



FAMILY FINANCES

Preaching and Teaching Resources

ADRIAN ROGERS





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Family Finances

SERMON REFERENCE: 1 Timothy 6:5-10, 17-19

LWF SERMON NUMBER: #2125

It could be said that money is the root of a majority of the problems in our homes. The enemy's plan is to keep families in financial bondage, but 1 Timothy 6 provides wisdom regarding family finances. A lack of wealth cannot take away genuine contentment.

"But godliness with contentment is great gain..." (v. 6). Contentment is an inner sufficiency that keeps us at peace in spite of outward circumstances. If we depend on natural and material things for contentment, we will never have it. Our basic needs consist of food and clothing (v. 8); our desire for more than the basics truly makes us unhappy.

Personal value, virtue, and victory are measured not by money, but by godliness. Adrian Rogers says, "We need to add up everything that we own that money cannot buy and death cannot take away, and praise God for that."

The loss of wealth is inevitable.

"We brought nothing into this world, and it is certain we can carry nothing out" (v. 7). We will not take any of our earthly riches with us after death. We must consider what we will leave behind in the hearts and lives of our loved ones after we are gone.

The love of wealth is dangerous.

"But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows" (v. 9-10).

If our desire is to be rich, we are headed for serious trouble. Though the Bible teaches productivity and making wise investments and warns against slothfulness, we cannot prioritize riches.

The luxury of wealth brings responsibility.

"Charge them that are rich in this world, that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy..." (v. 17). We are stewards of our wealth, not owners; if we do not see our riches as a loan from God, we will suffer, no matter how much money we have. Our responsibility is to be humble, trustful, joyful, and generous.

LIFE APPLICATION

What are you leaving behind in the hearts and lives of your children? Accept your responsibility as a steward of wealth, and be humble, trustful, joyful, and generous.



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SERMON REFERENCE: 1 Timothy 6:5-10, 17-19

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1) INTRODUCTION

- a) Money is the root of all kinds of family problems.
- b) Many families are in financial bondage.
 - i) Are you charging daily expenditures because of a lack of funds?
 - ii) Have you put off until next month paying a bill that is due?
 - iii) Do you borrow to pay fixed expenses, such as taxes or insurance?
 - iv) Does your annual debt retirement on a long-term debt exceed 20% of your annual income?
 - v) Are you even aware of how much you owe?
 - vi) Are creditors and bill collectors writing you about past due bills?
 - vii) Are you having to take from savings to pay current bills?
 - viii) Are you making new loans to pay off old loans?
 - ix) Have you thought about being dishonest concerning money?
 - x) Are you having difficulty returning your tithe to Almighty God?
 - xi) Do you and your spouse ever argue over money?
- c) 1 Timothy 6:5-10, 17-19
- d) It is the devil's plan to keep families in financial bondage.
- e) Today's message will give us some facts about wealth and will show us what God's Word has to say about money problems.

2) THE LACK OF WEALTH CANNOT TAKE AWAY GENUINE CONTENTMENT (1 Timothy 6:6-8)

- a) One of the greatest things that most American families need to learn is the difference between needs and wants.
 - i) Many of us have wants that are not genuine needs.
 - (1) Advertising is built upon this premise.
 - (a) We want something newer, bigger, better, and shinier.
 - (b) Advertisers even sow seeds of discontent into the hearts and minds of our children to make them feel that they will not be happy unless they have the latest product that they saw on television.
 - ii) We have these perceived needs, and then marketers tell us that we deserve it.
 - iii) But the desire for more and more is not making us happy.
- b) Surveys of married couples find that a major problem in homes is not sex, children or in-laws, but finances.
- c) 1 Timothy 6:6-8 tells us that we have only two basic needs:
 - i) Food
 - ii) Clothes
 - (1) If you have these two things, be content.



