

## STUDIES IN 1 TIMOTHY

LAW NUMBER FOURTEEN: "A Good Leader Has a Right Attitude toward Money"

1 Timothy 6:6-10

Key Verse 6:10: "For a root of all the evils is the love of money, which certain ones in reaching for it have been led astray from the faith and pierced themselves with many sorrows."

### TEXT:

v. 6 But godliness with contentment is great gain.

v. 7 For we brought nothing into the world, so that (as a result) we can take nothing out of it.

v. 8 And having food and clothing, with these we shall be content.

v. 9 But those who are desiring to be rich fall into temptation and a snare and many useless and harmful desires which plunge men into ruin and destruction.

v.10 For a root of all the evils is the love of money, which certain ones in reaching for it have been led astray from the faith and pierced themselves with many sorrows.

## INTRODUCTION:

Blessed are the list-makers

You either love to grocery shop or you don't.

Even in the days when I put "super-market queen" on my resume, I did not like it. I fantasized that in my lifetime there would be a day when you would just dump a bag full of fiber into a trough (with a name like Mueslix) and call the family to dinner. That would be it for the day.

But my mom and dad used to put grocery shopping right up there with a day at Disneyland. I have never seen two people so turned on by four cake mixes for a dollar.

Shoppers are divided into two groups: those who have lists and those who don't. The former glide through the aisles as though they're on a mission to Bethlehem. They never hear the display of Cinnabons pleading, "Take me! Take me!" The bouquets of fresh flowers never catch their eyes. They are blind to the temptations of paperbacks, briquets, bubble bath and ice chests.

Those of us who have no lists enter the front door and are immediately in a fluorescent trance. Our eyes glaze over, we are disoriented and outside of our bodies.

Most people who shop without a list suffer from a condition called subliminal shopping. Here's how it works.

Fifteen years ago, my husband said to me, "Erma, we're out of salt. Don't forget to get some at the store. Do you want me to add it to your list?"

Of course, I had no list, so I said to him, "I'll remember."

And I did. The word "salt" went into my subconscious, and every time I went to the store I paused before the salt display and thought, "Did I get it the last time?" I have enough salt in my cupboard to resurface the entire beach surrounding the Dead Sea.

With my girlfriend, it's fruit cocktail. It's been at least two years since she clipped a recipe for a gelatin salad that requires fruit cocktail. Every time she goes to the store, she remembers this and buys a can.

I admire the list-makers of the world. I admire their strength, their dedication and their singleness of purpose.

Mostly, I admire the way they can come home from the grocery store and have something to eat for lunch!

People like me probably will never be converted to list-making. We just stumble along each week, gathering groceries that cannot contribute to a meal, and living for the day when someone says, "This needs salt."

(From "At Wit's End" by Erma Bombeck. Universal Press Syndicate)

Abraham Lincoln said:

Character is like a tree, and reputation like its shadow.  
It's shadow is what we think of it. The tree is the real thing.

Tocqueville said:

When America ceases to be good, it will cease to be great.

May Craig, Washington correspondent, says:

Unless there is a change deep down in the American people, a genuine crusade against self-indulgence and immorality, public and private, then we are witnesses to the decline and fall of the American Republic.

It was Thomas Jefferson who said:

Yes, we did produce a near perfect republic, but will they keep it or will they in the enjoyment of plenty, lose the memory of freedom. Material abundance without character is the surest way to destruction.

Graham Greene said:

Our worst enemies here are not the ignorant and the simple, however cruel; our worst enemies are the intelligent and corrupt.

The Human Factor [1978], pt. III, ch.3  
p. 859

It was Benjamin Franklin who said:

If you would not be forgotten,  
As soon as you are dead and rotten,  
Either write things worthy reading,  
Or do things worth the writing.

p. 347

(From Familiar Quotations by John Bartlett. Little, Brown & Co., 1980)

One of the quickest ways to see a manifestation of character is to mention money.

(Success, Motivation, and the Scriptures by William H. Cook)

The best illustration may be the story of the farmer who had been taken by the car salesman so many times that he was geared and ready when the salesman wanted to buy a cow. The farmer priced it, "basic cow, \$200; two-tone extra, \$45; extra stomach, \$75; produce storage compartment, \$60; dispensing device, four spigots at \$10 each, \$40; genuine cowhide upholstery, \$125; dual horns, \$15; automatic fly swatter, \$35; total--\$595.  
p. 12

#### YOU CAN BANK ON IT

Joint Checking Account--A device that permits the wife to beat you to the draw.

(From InfoSearch 3.0)

#### THE INS AND OUTS OF THE UPS AND DOWNS

If your outgo exceeds your income, then your upkeep will be your downfall.

(From InfoSearch 3.0)

#### SAVINGS PLAN

My wife has found a new way to save her money--she uses mine.

(From InfoSearch 3.0)

#### SOONER OR LATER

With so much talk these days about inflation, some Chinese restaurant is going to serve "misfortune cookies."

(From InfoSearch 3.0)

## PLENTY

I never worry. I've got enough money to last me the rest of my life--unless I buy something.

(From InfoSearch 3.0)

LAW #14 says:

"A GOOD LEADER HAS A RIGHT ATTITUDE TOWARD MONEY" - chapter 6:6-10

Guthrie says:

Because money was a chief concern of the false teachers the apostle proceeds to deal with some of its dangers and lays down principles of universal significance.  
p. 112

v. 6 But godliness with contentment is great gain.

The word "BUT" forms the contrast to what was said back in:

1 Timothy 6:5

constant irritation of men corrupted in mind and bereft of the truth, thinking that godliness is a way of gain.

The Bible Knowledge Commentary says:

Paul is picking up on the words "godliness" and "gain." Paul shifted their meaning in a characteristically pauline fashion from the erroneous to the truthful.

"GODLINESS" does not give financial gain. It is itself "GAIN" when accompanied by "CONTENTMENT."

Anyone pursuing financial gain will never experience real, deep down contentment.

Hiebert says:

Such men are capable of erroneously "supposing that godliness is a way of gain." They conceived of their show of godliness as a profitable commercial investment, a lucrative business, advancing one's worldly interests.  
p. 111

The error of the false teachers leads Paul into a discussion of the relation between godliness and wealth. Paul repudiates the perverted concept that godliness is a means of advancing one's material interests, but he knows that there is a sense in which it is a great gain, even in this life.  
p. 111

"But" introduces the contrast between the erroneous view of the false teachers and the Christian view.  
p. 112

Lenski says:

. . . here in v. 6 "godliness" and "means of gain" link with v. 5. Yet the class now discussed is a separate group, those who are bent on getting rich.  
p. 703

Lenski translates the verse:

**Now the godliness** (I have in mind) **together with contentment actually is a great means of gain.**  
p. 703

He says further:

The article is pointed: not the godliness that the mercenary false teachers have in mind but "the godliness" which Paul has in mind. Part of it is "contentment," hence it is always, "together with" or "accompanied by" contentment, the condition of being satisfied with what one has and not looking elsewhere.  
pp. 703-4

Hendriksen says:

The truly godly person is not interested in becoming rich. He possesses inner resources which furnish riches far beyond that which earth can offer.  
p. 198

"BUT GODLINESS WITH CONTENTMENT."

When we think of "GODLINESS" the other possibilities are:

UNGODLINESS with DISCONTENTMENT,

GODLINESS with DISCONTENTMENT.

There is no such thing as UNGODLINESS with CONTENTMENT.

Paul is speaking here of a "GODLINESS WITH CONTENTMENT."

The Bible Knowledge Commentary says:

This word "CONTENTMENT" communicates "self-sufficiency," yet the sufficiency of oneself is due to the sufficiency of God.

2 Corinthians 9:8

And God is able to make all grace abound to you, that always having all sufficiency in everything, you may have an abundance for every good deed;

Philippians 4:11, 13

Not that I speak from want; for I have learned to be content in whatever circumstances I am.

I can do all things through Him who strengthens me.

Barclay says:

The word which is here used for contentment is the word autarkeia. Autarkeia was one of the great watchwords of the Stoic philosophers. By it they meant an entire and complete self-sufficiency. They meant a frame of mind which was completely independent of all outward and external things, and which carried the secret of happiness within itself. Content never comes from the possession of external things. As George Herbert wrote:

"For he that needs five thousand pounds to live  
Is full as poor as he that needs but five."

Contentment comes from an inward attitude to life. In the third part of Henry the Sixth, Shakespeare draws a picture of the king wandering in the country places unknown. He meets two gamekeepers and tells them that he is a king. One of them asks him:

"But, if thou be a king, where is thy crown?" And the king gives a great answer:

"My crown is in my heart, not on my head;  
Not deck'd with diamonds and Indian stones,  
Nor to be seen; my crown is call'd content--  
A crown it is that seldom kings enjoy."

pp. 148-49

"For my own part, humanly speaking, I wish for nothing. A great soul in a small house is the idea which has touched me more than any other."

p. 150

Benjamin Franklin said:

A little house well filled, a little field well tilled,  
and a little wife well willed, are great riches.  
p. 347

He says further:

There are three faithful friends--an old wife, an old dog, and ready money.  
p. 347

(From Familiar Quotations by John Bartlett. Little, Brown & Co., 1980)

## THE SECRET OF HAPPINESS

Let your conduct be without covetousness; be content  
with such things as you have. --Hebrews 13:5

What would it take to make you happy? Inheriting a fortune?  
Winning \$14 million in the lottery and being able to  
purchase anything you want?

A psychologist named Denier did a study on the effect  
that a major life change would have on a person's happiness.  
Half the people tested were big lottery winners. The other  
half suffered severe injuries in bad car accidents.

To his amazement, Denier discovered that a few weeks  
after these drastic life changes both groups were about  
equally happy and satisfied with their lives. Denier  
concluded that we "evaluate our lives on the basis of other  
people in similar circumstances" and feel about the same  
degree of fulfillment.

Christians, however, have another explanation. If we  
accept ourselves the way God made us, if we are grateful for  
whatever He has given us, and if we trust in His unending  
goodness, we can experience a joy that does not depend on  
changing circumstances.

