

Series: Restless

Money Problems

First Timothy 6:1-6

Sermon by Executive Pastor Billy Lloyd

Waterstone Community Church, Littleton, Colorado

Sunday morning, May 17, 2026

A reading from First Timothy 6:6 through 10: “But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it, but if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plague people into ruin and destruction. 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,” the word of the Lord. You may be seated.

Billy: Can we thank Sage, our graduating senior, for reading our scripture this morning? I would like to also offer my congratulations to our seniors and actually seniors’ families. I know that this week is an extremely busy week for all of you. It is a great accomplishment, and our own family, my youngest, our daughter Abby, graduated college last week, and we had, yeah, it is awesome, but we had all the family in, we had all the parties, we had all the graduations, and so I resonate with where you guys are this weekend, so congratulations, seniors. Also, before I start the sermon this morning, last week, you may have heard about this, in our second service, we had a bit of a medical emergency. One of our attenders had a bit of an episode and blacked out, and so we had medical service come, and I just want to report that he is doing very, very well. He was at the hospital only a short time and is on some monitoring, so some of you have asked about that. Here is another question that has come up, was what happened here in the second service. You may not have experienced this. What happened is when the medical emergency happened, we actually stopped the service, shut down the service, turned the lights on, waited for some medical help for him to come. That is protocol for us. We want to be respectful. We want to be able to help. It is really disrespectful to continue a service while someone is going through a struggle like that. So that is protocol for us. This turned out great, and I just want to report back on that.

So, my name is Billy. I am the executive pastor here at Waterstone. This morning we are continuing our series on Restless. It is all about the things, the worries in our lives that cause us anxiety, cause us to worry. Over the past several weeks we have been talking through a lot of those things, loneliness, anxiety, a lot of those things. Last week Paul Joslin talked through this idea of decision making, of when sometimes we are in this idea of making a decision, and we get stuck with what does God want me to do, and we get stuck with decision anxiety, and he talked through a lot of that. This week we are talking about money, money problems. Now you can say it is really weird that the executive pastor, who does a lot of the finances at Waterstone, is talking about money. Does anybody have that thought? Just admit it. You had the thought, and actually I tried not to do this sermon, but it just worked out that way with Paul’s schedule, and so here is where we are, but here is the good news. We are actually not talking about giving to the church today, except to acknowledge that that is a part of church. That is a part of Waterstone. It is something that we talk about at Waterstone. We believe that giving comes out of our worship, that God gives us everything, and we worship Him by giving Him back a portion of what He has already given to

us, and we invite those of you who are members, who are attenders, those of you who love the work, who consider this your home church, we invite you to participate with us in giving, but that is the last thing we will say about giving, because today we are really diving into more of the emotional side, the anxiety side of money, and so before we begin, I would just like to pray for us as we dive in. Would you please pray with me?

God, we thank you for today. God, we enter into a subject that is a little hard. It is something we do not want to talk about. It is something we want to hold onto tightly, and we do not want to share our business when it comes to money, and so God, I pray for us today that you would help us to see things from your perspective, God, you would help us to open our hearts, open our minds, open our ears, and allow us to hear what you have to say to us about this area in our lives. We love you, and we thank you. In your name we pray, amen.

I grew up in a family that, a great family, godly family, but one thing we did not do in our family was talk to each other about their business. We had this idea of, okay, that is your business, and this is my business, and so we do not talk a lot about money in the family of origin that I grew up in. Your family may be different. I hope it is. I hope that money is more of an open conversation. One of my earliest memories, I was a child, I don't know how old I was, maybe eight, ten years old, and we lived in a fairly small medium-sized house, and I remember one night I went to bed fairly early. I was in bed, asleep, and I was suddenly awakened by just loud voices, really loud voices, and I remember this very clearly. My first thought was, my parents threw a party, and I wasn't invited. There is something going on, and so I get up, I have got my, probably my Superman pajamas and whatever, and I walk out, and I turn around the corner, and my parents are sitting at the table, and my dad looks a little angry. My mom is crying a little bit, and what I discovered is they were arguing about money. Even now, it can raise some emotions in me of watching that. I know that you have experienced something different. When it comes to money, it raises these feelings and emotions that we do not really know what to do with.