- d) Contentment is an inner sufficiency that keeps us at peace in spite of outward circumstances.
 - i) If we depend upon natural and material things for contentment, we will never have it.
 - ii) Ecclesiastes 5:10
 - (1) We think that if we could just get more, that it would satisfy us.
 - (a) But the Bible teaches just the opposite.
 - (b) It's like trying to satisfy a thirst with salt water.
 - iii) To not want something is better than to own it.
 - iv) There is a false god of credit in the land today that will give us things that God has not necessarily supplied.
 - (1) Many people are looking for a good investment; but if they were to pay off their credit card debts, then they would make about 20%.
- e) 1 Timothy 6:6
 - i) If you are godly, then you are wealthy.
- f) What is revealed by godliness?
 - i) Your personal value.
 - (1) Your personal value is not revealed by money, but by godliness.
 - (2) You cannot measure worth by money.
 - (3) Godliness is worth more than your bank account.
 - (a) It is an insult to Almighty God to say that a person is worth what he thinks he owns.
 - (4) We determine an item's worth by finding out what someone else will pay for it.
 - (a) What are you worth?
 - (i) Jesus Christ died for you.
 - ii) Your personal virtue.
 - (1) God does not measure how good we are by how much money we make.
 - (2) 1 Timothy 6:5
 - (a) There are those with perverse minds who say that gain is godliness; that if you make a lot of money, then you are somehow more virtuous than someone else.
 - (i) This is not so.
 - (3) Neither your value nor your virtue is measured by your money.
 - (a) Money is an incorrect barometer of your worth and virtue.
 - iii) Your personal victory.
 - (1) Your victory is not measured by your bank account.
 - (2) Success is not measured by the amount of money that you have.
 - (a) You can be successful and have money, and you can be successful and not have money.
 - (3) Psalm 23:1
 - g) We need to get our families together and have a family conference.
 - i) The first thing we need to do is to confess the sin of discontent.
 - ii) We need to have a thanksgiving and praise service.
 - (1) We need to think about what Jesus Christ has done for our families.
 - (2) We need to add up everything we own that money cannot buy and that death cannot



- take away, and we need to praise God for that.
 - iii) Have a frank and honest look at all of your debts.
 - (1) Write it all down, including how much you are paying in interest.
 - (2) Then, as a family, set a goal to get out of debt.
 - (a) Everyone working together on the same problem can bring unity.
 - h) If you have God in your family, then you're rich.
- 3) THE LOSS OF WEALTH IS INEVITABLE (1 Timothy 6:7)
- a) Again, if you want to know how much you really own, then add up everything you have that money cannot buy and that death cannot take away.
 - b) Money talks.
 - i) It says, "Goodbye."
 - ii) If it doesn't say goodbye to you, then you will one day say goodbye to it.
 - c) Proverbs 23:4-6
 - d) Job 1:21
 - e) We do not need wealth to give us contentment.
 - i) And what we do accumulate, we're not going to be able to keep.
 - ii) Missionary Jim Elliot said, "A man is not a fool who gives what he cannot keep to gain what he cannot lose."
 - (1) There are certain things that we cannot keep.
 - (2) There are certain things that we cannot lose.
 - f) We didn't bring anything into this world, and we're not taking anything out.
 - g) Prosperity is posterity.
 - i) What are you leaving behind in the hearts and lives of your children?
- 4) THE LOVE OF WEALTH IS DANGEROUS (1 Timothy 6:8-10)
- a) 1 Timothy 6:8-10
 - i) "They that will be rich" is not talking about those who are going to be rich, but those who determine to be rich.
 - (1) Is it your ambition and desire to be rich?
 - (a) If so, then you are headed for disaster.
 - (2) It is not wrong to be rich.
 - (a) Many of the godliest persons in the Bible were rich.
 - (3) But if your goal, your burning ambition is to be rich, then you are headed for trouble.
 - b) If a person is devoted to making all the money he can, then he will be making money when he ought to be doing something else.
 - i) He will be making money when he should be spending time with his family.
 - ii) He will be making money when he ought to be in church.
 - iii) He will be making money when he ought to be praying.
 - iv) He will be making money when he ought to be sleeping.
 - v) Money will become his god if he makes all the money he can.
 - c) The Bible teaches that we ought to be productive.



- i) The Bible teaches investment.
 - ii) The Bible does not teach slothfulness.
 - iii) The Bible does not say that we are more spiritual if we're poor.
 - d) Success is not measured by wealth or poverty, but by godliness.
 - e) Proverbs 28:20
 - f) Matthew 6:33
 - i) God knows that we have need of things; food and clothing.
 - ii) God is a good God.
 - (1) Not only does He want us to have our needs met, but He also gives us many things that we don't need just because He loves us.
 - g) God is not saying that He only wants us to have food and clothes.
 - i) He is saying that if we have Him, food and clothes, we can be content.
- 5) THE LUXURY OF WEALTH BRINGS RESPONSIBILITY (1 Timothy 6:17-19)
 - a) Compared to most people in the world, Americans are luxuriously wealthy.
 - b) We are stewards, not owners.
 - i) Psalm 24:1
 - (1) God has loaned it to us.
 - ii) An owner has rights; a steward has responsibilities.
 - (1) God is the owner; He has the rights.
 - (2) We are the stewards; we have responsibilities.
 - iii) 1 Corinthians 4:2
 - c) A person can be wealthy and still be in financial bondage.
 - i) The wealthy are in bondage when they seek satisfaction in money.
 - (1) A poor man has an advantage over a wealthy man.
 - (a) At least the poor man has hope that he could be happy if he could make enough money.
 - (b) The rich man finds that he has money and is still unhappy; he doesn't even have the hope anymore.
 - ii) The wealthy are in bondage when their wealth increases their worries.
 - (1) Proverbs 15:6
 - (2) If your revenue is based upon your desire to get rich, then all you've bought for yourself is trouble.
 - (a) 1 Timothy 6:10
 - iii) The wealthy are in bondage when they become slaves to their money.
 - (1) Proverbs 23:4
 - (2) Money is a wonderful servant but a poor master.
 - iv) The wealthy are in bondage when they have no treasure in Heaven.
 - (1) Matthew 6:20
 - (2) A rich man is poor and in bondage if he dies a Christ-less death.
 - (3) Proverbs 11:4
 - d) What are the responsibilities of the luxury of wealth?