How foolish to keep wishing for a stroke of financial  
good luck to bring us happiness! Or to live in mortal fear  
that a calamity will take all our happiness away. Happiness  
does not come from happenings. It comes from accepting what  
God gives us and being content with it. --D.C.E.

Come joy or grief, content I'll rest  
And feel myself supremely blest,  
Since naught in earth or heaven can part  
The Savior from the loving heart. --Edersheim

TRUE HAPPINESS IS KNOWING THAT GOD IS GOOD.

(From Our Daily Bread, March 27)

## UPROOTED BY DISCONTENT

And having food and clothing, with these we shall  
be content. --1 Timothy 6:8

A little girl walking in a garden noticed a particularly beautiful flower. She admired its beauty and enjoyed its fragrance. "It's so pretty!" she exclaimed. As she gazed on it, her eyes followed the stem down to the soil in which it grew. "This flower is too pretty to be planted in such dirt!" she cried. So she pulled it up by its roots and ran to the water faucet to wash away the soil. It wasn't long until the flower wilted and died.

When the gardener saw what the little girl had done, he exclaimed, "You have destroyed my finest plant!" "I'm sorry, but I didn't like it in that dirt," she said. The gardener replied, "I chose that spot and mixed the soil because I knew that only there could it grow to be a beautiful flower."

Often we murmur because of the circumstances into which God has sovereignly placed us. We fail to realize that He is using our pressures, trials, and difficulties to bring us to a new degree of spiritual beauty. Contentment comes when we accept what God is doing and thank Him for it.

God knows everything about us, and He is making all things work together for our good. The "dirt" where He has planted us is just what we need. So let's trust Him and allow Him to bring us to maturity. Discontentment can uproot us and stop our growth. --P.R.V.

He who has learned to take from God's dear hand  
What He sees fit in wisdom to command  
Will rest content beneath His loving eye  
And never ask from Him the reason why. --Maxwell

CONTENTMENT ENABLES YOU TO GROW  
WHERE GOD HAS PLANTED YOU.

(From Our Daily Bread, September 9)

Matthew 6:19-34

Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there will your heart be also. The lamp of the body is the eye; if therefore your eye is clear, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is the darkness! No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon. For this reason I say to you, do not be anxious for your life, as to what you shall eat, or what you shall drink; nor for your body, as to what you shall put on. Is not life more than food, and the body than clothing? Look at the birds of the air, that they do not sow, neither do they reap, nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they? And which of you by being anxious can add a single cubit to his life's span? And why are you anxious about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin, yet I say to you that even Solomon in all his glory did not clothe himself like one of these. But if God so arrays the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more do so for you, O men of little faith? Do not be anxious then, saying, "What shall we eat?" or "What shall we drink?" or "With what shall we clothe ourselves?" For all these things the Gentiles eagerly seek; for your heavenly Father knows that you need all these things. But seek first His kingdom and His righteousness; and all these things shall be added to you. Therefore do not be anxious for tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own.

Philippians 4:12

I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need.

Someone said:

But if one should guide his life by true principles,  
man's greatest wealth is to live on a little with contented  
mind; for a little is never lacking.  
p. 101

"BUT GODLINESS WITH CONTENTMENT IS GREAT GAIN."

The Bible Knowledge Commentary says:

"Godliness" combined with that inner God-given sufficiency  
which does not depend on material circumstances (the  
opposite of the false teacher's greed) is indeed of great  
gain.

Barnes says:

This word, as now used, refers to a state of mind; a calm  
and satisfied feeling; a freedom from murmuring and  
complaining. The idea is, that "piety, connected with a  
contented mind--or a mind acquiescing in the allotments of  
life--is to be regarded as the real gain."  
p. 197

The word which is used here means, properly, self-  
sufficiency, and is used here, in a good sense, to denote a  
mind satisfied with its lot.  
p. 197

Lenski says:

As this godliness is a different matter from that of the  
mercenary false teachers, so it is also "a means of gain" in  
a far different sense. For the true godliness is profitable  
for everything, having promise for the life now and for the  
one to come, 4:8.  
p. 704

Hiebert points out:

"Contentment" is literally "self-sufficiency." A state of contentment makes one independent of outward circumstances, satisfied with one's inner resources, enabling one to maintain a spiritual equilibrium in the midst of favorable as well as unfavorable circumstances. It is not a stoical indifference to or contempt for material needs. The Christian can be self-sufficient because his sufficiency is rooted and grounded in God's all-sufficiency and rests with assurance upon God's providential care.  
p. 112

Wiersbe says:

The word contentment means "an inner sufficiency that keeps us at peace in spite of outward circumstances." Paul used this same word later. "For I have learned, in whatsoever state I am, therewith to be content" (Phil. 4:11). True contentment comes from godliness in the heart, not wealth in the hand. A person who depends on material things for peace and assurance will never be satisfied, for material things have a way of losing their appeal. It is the wealthy people, not the poor people, who go to psychiatrists and who are more apt to try to commit suicide.  
p. 79

"GODLINESS WITH CONTENTMENT IS [A MEGA] GAIN." It is a good investment.

The "GODLINESS WITH CONTENTMENT" stock is going up rapidly.

#### Philippians 1:21

For to me, to live is Christ, and to die is gain.

#### Philippians 3:7

But whatever things were gain to me, those things I have counted as loss for the sake of Christ.

It was John Quincy Adams who said:

So great is my veneration for the Bible that the earlier my children begin to read it, the more confident will be my hopes that they will prove useful citizens to their country and respectable members of society.

Thomas Jefferson points out:

I have always said, I always will say, that the studious perusal of the Sacred Volume will make better citizens, better fathers and better husbands.

It was Patrick Henry who said:

There is a book worth all other books which were ever printed.

Benjamin Franklin said:

A Bible and a newspaper in every house, a good school in every district, all studied and appreciated as they merit, are the principle support of virtue, morality and civil liberty.

It was Abraham Lincoln who said:

I believe the Bible is the best gift God has ever given to man.

(Descending into Greatness by Bill Hybels and Rob Wilkins)

Yet God asks us to lose so we can gain. He makes a hard request, then offers a promise. Lose your selfish ambition; I will honor you for loving others. Lose your addiction to things; I will provide for you if you seek Me wholeheartedly. Lose your obsession to be in control; I will give you power as you follow Me. Lose your appetite for thrills; I will startle you with pleasures you could never have found on your own. Lose your life; I will give you eternity.  
p. 22

Two kings with opposite messages. Herod: Follow your desires, avoid crosses, get. Jesus Christ: Serve others, pick up your cross each day, give. Only one of the kings, as it turned out, knew the pathway to joy.  
p. 35

v. 7 For we brought nothing into the world, so that (as a result) we can take nothing out of it.

The verse starts with the word "FOR" which indicates a statement of reason for the fact that "godliness with contentment is great gain."

Paul, in this verse and the next verse, is going to use the word "WE" 3 times.

Paul is going to tell us that we came in with nothing and we go out with nothing.

Life to a lot of people is nothing on both ends and a mess in the middle.

The Bible Knowledge Commentary says:

Paul supported his point with a common Jewish and Christian idea.

Job 1:20, 21

At this, Job got up and tore his robe and shaved his head. Then he fell to the ground in worship and said:  
 "Naked I came from my mother's womb,  
 and naked I will depart.  
 The Lord gave and the Lord has taken away;  
 may the name of the Lord be praised."

Ecclesiastes 5:15

Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand.

Luke 12:16-21

And He told them a parable, saying, "The land of a certain rich man was very productive. And he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?' And he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, "Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry."' But God said to him, 'You fool! This very night your soul is required of you; and now who will own what you have prepared?' So is the man who lays up treasure for himself, and is not rich toward God."

Hiebert says:

As believers we realize the transitoriness and perishableness of all that this world gives. It is an indisputable fact that "we brought nothing into the world."  
 "Not a thing" (emphatic by position) did we bring in at birth, "neither can we carry anything out." Since after a brief stay we shall go out as we came in, it is folly to be anxious and preoccupied with merely earthly things.  
 pp. 112-13

Lenski says:

Gar thus = "to make this clearer let me put it this way."  
The stress is on "contentment," the last word of v.6; and again on "we will be content," the last word of v. 8.  
p. 705

Having arrived naked because we are going to leave that way and cannot possibly leave any other way, the few things we really need for our short stay are not going to disturb our minds as godly people; we are simply going to be content. That is our great source of spiritual gain. Those who do not perceive what Paul here says are to be pitied, especially if they try to make their false godliness a means of gain.  
p. 706

Barclay says:

Happiness always comes from personal relationships. All the things in the world will not make a man happy if he knows neither friendship nor love. All the things in the world will never take away loneliness. The Christian knows that the secret of happiness lies, not in things, but in people. It pleads for the concentration upon the things which are permanent, the things that a man can take with him when in the end he dies.  
p. 150

The Bible Knowledge Commentary says:

Paul is speaking about the complete transiency of material things. They should be freely used and enjoyed to the glory of God if one has them, but in no way do they contribute to godliness.

1 Timothy 4:3, 4

forbidding to marry, to abstain from foods, which God created for reception with thanksgiving by those who believe and who have experiential knowledge of the truth. Because every created thing of God is good, and nothing is to be thrown away if it is received with thanksgiving.

1 Timothy 6:17

To those who are wealthy in the present age (now generation), charge them not to be proud, neither to have their hope set upon the uncertainty of wealth, but upon God the one who is continually providing us all things abundantly for [our] enjoyment.

Lange says:

In this and the following verses the Apostle shows the many grounds of this Christian contentment. The first lies in the very nature of those worldly things for whose possession the unsatisfied man strives. They are not our lawful property, but a loan, received at our birth, to be soon surrendered at the first summons.  
p. 70

J. Vernon McGee says:

We come into the world empty-handed, and that is the way we leave it. This is the reason a child of God ought to be using his money for the work of God. I believe that making a will is fine, but it is often much abused. As someone has rhymed it,

Do your givin'  
While you're livin'.

Then you're knowin'  
Where it's goin'.

A child of God should make sure that he is supporting the work of God in some way.  
p. 455

Demarest says:

"You can't take it with you." "Shrouds have no pockets." Such proverbs are hardly debatable. I've never heard anyone argue to the contrary.