In a recent worldwide survey, they do this every year by, I guess it is Ipsos, an international polling organization. They came out with the top five worries in the world. We've got crime, violence, we've got inflation, cost of living, poverty, unemployment, financial, political corruption, and you can say, well, the good news is that at least crime is first, but even at first glance, you can see that four out of the five top worries in the world are about finances, financial issues, and I would even argue that crime is still a financial issue. Most crime is about protecting what we have. It is property crime. It is financial crime. There is definitely physical crime, but these are our worries. It gets a little worse, actually because in America, the number one worry in America on this list is inflation, financial worry. It is very, very real. So, we, the global we, all of us worry about money a lot. It is something that we can't get away from.

So, what happens when we worry about money? Well, there are a lot of things that go on in our spirits, in our souls, in our lives. When we make poor financial decisions, there can be this cognitive overload. Financial stress burns up our mental bandwidth. It leaves less energy for life, less energy for decision making. We can go to impulsive spending when we make poor financial decisions. Chronic stress triggers short-term coping mechanisms like retail therapy or impulse purchases, and then it can go to avoidance behaviors like anxiety.

Anxiety causes people to ignore bills and bank statements and results in missed payments and even more financial stress, and then there is the physical and mental health toll. We have chronic sleep deprivation. Has anybody ever lost sleep over a financial issue? Don't raise your hand, but it happens to me. There are other physical issues, delayed medical care when it gets hard. We put off things that we need to do to help us stay healthy, and things get worse and more expensive when we put off medical care. We have increased vulnerability to addiction. Financial worry raises the risk of substance abuse. We use drugs, alcohol, gambling, other ways to escape the realities that we are in financially, and then there is severe psychological stress. It is highly correlated to clinical depression and panic attacks when we go through that, and then finally, just like I talked about with my own family, there is the relational strain, the relationship strain that is associated with money issues. There is marital conflict. It can lead to divorce. It can lead to fighting over budgets. It can lead to less emotional intimacy and social withdrawal. People when they are under financial burdens can withdraw from the world, because it is too expensive to live in the world. You see all of the struggle, all of the pain that can come from financial stress in our lives, and again, we have just illustrated that we all worry about it. We all worry about it at times.

Now unfortunately today I am not going to talk about managing your money. That is not where we are going. One time I remember years ago we visited a church in Georgia actually, and the sermon that day was actually Dave Ramsey. You know who Dave Ramsey is. He is a national budget financial guy. He showed up on stage, and he preached for like thirty to forty-five minutes on managing your money. It was great. It was helpful, but that is not where we are today. I will say this, last year we offered here Financial Peace University as part of our Wednesdays at Waterstone, our core classes. I invite you to take that class. We hope to offer it again. It really is a great way to get a handle on your finances, if that is what you need to do, and also, you can talk to me, talk to others. We have some people in our church who are incredible financial managers that would be willing to help you if that is where you are. That is the last thing I am going to say about that too, because we are not talking today about financial management. What we are talking about is the emotions of money, of what it is we think and go through when we deal with money. Really, we are talking about what God says about money.

In the Bible there are over two-thousand verses that deal with money and money management. Jesus, they estimate about fifteen percent of his teachings were about money, and this is one that I think is really important. Jesus taught in parables a lot, right? He taught in stories. Sixteen of Jesus' thirty-eight parables, about forty-two percent of his parables dealt with managing money. It is a big deal. It is a big deal in scripture, and why is that so? Because money can grab a hold of us. What we perceive as lack of money can really grab a hold of us. Now, if you are in the room, and you are just trying out this Christianity thing, or you are new to the faith, you may be asking, "Why does God care so much about my money? Why is He so controlling, controlling what is mine?" and I would argue, and what we hope to look at today in scripture is that God's not trying to control your money. God knows that money can control our hearts, that money can control our lives, and God wants us to live lives of freedom, lives of openness, lives of open-handedness, not having to grab onto everything. That's what God wants of us, and so that's why it matters so much to Him, and so we are going to dive in.