- i) Be humble.
 - (1) 1 Timothy 6:17
 - (2) We are not better than somebody else because we happen to have more.
 - ii) Be trustful.
 - (1) 1 Timothy 6:17
 - (2) We may think we have plenty stored up for many years, but what good is money if we die soon?
 - iii) Be joyful.
 - (1) 1 Timothy 6:17
 - (2) God is not a cosmic killjoy.
 - (3) God is a good God.
 - (4) Psalm 84:11
 - (5) The devil wants us to think that somehow God doesn't want us to have a good time, but God does.
 - (a) God gives us richly all things to enjoy.
 - (6) If God has given you a fine house and car and bank account and good things, then enjoy these things; just don't trust in them.
 - (a) Trust in the living God.
 - iv) Be generous.
 - (1) 1 Timothy 6:18
 - (2) If God has given you much, don't squeeze it and hold it.
 - (a) You are a steward, and it belongs to God.
 - (3) If God has given you wealth, it is an opportunity and an obligation.
 - (4) Let your children see you give.
- 6) CONCLUSION
- a) The greatest wealth that you have is not in the bank.
 - i) If you have children, then your greatest wealth is your children.
 - (1) Children do not make a rich man poor; they make a poor man rich.
 - (2) A rich man cannot take his money to Heaven, but we can take our children to Heaven.
 - b) Godliness with contentment is great gain.
 - i) 1 Timothy 6:6
 - ii) This godliness comes when we give our hearts to Jesus Christ and trust Him as our Lord and Savior.
 - c) 1 John 5:13
 - i) Eternal life comes by believing on the name of the Son of God.
 - d) Do you know Jesus personally? If not, you can pray to Him today by asking Him to come into your life.
 - e) Call upon Jesus today. Repent (turn) from your sins, and turn to Jesus. Ask Him to forgive you of your sins, and acknowledge Him as Lord of your life.
 - i) Romans 3:23
 - ii) Romans 10:9-10



- iii) Romans 10:13
- iv) Acts 16:31
- v) John 3:16



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SERMON REFERENCE: 1 Timothy 6:5-10, 17-19

LWF SERMON NUMBER: #2125

Take your Bibles, find First Timothy chapter 6, and when you've found it, let me talk to you a little bit about your family and the finances of your family. I can say without a shadow of a doubt or equivocation that money is a root of all kinds of family problems. "Theirs was a perfect marriage, but for one feminine flaw. He was quick on the deposit, but she was faster on the draw." Now, that happens many times in marriages and sometimes, however, it is not the woman who is the spendthrift, it is the man.

Many families, many families, many of our best families, are in financial bondage. Would you like to take a little test before we get into the Word of God and find out whether or not you are in financial bondage? Just begin to count and see how many of these eleven factors are true in your life. Factor number one: find out whether or not you are charging daily expenditures because of a lack of funds. Factor number two: have you put off paying a bill that is due until next month? Factor number three: do you borrow to pay fixed expenses such as taxes or insurance? Factor number four: does your annual debt retirement on a long term debt exceed 20% of your annual income? Next: are you even unaware of how much you owe? Next: are creditors and bill collectors writing you about past due bills? Next: are you having to take from savings to pay current bills? Next: are you making new loans to pay off old loans? Next: have you even thought about being dishonest concerning money? Next: are you having difficulty returning your tithe to Almighty God? Next: do you and your wife ever argue over money?

Well, let's look in the Word of God here. First Timothy chapter 6 and I'm going to break into a thought in verse 5 and read through verse 10, "Perverse disputings of men of corrupt minds and destitute of the truth, supposing that gain is godliness. From such, withdraw thyself, but godliness with contentment is great gain. For we brought nothing into this world and it is certain that we can carry nothing out. And having food and raiment," boys and girls, that means food and clothes, "let us therewith be content. But they that will be rich," that is, they who determine to be rich, "fall into temptation and a snare and into many foolish and hurtful lusts which drowned men in destruction and perdition. For the love of money is the root of all evil which while some coveted after, they have erred from the faith and pierced themselves through with many sorrows." And then, go down to verse 17, "Charge them that are rich in this world that they be not high minded nor trust in uncertain riches, but in the living God who giveth us richly all things to enjoy, that they do good and that they be rich in good works, ready to distribute, willing to communicate, laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life."