So why do we spend so much time and energy multiplying and accumulating wealth? The reason most often given is that we should "save for a rainy day." This makes a lot of sense, and it might well be irresponsible to fail to provide some hedge against future needs if one is able to do so. Multiplying and accumulating wealth so that one will not become a burden to others certainly seems prudent from a human point of view.

p. 220

Wiersbe says:

I like to translate this verse: "We brought nothing into this world because we can carry nothing out." (See Job 1:21.) When someone's spirit leaves his body at death, it can take nothing with it; because, when that person came into the world at birth, he brought nothing with him. Whatever wealth we amass goes to the government, our heirs, and perhaps charity and the church. We always know the answer to the question, "How much did he leave?"

Everything!

p. 79

Guy King says:

We arrived here "in this world" with no luggage of material possessions; when we take our journey hence, we shall depart similarly unencumbered. All we shall take with us are the spiritual things--our memories; our characters: but material properties--no! Why, then, all this craze for riches: we cannot take them with us.

p. 108

## TREASURES IN HEAVEN

Do not lay up . . . treasures on earth, . . . but lay up  
for yourselves treasures in heaven. Matt 6:19, 20

Many Christians are shortsighted, placing greater value on the enjoyments of this present life than on the glories of the future in heaven. Because their perspective is wrong, their time is misspent, their talents are misused, and their money is misinvested. They amass a fortune on earth but give little thought to laying up treasures in heaven. They forget that the more we "send on ahead," the brighter will be the anticipation of going there.

A woman met a friend of her father's who had not seen him for many years. The woman's father was a devout Christian, so she found great joy in telling his old acquaintance about her dad's trust in the Lord, and the way he faced suffering, trials, and even the prospect of death. The friend, however, had lived a different kind of life. Having given himself over completely to earning money and hoarding every cent he could, he had become very wealthy. But he didn't have the same glad anticipation of the future as his friend did. He explained it to the daughter in this way: "Your father can be more optimistic about heaven than I for a very simple reason. He is going to his treasure. I'll be leaving mine!"

That expresses it well. When death comes, those who have chosen to live for selfish fulfillment will enter eternity emptyhanded. But those who have lived for the Lord and wisely invested in eternity will have a glorious entrance. They'll find their treasures in heaven! --R.W.D.

Shall the great Judge say, when my task is through,  
That my soul had gathered some riches too?  
Or shall at the last it be mine to find  
That all I had worked for was left behind?                      --Anon.

You can't take your money to heaven,  
but you can make an investment for eternity.

(From Our Daily Bread, February 18)

## THE SECRET OF CONTENTMENT

And having food and raiment let us be therewith content.

1 Timothy 6:8

I am told that in a cemetery in England stands a grave marker with this inscription: SHE DIED FOR WANT OF THINGS. Alongside that stone is another which reads: HE DIED TRYING TO GIVE THEM TO HER.

In a laughable and yet tragic manner these epitaphs suggest the folly of living and working only for this world's goods. Whenever someone is so enamored by earthly possessions that acquiring them becomes his primary goal, he encounters frustration and disappointment. This is true because man is a spiritual being and can never be content with material fortunes. The old Cracker Jack slogan, "The more you eat the more you want," reminds us of an important truth. People can easily develop an insatiable appetite for things while neglecting to fulfill the real cravings of their hearts with the "bread of heaven." I've yet to meet an unbeliever who has amassed great wealth and doesn't want more. Riches simply do not satisfy, and **the more a man gets the more he wants!**

The person who knows the Lord and whose affection is centered upon "things above" can find perfect contentment even with the bare necessities of life. That's why the great apostle Paul could write to Timothy, ". . . having food and raiment let us be therewith content" (1 Tim. 6:8).

Jesus said, "But seek ye first the kingdom of God, and his righteousness, and all these things shall be added unto you" (Mt. 6:33).

Where are your priorities in life? **Have you discovered the secret of true contentment?** --R.W.D.

Fret not for want of earthly things;

They'll never satisfy.

The secret of contentment is

To let the Lord supply.

--D.J.D.

**THOT: Most of us seem determined not to be content with our lot until it's a lot more!**

(From Our Daily Bread, July 23)

Psalm 49:17

for he will take nothing with him when he dies,  
his splendor will not descend with him.

v. 8 And having food and clothing, with these we shall be content.

Something to eat and something to cover us--clothes and shelter--equals contentment.

This is the life of simplicity.

G. K. Chesterton said:

There are 2 ways to get enough: one is to continue to accumulate more and more, the other is to desire less.

(Freedom of Simplicity by Richard J. Foster)

One of the most profound effects of inward simplicity is the rise of an amazing spirit of contentment. Gone is the need to strain and pull to get ahead. In rushes a glorious indifference to position, status, or possession. Living out of this wonderful center causes all of the concerns to fade into insignificance.

p. 87

Barclay says:

Content comes when we escape the servitude to things, when we find our wealth in the love and the friendship and the fellowship of men, and when we realize that our most precious possession is our friendship with God, made possible through Jesus Christ.

p. 151

Guthrie says:

Verse 8 gives a definition of Christian contentment. If we have no more than the bare necessities such as food and raiment ('covering material', which may represent shelter as well as clothes) contentment should result.  
p. 113

Hendriksen says:

The original ("shelter" or "coverings") in all probability, includes the dwelling in which a man resides as well as the garment which he wears. The Lord does not demand of us that, having clothing, we do not even look for a tent or a house in which to live.  
p. 199

Wiersbe says:

I am reminded of the simple-living Quaker who was watching his new neighbor move in, with all of the furnishings and expensive "toys" that "successful people" collect. The Quaker finally went over to his new neighbor and said, "Neighbor, if ever thou dost need anything, come to see me, and I will tell thee how to get along without it." Henry David Thoreau, the great author of the 1800s, reminded us that a man is wealthy in proportion to the number of things he can afford to do without.  
pp. 79-80

The Bible Knowledge Commentary says:

Christians do have basic material needs for food and clothing, of course, like everyone else. But when they are met, a godly Christian can be satisfied.

Hebrews 13:5, 6

Let your character be free from the love of money, being content with what you have; for He Himself has said, "I will never desert you, nor will I ever forsake you," so that we confidently say, "The Lord is my helper, I will not be afraid. What shall man do to me?"

Demarest says:

There was a memorable line in the movie Oh, God! John Denver is talking with "God" (in the form of George Burns) and raises the classic question, "If you're so loving and good, how come there are so many people starving in the world?" To which "God" replies: "Look, I gave you plenty to go around for everyone. As long as some of you insist on having more than you need, others will go hungry." And that's the way it is!  
p. 222

Guy King says:

It is one of the rich man's dangers that he lacks contentment--having got one thing, he wants another; as the old proverb puts it, "Much wants More". After all, he can afford it, so why shouldn't he have it? Perhaps we shall be able to settle that point later on in this Study. As we said earlier, it is not wrong to have riches, of course not; but only bear in mind that there is a danger of bloated, and pampered extravagance.  
p. 109

"CONTENTMENT" manifests:

- a sufficiency,
- a competence,
- having enough of everything,
- a self-sufficiency.

"Content" means:

- enough,
- sufficient,
- adequate.

"You need nothing more than My grace," says the Lord to the apostle Paul in 2 Corinthians 12:9.

It is:

passive,

to be satisfied or content with something.

(Life and Works of Rev. Charles H. Spurgeon  
by Henry Davenport Northrop, D.D.)

A benevolent person gave Mr. Rowland Hill a hundred pounds to dispense to a poor minister, and, thinking it was too much to send him all at once, Mr. Hill forwarded five pounds in a letter, with simply these words within the envelope, "More to follow." In a few days' time, the good man received another letter by the post--and the letters by the post were rarities in those days;--this second messenger contained another five pounds, with the same motto, "And more to follow." A day or two after came a third and a fourth, and still the same promise, "And more to follow." Till the whole sum had been received the astonished minister was made familiar with the cheering words, "And more to follow."

Every blessing that comes from God is sent with the self-same message, "And more to follow." "I forgive you your sins, but there's more to follow." "I justify you in the righteousness of Christ, but there's more to follow." "I adopt you into my family, but there's more to follow." "I educate you for heaven, but there's more to follow." "I give you grace upon grace, but there's more to follow." "I have helped you even to old age, but there's still more to follow." "I will uphold you in the hour of death, and as you are passing into the world of spirits, my mercy shall still continue with you, and when you land in the world to come there shall still be more to follow."  
pp. 518-19

(Each Day a New Beginning. The Hazelden Foundation)

Everything has its wonders, even darkness and silence, and I learn, whatever state I may be in, therein to be content.

--Helen Keller

4/25

## IT'S TOUGH TO BE CONTENT

Let your conduct be without covetousness, and be content  
with such things as you have. --Hebrews 13:5

Life in an affluent society can be frustrating, I thought, as I walked through a local mall. On display for a special show was an astounding array of recreational vehicles. Campers and mobile homes bore signs, "Yours today for only \$25,000." They were so inviting I found it difficult not to envy people who could afford one of these beauties.

Our battle to be content isn't just for big ticket items. Imagine the struggle of a single mother who can barely make her rent payments. How difficult it must be not to covet a car that isn't rusty or not to envy a woman who doesn't have to send her children to school in hand-me-downs. Or how can someone who struggles to stretch a paycheck across 2 weeks be content in a world where he is surrounded by wealth?

In 1 Timothy 6:5, Paul warns us to beware of people who think that being godly will bring them riches. He says contentment plus godliness makes us truly rich. But how do we become content? By recognizing that we brought nothing into the world and that we'll carry nothing out--that everything we have is from God.

Are you bothered by the riches of others? Tell God about it. Trust Him to meet your needs. Fellowship with Him each day through prayer and the Word. Godliness--not gold--brings contentment. --J.D.B.

Lord, make us truly wise, we pray,  
Contented with our lot;  
For heavenly gain shun earthly things,  
Which soon will be forgot. --H.G.B.

CONTENTMENT IS NOT FOUND IN HAVING EVERYTHING,  
BUT IN BEING SATISFIED WITH EVERYTHING WE HAVE.

(From Our Daily Bread, April 1)

## JUST A LITTLE BIT MORE

And having food and raiment let us be  
therewith content. 1 Timothy 6:8

Of all people, we as Christians have reason to be content. Yet I'm afraid that too often we are not satisfied with the blessings we have. Like so many others, we always want just a little bit more.

