



1200 Lexington Road
Wilmore, KY 40390

Pastor Daryl Diddle

(859) 858-3521
office@wfmc.net

“Tragic Money”

Sermon Series: “Faith and Finance,” No. 2

July 10, 2025

1 Timothy 6:3-10

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

6 But godliness with contentment is great gain. 7 For we brought nothing into the world, and we can take nothing out of it. 8 But if we have food and clothing, we will be content with that. 9 People who want to get rich fall into temptation and a trap and into many foolish and harmful desires and plunge men into ruin and destruction. 10 For the love of money is the root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

== == == == ==

We're in 1 Timothy chapter 6 this morning, if you'd care to turn there with me. First Timothy 6.

~~~~~

Last week we began a series looking at how faith is tied together with finances, and how that truth is making an impact on the economies of our world even today.

The truth is, some of the clearest evidence as to who we are and what we believe, both individually and nationally, is revealed in how we understand and handle money...and...in how we respond when we face economic challenges.

It's also true that, in today's global economy, our decisions about money affect, not only ourselves and our family and our neighbors, but also people who live on the other side of the world.

Just this past week, I heard a news story about how our monetary policy here in the states is directly affecting a big chunk of people in Lesotho. Did you hear about that?<sup>1</sup>

---

<sup>1</sup> <https://www.wsj.com/world/africa/lesotho-tariffs-state-of-disaster>

Honestly, before last week, I'd never heard of Lesotho, but it's a tiny country completely surrounded by South Africa, and when our president threatened 50% tariffs a couple months ago, most of the clothing manufacturers there...Levis and Wrangler, primarily...closed down.

Eventually the tariff rate settled out at 15%, but by the time that was established, other nations with quicker trade responses, captured that market, so now the people in Lesotho are in trouble...which has been made even worse by the elimination of much of the aid they'd received from us before.

~~~~~

Now, my purpose is not to judge the rightness or wrongness of tariffs or foreign aid. Those are hugely complex issues that we could discuss all day.

My point is...no one, and especially not the President of the United States...makes financial decisions in a vacuum. Every decision we make about money affects other people.

And on top of that, there are always spiritual and moral components to our handling of money. When we do things that are against God's will and order...we always affect, not only ourselves, but also our neighbors.

We talked about that last week. The, what people today call "lifestyle choices" that lie outside God's order, those sinful lifestyles are doing away with future generations and that is making us all poorer.

The loss of a moral compass, which has been for a couple hundred years the Judeo-Christian moral ethic – does not just affect families and neighborhoods and small-town gossip.

No...living against God's will eventually affects global markets.

~~~~~

For at least the past hundred or so years, the health of the United States and the health of the global marketplace has gone hand in hand - that's how powerful the American economic engine has been. But it will not stay that way if we, on a national scale, don't return to the God whose principles have made, not only *us*, and a ***big part of the rest of the world***, more ***prosperous***.

Those people of Lesotho hope we ***get it together***, you know? Same thing is true of those people working in American factories in Haiti and China and Indonesia and Mexico and Vietnam are all hoping we can get our economic house together.

But our "getting it together" invariably involves spiritual and moral renewal.

God gave humanity moral guidelines...He gave us ***rules*** for a ***reason***.

Not for His ***amusement***.

Not to limit our ***freedoms***.

Not to bind us in ***legalism***.

***No***...His principles are there for our ***good*** and for the good of the ***world***. God's way of doing things actually works!

Most of our world doesn't see that, but it's true just the same.

Like any good parent, God has given us **boundaries** that we're **healthiest** and most **prosperous** living **within**.

Contrary to a good amount of today's parenting philosophy, being a good parent does **not** mean giving your children whatever they want...

letting them do whatever they like...

letting them decide for themselves what's right and wrong.

That approach to parenting destroys children.

But that is exactly what more and more of our world is demanding from God, **if** they even **acknowledge** that He **exists**. They have no idea what's right and wrong, but **they** want to choose it **without** His help.

That is tragic for the world...and God grieves that.

Choosing right and wrong apart from God's instruction leads to all sorts of troubles, and that's as true in the financial realm as it is in any other.

~~~~~

The title of this week's message, "Tragic Money," is based on verse ten of our text here today, where Paul writes,

"For the love of money is a root of all sorts of evil. Some people, chasing after it, have wandered away from the faith and have pierced themselves with many pains."