Now, it is the devil's plan to keep families in financial bondage. And we're going to look right here in the Word of God and find out what God's Word has to say about your money problems. You say, "Pastor, mine is not a money problem, it is a lack of money problem." Well whatever kind of a problem



it is, it may not be truly a lack of money problem and you think it is. Four words I want to write upon your heart: and the word lack, the word lost, the word love and the word luxury. They're all right here.

First of all, I want us to see something about the lack of wealth, the lack of wealth. And I want you to learn this: the lack of wealth, the lack of wealth cannot take away genuine contentment. Look if you will in verses 6 through 8 of this passage again, "But godliness with contentment is great gain, for we brought nothing into this world and it is certain that we can carry nothing out," now watch this, "and having food and raiment," food and clothes, "let us be content."

Now one of the greatest things that most American families need to learn is the difference between needs and wants. Many of us have wants that are not genuine needs. Madison Avenue is built upon this premise, that they can create in us needs and desires so that we will go out and buy things. Americans want something newer, bigger, better, shinier. And so we're constantly reading the catalogs, floating through the mall, and the people are generating in us things that we feel somehow are needs and they're really only wants, they are not necessities. And the children have become victims of these things as they watch television, and those masterminds of Madison Avenue know how to sow seeds of discontent in the hearts and minds of our children and make them see that they will not be happy unless they have the latest product that they saw on television.

And so we have all of these perceived needs, and then on top of that, they tell us what? "You deserve it! You have earned it! You need it! And you won't be happy without it!" And the truth of the matter is, that the desire for more and more is not making us happy, it is truly making us unhappy. And surveys of married couples find out that a major, major, major problem in homes is not sex, it is not children, it is not in laws, it is finances. But so many of our young couples today get married and they think they have to have in three years what it took their parents thirty years to accumulate. And they can go out and get it with the false god of credit.

Now the Scripture tells us here, that you only have two basic needs, food and clothes. That simplifies it, doesn't it? I mean, that's all you need. That's what the Word of God says, that's all you need, that's all I need, is food and clothes. And the Bible says if you have that, be content.

Now what is contentment? Contentment is an inner sufficiency that keeps us at peace in spite of outward circumstances. An inner sufficiency that keeps us in peace in spite of outward circumstances. Now if you depend upon natural and material things for contentment, you will never have it.

Put down this verse in your margin, Ecclesiastes chapter 5 and verse 10. The Bible says, "He that loveth silver shall not be satisfied with silver." Now, you think if you could just get more, it would satisfy you? The Bible teaches just the opposite. Sometimes people get on a raft in the middle of the Atlantic Ocean, or the Pacific Ocean, and they have not enough water, and they're surrounded by water and they think, "Well, maybe just a little drink of salt water would be better than no water at all," but if you drink salt water, what happens? It makes you thirstier. If you drink more you, it makes you thirstier and that's the way material goods are. It's like trying to satisfy your thirst with salt water.

Warren Wiersbe told of an old Quaker who was in his house and next door was a new family moving in, and they were just unloading everything that they had, you know, all the stuff that we gather, that we accumulate, and they were putting all of the toys and all of the tools and all of the



finery and all of the gimmick and all of the furniture and all of these things, they were bringing it into their house. And this old Quaker was standing over there watching all of this stuff go into this house and he'd learned what the Bible says, "Having food and clothing, be content." Finally when they got it all in there, he went over there and he said, "Friend, if thou dost ever have anything that thou thinkest thou needest, come and see me, and I will tell thee how to get along without it."

Oh, friend, that's what we need to learn, the difference between our needs and our wants. Not to want something is even better than to own it. You don't have to take care of it. I'm telling you, there's a false god in the land today, and that is the god of credit who will give us things that God has not necessarily supplied. Friend, I want to tell you, there is one thing that money cannot buy and that is poverty. You need credit cards for that. Did you know that a lot of people are making or looking around for a good investment? Pay off your credit card debts and you'll be making about 20%. Where else can you get an investment like that? I mean, think about it. Why should you pay about 20% more, why should you cut your family income like that, because you carry those little credit cards? I'm not talking about for convenience; I'm talking about so you can have more. Many of our young couples today need to learn what God's Word says, "Food and clothes, be content." Some need to get those cards out and have a little plastic surgery. I'm very serious about that.

