charging exorbitant fees to learn the tenets of their beliefs. Some television preachers still promise personal prosperity when they send in enough ‘seed money’. Biblical faith is not ‘seedy religion’.

3. At the funeral of a wealthy lady, the pastor was asked by the curious how much she had left behind. He replied, “She left everything!” That’s the perspective which should influence our economic lifestyle. Possessions are the traveling luggage of time; they are not the stuff of eternity. It would be sensible to travel light!
  
4. The Evangelical Commitment to Simple Lifestyle (Lausanne Committee for World Evangelization, March 1980) helps us navigate our responsibilities in the stewardship of resources entrusted to us:  
*“We resolve to renounce waste and oppose extravagance in personal living, clothing and housing, travel and church buildings. We also accept the distinction between necessities and luxuries, creative hobbies and empty status symbols, modesty and vanity, occasional celebrations and normal routine, and between the service of God and slavery to fashion. Where to draw the line requires conscientious thought and decision by us, together with members of our family”*

Jesus taught that ‘*where your treasure is, there your heart is also*’ (Mt.6:21) indicating that God looks at the intent and motivation of our hearts more than what we do. That is because our actions can hide our intentions. Only looking into our hearts can reveal if having a large bank balance is prudent stewardship or ‘storing up treasures on earth *for yourselves*’, an expression of insecurity and distrust in God. Only our intentions can determine if using resources is wasteful or being selfishly calculative. Judging purely on human actions can render us hypocritical and presumptuous that we can read human intent as clearly as God does. It is an expression of humility when we withhold judgment of others’ intent that is based the way we express our convictions.

5. Sometimes what makes spiritual sense does not make economic sense. Sometimes our human priorities take precedence over spiritual sensitivities. Does God ever tell us to do something for His kingdom that makes really bad fiscal sense?