The phrase there at the end of that verse gives you the picture of a person who's stabbed themselves from head to foot on all sides – a person covered with wounds – painful and sorrowful – wounds that have all come to them as a **direct result** of **chasing after money**.

~~~~~

Now notice: Paul is not saying that **money, itself**, is **bad**.

Money is, inherently, neither bad nor good.

Money is... [*places tool box on pulpit*]

Money is a tool...a means to an end.

The end, though, is determined by the character and the spirit of the person handling the money.

With money, a person can do much **evil**.

With money, a person can do much **good**.

With money, a person can selfishly serve their own desires.

With money, a person can give generously to a neighbor's need.

With money, a person can buy their way to forbidden things and participate in all sorts of wrong.

With money...a person can make it easier for themselves and for others to live as God wants them to live.

Money is **not** evil.

Money is a tool, but money **is a powerful tool**, and like any other power, money sets itself up, in the life of its possessor, against every other power at work in that person's life...including God.

You see, in a person's life, there is always a contest between powers to see which one is the greatest, because there can only be one **greatest**.

In someone's life, there can only be one greatest **influence**, greatest **voice**, greatest **guide**, greatest **power**.

~~~~~

I have a friend, Matt, who runs his family business – the Ohio Pet Dog Food Company. When we were in high school, I was always amazed at their family's collection of dogs. They took in all sorts of strays...dogs coming and going all the time...sometimes a dozen or more...which was no big deal because they lived on a farm and, well, they got their dog food free, you know?

I learned something about power from those dogs.

When a new dog came around, all the rest of them in the pack had to figure out who was, literally, the top dog. If a new dog showed up that was bigger, stronger, more alpha than the others, he became the leader.

Then, when another new dog appeared, it was all up for grabs again. Sometimes they'd fight for it, because even those dogs knew there can only be one "greatest" power.

~~~~~

God always demands that top spot in the life of a Christ-follower. There is no negotiation about it. God accepts no less than to be the top dog.

But when money comes along, money challenges that.

~~~~~

Of course, we can't control God and His work and His will in our lives. We know that, really.

Sometimes we try to. Sometimes we try to take authority over Him and His word, and the truth is, we always end up poorer (sometimes literally) when we do that.

But God will not bend to our carnal wishes. He does not adjust Himself and His expectations to our whims and preferences.

God does not change His word according to what we think might fit better in our situation or culture. That just doesn't happen.

God's blessing **only** comes to us in **accordance** with His word and will.

And that is **exactly why money** can be so attractive to so many people: **money** is a source of power that **will** bow to our wishes.

Eventually, most people realize that they *can't* control **God**, but they *can* control **money**, and as people learn that they can have *their* way if they collect **enough** money, the goal of their lives, then, becomes to **collect money**...not for its own sake, but so they can use it to get what *they want* and do what *they like*.

No one loves money for the sake of money. It's just little green pieces of paper.

[places dollar bill on pulpit]

And really...people don't even love money for what it can **buy**.

People love **money** because they love **themselves** and **money feeds self-love**.

In fact, money promises to **satisfy** self-love.

Money tells a person, "You know, with me, you can have what **you** want.

You can buy what **you** want.

You can go where **you** want.

With me, you can make **yourself happy**. I'll fulfill **your** every desire."

~~~~~

So you see, it all comes back to the question, "Who's really going to be in charge here?"

Only one person can ever really be in charge of a life, so the question is, "Who's it going to be: God or me?"

Money helps **me**...money empowers **me** to be in charge, or to seem like I'm in charge anyway, **because I can order it around**...which is exactly why some people **love money so much**; it **seems** to put **them** in **control**.

But of course that's a problem for the Christ-follower because God and money are mutually exclusive when it comes to power.

God and money **can** co-exist, but they **can't co-lead** a person's life.

In Matthew 6:34, Jesus said it:

**"No one can serve two masters."**

It's never God **and** money in the driver's seat of someone's life.

It's never God and **self** leading a life.

And the truth is, whether or not they even realize it, every person admits, with their lives, who's really doing the leading. We admit it with how we use our time, with what we talk about, with what we read about, with what we pursue.

No one can serve two masters. There is only one supreme ruler of every person's life, and it's either God, or self.

~~~~~

Paul is warning Timothy here about how the love of money leads us to destruction, primarily because it gives us power, and with that power, we're led to believe that we really do know best how to manage our lives.

Because money doesn't argue with us.

Sometimes God does argue with us, doesn't He?

Money never will. Money does what we tell it to do, and as we order it around, we tend to get arrogant and we think, "Wow, we must be pretty good at leading our lives. Look at how money is listening to us. Look at what we've accomplished."

When we have money, it gets easier and easier to listen to self, because we have that power; and as we obey self more and more, we become less and less willing to listen to God.

And you know, gradually, over time, we can become all but deaf to His voice.

We don't *care* how *He* says to do things...*because*...we have *money*!