Where is contentment found? Look in the Word of God, look at it. Young couples, look at it. Verse 6 of First Timothy chapter 6, "But godliness with contentment is great gain." Now if you are godly, you're wealthy. Let me say this, that your personal value is revealed, not by money but by godliness; your personal value. So many times we look at a man, his stocks, bonds, real estates, cars, homes, etcetera, and we say, "Well, he's worth this or he's worth that." You cannot measure worth by money! Godliness is worth more than the bank account! That's what God's Word says. And so, when you ask, "What is an individual worth?" what an insult to Almighty God if you say, "He's worth what he thinks he owns." If you want to know what any item is worth; do you know how to find out what an item is worth? Find out what somebody will pay for it. I don't care how much you think you have, you think all that stuff is worth all so much, try to sell it and then you'll know what it's worth, what someone will pay for it. Any appraiser will tell you that; isn't that true? Now folks, what are you worth? Jesus died for you! You're valuable. I mean, with His precious blood, He poured out His rich, red, royal blood for you and you are valuable, and don't you ever, ever, ever measure your worth by your bank account. Don't you do that! I'm telling you, friend, that your personal value is revealed by godliness.

Your personal virtue is revealed by godliness. Do you think that God measures how good you are by how much money you made? That's exactly what Paul is warning about in First Timothy 6 verse 5. There are those with perverse minds who say that, "Gain is godliness." That is, if you make a lot of money then somehow you're more virtuous than somebody else. That is not so. Your value is not measured by your money, your virtue is not measured by your money. That's an incorrect barometer of your worth and of your virtue.

And I'll tell you something else, your victory is not measured by your bank account. Do you think that the most successful person's the person that has the most money? That's what everybody else says. "He's successful man, she's a successful woman. Look what he or she has accumulated."



Well, I want to ask you a question: who is more successful? The rock star? Or a godly school teacher who has a meager salary? Who is more successful? Now if you tell me that the rock star is more successful, I'm going to tell you, Paul just described you in verse 5, "perverse mind." Supposing that gain is godliness, that somehow that is the blessing of God. Success is not measured by the amount of money that you have in the bank, and I'm telling you that your value, your virtue, and your victory is not measured by money! You let people put this stuff on you, and you go around sitting in a corner perhaps, or walking with Jesus and loving God with all your heart and thinking you're a failure, the devil told you that. The Bible says that, "Godliness with contentment is great gain."

Now, you can be successful and have money and you can be successful and not have money, but success is not measured by the amount of money that you have. David says in Psalm 23 verse 1, "The Lord is my Shepherd, I shall not want." A little girl said, she misquoted it but really quoted it right, "The Lord is my Shepherd, I've got all I want."

"Godliness, godliness with contentment is great gain." And what we need to do is to get our families together. Now listen to me, sometime soon, get your family together to have a family conference. One of the very first things we need to do is to confess the sin of discontent. Did you hear me? Confess the sin of discontent! Another thing that we need to do is to have a thanksgiving and a praise service. We need to think about what Jesus Christ has done for our families and we need to add up everything that we own that money cannot buy and that death cannot take away, and then we need to praise God for that. It needs to be a family affair. Get your children together, have a praise service.

And then what I would like for you to do is to honestly, children included, let them in on it, take a frank look at all of your debt. Look at and write it down. It will be as painful as getting on the scales after New Year's, but I want you to do it. I want you to write it all down, how much you are paying on interest. And then as a family, set a goal, say, "We will get out of debt, and we'll do it as a family. We don't have to have a new coat. Our car will go 20,000 more miles. We don't have to have the latest gadget or gizmo or whatever, and we as a family are going to get ourselves out of debt, and then we're going to celebrate when we do."

Wouldn't that be a wonderful thing for a family to do together? It'll take a lot of pain. Some of you are trying to hide from your wife, your husband, or from your children what the family situation is like. How wonderful when a family comes together as a team and says, "Together we'll do it as a team, and we can celebrate as a family." Do you know how to unify anybody? Get them all working on the same problem. That'll bring unity in your family. When you get all of the members of your family working on the same problem, you'll find a family unity that money cannot buy. Just say, "Hey, kids, we've got a problem. Wife, husband, we have a problem."

Now here's the very first thing I want you to understand. Listen to what we've said: the lack of wealth cannot take away genuine contentment. If you have God in your family, you're rich, you're rich.

All right now, now here's the second thing I want you to learn: the loss of wealth is inevitable. Look if you will in First Timothy chapter 6 and verse 7, "For we brought nothing into this world and



it is certain we can carry nothing out." Now, a lot of people don't believe that. They somehow think they're going to take it with them.