One day Lord Congleton, a godly man, overheard one of his kitchen servants remark, "Oh, if I only had 5 pounds, I would be perfectly content." Pondering her statement, he decided he would like to see someone who was perfectly content. So he went to the woman and said he had heard her remark and wanted to do something about it. He proceeded to give her a 5-pound note. With great feeling she thanked him. Congleton then left the kitchen, but paused for a moment outside the door. As soon as the woman thought he was gone, she began to complain, "Why on earth didn't I say 10 pounds!"

Human nature seems afflicted with the pernicious disease of "more-itis"--an insatiable desire for material wealth and possessions. God, however, commands us to be happy with the necessities of life and not to set our heart on the passing things of this earth. The apostle Paul gave this testimony: "Not that I speak in respect of want; for I have learned, in whatever state I am, in this to be content" (Phil. 4:11).

Do you have an irrepressible longing for just a little bit more? If so, remember the admonition of Hebrews 13:5, "Let your manner of life be without covetousness, and be content with such things as ye have; for He hath said, I will never leave thee, nor forsake thee." --P.R.V.

Lord, make us truly wise, we pray,  
Contented with our lot;  
And help us shun all earthly gain  
Which soon will be forgot.

--Bosch

**THOT:Contentment comes not from great wealth but from few wants.**

(From Our Daily Bread, April 15)

(Jumping Hurdles, Hitting Glitches, Overcoming Setbacks  
by Steve Brown)

During his many appearances in summer stock theater in the role of Tevye in "Fiddler on the Roof," actor Robert Merrill learned to expect the unexpected. One night, Tevye's horse had lost a shoe, and Merrill, playing the character, implored God to give him a replacement. At that point, a small, spotted dog walked onto the stage. The audience started laughing, and Merrill bowed his head and prayed, "Oh, Lord, would you try again?"

When God grants us answers to our prayers, we often wish he would try again. Dissatisfied with His answers, we become ungrateful and slap the hand that's trying to feed us only that which is good. When you think about it, that's pretty ridiculous.

We would enjoy much greater peace and satisfaction in life if we would stop asking the Lord to try again and accept what, in His love and mercy, He decides to give. Someone has said that happiness does not consist in getting what you want but in wanting what you get. For the Christian, we need to modify that a bit: Happiness consists in being thankful for what God graciously gives. As the Apostle Paul put it, "I have learned in whatever state I am, to be content" (Philippians 4:11, NKJV).

p. 250

(Laugh Again by Charles R. Swindoll)

To quote the great Sophie Tucker:

From birth to eighteen, a girl needs good parents.  
From eighteen to thirty-five, she needs good looks.  
From thirty-five to fifty-five, she needs a good  
personality.

From fifty-five on, she needs cash.

pp. 221-2

(Rut, Rot or Revival: The Condition of the Church  
by A. W. Tozer)

We have God. We have Christ. We have truth. We have a world needing help. We have the saints, and we have the power of prayer. We have the joy of obedience and we have the sweet wonder of His presence. We have the joy of Christian song. We have all this and we do not need garbage. We have God. All we have to do is trust in His Son Jesus Christ and obey the truth, and the Lord will manifest Himself, show Himself through the lattice.

p. 58

(Freedom of Simplicity by Richard J. Foster)

How cleverly Paul turned the tables on all those who taught that "godliness is a means of gain" by replying that "there is great gain in godliness with contentment." He saw that the problem with material gain is its inability to bring contentment. John D. Rockefeller was once asked how much money it would take to be really satisfied. He answered, "Just a little bit more!" And that is precisely our problem--it always takes a little more; contentment always remains elusive.

But the wonderful thing about simplicity is its ability to give us contentment. Do you understand what a freedom this is? To live in contentment means we can opt out of the status race and the maddening pace that is its necessary partner. We can shout "No!" to the insanity which chants, "More, more, more!" We can rest contented in the gracious provision of God.  
p. 87

Think of the misery that comes into our lives by our restless gnawing greed. We plunge ourselves into enormous debt and then take two and three jobs to stay afloat. We uproot our families with unnecessary moves just so we can have a more prestigious house. We grasp and grab and never have enough. And most destructive of all, our flashy cars and sports spectaculars and backyard pools have a way of crowding out much interest in civil rights or inner city poverty or the starved masses of India. Greed has a way of severing the cords of compassion. . . .

I wish I could end our discussion of contentment on this high note. But as you have probably already realized, contentment has certain difficulties. The great problem with a principle of contentment is its tendency to baptize the status quo, to give religious sanction to present conditions.  
p. 88

Of all the virtues, simplicity is the most inviting because it brings such inward unity. Francois Fenelon put it most emphatically: "O, how amiable this simplicity is! Who will give it to me? I leave all for this. It is the pearl of the Gospel."  
p. 93

v. 9 But those who are desiring to be rich fall into temptation and a snare and many useless and harmful desires which plunge men into ruin and destruction.

We have changed from "WE" to "THOSE" here in verse 9, and the word "BUT" forms the contrast.

"BUT THOSE WHO ARE DESIRING TO BE RICH."

#### Proverbs 28:20

A faithful man will be richly blessed, but one eager to get rich will not go unpunished.

Demarest says:

Note well that the issue is not having wealth, but desiring it. The very desire is the trap. The desire for wealth has a way of becoming all-consuming. As a pastor for nineteen years in an affluent suburb, I witness this daily.

I see people all around me for whom the drive for wealth is nothing less than an obsession.

p. 223

## CONTENT OR COVETOUS?

. . . be content with such things as you have.  
Hebrews 13:5

Many people are discontented. They are always comparing themselves and what they have with someone who has more. Even when their circumstances are favorable, they are dissatisfied. Instead of being grateful for what God has given them, they become covetous. As a result, they miss God's best for their lives and fail to see and appreciate the blessings they already have.

An ancient Persian legend tells of a wealthy man by the name of Al Haffed who owned a large farm. One evening a visitor related to him tales of fabulous amounts of diamonds that could be found in other parts of the world, and of the great riches they could bring him. The vision of all this wealth made him feel poor by comparison. So instead of caring for his own prosperous farm, he sold it and set out to find these treasures. But the search proved to be fruitless. Finally, penniless and in despair, he committed suicide by jumping into the sea.

Meanwhile, the man who had purchased his farm noticed one day the glint of an unusual stone in a shallow stream on the property. He reached into the water, and to his amazement he pulled out a huge diamond. Later, when working in his garden, he uncovered many more valuable gems. Poor Al Haffed had spent his life traveling to distant lands seeking jewels when on the farm he had left behind were all the precious stones his heart could have ever desired.

Beware of covetousness! --H.G.B.

Fret not for want of earthly things,  
They'll never satisfy;  
The secret of contentment is  
To let the Lord supply. --D.J.D.

**Discontentment makes rich men poor  
while contentment makes poor men rich.**

(From Our Daily Bread, February 21)

The Bible Knowledge Commentary says:

Paul contrasted the proper attitude of contentment with its opposites: the craving to get rich and the love of money--2 sides of the same coin.

(Descending into Greatness by Bill Hybels and Rob Wilkins)

The first to give me this radical information was one of my college professors. "Fulfillment," he would say in a thick French accent, "will never come through self-gratification."

I can remember sitting in his classroom, breaking out in a cold sweat. His words contradicted everything I had previously learned. "If you really want to live, then give yourself to God and others. Devote yourself to faithful and humble service, and you will discover joy."  
p. 98

. . . Singletary rises and speaks with passion.

The system, he says, is falling apart. Greed and self-indulgence are eating at the values that once made America great. Many people are focused on feeding their egos. Our children are often neglected. With carefully measured and intoned syllables, he articulately calls for a return to simple values--teamwork, sacrifice, love, putting others first, discipline, the Golden Rule. We are, he says, not beyond redemption. But first, each one of us must stop the game of blame.

"We must find the closet mirror," he says, "and stand in its reflection for a while. We've got to understand that each one of us is to blame. Until we do that we cannot move forward." A standing ovation follows the speech. Afterward, a line forms, fifty yards deep, and a shy and private man signs autographs. The flash of the Vivatars burns his eyes.  
p. 136

"BUT THOSE WHO ARE DESIRING TO BE RICH KEEP FALLING." It is a present tense verb here.

"THOSE WHO ARE DESIRING TO BE RICH KEEP FALLING INTO"  
4 THINGS:

1. "TEMPTATION,"
2. "A SNARE,"
3. "MANY USELESS DESIRES,"
4. "MANY HARMFUL DESIRES,"

Wiersbe says:

Instead of giving satisfaction, riches create additional lusts (desires); and these must be satisfied. Instead of providing help and health, an excess of material things hurts and wounds. The result Paul described very vividly: "Harmful desires . . . plunge men into ruin and destruction." It is the picture of a man drowning! He trusted his wealth and "sailed along," but the storm came and he sank.  
p. 80

"BUT THOSE WHO ARE DESIRING TO BE RICH KEEP FALLING INTO:

1. "TEMPTATION"

Lenski says:

The Greek word for "temptation" is itself neutral but gets its sinister meaning from the context. Since it is here followed by "snare," we have the picture of being lured into a snare and thus getting caught and falling.  
p. 707

Barnes says:

Further to enforce the duty of contentment, the apostle refers to some of the evils which necessarily attend a desire to be rich. Those evils have been so great and uniform in all ages, and are so necessary accompaniments of that desire, that, even amidst many inconveniences which may attend the opposite condition, we should be contented with our lot.  
p. 198

He says further about "TEMPTATION":

That is, they are tempted to do wicked things in order to accomplish their purposes. It is extremely difficult to cherish the desire to be rich, as the leading purpose of the soul, and to be an honest man.  
p. 198

Hiebert says:

With a contrasting "but" Paul shows what happens to people who do not have this attitude of Christian contentment but are determined to gain wealth.  
p. 113

They have made the acquisition of wealth the considered aim and purpose of their lives. Their eagerness to amass wealth causes them repeatedly to "fall into temptation," the temptation to neglect the highest interests of the soul and to stoop to improper means to obtain wealth. Their striving becomes a "snare" or trap into which they fall, finding themselves held by "many foolish and hurtful lusts." They find themselves chained by lusts which prove to be "foolish," because they do not yield the promised satisfaction, and are positively "hurtful," because they destroy that which is noblest and best in them, making them envious, avaricious, and hardhearted in their unscrupulous dealings.  
pp. 113-14

The Bible Knowledge Commentary says:

Their spiritual fruitfulness has been choked off (Luke 8:14) by their concerns for riches.

