

1 Timothy 6:17-21 — How Should A Christian Handle Wealth?

July 2, 2017

Welcome to the CrossWinds Spirit Lake Campus. If you are a visitor joining us for the holiday, it is good to have you. I hope you have a great Fourth of July holiday.

July Fourth at the Lakes promises to be a different this year. For the first time, fireworks are legal. There is as much gunpowder in Spirit Lake as a small military weapons depot. This will be fun. I hope nobody blows themselves up.

We have a special emphasis this summer on our Spirit Lake campus. It is called, "Don't just attend church. BE the church." In our studies of 1 Timothy, we learned that Paul said church is not just an event we attend. It is to be a family where we belong. It is a place where people genuinely care for one another and go out of their way to help one another. If you are a visitor, I hope you feel warmly welcomed in the CrossWinds family today.

There are 10 actions steps I challenged us to follow to help increase the warmth of our welcome. This morning, I want to remind you of the fifth one. It is super simple. "Wear your name tag." We began using pre-printed name tags a few weeks ago for two reasons. First, it makes it much easier to meet new people when you know their names. Second, it is the way we take attendance. If your name tag is still on the wall for a few Sundays in a row, I or someone from the church will give you a call to make sure you are OK. As family, we care about you.

If you call CrossWinds home and don't have a name tag, simply fill out the yellow card and under your name check the box that says, "I need a name tag." We will have one for you next week.

On both our campuses, we are studying the book of 1 Timothy. This morning, we finish that study. Today is message 18 in that book. Next week, we start the Old Testament book of Ruth. It will be a quick study that will last only four weeks. If you are someone that is a sucker for a good love story where a young woman's life is transformed from ruin to rescue because of God's grace, you will love Ruth. If you are someone that loves it when God takes a messed up life and when someone places his or her faith and trust in Christ and God takes what is broken and makes it beautiful, you will love Ruth.

After the book of Ruth, we will be in a series that will keep us busy for the rest of the summer called Afterlife. We will look at what happens one minute after we die, what the Bible says about heaven, hell and the New Creation. We will also unravel the maze of the Millennium and see what the Bible says about our resurrection bodies. We will cap the series off with a special Sunday called the "Build Your Own Sermon Sunday" when you have a chance to vote for the questions about life after death that you want me to answer in the final message that we have not covered earlier in the series. This summer will be a lot of fun.

This morning, we are in 1 Timothy for the final verses in the book. Last Sunday, we studied Paul's impassioned plea to Timothy, the young man to whom Paul wrote this letter. He charged Timothy to be a good pastor. From those

words, we learned what a good pastor and Christian leader looks like. Paul ended with a benediction, and it felt like Paul closed the letter.

Then after those closing verses are a few additional verses we will study this morning. It feels like Paul reread his letter and realized something he said earlier in the letter that could be misunderstood, so he threw in these final verses to make sure there was no misunderstanding. These verses are the P.S. of his letter.

A few paragraphs earlier, in 1 Timothy 6, Paul talked about the dangers of loving money and the importance of learning contentment instead of living to be rich. Paul reminded us that as long as we have Jesus, food, clothing and shelter, we should be content. We are OK.

Here is what is important to notice about these earlier verses in the book. Paul warned against the dangers of *loving* money. He didn't warn against the dangers of *having* money. Many people in the city of Ephesus were extremely wealthy, not because they loved money but simply because they were good business men and women.

Having wealth is not wrong. Loving wealth is wrong. Paul didn't tell the rich to give away all their money and take vows of poverty to follow Jesus. In these final verses, Paul told the wealthy Christians of Ephesus, and wealthy Christians today, how to properly handle wealth to bring glory to God. These instructions are words of wisdom we all need to hear and heed.

1. Don't let wealth make you arrogant.

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. 1 Timothy 6:17 (ESV)

The word charge means command. It doesn't mean suggest. It is a strong word. It is a non-negotiable word. Command those who have resources not to become haughty. Haughty means proud. It means to have a high opinion of yourself so you look down on other people, especially those in lower economic circumstances. If you managed to accumulate a great deal of wealth, don't boast about it. Don't let it become your identity. Don't let it be a source of pride.

Did you make all that money? In one sense, yes. You saved the money. You made the right investments. In another sense, no. All of your wealth is a gift from God that you do not deserve so you have no room to boast. Why do I say this? We all know people much smarter than ourselves and that work more diligently than we do but for reasons known only to God himself, God did not put them in the right place at the right time so their wisdom and diligence turned into financial success. Being in the right place at the right time is a gift from God. Being born into a certain family or marrying into a certain family are all gifts from God. They leave us no room to boast.