And as we base more and more decisions on self...on what we want...on what we think is right and good...and as we ignore what God says we should do, we hurt ourselves...and we hurt those around us, both now and, potentially, *eternally*...because faith in *self* always leads to *destruction*.

Jesus said,

*"it's easier for a camel to go through the eye of a needle than it is for a rich man to enter the kingdom of Heaven."*²

Don't kid yourself...money *is that strong* of a *power*; it feeds our desire for control and if it's left unchecked, it will capture us and steal us from faith in God.

~~~~~

During the Great Depression of the early 1930s, the hopelessness that came with the loss of money caused a spike in suicide rates.

Same thing in the Great Recession of 2008.

These days, we're seeing something even worse. We're seeing people kill their families and then themselves.

Did you know that now happens every five days in our country?<sup>3</sup> We saw that in Nicholasville in just the past few weeks, and almost every time, the problem has to do with the pursuit of money...not having enough...losing what they had. When there's none to be found, people become hopeless and their hopelessness *"pierces them through with many griefs,"* just like Paul says.

Now, those are the extreme cases – I know that, but it happens all the time in less extreme ways.

Marriages lost,

families in turmoil,

savings evaporated,

homes foreclosed on,

all sorts of time and talents wasted...in people's pursuit of money.

---

<sup>2</sup> Matthew 19:24

<sup>3</sup> <https://www.indystar.com/story/news/investigations/2023/07/13/family-annihilation-investigation-domestic-violence-murder-suicide/69937389007/>

Over and over again, people pierce themselves with many griefs and sorrows, and become wounded all over because money has been allowed to rule someone's life.

~~~~~

Now...is there recovery from this?

Is there hope for the soul that money has captured?

Of course there is!

Jesus says it's impossible for a person chasing money to enter the kingdom of heaven. But the very reason Jesus says that is so He could also say to His disciples that God can accomplish the impossible.

With God's help and through His power, we can both *gain* and *keep* a *healthy* perspective of money. With God's help, we can put money where it belongs, not in the driver's seat, but in the tool box in the trunk, you see?

Now, we don't just sit back and eat cake...we work hard, but we work for the love of *God*...not for the love of *money*.

We seek first...what?

His Kingdom...

His righteousness...

and let the rest of life fall into place.

He'll make sure that it does.

~~~~~

Every one of us needs to give honest, serious thought to where money fits into our lives, because any one of us can fall to the temptation to make money our lord...our god.

Would you let God's Spirit speak to you about that today?

You can just ask Him, "God, tell me honestly, *who* or *what is, really*, the *Lord* of my life? *Who* or *what* is *actually* in the *driver's seat* of *me*?"

If it's been self through the pursuit of money, God will do two things: He'll show us the wounds money has made in our lives, and He'll offer Himself as the better way.

God's really throwing us a lifeline in this text today.

He doesn't want anyone to end up a tragedy...pierced and in grief.

That is what the devil wants, though, and that's where the pursuit of money will lead.

Don't give in to the promises of money.

The promises of money are empty.

The promises of Jesus are eternal.

~~~~~

Prayer: Father, thank you for leading the Apostle Paul to write all of this to Timothy given what he was experiencing then in the church that he was leading. Paul has given him tremendous words of wisdom that we are sharing in today.

Lord, would you search our hearts today? And if there's anyone here who really has made money their god ... the pursuit of money is what they live for ... Lord, would you reveal that in powerful ways, in unmistakable ways so that we all might be following you.

You are the Lord. You are in the driver's seat. We can put the money in the toolbox and pull it out according to your way and according to command when we need to use it for your glory. May that be true for us all. We pray in Jesus' name. Amen.

~ ~ ~

Closing Song: "Jesus Is Lord of All"

Closing Word & Benediction:

We can avoid so much tragedy by letting Jesus, and not money, be the Lord of our lives.

Now...that doesn't mean we won't have trials. You know, this is not health and wealth gospel stuff. We'll even have, maybe, financial trials.

Jesus' life proves that...He didn't even have a place to lay His head at night.

The thing is, I've known plenty of people, all across the financial spectrum, who've died painfully sorry that they let money rule their lives.

I've also known plenty of Christians, again, across the financial spectrum, who've died content and at perfect peace, because they'd let Jesus rule their lives.

Life has enough sorrows...let's not add to them by pursuing money – by letting money rule us.

Keep money as a tool. Keep it in its box.

And keep Jesus in the driver's seat where He belongs.

I promise you, you will not be sorry. You will not be sorry.

~ ~ ~

Thanks for coming to worship this morning.

The Lord bless and keep you. Amen

~ ✕ ~

*All material may be freely used where needed and helpful, but in the interest of integrity,
please note the source.*