They are falling into the pit, into the thorns, into someone's hands. It is temptation and enticement.

"BUT THOSE WHO ARE DESIRING TO BE RICH KEEP FALLING INTO TEMPTATION AND:

## 2. "A SNARE"

This word is "a trap" or "A SNARE." It is used of things that bring danger and death, suddenly and unexpectedly. It is a deadly snare.

### 1 Timothy 3:7

Moreover it is a necessity for him also to be having a good testimony from those on the outside, in order that he might not fall into disgrace and into the trap of the devil.

### 2 Timothy 2:26

and they may come to their senses and escape from the snare of the devil, having been held captive by him to do his will.

### Luke 21:34

Be on guard, that your hearts may not be weighted down with dissipation and drunkenness and the worries of life, and that day come on you suddenly like a trap;

### Luke 22:31, 32

Simon, Simon, behold, Satan has demanded permission to sift you like wheat; but I have prayed for you, that your faith may not fail; and you, when once you have turned again, strengthen your brothers.

Barnes says:

The net was sprung suddenly upon them, and they could not escape. The idea here is, that they who have this desire become so entangled, that they cannot easily escape. They become involved in the meshes of worldliness and sin; their movements are so fettered by cares, and inordinate desires, and by artificial wants, that they are no longer freemen.  
pp. 198-99

Guthrie says:

On the two other occasions in the Pastorals where snare is used, it is described as the devil's, and this is suggested here by its close association with temptation.  
p. 113

Hendriksen says:

As a snare (see on I Tim. 3:7) keeps an animal imprisoned, so the ungovernable passion for wealth fastens its clutching tentacles about "those who pant after the dust of the earth."  
p. 199

Lenski says:

There they hang entangled and caught like snared animals. The qualitative relative completes the tragic picture: "such as sink or plunge men into destruction and perdition, . . ."  
p. 707

"BUT THOSE WHO ARE DESIRING TO BE RICH KEEP FALLING INTO TEMPTATION AND A SNARE AND:

3. "MANY USELESS DESIRES,"

4. "MANY HARMFUL DESIRES."

Hendriksen says:

One kind of craving easily leads to another. The person who craves riches generally also yearns for honor popularity, power, ease, the satisfaction of the desires of the flesh, etc. All spring from the same root, selfishness, which, being the worst possible method of really satisfying the "self," is both senseless and hurtful. . . .  
pp. 199-200

(The Heart of Godly Leadership by Hudson T. Armerding)

The future is bleak indeed for those who do not recognize the cross of Christ as paramount in their lives. "Their destiny is destruction, their god is their stomach, and their glory is in their shame." Such results inexorably follow a capitulation to profligacy; unbridled experience becomes the primary criterion and dominant force. This is the thrust of the apostle's statement. He portrays a physiological inversion of the human being. Think about it.

The visceral and, sadly, the genital take precedence over the cerebral and spiritual because the human being is dominated by urges, passions, and drives. All of these are God-given and legitimate, but only when they are controlled within Biblically defined moral guidelines.  
pp. 52-53

"BUT THOSE WHO ARE DESIRING TO BE RICH KEEP FALLING INTO TEMPTATION AND A SNARE AND MANY USELESS AND HARMFUL DESIRES WHICH PLUNGE MEN INTO RUIN AND DESTRUCTION."

The word "PLUNGE" is in the present tense and could be translated literally "are sinking." It is used of ships.

Luke 5:7

and they signaled to their partners in the other boat, for them to come and help them. And they came, and filled both of the boats, so that they began to sink.

1 Timothy 1:19

holding faith and a good conscience, which some, having rejected (repudiated), have suffered shipwreck in their faith.

Galatians 1:4

who gave Himself for our sins, that He might deliver us out of this present evil age, according to the will of our God and Father,

One is reminded of that great old hymn:

"Love Lifted Me"

I was sinking deep in sin,  
Far from the peaceful shore.  
Very deeply stained within,  
Sinking to rise no more;  
But the Master of the sea  
Heard my despairing cry,  
From the waters lifted me,  
Now safe am I.

Love lifted me!  
Love lifted me!  
When nothing else could help,  
Love lifted me.

All my heart to Him I give,  
Ever to Him I'll cling,  
In His blessed presence live,  
Ever His praises sing.  
Love so mighty and so true  
Merits my soul's best songs;  
Faithful, loving service, too,  
To Him belongs.

Souls in danger, look above,  
Jesus completely saves;  
He will lift you by His love  
Out of the angry waves.  
He's the Master of the sea,  
Billows His will obey;  
He your Saviour wants to be,  
Be saved today.

(From The New Church Hymnal, Copyright - Lexicon Music, Inc., 1976, #434)

Hiebert says:

The word translated "drown" is literally "sink"; it gives the picture of these lusts overwhelming the man, like the waves covering a sinking ship, and plunging him into perdition.

p. 114

Guthrie says:

Three clear steps of decline are discernible, first the lure, then the lust, and finally the total moral ruin. The verb buthizo (drown) vividly represents the desire for wealth as a personal monster, which plunges its victim into an ocean of complete destruction. . . .  
p. 113

Hendriksen says:

In the original the sentence is conspicuous by virtue of its beautiful alliteration. The constantly recurring letter **p** strikes the eye and then the ear, and probably serve to fix the saying more firmly in the mind, as if we were to say:

"Those who desire to be opulent precipitate themselves into evil promptings and perilous pitfalls and into numerous precarious passions."

These cravings, passions, or lusts of which the apostle speaks are described as **such as plunge the members of the human race into ruin and destruction.**

Instead of the gain which they were seeking, the men whose hearts are set on riches experience only loss. In the original the words ruin and destruction are both derived from a verb whose secondary meaning is to lose.

Note the progressive and climactic character of the movement which is portrayed here. First, these men are described as desiring the wrong thing, namely, material wealth. Soon they lose their footing and fall into temptation and a snare and numerous senseless and hurtful cravings. Finally, these cravings plunge them into ruin and destruction. Wretched men! They have guided their vessel to the very brink of the cataract, which, in its turn, plunges them into the awesome depths.  
p. 200

Lock says:

The combination (found here only) is emphatic, "loss for time and eternity."  
p. 69

Barnes says:

The idea of drowning is not properly that of the apostle, but the image is that of a wreck, where a ship and all that is in it go down together. The destruction is complete. There is a total ruin of happiness, of virtue, of reputation, and of the soul. The ruling desire to be rich leads on a train of follies which ruins everything here, and hereafter.--How many of the human family have thus been destroyed!  
p. 199

Lange says:

The last two words strengthen each other, and may perhaps be distinguished by applying the former to the destruction of the body, the latter to the perdition of the soul.  
p. 70

#### CIRCLING THE BLOCK

An exasperated salesman abandoned his car in a no-parking zone and left this note: "I've circled this block 20 times. I have an appointment and must keep it or lose my job. 'Forgive us our trespasses.'"

Upon returning, he found this note: "I've circled this block 20 years. If I don't give you a ticket, I'll lose my job. 'Lead us not into temptation.'"

(From InfoSearch 3.0)

## THE DANGER OF RICHES

But they that will be rich fall into temptation  
and a snare. 1 Timothy 6:9

Money is a good servant but a poor master. If the desire for riches becomes an obsession and an end in itself, men soon lose all spiritual perspective and fall into many "foolish and hurtful lusts."

The emperor Nero reveled in earthly possessions and set his heart upon them. From his splendid throne as the ruler of the Roman Empire, he commanded that gorgeous porches a mile long be built around his palace. The ceiling of his banquet hall was equipped at great expense with hidden showers that lightly sprayed perfume upon all who came to visit him. His crown was worth a half million dollars, and his mules were shod with silver. Whenever he traveled, a thousand chariots accompanied him, and he refused to wear the same garment twice no matter how costly and beautiful it was. Taxing the people unmercifully, he was able to pay extravagant sums of money to anyone who could devise new methods of entertaining him. Yet with all his riches and splendor he was a peevish, gloomy, dissatisfied man. The immense wealth he had amassed could not satisfy his soul. Not being rich toward God, he died a suicide.

If the Lord has granted you material possessions, recognize the dangers that accompany such prosperity. Honestly evaluate whether you are a good steward of the gifts He has bestowed. If you are poor, you should also heed the warning of 1 Timothy 6:9 because the **burning desire** for goods and gold can be just as destructive to your spiritual life as having them! Seek the riches of grace and concentrate on laying up "treasures in heaven." --H.G.B.

You may own countless acres--a lordly estate;  
You may dwell in a palace, costly and great;  
But the mansions in Glory will only be given  
To those whose treasures are laid up in Heaven.

--Moncrief

**THOT: Never let your GOLD become your GOD!**

(From Our Daily Bread, June 15)

## COVETOUS OR CONTENTED?

For the love of money is a root of all kinds of evil.

1 Timothy 6:10

Someone has said, "Money is a universal passport to everywhere except heaven, and a certain provider for everything except happiness." In itself money is good and necessary, but to love it is sinful. Those who try to find contentment in wealth are usually not satisfied unless they have just a little bit more.

Coming downstairs one morning, a wealthy man heard his cook exclaim, "Oh, if I only had 5 dollars, wouldn't I be content!" Thinking the matter over, and wanting to see the woman satisfied, he handed her a 5-dollar bill. She thanked him profusely. He paused outside the kitchen door to hear if she would express the same satisfaction and thanks to God. As soon as she thought he was out of earshot, he heard her mutter in disgust, "Oh, why didn't I say 10 dollars!" That's the typical cry of the covetous heart.

A Christian magazine reported that a songbook had a misprint in one line of the hymn, "Guide Me, O Thou Great Jehovah." It should have read, "Land me safe on Canaan's shore," but it was printed, "Land my safe on Canaan's shore." The editor observed, "The revised version might be acceptable to many who have fallen into the trap of the love of money."