We are looking today in First Timothy 6, the story, and there is some context around this verse that I want to set up. In First Timothy 6, Paul, the apostle Paul is writing a letter to Timothy. Now Paul is

Timothy's mentor. That is the best way to describe this. He has helped him grow up in the faith. He is a father figure to Timothy, and Timothy leads a church in Ephesus. Now, what do we know about Ephesus? What we know about Ephesus is that it was a financial center in the Roman empire. It was a very wealthy trading center. There was a lot of money. People flourished, and what we know is that somehow in this situation, people in Timothy's church were dealing with money. We know from these writings there were some very wealthy people in his church. There were also those in the church who wanted to be wealthy, and Paul is writing to Timothy, and he is telling him that this is how you need to talk to your people. These are the things you need to teach your people about money, because if we are not careful, money can control us.

So, we read from First Timothy 6, starting in verse 6, "But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it, but if we have food and clothing, we will be content with that." Now we are going to stop right there for now. The first thing we look at that Paul is telling Timothy to talk to his congregation about is contentment. Now, here is where you come in. I want you to turn to your neighbors, and I want you to talk to each other, and here is the question. When you hear the word, "contentment," what is the first thing that comes to your mind? Say something to your neighbors right now. Do that. All right. Do we have any good answers, good answers on contentment? Raise your hand. Just say it out. I can't hear it. Yeah, Carla? Peace. What else? Did everyone say the same word, peace? Say again? Satisfaction. I heard happiness. I heard something like that. Those are all great things.

What I think of, and I was thinking about this a lot, when I think of the word, "contentment," I think of my dog. Okay, so we have this five-year-old golden retriever. Dansby is his name, and he really sits around all day long pretty content, right? He is lying around. The only times he gets really riled up are if he thinks that one of us is going to go for a walk or a run without him, and then he is scratching at us. He is trying to get it. He wants to go on a walk so badly. The other time he gets riled up is when our neighbor's dog behind us comes, out and they sit at the fence and bark each other for a while. That is very annoying, very annoying. I hate it, but other than that, He lies around, and he is very content. He is happy to eat. He is happy to be. If he wants to be petted, he will just mosey over and stick his head on our lap. I mean, he's just a very contented dog. One way I know that he's very content is this. He does this a lot. His favorite place to lie down is by our back. We have a sliding glass door, and he'll go lie by the sliding glass door, but he doesn't just lie by the sliding glass door. He goes over there, and he turns over, and his sprawl. If you have ever seen a golden retriever lay down, his legs are like this, his back legs are splayed out, and he will stay there for hours, for hours. My wife and daughter, he is actually my daughter's dog, and he is really Sarah's dog, but he got that. That was good. He is really Sarah's dog, but they have this saying that a floppy dog is a happy dog. Have you ever heard that saying? A floppy dog is a happy dog, and this dog is extremely happy. He is very, very floppy. That is what I think of when I think of contentment, but when we all think about contentment, I want to start with the idea of what is not contentment.

Contentment is not apathy. Contentment is not settling. It doesn't mean that we do not have any drive or ambition. The apostle Paul, who is writing these comments about contentment, could be one of the most driven people in the history of the world. He single-handedly took the gospel to the known Roman

world. He stood up before the Roman government by himself and defended Christianity. I mean, there are even passages in scripture where he and the apostle Peter are ready to fight each other over theological differences, and this is not a passive man. It is just not, and yet he understood what contentment is. Here's a definition of contentment that we will work with today. It is a state of peaceful happiness and satisfaction, and here is the key, often arising from being at ease with one's current possessions, status, or situation.