I think I told you about a man who had heard that you can't take it with you, so he decided at least he would try, and so he put all of his money in a big jug with a handle on it and put it in the attic. He was going to die in his house, the attic was right over his bedroom, he figured on the way up to Heaven he'd snatch it, that jug, and see if he could take it with him. And, sure enough he died, and after everybody had come and gone, the wife went up in the attic to see if his jug was still there and you know what? It was still there. She thought, "Well maybe he should've put it in the basement." Now folks, whether you put it in the attic or whether you put it in the basement, you are not going to take it with you.

Look at this verse again, First Timothy 6:7. The Bible says, "We brought nothing into this world and it is certain we're going to carry nothing out." Now, we need to understand this. Again, if you want to know how much you own, really, add up everything that you have that money cannot buy and that death cannot take away. Because money talks. It says "Good bye." And if it doesn't say "Good bye" to you, you're going to say "Good bye" to it. Now, the Bible says this, put down this verse, Proverbs chapter 23 verses 4 through 6. The Bible says, "Labor not to be rich. Cease from thine own wisdom. Wilt thou set thine eyes upon that which is not," that is, are you going to keep looking at nothing? "For riches certainly make themselves wings. They fly away as an eagle toward Heaven."

And then, put down what old Job said in the book of Job 1 verse 21, "Naked came I out of my mother's womb and naked shall I return thither. The Lord gave and the Lord hath taken away. Blessed be the name of the Lord." Folks, when you were born you're born naked and when you go, you're going to go shreived of all this world's goods.

And so, you don't need wealth to give you contentment, and number two, what you do accumulate you're not going to be able to keep. When will we learn this? A country woman knew it when she said, "I wear this world like a loose garment," and that's the way we need to wear it. Great missionary statesman Jim Elliott said, "A man is not a fool who gives what he cannot keep to gain what he cannot lose." There're certain things that we cannot keep. There're certain things that we cannot lose.

Now, sooner or later, we're going to die and they're going to have our funerals. If Jesus doesn't come first, we're going to die and they're going to have our funeral. Now I want you to imagine your funeral. Here you are, right here in the casket, and here's everybody coming by to look at you. Now what do you want them to say about you? "Well, he really did spend long hours at the office." "He really was a good business manager." "He really knew the stocks and the bonds." "He was a shrewd operator." Is that what you want them to say about you? What do you want your children, your grandchildren, your wife, your husband, what do you want them to say about you? There you are!

Jim Dobson is a personal friend, and Jim was telling some of us in a small meeting about a time when he was up with his family playing Monopoly. Do you ever play Monopoly? Well, it's a great game and Jim Dobson was playing Monopoly, and boy, he was killing everybody. I mean, he had all the green ones, he had Boardwalk and Park Place, he had everything out there and he had hotels



on all of them. He owned the railroads, he owned it all. You couldn't get around the board without paying old Dobson. Boy, he was just raking in the money, making everybody in the family mad. And after a while he had it all stacked up there, and finally he just wiped everybody out. They were so mad at him. Got up and went to bed, and he sat there looking at that pile of play money, all those hotels, everybody'd been peeved and went to bed. There he was; the winner. Jim said, "I had to put it all back in the box." Then he said, "I thought to myself, 'Isn't that like life?' Isn't that like life? We spend our lives getting it all away from everybody else, and when it's over they don't like us. And we put it all back in the box." One of these days, folks, you're going to put it all right back in the box. We didn't bring anything into this world; we're not going to take anything out. Now we need to understand this.

Do you know what prosperity is? Let me give you another word, sounds like: posterity. Prosperity is posterity. What are you leaving behind you, in the hearts and lives of your children? What are they going to say when they come and look into that casket at your funeral? They're not going to be talking primarily about your bank account. Again, listen, you can't take it with you. When will families learn this?

Now here's a third thing I want you to learn. Now remember, we're talking about the lack of wealth, then we talked about the loss of wealth, now let's talk about the love of wealth. Here's something: the love of wealth may be dangerous. Look if you will in First Timothy chapter 6 verses 8, 9 and 10, "And having food and raiment, let us therewith be content, but they that will be rich," now what this literally means is, not those who're going to be rich, it means those who determine to be rich. Those who will to be rich! Those who say, "This is my life's goal," "Those who will be rich fall into temptation and a snare and into many foolish and hurtful lusts which drown men in destruction and perdition. For the love of money is the root of all evil, which while some coveted after, they have erred from the faith and pierced themselves through with many sorrows." Is your desire, your ambition to be a rich man, a rich woman? Then you, my friend, are headed for disaster. You are walking on thin ice. I'm not saying it's wrong to be rich. Many of the most godly in the Bible were rich. But if your burning ambition is to be rich, you're headed for trouble. And I'm telling you that this is what many people have as their goal in life, is to be rich. And God's Word is so clear about this, if that is your goal.