To find the joy and satisfaction that comes from God--that's contentment. Truthfully now, are you seeking to be rich in goods or rich in God? Are you covetous or contented?

--H.G.B.

Who finds in Christ a resting place  
From all his toil and pain  
Has greater wealth than if earth's gold  
Were gathered to his gain.

--Garrison

**The real measure of our wealth  
is what will be ours in eternity.**

(From Our Daily Bread, August 16)

(The Heart of Godly Leadership by Hudson T. Armerding)

J. B. Phillips, the famed translator and essayist, entitled his autobiography The Price of Success. An eloquent passage explains why:

I was in a state of some excitement throughout the whole of 1955. My work hardly seemed arduous for it was intrinsically exciting. I was tasting the sweets of success to an almost unimaginable degree; my health was excellent; my future prospects were rosier than my wildest dreams could ever suggest; applause, honour and appreciation met me wherever I went. I was well aware of the dangers of sudden wealth and I took some severe measures to make sure that, although comfortable, I should never be rich. I was not nearly so aware of the dangers of success. The subtle corrosion of character, the unconscious changing of values and the secret monstrous growth of a vastly inflated idea of myself seeped slowly into me. Vaguely I was aware of this and, like some frightful parody of St. Augustine, I prayed, "Lord, make me humble--but not yet." I can still savour the sweet and gorgeous taste of it all--the warm admiration, the sense of power, of overwhelming ability, of boundless energy and never failing enthusiasm.

And then Phillips concludes,

It is very plain to me now why my one man kingdom of power and glory had to stop.  
pp. 151-52

Notice how persistently God acted to dissuade Solomon from his course of self-gratification and inordinate lust. He warned him, rebuked him, and allowed three adversaries to oppose him. God told Solomon he was going to lose the kingdom and that Israel was going to be disgraced and rejected because of his action. Surely the wisest man who ever lived could not plead that he was unaware of what would transpire.

Solomon stands as an illustration of what happens when lust controls an individual. It radically distorts his judgment and his perspective. Put another way, the person's whole being is inverted so that the visceral dominates the cerebral. The prophet Nehemiah thought it best to remind Israel, "Was it not because of marriages like these that Solomon king of Israel sinned? . . . even he was led into sin by foreign women" (13:26).

For Christian leaders the point is clear. One way Satan will try to destroy the leader's testimony--and that of those associated with him--is through illicit sex. Christianity Today recently reported that one out of ten ministers has had affairs with members of their congregations. The leader must not start down the path of immorality in his mind through sexual fantasies induced by magazines, photographs, movies, or conversation. All such must be decisively set aside so that the leader does not capitulate in his thought life. If he fails there, he will capitulate in his behavior also.  
pp. 173-74

(Temptations Men Face by Tom L. Eisenman)

B. F. Skinner did behavior-modification experiments with chickens. He found that he could teach a chicken to peck at a disk if he rewarded the bird with a piece of corn. If he stopped rewarding the chicken, the chicken would quit pecking the disk. But if he gave an intermittent reward, that is, dropped a piece of corn only occasionally and at random, chickens would stand and peck relentlessly at the disk until they fell over from exhaustion. This is the psychological principle behind the compelling power of the slot machine.

We are driven and manipulated by the intermittent reward principle in sweepstakes, lotteries and gambling. Sure, sometimes people do get rich quick. If it never happened, we would soon give up the obsession. I read last week of a man in Colorado who won two \$10,000 prizes in the lottery in one week. That ought to keep Coloradans pecking the lottery disk for months.  
p. 139

(Laugh Again by Charles R. Swindoll)

The whole subject of finances and fund raising and remaining pure, humble, and grateful in the handling of money is a heavy weight hanging on the thin wires of integrity and accountability.  
p. 222

(Lion and Lamb by Brennan Manning)

The Bethlehem mystery will ever be a scandal to aspiring disciples who seek a triumphant Savior and a prosperity Gospel. The infant Jesus was born in unimpressive circumstances, no one can say exactly where. His parents were of no social significance whatsoever, and His chosen welcoming committee were all turkeys, losers, and dirt-poor shepherds. But in this weakness and poverty the shipwrecked at the stable would come to know the love of God.  
p. 176

v.10 For a root of all the evils is the love of money,  
which certain ones in reaching for it have been led astray  
from the faith and pierced themselves with many sorrows.

The word "ROOT" is in the emphatic position.

Here in this 10th verse Paul is giving us the reason why  
"those who are desiring to be rich are falling" into all of  
these various things:

"FOR A ROOT OF ALL THE EVILS IS THE LOVE OF MONEY."

Psalm 1:1-3

Blessed is the man  
who does not walk in the counsel of the wicked  
or stand in the way of sinners  
or sit in the seat of mockers.  
But his delight is in the law of the Lord,  
and on his law he meditates day and night.  
He is like a tree planted by streams of water,  
which yields its fruit in season  
and whose leaf does not wither.  
Whatever he does prospers.

Jeremiah 17:7, 8

But blessed is the man who trusts in the Lord,  
whose confidence is in him.  
He will be like a tree planted by the water  
that sends out its roots by the stream.  
It does not fear when heat comes;  
its leaves are always green.  
It has no worries in a year of drought  
and never fails to bear fruit.

Colossians 2:7

having been firmly rooted and now being built up in Him and established in your faith, just as you were instructed, and overflowing with gratitude.

Galatians 6:7, 8

Do not be deceived, God is not mocked; for whatever a man sows, this he will also reap. For the one who sows to his own flesh shall from the flesh reap corruption, but the one who sows to the Spirit shall from the Spirit reap eternal life.

Guthrie says:

Certainly for those mentioned in verse 9 the root of all their evils was love of money, but it must not be deduced from this that love of money is the sole root of all evils, for the New Testament does not support this.  
p. 114

Hiebert says:

The connotation in "the love of money" (philarguria) is not the acquisition of wealth in order that it may be used in prodigal expenditure but rather the miserly accumulation and hoarding of money for the very love of it. That which should be a means to support life is made the end of life itself.  
p. 114

"THE LOVE OF MONEY" is AVARICE or MISERLINESS.

Barclay says:

Here is one of the most often quoted and misquoted sayings in the Bible. Scripture does not say that money is the root of all evil; it says that the love of money is the root of all evil.  
p. 151

Lange says:

This love of money not merely signifies the lust for gaining money in all possible ways, but the desire of keeping it at every cost.  
p. 70

Benjamin Franklin said:

Avarice and happiness never saw each other, how then should they become acquainted.  
p. 347

Moss Hart said:

A too constant preoccupation with money may seem to indicate the lack of a proper sense of moral values, but [let] those who have always had money . . . be without it for a while, and they will soon discover how quickly it becomes their chief concern.  
p. 859

(From Familiar Quotations by John Bartlett. Little, Brown & Co., 1980)

## GOING GAGA OVER A GIGA

. . . the love of money is the root of all evil.

1 Timothy 6:10

Some saintly men mentioned in the Bible had great riches. So we know it's not wrong for a Christian to accumulate wealth if it is obtained honestly and used for God's glory.

The LOVE of money, generated by greed and covetousness, is what the Bible condemns.

The National Bureau of Standards has announced that because of the problems that arise in working with large figures in government and business, the excessive use of zeros should be avoided. They suggest that the prefix "giga" be substituted for the 9 zeros that follow the Arabic numeral 1 to denote a billion. By the way, do you know how much a billion dollars is? Well, if a man gave his wife a million dollars and told her to go out and spend a thousand a day, she'd return 3 years later with the money gone. But if he gave her a billion dollars to do the same thing, she wouldn't come back for 3,000 years!

Becoming a millionaire used to be the ultimate goal. But now some people desire power and prestige so much that they strive for even greater wealth. Losing all sense of values, they go gaga over obtaining a giga!

You may say, "This devotional is not for me. I'm not looking for that kind of money." But wait a minute! It's the "**love** of money" that God is concerned about. A man can drown in a pond as well as an ocean! You can be just as wicked by setting your affection on a thousand dollars as on a billion.

Believer, seek the riches of God's grace. Concentrate on storing up treasure in Heaven. Beware of the error of going gaga over a giga. --H.G.B.

The riches of this world are vain,  
They vanish in a day;  
But sweet the treasures of God's love--  
They never pass away.

--Bosch

**THOT: Never let GOLD become your GOD!**

(From Our Daily Bread, April 25)

## ONE WAY OR THE OTHER

A minister received a call from the Internal Revenue Service asking about a member of his church.

"He stated on his income tax return," said the official, "that he gave three thousand dollars last year to your church. Is that correct?"

"I don't have the records here, and I would have to check on it. But I'll say this--If he didn't, he will."

(From InfoSearch 3.0)

## FILTHY LUCRE IN THE PLATE

A pastor made the following announcement before the offering: "I would like to remind you that what you are about to give is tax deductible, cannot be taken with you, and is considered by the Bible to be the root of all evil."

(From InfoSearch 3.0)

"FOR A ROOT OF ALL THE EVILS IS THE LOVE OF MONEY, WHICH [FOR LOVE OF MONEY] CERTAIN ONES IN REACHING FOR IT HAVE BEEN":

1. "LED ASTRAY FROM THE FAITH,"
2. "PIERCED THEMSELVES WITH MANY SORROWS."

The word "REACHING FOR" could be translated:

- "stretching oneself,"
- "reaching out one's hand,"
- "aspiring to,"
- or "striving for."

By making this the #1 priority in their lives, 2 THINGS have happened:

- 1.THEY HAVE BEEN "LED ASTRAY FROM THE FAITH,"
- 2.THEY HAVE "PIERCED THEMSELVES WITH MANY SORROWS."

Matthew 27:3-5

Then when Judas, who had betrayed Him, saw that He had been condemned, he felt remorse and returned the thirty pieces of silver to the chief priests and elders, saying, "I have sinned by betraying innocent blood." But they said, "What is that to us? See to that yourself!" And he threw the pieces of silver into the sanctuary and departed; and he went away and hanged himself.

Acts 1:18, 19

(Now this man acquired a field with the price of his wickedness; and falling headlong, he burst open in the middle and all his bowels gushed out. And it became known to all who were living in Jerusalem; so that in their own language that field was called Hakeldama, that is, Field of Blood.)

