

# A CHRISTIAN'S GUIDE TO INVESTING

## Ultimate Gains

a sermon resource created by Geoff Kunselman



### Scripture: 1 Timothy 6:5-8

A few years ago, my wife and I were traveling with friends. While driving, I was engaged in our conversation and missed a slight bend in the road. We continued for another 30 miles before I realized we were going in the wrong direction. Worse yet, there was no shortcut to get back on the right road, so we had to backtrack to where I made my mistake. I am embarrassed to admit that I had GPS on my phone but was so confident of the route ahead (even though I had never driven it) that I ignored the GPS. One thing is for sure whether on a road trip or in life; just one wrong turn, and sometimes just a missed "bend," will take us farther and farther from our desired destination.

First Timothy is one of the three Pastoral Epistles of Paul – two are to Timothy; the other is to Titus. Both of these younger men were assigned to significant ministry tasks. For Timothy, it was pastoring the church(es) in Ephesus. Ephesus was a cosmopolitan city, a busy seaport and commerce center.

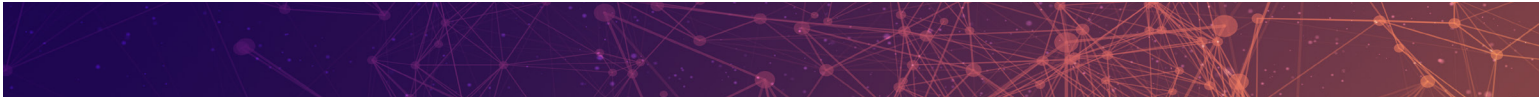
A primary concern to Paul in 1 Timothy is that of false teachers. Somewhere, they had gotten off track or made a wrong turn. It led them farther and farther from the truth. Thus, Paul is challenging Timothy to be aware of this and to counter their inaccurate teaching with the truth of the gospel.

To describe this truth, Paul uses the word godliness. The word godliness is used 13 times in the three Pastoral Epistles – nine of those are in 1 Timothy, and six of those nine are in chapter 6. This chapter has so much "gold" that we will uncover in the next four weeks.

For Paul, godliness concerns correct thinking that leads to right believing, which in turn leads to right living. Godliness has an ethic to it – it is the discernment to judge something as right or wrong, which is not arbitrary but rooted in God's perfection. Furthermore, as we will see, there are outcomes both to godliness and ungodliness – a recurring theme throughout all of Scripture. From Adam and Eve going forward, a lesson throughout the Bible is that you cannot do wrong and expect things to turn out right. Thus, Paul wrote to Titus, "Godliness is of value in this present world..." Positive effects and outcomes exist for those who pursue and practice godliness in the here and now.

Furthermore, godliness has value here and in eternity. Hence, Paul's opening remarks in the letter to Titus read: "Paul, a servant of God and an apostle of Jesus Christ, for the faith of God's elect and their knowledge of the truth that leads to godliness, in the hope of eternal life that God...promised before time began."

Near the end of his letter, Paul is focused on godliness as it relates to money. Again, he references these false teachers who have gotten off track. He writes, *"These are the things you must teach and insist on. If anyone teaches otherwise and does not agree to the sound instruction of our Lord Jesus Christ and godly teaching, they are conceited and understand nothing. They have an unhealthy interest in controversies and quarrels about words that result in envy, strife, malicious talk, evil suspicions, and constant friction between people of corrupt minds, who have been robbed of the truth AND (emphasis added) who think that godliness is a means to financial gain"* (1 Timothy 6:3-5).



Doesn't that sound familiar? Still today, some preachers and teachers proclaim with fervor and have persuaded many people to believe that the gospel and godliness are the means to financial wealth. This belief is commonly referred to as the prosperity gospel. Sadly, such teachings have gained momentum across global Christian communities. Joseph William Black writes in *Raising Up Good Stewards*: "The health and prosperity gospel is...an invasive species on the African continent. It has found conditions on the ground agreeable and is rapidly spreading from coast to coast. Because too few people are theologically trained, the preachers propagating their message operate with impunity...The world is looking at some Christian leaders and wondering if they are any different from corrupt leaders in business and politics."<sup>1</sup>

Paul counters this line of thinking. The false teachers had said that godliness is the way to wealth. In other words, godliness is the means. Paul pushes back by conveying that godliness is the desired end because it is the ultimate worth. On this foundation, he builds the next level of thinking that a God-centered, God-focused, God-honoring, God-directed life coupled with contentment is great gain (v.6). Put another way, the godliness-contentment mix is the best asset class a person can have.

However, we know that contentment is often elusive because no matter what we have, we will want something else. There is a story of a pilot and co-pilot flying over the mountains of eastern Tennessee. As they went over a mountain lake, the pilot said, "When I was a boy on a lake just like that in our family's rowboat, I would look up to the sky and see planes like this one. I would say, 'If only I could fly in a plane like that.' Now, as we fly over, I look down and think, 'If only I could be sitting in a rowboat on a lake like that.'"

Discontent grows by focusing on what we do not have. Furthermore, it is often fueled by seeing what others do have and wanting the same. We were happy with our house until we went to "their" house. Our vacation in our family camper, eating hot dogs roasted over the fire, made us feel good until we saw where "they" went on their vacation, what they stayed in, and where they went to eat. In his letter to the Philippians, Paul reflected that he had learned to be content. We may need to learn contentment, too. So here Paul helps us with that.