Why is this? Well, sometimes you hear a person say at a graduation, a commencement address, and he will say something like this concerning money: he will say, "Let me give you young people some advice. Make all the money you can, just so you make it honestly." Now that sounds like good advice, but that's terrible advice, terrible advice! No man has the right to make all the money he can, because if he makes all the money he can, he's going to be making money when he ought to be doing something else. He's going to be making money when he ought to be spending time with his family. He's going to be making money when he ought to be in church. He's going to be making money when he ought to be praying. He's going to be making money when he ought to be



sleeping. He's going to be making money when he ought to be fishing. Money will become his god if he makes all the money he can!

Now the Bible teaches that you ought to be productive. And the Bible teaches investment. The Bible does not teach sloth. The Bible does not say that you're more spiritual because you're poor. Some of the meanest people I've ever met are poor people. It's true. Some of the nicest people I've ever met are successful people. But the Bible does not say, and when I say success let me reiterate that, people who have a lot of money. Success is not measured by wealth or poverty, it is measured by godliness. But folks, I want you to listen to me: if your desire, if your burning goal, if the thing that consumes you is to be rich, then you're headed for trouble, if that is your priority. And many people who desire to be rich become victims of get rich quick schemes. The Bible says in Proverbs 28 and verse 20, "A faithful man shall abound with blessings, but he that maketh haste to be rich shall not be innocent."

Now you say, "Well, Pastor, what is my relationship to these things?" Well, doesn't the Bible say in Matthew 6:33 that, "Godliness with contentment is great gain?" So what therefore is my ambition? To be rich? No, it's Matthew 6:33, "Seek ye first the kingdom of God and His righteousness and all these things shall be added unto you." Now God knows you have need of things. God knows that you have need of food and clothing. And not only does God want you to have your needs met, but God is a good God, as we're going to see, who's going to give you a lot of things you don't need just because He loves you. And God is not a God who is a cosmic killjoy, who makes you squirm like a worm in hot ashes. God is not saying that, "All I want you to have is food and clothes." That's not what God is saying. But God is saying, "That's all you really need; and if you have Me and food and clothes, you can be content," that's what He's saying.

Now here's the fourth and the final thing I want you to see. And we're talking about the lack of riches, the lack of wealth that cannot take away contentment. And then He's talking about the loss of wealth. He says, "You know, you're going to give it all back anyway, you're going to put it all back in the box." Then he talks about the love of wealth. He says, "If your desire is to have wealth, you're headed for trouble." And then he talks about the luxury of wealth, the luxury of wealth. Some people do have wealth.

Now notice First Timothy 6 verse 17 to 19, "Charge them that are rich in this world that they be not high minded nor trust in uncertain riches but in the living God who giveth us richly all things to enjoy that they do good, that they be rich in good works, ready to distribute, willing to communicate, laying up in store for themselves a good foundation against the time to come, that they may lay hold of eternal life."

Now here's the fourth and final thing, the luxury of wealth brings responsibility. And by the way, I would say compared to most people in the world, everybody in this congregation is wealthy, compared to most of the people in the world. Now there may be some exceptions to that, but I would say by large we're all luxuriously wealthy compared to most of the people in the world. Now let me tell you this. The word responsibility goes with the luxury of wealth. You see, we are stewards, we're not owners. I mean, God says, "What do you have that you've not received?" Psalm 24:1, "The earth is the Lord's and the



fullness thereof." All God has done is, He's loaned it to you. God has made you a steward over it; you're not an owner. Now if you think you're an owner, you don't understand the Bible.

Now let me tell you the difference between a steward and an owner. An owner has rights. A steward has responsibilities. God is the owner: He's the one with the rights. We are the stewards, we have responsibilities. The Bible says in First Corinthians 4 verse 2, "A steward is a man who's to be found faithful."

I've talked to you about the financial bondage of those who don't have much and have put themselves in debt. Did you know that you can be wealthy and be in financial bondage? Did you know that? Let me tell you about the financial bondage of the wealthy. A wealthy man is in financial bondage if he seeks satisfaction in his money. Why? Because he will never find it. Did you know that even a poor man has an advantage over a wealthy man? At least the poor man has hope that "If I could get enough, I'd be happy." The rich man says, "I have it and I'm still not happy." He doesn't even have the hope anymore. So there's the financial bondage of the rich, when they seek satisfaction in their ownership.