Here is what the apostle Paul wrote in Philippians about contentment. One of my favorite passages in all of scripture and what I want to live by is this idea of contentment. This is Philippians 4:11 through 13. Remember this is the guy who is so driven and so ambitious for the gospel. He says this, "I have learned to be content whatever the circumstances. I know what it is to be in need. I know what it is to have plenty." He says it again, 'I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all things through Him who gives me strength.'" I believe that contentment is being at ease with where you are in life by putting your trust completely in God for all that you need, and most of us in the room would say, yes, we agree with that, and yet it is so terribly hard to live a contented life.

This past week, our family, my son from California and his wife, our granddaughter were in town for our daughter's graduation, and it was so great. I and my two boys, Chipper and Drew, we got to go play golf together. We don't get to do that very often, and we love that when the opportunity arises. Well, one of my sons, Chipper, had his, I think it was the best round of golf he has ever had. I mean, it was good. I mean, he played great. He was very happy. He beat his brother, which they loved that, but we are getting in the car, and Chipper says this statement. He goes, "If I could only play golf like that every time, I would be happy,' and I said, "No, you would not," because that is life, right? As soon as we get to a plateau, as soon as we get to a place, as soon as we start playing golf at a certain level, we always want to get better. As soon as we get to the level of finances that we think we should be in, then we think we will be happy. We always want more, and that is the danger that Paul is writing about in this verse, in this passage, the danger of always wanting more.

There is a phrase that I came across. It is called the epidemic of comparison. The epidemic of comparison on social media refers to the psychological urge to measure one's life against the curated, filtered, and idealized portrayals of others online. This habit of constant upward comparison frequently fuels chronic feelings of inadequacy, anxiety, low self-esteem, and depression. We all know this, and yet we all still can fall into the cycle of comparison, of looking at others and longing for more money or more fame or more beauty or more possessions, and here is where it gets dangerous. If we are not careful, we start looking for validation for our identity even in the things that money can buy us, not just in being rich, but in living in such a way that everyone knows that we are rich.

So back to the passage, starting in verse 9. This is what Paul is writing as a warning to those who want to be rich. He says this: "Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction, 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." This doesn't say money is the root of all evil. That is not an argument against people being wealthy. What it is saying is when we constantly want more, we constantly want to be richer, we constantly need more, that can be the root of evil in our lives. That can be the danger for us. Paul is saying

that when we compare ourselves to others, when we try to be something that we are not, when becoming rich is our primary goal in life, it can lead to a hard life, and if we are not careful, wanting to be rich can even drive us away from faith in Jesus. That is a hard place to go. Why is that? Why can it drive us away? I believe it is because instead of seeing everything that we have as a gift from God, we start to believe that God owes us something, that God owes us money. Instead of seeing God as the giver of every good and perfect gift, we start to see God as someone who is indebted to us. Did you hear that? If we are not careful, we say, "God, you owe me. You owe me." God is concerned more about the state of our souls than He is about our personal comfort or status.

This is a hard teaching, I know, and you can say, "Billy, that is really easy to say. I want to be contented. I don't want to fall into the trap, the cycle of wanting more and more and more, and yet in this culture it is so difficult to do that." There is a place that this passage goes to and the place we go to next. It is hard to say that is the antidote to consumerism, but it really is what Paul is telling Timothy to tell his people, and that place you go to, that act is the act of generosity. Paul tells Timothy to tell his people, even those who are more well off, about generosity. So, we go to First Timothy 6, starting in verse 17, and we read this together: "Command those who are rich in this world not to be arrogant, nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment." Do you see that? God gives us everything, so everything we have, wealth, everything, God gives to us, and he goes on, "Command them to do good, to be rich in good deeds and to be generous and willing to share. In this way, they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life." Generosity.