Verse 7 reads, "For we brought nothing into this world, and we can take nothing from it." This truth is a potent reminder that "life does not consist in the abundance of things." We realize no matter how much people accumulate, either money or possessions, they will give it all up relatively quickly because life at its longest is short.

John Stott said, "Possessions are just the traveling luggage of life." Stuff is to help us do life; it's not the objective or sum of life. Furthermore, if you have traveled a lot, you know from personal experience or by watching others that too much luggage is burdensome. Too much stuff is just too much stuff.

### **Contentment is gained by perspective.**

Let's be practical. For some people, this means knowing that given the occupation or profession they feel called to or best suited for in service of humanity, it does not bring in the money that other occupations or professions may bring. I am not defending our culture's values or why some professions almost arbitrarily make considerably more than others.

In considering this, I wondered if this might not just be window dressing for laziness. Or put this way: I will accept what I have because I do not want to exert reasonable effort. The difference is acknowledging that we do not have control in some if not many, areas of our lives. Contentment is the peaceful acceptance, even embrace, of situations about which we do not have power. Thus, in verse 8, Paul writes, "...having food and clothing, we will be content." Clothing could include the idea of shelter as well. So



Paul is essentially saying that if I have food to eat and a place to stay, I am content.

So, for some, contentment is a matter of healthy acceptance of what we have been allotted. For others, contentment comes by choice, choosing to have less in order to do more for others.

What gives Paul so much legitimacy in his writing is that he lived it. He wrote to the Philippians, “Rejoice in the Lord! Present your requests to God with thanksgiving, and the peace of God which passes all understanding will guard your hearts and minds in Christ Jesus.” What is remarkable is that Paul wrote those words, not while sipping coffee on the front porch of a cabin in the woods; he wrote those words while in prison.

So, it goes here, too. The Pharisees were not just intensely religious; most of them were well-educated and wealthy. Paul described himself as a “Pharisee of Pharisees.” But he gave up his prestige, social circle, and wealth or potential for wealth for his love of Christ and the advancement of the gospel.

His actions, in some form or another, have been repeated many times by followers of Jesus over these past two thousand years. In Peter’s words, these are stories of those who left everything to follow Christ. These chose the “way of less” and were content with that because they had something more to live for.

What if the Lord might want to talk to you about another way of living? Could you be content by choice? Instead of the next house up or the next level of lifestyle, what if you choose to be content with the one you have, realizing that stuff is just the “traveling luggage of life.” What if you were to lighten up on your luggage intentionally?

Alan Barnhart is the CEO of Barnhart Crane and Rigging, one of the most significant heavy lift and heavy transport companies in the United States. He and his wife, Katherine, and their children exemplify careful and generous management of God’s money. “Everything I have and everything that I am has come from God and belongs to God, and I am a steward of it,” Alan says. “My job is figuring out what God wants me to do with the things he’s given me.”

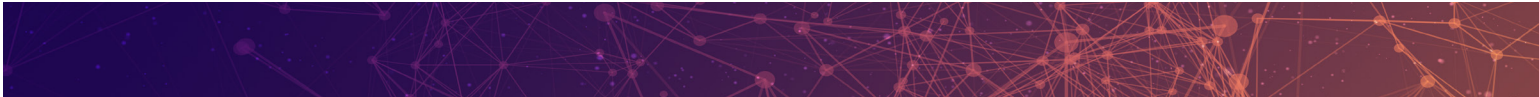
When he finished school, some friends encouraged him to go to seminary and then into full-time Christian work. Alan recalls, “I realized that all of us who are followers of Jesus are in full-time ministry ... And I felt that God had gifted me more in the area of business and engineering than head in preaching or teaching.”

As a young believer, Alan took Jesus’ warnings about the downside of wealth seriously. So when Alan and his brother started a business, they put safeguards in place, including a lifestyle cap. Now Barnhart Crane and Rigging has grown about 20 percent yearly for the last 30 years, with over a thousand employees. In their first year of business, they donated \$50,000 – more than Alan’s salary. Since then, the Barnharts have contributed more than \$100 million in profits to Christian ministries.

In 2007, Eric, Alan, and their families gave the company to the National Christian Foundation. Though they still run its daily operation and are paid by the company, the brothers don’t own it, and their descendants won’t either. The Barnharts elected to “seek first the kingdom of God and his righteousness.” They are living out the truth that “godliness with contentment is great gain.” In fact, it is the greatest gain!

No matter where you are on the “economic scale,” there is a word for each of us this morning.





Here are some questions for you to consider and pray about:

- Is your life's #1 priority the pursuit of godliness – knowing God, serving God, following God, seeking the kingdom of God? What is the evidence of that?
- Are you content? Are you satisfied by accepting what you have with gratitude?
- What if you were to accept a level of living that you could live beyond but decided to practice contentment by choice?
- How heavy is your traveling luggage? Does it weigh you down?
- What if you were to downsize your lifestyle to upsize your giving?
- Is the Lord talking to you about living on less to do more for the sake of others and eternity?