All right, I'm going to tell you again, a wealthy man is in financial bondage when his wealth increases his worries. Now you think about it, there're people today who cannot get a good night's sleep, not because of their poverty but because of their wealth. Proverbs 15 verse 6 says, "In the house of the righteous is much treasure, but in the revenues of the wicked is trouble." Now, if your revenue is based somehow upon your inordinate desire to get rich, all you've bought for yourself is trouble, you've pierced yourself through with many sorrows. A rich man is in financial bondage when he becomes a slave to his money. I mean, if you're a slave to your money, you're still in bondage. The Bible says in Proverbs 23 verse 4, "Labor not to be rich." That is, you are a laborer, you are in bondage, money is a wonderful servant, it's a poor master. A rich man is in bondage when he has no treasure in Heaven. Matthew 6:20, "Lay up for yourselves treasure in Heaven." A rich man is poor and in bondage if he dies a Christ-less death. Proverbs 11 and verse 4, "Riches profit not in the day of wrath." Do you think you're going to roll out and say, "Here God, here are a few millions, Lord, here are a few thousands. Lord God, let me on into Heaven." No. "Riches profit not in the day of wrath."

So, what are the responsibilities of the luxury of wealth? Well, let's look at them and see. The luxury of wealth brings responsibility, and he mentions four of them, and then we'll be finished very quickly here. Number one, be humble. Notice First Timothy 6 verse 17, "Charge them that are rich in this world that they be not high minded." Hey, folks, if you've got more than somebody else, don't you strut your stuff. You're not better than somebody else because you happen to have more. Be humble. Warren Wiersbe says, "Material wealth is either a window through which we see God or a mirror in which we see ourselves."

Number two, be trustful. Again in verse 17, "Don't trust in uncertain riches, but trust in the living God." You think you've got much goods laid up for many years? Friend, an air bubble can hit your brain in the next fifteen seconds. What good is your money then?

Next, be joyful. Notice again what he says in verse 17, "But in the living God who giveth us richly all things to enjoy." Again, God is not a cosmic killjoy. God is not trying to say, "I want to keep you



poor, I want to keep you down in the dust.” No, God is a good God. Psalm chapter 84 and verse 11, “The Lord thy God is the sun and a shield. The Lord will give grace and glory. No good thing will He withhold from them that walk uprightly.” And the devil will get you to think that somehow, God doesn’t want you to have a good time, but He does! And we’re going to talk next week about the family fun. God gives us richly all things to enjoy. And if God has given you a fine house, and God has given you a fine car, and God has given you a bank account, and God has given you good things, I am so happy for you. That’s wonderful! Just don’t trust in it. Don’t trust in that. Trust in, “The living God who giveth us richly all things to enjoy.” Be humble, dear friend, be trustful, be joyful.

And last of all, be generous, if God has given you much. Look at it here in First Timothy 6 verse 18, “That they may do good, be rich in good works! Ready to distribute! Willing to communicate!” Don’t squeeze it and hold it. You are a steward; it belongs to God. If God has given you wealth, it is an opportunity and it is an obligation. And by the way, let your children see you give. Let your children, let your family be known as a family that knows how to give and how to distribute.

Now we’re talking about family finances. And the devil has tried to ruin our families and to keep us from understanding what this Good Book says.

Now listen to me. The greatest wealth that you have is not in the bank. If you have children, your greatest wealth is your children. You know people say, “Oh, children, they make a rich man poor.” You’ve got it backward. They make a poor man rich. Friend, a poor man can’t take his money to Heaven. I’m taking my children to Heaven. I’m taking my children to Heaven. Thank God for a Christian family. Thank God for the things that really matter! “Godliness with contentment is great gain,” and that godliness comes when we give our hearts to Jesus Christ and trust Him as our Lord and Savior.

Would you bow your heads in prayer? Heads are bowed and eyes are closed. Would you begin to pray for your own heart and then pray for those round about you? Just pray, “Dear God, I want to be godly so I can be content. God, I want to be godly so I can give You glory.” How many would say, “Pastor Rogers, I’ve given my heart to Jesus Christ and He has saved me, and I know because He has saved me, because I’ve been saved and born again, if I should die today I would go straight to Heaven.” Or you might say, “Pastor Rogers, I don’t have that assurance. But if a person can know that they’re saved, I want to know it.” Well, friend, you can know it. The Bible says, “These things have I written unto you that believe on the name of the Son of God that you may know that you have eternal life.” And it comes by believing on the name of the Son of God.

Now if you want that assurance, here’s what I want you to do while heads are bowed and eyes are closed, I want you to pray this prayer, “Dear God, I am a sinner. My sin deserves judgment, but I need mercy. Jesus, You paid for my sin with Your blood on the cross. You died to save me if I would trust You. I do trust You. I believe You’re the Son of God. I believe You died for my sin on that cross. Thank you for doing that. I believe that God raised You from the dead. And right now, right now, right now this moment, this very moment, I receive You as my Lord and Savior. Come into my heart, forgive me, cleanse me, save me, and begin now to make me the person You want me to be. In Jesus’ name, Amen.”



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