So how many in the room are rich? Sorry, don't raise your hand. I am just joking. I have a rich uncle. I am not rich. I have a rich uncle. Don't we all have a rich uncle? I mean, I feel that way. Our rich uncle, growing up, he was the family, they were the family that had the biggest, nicest house. They were the family that drove the nicest cars. In our family, we would all go out to dinner, like extended family, go out to dinner together. He was always the one that would, he would walk in, he would grab the server, and he would go, "If you don't give me the check, you've got to give me the check," and he was fighting for the check. He was always that guy. How many of you have someone like that in your family? Something I experienced. What I found out later is that my rich uncle actually did not make that much more money than my own family, my own father. What they did have was he and my aunt, husband and wife, two incomes, they had great jobs. My aunt actually worked in the banking industry, and she did a lot of great things with their money, and what I thought was this immense wealth was really just two people working hard, taking care of their money, and making good decisions, and it wasn't that our family did not do that. It is just that that was what we experienced. What we do not understand is that we always think that we are not the ones who are rich. When Timothy is talking to his congregation, he is talking about someone else. There is always someone I can think of that has got more money than I do, and so I am not the one that is rich. They are the ones that are rich.

I am going to push against the idea of rich. What is rich? I was looking for a statistic to help us have a little better picture of rich, and this statistic came up, and I'll show it, and it may help you. It may not help you, but this statistic here, more than half of Americans living below the official U.S. poverty line, that is roughly \$15,000 a year for a single person. I can't imagine living \$15,000 a year for a single

person, but that is the official U.S. poverty line. More than half of those people would still rank as high income or upper middle class in the global context. In America, we have resources. Now, I am not making the argument. I understand our cost of living is much higher. I understand it is very difficult to live here. I get it. I have got three kids in their twenties. They are all adults trying to make it in their life. They have great jobs, and they all struggle to make it in this economy, in this world. I get that. I am not making that argument. What I am saying is that all of us have more than we want to admit, but our tendency is to consume what we make on ourselves. It is our tendency.

So, the next question is, what is generous? What does generosity look like? Again, some statistics. The average American gives approximately one percent to two percent of their disposable income to charity. We can go through that in our minds. It is also interesting, I did not put this up here, but people, when you ask them how much they give, they typically say four to five percent, and when you look at the numbers, it is actually closer to one to two percent, so people give less than what we think we give, but here is the kicker about this. The less money you make, in this context, \$50,000 and below, those people gave like fourteen percent of their income away. The less money you make, the higher the percentage that you give away, and that number goes down, the more money you make. I am not here to ask, to fight with you or to make you feel guilty about how much you make or how much you give. I am just pointing out that we are not as generous as we think we are in this world with our money. The more money you make, the higher the percentage of your income you spend on yourselves. We are consumers. We live in a consumer culture. That is where we are, so, when Paul is talking to Timothy about this, he is pushing Timothy to talk to your people. Push them. Tell them there is a different way. Tell them it is not all about consuming what we have on ourselves, and he says it this way in verse 18. He says, "Command them to do good, to be rich in good deeds, and to be generous and willing to share." Even in this verse, it is not all about money. It really is not. It is about being generous with our whole selves to those around us.

We say it this way at Waterstone, and we put this up there, what generosity looks like at Waterstone. It looks a little bit like this. It is giving away your time, your talent, and your money, and we are talking more about money, but just to mention those other things really quickly, time could be our most precious commodity in our culture. How many of you feel that? You feel that I don't have time to do what I want to do. I sure don't have time to give to another person. We generally give time to those we like, our friends, our family. We rarely give time to those who need it the most. I believe that being generous with our time is very, very important, with our talent. All of us have something that we are good at. All of us have something that we, oftentimes that thing that we are good at is what helps us to make money. It is part of our jobs. It is all of that. How generous are we with our gifts, with the things that we are good at?

I just mentioned earlier, this idea that if you are good at managing money, if that is a gift to you, help those who need help. Find a younger person who needs help. Help them. Reach out. It happens all the time. I am not, this is no guilt, because this happens all the time here at Waterstone. I see it, and then it is important to be generous with our money. You don't realize that you can make a huge difference in the lives of others by giving money away. So that is the what. That is the what. It is generosity.