Luke 16:19-31

Now there was a certain rich man, and he habitually dressed in purple and fine linen, gaily living in splendor every day. And a certain poor man named Lazarus was laid at his gate, covered with sores, and longing to be fed with the crumbs which were falling from the rich man's table; besides, even the dogs were coming and licking his sores. Now it came about that the poor man died and he was carried away by the angels to Abraham's bosom; and the rich man also died and was buried. And in Hades he lifted up his eyes, being in torment, and saw Abraham far away, and Lazarus in his bosom. And he cried out and said, "Father Abraham, have mercy on me, and send Lazarus, that he may dip the tip of his finger in water and cool off my tongue; for I am in agony in this flame."

But Abraham said, "Child, remember that during your life you received your good things, and likewise Lazarus bad things; but now he is being comforted here, and you are in agony. And besides all this, between us and you there is a great chasm fixed, in order that those who wish to come over from here to you may not be able, and that none may cross over from there to us."

And he said, "Then I beg you, Father, that you send him to my father's house--for I have five brothers--that he may warn them, lest they also come to this place of torment."

But Abraham said, "They have Moses and the Prophets; let them hear them."

But he said, "No, Father Abraham, but if someone goes to them from the dead, they will repent!"

But he said to him, "If they do not listen to Moses and the Prophets, neither will they be persuaded if someone rises from the dead."

#### Acts 5:1-11

But a certain man named Ananias, with his wife Sapphira, sold a piece of property, and kept back some of the price for himself, with his wife's full knowledge, and bringing a portion of it, he laid it at the apostles' feet. But Peter said, "Ananias, why has Satan filled your heart to lie to the Holy Spirit, and to keep back some of the price of the land? While it remained unsold, did it not remain your own? And after it was sold, was it not under your control? Why is it that you have conceived this deed in your heart? You have not lied to men, but to God."

And as he heard these words, Ananias fell down and breathed his last; and great fear came upon all who heard of it. And the young men arose and covered him up, and after carrying him out, they buried him.

Now there elapsed an interval of about three hours, and his wife came in, not knowing what had happened. And Peter responded to her, "Tell me whether you sold the land for such and such a price?"

And she said, "Yes, that was the price."

Then Peter said to her, "Why is it that you have agreed together to put the Spirit of the Lord to the test? Behold, the feet of those who have buried your husband are at the door, and they shall carry you out as well." And she fell immediately at his feet, and breathed her last; and the young men came in and found her dead, and they carried her out and buried her beside her husband. And great fear came upon the whole church, and upon all who heard of these things.

Hendriksen says:

They have wandered away from, literally "planeted away from" the faith. The word planet means wanderer, for that is exactly what a planet is. Not in the sense that the earth or the other planets are "thrown out of their appointed orbits." Their orbits have been fixed, so that it is possible by means of six or seven "elements of a planetary orbit" to predict exactly where in the sky each planet will be. But in relation to the "fixed" stars, the planets, revolving around the sun, seem to wander about. This accounts for their name.  
p. 201

Barnes says of these 2 concluding phrases:

The notion of deception or delusion is in the word, and the sense is, that, deceived by the promises held out by the prospect of wealth, they have apostatized from the faith. It is not implied of necessity that they were ever real Christians. They have been led off from truth and duty, and from all the hopes and joys which religion would have imparted.  
p. 199

The word rendered "pierced themselves through" occurs nowhere else in the New Testament, and is a word whose force and emphasis cannot be well expressed in a translation. It is from peiro and is made more emphatic by the addition of the preposition peri. The word peiro means, properly, to pierce through from one end to another, and is applied to meat that is pierced through by the spit when it is to be roasted; then it means to pierce through and through. The addition of the preposition to the word, conveys the idea of doing this all round; of piercing everywhere. It was not a single thrust which was made, but they are gashed all round with penetrating wounds.  
p. 200

When we are thinking of being led astray, we are reminded of the PRODIGAL SON who took the inheritance his father had given him and went to the far country to squander it.

Barclay says:

With money a man can do much good; and with money he can do much evil. With money a man can selfishly serve his own desires; and with money he can generously answer to the cry of his neighbour's need. With money a man can buy his way to the forbidden things and facilitate the path of wrongdoing; and with money he can make it easier for someone else to live as God meant him to live. Money is not an evil, but it is a great responsibility.  
p. 152

Wiersbe says:

It is a dangerous thing to use religion as a cover-up for acquiring wealth. God's laborer is certainly worthy of his hire, but his motive for laboring must not be money. That would make him a "hireling," and not a true shepherd. We should not ask, "How much will I get?" but rather "How much can I give?"  
p. 80

(Simple Faith by Charles R. Swindoll)

And Charles Spurgeon's comment is classic: "To stand with a penny in one hand and a trumpet in the other is the posture of hypocrisy."  
p. 124

(Cages of Pain by Gordon Aeschliman)

Anne told me her story of being forced to resign from the staff of one of this nation's largest evangelistic ministries. The reason was that she had become too overweight. Never mind that slander, striving for power, and the accumulation of wealth characterize daily dealings at the vice-presidential level of this ministry (I am well acquainted with the organization): Anne's looks did not fit in a structure that wanted to project a successful image to the public in order to raise funds for world evangelization.

Apparently God had a wonderful plan for her life, but not when she was a few kilos too heavy. Her wrongful dismissal would easily win a hefty settlement in the secular court, where even "carnal" people would be clear-headed on the abuse she was dealt.

Take a quick survey of the line-up of Christian stars. Look at the platform, the Christian TV stations, the funds appeals by relief and development organizations, and the evangelistic ministries. All elevate the lifestyles of the pretty, rich, white, and famous. Too often our Christian structures have been seduced by the cultural versions of success and beauty, and as a consequence we have lost the fact of human dignity.

p. 68

(Descending into Greatness by Bill Hybels and Rob Wilkins)

The Me First mindset has led our society to the verge of internal collapse. Escapism, perversion, AIDS, unwanted pregnancies, violence, political scandal, and family breakups are all symptoms of our modern-day madness, our obsession with Me.

p. 94

(The Set of the Sail by A. W. Tozer)

The man of the world, despite his protestations to the contrary, actually accepts the sufficiency of this world and makes no provision for any other; he esteems earth above heaven, time above eternity, body above soul and men above God. He holds sin to be relatively harmless, believes pleasure to be an end in itself, accepts the rightness of the customary and trusts to the basic goodness of human nature. And even though he be an elder in a church he is part and parcel of the world.

pp. 135-36

Guthrie says:

At the same time the process of piercing is laid to their own charge for they pierced themselves through with self-inflicted pangs of disillusionment.  
p. 114

Hiebert says:

In their eagerness to pluck the fair flower of wealth they have pierced and wounded themselves with its sharp, unsuspected thorns. A condemning conscience assails them and destroys their happiness, while they suffer under their poignant disillusionment.  
p. 115

(Growing More Like Jesus by Richard L. Strauss)

If there is one sin that ought to arouse our righteous ire it is the greed we see in ourselves and others. Lust for money and material possessions is one of the most powerful motivating forces known to man, and grasping after more has become the order of the day. When we see people gambling away their incomes and reducing their families to poverty in desperate attempts to strike it rich, we have a right to be angry. When we see people suing others for millions of dollars over trivial matters in an obvious attempt to get rich, we have a right to be angry. When we see business people taking unfair advantage of others to make a fast dollar, we have a right to be angry.

When that greed is exhibited by people whose primary responsibility is ministering to the spiritual needs of others, as it was with the Sadducees, it is even more reprehensible. We have a right to be angry about so-called servants of the Lord whose first concern seems to be increasing their net worth. We have a right to be angry about professing Christian speakers and musicians demanding exorbitant fees for their services. We wonder whether they are serving God or money.

While there is not a great deal we can do about greed in other people, we can surely deal with it in our own lives. By being content with what we have (cf. 1 Timothy 6:6-8; Hebrews 13:5), we can show the world that Jesus Christ provides deeper satisfaction and happiness than any material thing can give. Then by graciously telling others about the life He offers, we can help them find release from the strangling grip of greed.  
p. 53

(Never Give Up by Don Hawkins)

Perhaps that's why he was frequently fond of saying, "All that really matters is money." Another of Bob's proverbs was, "Remember the Golden Rule--the one who holds the gold makes the rule!"  
p. 175

As one of his former associates said at the cemetery following his funeral, "He lived hard, climbed high, and died young."

What an epitaph.  
p. 177

(The Heart of Godly Leadership by Hudson T. Armerding)

Scripture describes the way Solomon handled wealth. Notice the interesting contrast in 1 Kings 6:37 and 7:1:

The foundation of the temple of the Lord was laid in the fourth year, in the month of Ziv. In the eleventh year in the month of Bul, the eighth month, the temple was finished in all its details according to its specifications. He had spent seven years building it. . . . It took Solomon thirteen years, however, to complete the construction of his palace.

We recognize that David had made preparation for the building of the Lord's house by accumulating materials in abundance. We can surmise, therefore, that Solomon could build without delay. Even so, there was a substantial difference between the seven years to build the Lord's house and the thirteen years to construct Solomon's.

Reading about the dimensions and furnishings of Solomon's home suggests that as the construction continued, this man was not interested simply in shelter but in status.

While Solomon was faithful in building the Temple of the Lord and establishing it as a place of worship, he was more interested in the building of his own house. The attraction of material things had so penetrated Solomon's consciousness that his priorities were out of order.  
pp. 168-69

Mark 10:21-25

And looking at him, Jesus felt a love for him, and said to him, "One thing you lack: go and sell all you possess, and give to the poor, and you shall have treasure in heaven; and come, follow Me." But at these words his face fell, and he went away grieved, for he was one who owned much property. And Jesus, looking around, said to His disciples, "How hard it will be for those who are wealthy to enter the kingdom of God!" And the disciples were amazed at His words. But Jesus answered again and said to them, "Children, how hard it is to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God."

