

## *Capital Gains*

A sermon by David Roquemore  
First Presbyterian Church  
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I Timothy 6: 6-19

When I finished seminary, Susan and I moved to Glen Burnie, MD with our infant daughter. We moved into the upstairs of an older house; the landlady lived right downstairs. We agreed on the rent, and it was due on the 1<sup>st</sup> day of the month. So the first month rolls around, and I get up and go to the church. I am thinking, I will go home at lunchtime and write the check, and give it to her. Well, I get to the church, and the senior pastor wants to see me. I go into his office, and he says she has called complaining that I haven't paid my rent. I said, "it isn't even 9 o'clock in the morning yet!" I went back home, wrote her the check, and I told her not to expect the rent before noon henceforth. She was very concerned about what was due her, and managed her money very closely, very carefully.

Jesus talks a lot about money. The scriptures talk a lot about money. That is why the church talks about it – not because the church wants it, but because all of us have it, and it becomes a problem. So we have to talk about money, and about how our money and the use we put it to affects us. What is the relationship between our money and our soul?

Paul writes this letter to Timothy. Timothy is a younger man, who accompanied Paul on many of his journeys. Timothy is basically a young pastor, and Paul is giving him advice. The fledgling church is experiencing the kinds of things that groups of sinful human beings always experience, and Paul is telling Timothy how best to handle these issues. In this part of the letter, he talks about the temptations of wealth.

Look at the first few verses:

*Verse 6 & 7: there is great gain in godliness combined with contentment; for we brought nothing into the world, so that we can take nothing out of it.*

Godliness – the Greek word means *piety* – with contentment is recommended. Can we be content with what we have, with our "lot in life," with things the way they are? Can we love and serve God, letting that be our contentment? The contrasting way is not being content, but trying to attain ever greater wealth, being tempted by all kinds of desires. The love of money, Paul says, the desire for more and more, is the root of evil things in our lives. Many people think the phrase is, "money is the root of all evil," but it isn't! It is, "the love of money is the root of evil." We have this idea that material wealth can bring goodness, but that is an illusion. Whatever good wealth brings, it cannot deliver contentment, satisfaction, peace.

There is a warehouse outside of West Lafayette, Indiana, which is the salvage and storage for outmoded equipment from Purdue. I went in there one time, and saw

the future of our civilization. Piled as high as this ceiling were computer parts – monitors over here, disk drives over there, cables and keyboards. These parts were perfectly good – I was there to buy a disk drive to repair my computer. These parts were piled there because they had been replaced. The never-ending need of engineers to upgrade and replace with newer faster parts produced this pile.

*We all have that never-ending need for more, for the new, for something different, something else.* That is the problem. We dedicate our lives to that. We may do it unconsciously, but we do it! Advertisers know this about us: that is why you can buy almost the same old thing, only this one is “new and improved.” Well, who doesn’t want something that isn’t improved?

Paul suggests another way to Timothy. He tells him, verse 11, to pursue not wealth but *righteousness, godliness, faith, love, endurance and gentleness*. Those are the things that a strong faith needs. Those are the qualities that make life rich. Those are the things we all long for and yearn for.

As we read verses 11 to 16, Paul tells us what is really valuable in life: *take hold of the eternal life, to which you were called*. Here we get the point. What is really worth desiring, worth working for, worth every sacrifice, is not the newest whatever; it is the life that God gives us in Jesus Christ. Beside that all else is worthless.

This is about priorities. Paul knows wealthy people. And we would be in that group, were Paul here with us. Wealth is a relative term. We might say, “we aren’t wealthy, why, we are barely getting by,” when millions of others on the planet would be amazed at the things we have. Wealth leads to a problem, one we know well; we want to have more and more, without end. Paul says our priority, the one which truly has no end, is Jesus Christ. Anything else is a mistake.

I have known wealthy people. Some of them were miserable, kind of like my first landlady, always counting each nickel, and suspicious of everything that happened to them. Others had lots of money, but didn’t make it a priority. One woman used to say, “I don’t want anyone to worry about money! It isn’t worth the trouble.” Her sister would call me about some need she’d heard of, and always end the conversation with, “and does the Church have any needs?” I would answer, “no ma’am.” “Do you have any needs?” Again I would say, “No ma’am.” Woe to me if I ever lied to her! If you need something, just say so, and it would be provided. Wealth was not their priority. Living as Jesus taught was.

So we learn is that commitment to Jesus, and to living the life that Jesus taught, is first, above all else. If stewardship is “what you do with what you have,” then the gospel is the guideline for what you do! How do we live this life of discipleship, of following Jesus, of loving neighbor and even enemy? We do it by learning what Jesus taught, and doing that, every day.

John Jewell notes, “I must be absolutely sure that my hopes and dreams are centered in God and not placed in the material things that are a part of my life. Gratitude must replace greed and praise of God will replace the quest for gain in my living.”

There it is: Gratitude must replace greed. What we are really at here is greed, the love of money. We need to replace our greed with gratitude; after that it doesn't matter how much money we actually have. If we can be set free from greed, we are on the road to God's kingdom. So then, what do we do?

Look again at the text, at the last three verses:

*As for those who in the present age are rich, command them not to be haughty, or to set their hopes on the uncertainty of riches, but rather on God who richly provides us with everything for our enjoyment. They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life.*

What we do, having set our hope in God through Jesus Christ, is to use our wealth – which includes all that we have and all that we are – to do good, to serve the gospel. So you see, there really is nothing wrong with being rich in itself. It is what we do with our wealth, and what our wealth does to us, that matters.

Let's note that in this sermon we are mostly thinking about money. But life is much more than money. Stewardship is more than money. Suppose you have a talent, a gift, something you can do well. What should you do with it? You might use that gift in the service of God!

Our choir members and musicians, our artists, have heard the call of God and joined the choir – because your voice blended with others makes so many wonderful anthems possible. You use your gifts for the betterment of our worship service, and we know it. We thank you, and we give thanks for you!

Well, you say, I can't sing. Aside from the fact that I don't believe it, OK. What can you do? You know, I knew a man who had retired as a financial officer in a local corporation. He served for a year on the church finance committee, and really didn't enjoy it. Then his mother died, and I went to the funeral home. Here was this same guy, smiling and gracious. I watched him greet people. We made him a greeter at church – he was marvelous. It was something he enjoyed doing. What do you enjoy doing that you could do to serve God?

So what are you rich in? What wealth do you have? Where are the points in your life that you really enjoy? Take those things, and use them for God! And in doing so, you will find you have a “capital” gain!

Thanks be to God! Amen.