I want to land today with this question: Why should we be generous? Why should we be generous? I believe the issue here, I want to point it out. The issue is what life do you want to live? If we go back to verse 19, Paul says this again: "In this way, they," speaking to the wealthy people who are giving their

stuff away, giving their time away, “in this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.” Leave that verse up there just for a minute. That phrase grabbed me. I have never heard that phrase. I have never seen that phrase before, and as I was pouring through this sermon, that phrase, “the life that is truly life,” isn’t that what we long for, true life? The culture of this world tells us what the good life is, right? The good life is consuming. The good life is the bigger house or the nicer car or the fancy vacation, or the good life is looking great on social media or looking great on Instagram, but God tells us that there is a different life, that the true life is actually giving all that away. It is actually living with an open hand. We talk about that at Waterstone. It is one of our values, of open handedness, of “God, it is all yours anyway. Would you take it? Would you use it for your kingdom?”

This morning as we close, that is the question. The question is, “What life do you want to live? Do you want to live the good life, or do you want to live the life that is truly life?” Jesus said, Paul talked a bit about this. Lastly, Jesus said, “I am the way, the truth, and the life.” The true life comes from putting your faith and trust completely in Jesus Christ our savior, and why? Because He gave so much for us. He was God, and He laid down his right as God to be a human, to walk on this earth, a perfect human, and die on the cross and be resurrected. He gave it all away so that we can follow him, so that we can know his love. That is what generosity is, and that is why we can live generous lives. That is the only reason. We can’t do it on our own power and our own self. We can only do it with the Lord’s help.

So, as we close, I want to invite you to stand. Go ahead, stand please. I want to pray for us. We are going to sing. We are going to sing this great hymn, but here is what I want you to deal with in your heart today. This is what I want you to wrestle with. It is “Where am I? Am I contented? Do I live a contented life? How generously do I live?” Not because of any guilt, not because of anything I say, but because of God’s goodness and love and mercy in your life. You can live generously, but first it starts with submitting everything we have to God. It is all His. He has given it to us, and we can give it back to Him today. Would you pray with me?

God, we love you. We are thankful for this time. We are thankful for these hard words. Lord, I pray that you would help us to see your grace and mercy in this situation. There is no guilt associated with this. You are the God who owns it all. This is a matter of our heart. Lord, help us today to submit our lives to you. In Jesus’ name we pray, amen. Let’s sing together.

If you have more questions about that, please let’s talk. Let’s talk. A couple of quick things before we go today. Right after this service, over in the worship area right over here, we are having a meeting for anyone who would like more information, would like to think about and talk about our baptism services coming up. That is today, so we are having baptisms in just a couple of weeks, and we would love for you to come and talk more about that. If you are new to the faith, if you are new to church, you don’t understand what that means, baptism is our public declaration that says we follow Jesus, and if you have never done that, we would invite you to do that. We think it is very Biblical, and so you can come right in the worship area right after the second service at noon today on that.

Also, you have heard something about this. It doesn’t affect our first service people as much. We want you to know about it. Starting next week, we are making a change to our service schedule. We are moving the 10:45 service back to 10:30 a.m. When we made this change of two services about a month

ago, we thought we needed more time between services, but our number one value was community, and what we found was that you guys would leave this service and go home. The second service would come. There was no crossover, and so we wanted more community, and 10:30 seems to work better, so starting next week, the second service goes to 10:30 a.m. Neal, tell your friends about that.

Okay so as we go today, this is the benediction for you. This comes from Second Corinthians 8, verse 9, and I think it wraps up a little bit of where we have been today with God's generosity: "For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you through his poverty might become rich," rich in mercy, rich in love, rich in life today. Thank you for being here. Please go in peace this morning.

39:50 minutes

Edited by Tom Kenaston

Message #946