(The Heart of Godly Leadership by Hudson T. Armerding)

Scripture portrays the Lord Jesus looking on a rich young ruler and loving him, then giving him a seemingly harsh stipulation: "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me" (Matthew 19:21). The major issue here was not wealth. Rather, it was the question whether anything was competing for the young man's allegiance and was thus inhibiting his submission to Christ's sovereignty over his life.

This incident helps us understand that Christ's purposeful love is incredibly and totally demanding. It requires of us all that we are and have. C. S. Lewis, in The Problem of Pain, strikingly describes God as "the consuming fire Himself, the Love that made the worlds, persistent as the artist's love for his work and despotic as a man's love for a dog, jealous, inexorable, exacting as love between the sexes." It was painful for the rich young ruler to learn that following Jesus involved a total response to such a love.

p. 72

(Men Who Win: Pursuing the Ultimate Prize  
by Steven J. Lawson)

Jesus saw through the outer facade into his heart. To the greed. To the materialism. To the worldliness. To the self-centeredness. What Jesus saw was a bankrupt heart. Empty and void.

With the skill of a deft surgeon, Jesus cuts to the real issue of this man's heart: "One thing you still lack; sell all that you possess, and distribute it to the poor, and you shall have treasure in heaven; and come, follow Me."

No, Jesus was not saying he must buy his way to Heaven.

This man's problem was that money and power had become his master. His god. His life pursuit. Jesus was saying, "You must change ships in midstream and follow a new Master. I must become your new Number One. Reassign your life and all your possessions under My authority."

Or it's no deal.

This rich yuppie first looked at his money. Then at Christ. Back to his money. Then back to Christ. Which would it be? It was a moment of decision. Who would be his God? Money or the Master?

The decision was cast. And money and power won.

This young exec turned on his heels and vanished, leaving sad and grieved. His face fell, dejected. Why? Because he could not have it both ways. His money was too much to give up.

Jesus watched him as he faded into the horizon and turned to His disciples saying, "How hard it is for those who are wealthy to enter the kingdom of God!" (Luke 18:24).

Yes, it is hard for the rich to be saved. Hard because they have more "things" to forsake. Hard because they have to stand in line like everyone else and receive a free gift. Hard because they are more tied to this world. Hard because it is hard to forfeit power and control.

How hard?

"For it is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God," Jesus said.

Now, that is hard. Hard, as in impossible. Camels don't fit through sewing needles. Unless it is in the movie Honey, I Shrunk the Camel.

It is impossible for anyone to be saved who wants to keep control of his life and money. Impossible. I-M-P-O-S-S-I-B-L-E!

p. 53

Verse 10 is the KEY VERSE in our study:

"FOR A ROOT OF ALL THE EVILS IS THE LOVE OF MONEY, WHICH  
CERTAIN ONES IN REACHING FOR IT HAVE BEEN LED ASTRAY  
FROM THE FAITH AND PIERCED THEMSELVES WITH MANY  
SORROWS."

Let us remember now that this verse is the KEY VERSE for  
LAW #14 of LEADERSHIP:

"A GOOD LEADER HAS A RIGHT ATTITUDE TOWARD MONEY."

CONCLUSION:

What are some of the lessons that we can learn from this particular study?

LESSON #1: It is godliness with contentment that brings us great gain.

LESSON #2: We came in with nothing, and we go out with nothing.

LESSON #3: There is no such thing as ungodliness with contentment.

LESSON #4: The other possibility is ungodliness with discontentment.

LESSON #5: With something to eat and something to cover us, we should be content.

LESSON #6: Those who are desiring to be rich keep falling into 4 things:

1. TEMPTATION
2. A SNARE
3. MANY USELESS DESIRES
4. MANY HARMFUL DESIRES

LESSON #7: Life to a lot of people is nothing on both ends and a mess in the middle.

LESSON #8: Those who are desiring to be rich find themselves sinking into ruin and destruction.

LESSON #9: The root of all the evils is the love of money.

LESSON #10: A good leader has a right attitude toward money.

Lock says:

It is in his address to elders of Ephesus that St. Paul insists that he had coveted no man's silver or gold or apparel, Acts 20:33.  
p. 70

Confucius said:

To see what is right and not to do it, is a real want of courage.

Winston Churchill wisely said:

If you will not fight for right when you can easily win without bloodshed, if you will not fight when your victory will be sure and not too costly, you may come to the moment when you may have to fight with all the odds against you and only a precarious chance of survival.

Will Durant said:

No great nation has ever been overcome until it has destroyed itself.

## CONTENTED CHRISTIANS

I have learned, in whatever state I am,  
in this to be content.      Philippians 4:11

For many fine people, a driving desire for material possessions has lured them into a trap of unending debt. Apparently this has been the plight of man in every culture, as is evident from an old Sanskrit proverb that says: "To protect his rags from the rats he got a cat; to get milk for the cat he bought a cow; to tend the cow he hired a servant; and to manage his servant he procured a wife." Now, that may not be the sequence people follow today, but the underlying motive is the same.

C. H. Spurgeon told of a bankrupt man who said he had been ruined by a new sofa. The man explained, "That sofa was the bad beginning--it was too fine for me. It made my old chairs and table look awful, and so I bought new ones. Then the curtains had to be replaced. The furniture in the other rooms was sold, and new articles were bought to correspond with what we had in the parlor. Soon we found that the house was not good enough for the furniture, and so we moved into a larger one. And now, here I am, bankrupt."

As Christians, we look at life from an eternal perspective and view it as a sojourn--a pilgrimage. Therefore, we take to heart the admonition of Hebrews 13:5, "Let your manner of life be without covetousness, and be content with such things as ye have; for He hath said, I will never leave thee, nor forsake thee." Genuine contentment becomes our possession when we cease from the sin of covetousness and trust the One who supplies all our need.

Have you learned that valuable lesson?      --P.R.V.

Fret not for want of earthly things,  
They'll never satisfy;  
The secret of contentment is  
To let the Lord supply.      --D.J.D.

**THOT:Contentment is not found in having everything but in  
being satisfied with everything you have.**

(From Our Daily Bread, October 8)

(Jumping Hurdles, Hitting Glitches, Overcoming Setbacks  
by Steve Brown)

I've heard it said, "Show me your checkbook, and I'll tell you how much you love God." That's probably true.

John Wesley once preached a sermon with three points. "The first," he said, "is make all you can . . ." and an old saint in the front row said, "Amen."

Then Wesley said, "Not only should you make all you can, you ought to save all you can," and the saint in the front row said, "Amen."

Then Wesley added, "Not only should you make all you can and save all you can, you should give all you can," and the saint in the front row said, "Why spoil a good sermon?"

p. 232

(Descending into Greatness by Bill Hybels and Rob Wilkins)

Time and again, I run into people who have felt a leading to descend, to downscale, to accept a demotion, for the sake of advancing the kingdom of Christ. While I have never met a person who was sorry he or she descended, nearly everyone I meet who has followed such a leading has faced a certain degree of discomfort, because many of the choices were downright painful. It isn't easy to trade Adam's prayer, "Not Your will, but mine," for Jesus' prayer, "Not my will, but Yours." Moving down involves humility, brokenness, dependency, servanthood, and obedience--none of which come to any of us naturally. We are all more comfortable with the status quo.

p. 64

(Success, Motivation, and the Scriptures by William H. Cook)

Make all you can,  
save all you can  
give all you can.

--John Wesley

Money has never made a man happy yet, nor will it. There is nothing in its nature to produce happiness. The more a man has, the more he wants. Instead of its filling a vacuum, it makes one. If it satisfies one want, it doubles and trebles that want another way. That was a true proverb of the wise man, rely upon it: "Better is little with the fear of the Lord, than great treasure, and trouble therewith."

--Benjamin Franklin

p. 28

Tolsto[y] has a powerful story of a young Russian who fell heir to his father's small farm. He was no sooner in possession of this land than he began to dream eagerly, of how he could add to it. One morning a stranger, evidently a person of great power and authority, came to him and told him, as they were standing near the old homestead, that he could have, for nothing, all the land he could walk over in one day--but at sundown he must be back at the very place from which he started. Pointing to the grave of this young man's father, the stranger said, "This is the point to which you must return."

The youth looked eagerly over the rich fields in the distance and throwing off his coat and without waiting to say a word to his wife and children, started off across the fields. His first plan was to cover the tract of ground 6 miles square; but when he had walked the six he decided to make it 9, then 12, then 15--which would give him 60 miles before sundown!

By noon he had covered 2 sides of this square of 30 miles. But eager to get on and compass the whole distance, he did not stop for food. An hour later he saw an old man drinking at a spring, but in his hunger for land he brushed aside the cup which the old man offered and rushed on in his eager quest for possession of land. When he was a few miles from the goal he was worn down with fatigue.

A few hundred yards from the line he saw the sun approaching the horizon and knew that he had but a few minutes left. Hurrying on and ready to faint, he summoned all his energies for one last effort--and managed to stagger across the line just as the sun was sinking. But as he crossed the line he saw a cruel, cynical smile on the face of the stranger who had promised him the land. Just as he crossed the line--the master and possessor, he thought, of 15 square miles of rich land--the youth fell dead upon the ground which he had coveted.

The stranger then said to the servant, "I have offered him all the land he could cover. Now you see what that is: 6 feet long by 2 feet wide; and I thought he would like to have the land close to his father's grave, rather than to have it anywhere else." With that the stranger, who was Death, vanished, saying as he did, "I have kept my pledge." pp. 33-34

STUDY #14 - 1 Timothy 6:6-10

What are some of the lessons that we can learn from this particular study?

LESSON #1: It is godliness with contentment that brings us great gain.

LESSON #2: We came in with nothing, and we go out with nothing.

LESSON #3: There is no such thing as ungodliness with contentment.

LESSON #4: The other possibility is ungodliness with discontentment.

LESSON #5: With something to eat and something to cover us, we should be content.

LESSON #6: Those who are desiring to be rich keep falling into 4 things:

1. TEMPTATION
2. A SNARE
3. MANY USELESS DESIRES
4. MANY HARMFUL DESIRES

LESSON #7: Life to a lot of people is nothing on both ends and a mess in the middle.

LESSON #8: Those who are desiring to be rich find themselves sinking into ruin and destruction.

LESSON #9: The root of all the evils is the love of money.

LESSON #10: A good leader has a right attitude toward money.