While having wealth can lead to great levels of arrogance, it can also lead to great levels of gratitude and worship where you are filled with worship to God for his good gifts. Let your financial success lead you to thankfulness and worship not haughtiness and pride.

What character trait should the rich seek to cultivate instead of pride? Humility. Humility means considering others better than yourself. Jesus is the

example we are to follow. Jesus was rich. He is the Son of God. Although he was rich, he became poor to save us. He died for us. Cultivating a life of humility like Jesus is not just a charge to rich Christians but it is for all Christians.

[Do nothing from selfish ambition or conceit, but in humility count others more significant than yourselves. Philippians 2:3 \(ESV\)](#)

Humility does not come naturally to anyone. It takes walking with Christ, the power of the Holy Spirit and a conscious effort on our part. It is especially hard for the wealthy to cultivate humility.

2. Don't set your hopes for the future in the uncertainty of wealth.

Wealth provides a false sense of security. If your 401K is looking good, you tend to sleep better at night. Real security for the future does not come from your 401K being full but because of the tomb being empty. That is where we find out security for the future.

While it is hard for most people to gain wealth, it is easy for anyone to lose wealth. Some people lose wealth like the Prodigal son in Luke 15. They spend it on wasteful living.

Most of the time wealth is lost through investing. While investing is necessary to gain wealth and keep wealth, it is also one of the fastest ways to lose wealth. If you have money in the stock market, you know how quickly your net worth can drop in a month or only a few days.

In 1923, nine of the world's wealthiest men held a meeting at the Edgewater Beach Hotel in Chicago. In that meeting were the presidents of the world's largest steel, gas and utility companies. There was also the world's

wealthiest wheat speculator, the president of the New York Stock exchange, and the President of an international bank.

In the next 10 years all of them ended up penniless.

Charles Schwab, the president of the world's largest steel company, went broke and borrowed money for the last five years of his life to survive. Howard Hopson, president of the world's largest gas company, lost all his wealth and went insane. Arthur Cotton, the great wheat speculator, also died broke. Richard Whitney, president of the New York Stock exchange, was sent to Sing Sing prison. Many of them committed suicide when their businesses went belly up. The reason they lost their will to live was because the hope for their future was in wealth. When they had no wealth, they had no hope.

Paul's point was simply that having wealth today does not mean financial security tomorrow.

Do not toil to acquire wealth; be discerning enough to desist. When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven. Proverbs 23:4–5 (ESV)

Doesn't it feel like the writer of this Proverb was looking at your checkbook when he wrote this verse? While it is wise to save and invest, it is a trap to think wealth provides security for your future. The only one who provides security for our future is God.

Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you." Hebrews 13:5 (ESV)

God loves you. He sent his own son to die for you. When we place our trust in Jesus to forgive our sins through his death on the cross, God says he pays for our sins in full. God makes us into a new creation. As we walk with him,

he will work out in us the new person he has created us to be on the inside. The work God began in us he will be faithful to complete in us. He will bring us home to heaven not because of how well we hold on to him but because of how tight he holds on to us. God's love and faithfulness is the security of our future.

3. Enjoy the wealth God provides.

This is not typically what you hear from the pulpit. Usually churches give you the guilt-trip if you have wealth. That isn't what Paul did. God is the one who out of his kindness provides us pleasure in life. He wants us to enjoy the pleasures he provides. As we enjoy life's pleasures, they should motivate more worship of God for his good gifts.

For example, who likes the warm weather? Enjoy it and thank God for his good gift! Who likes the lakes? Enjoy it and thank God for it! Who likes boating on the lake with water skiing, wake boarding, kneeboarding and all the rest of the fun? Enjoy it and thank God for it! Who likes fishing on the lakes? Enjoy it! God provided it. God created fish. God is not a miser. He filled this world with countless pleasures that he wants us to enjoy, not to abstain.

If you were around earlier in this series, you will remember Paul dealt with the topic of pleasure in 1 Timothy 4. There were some teachers in the church of Ephesus who said vegetarian celibates were most pleasing to God. These false teachers were telling people to abstain from life's pleasures thinking that self-imposed suffering and denial made you more pleasing to God.

Paul said "Absolutely not!" The more spiritual people are not the celibate salad-eaters but the meat-eating married folks. The more spiritual people enjoy a juicy steak and their heart is filled with thankfulness to God for creating T-bone

steaks. The salad-eaters sit home nibbling on a celery stick like a rabbit. God gets less worship out of their lives because they abstain from God's good pleasures he gave us to enjoy rather than partaking of God's good pleasures and giving God more worship as we enjoy them.

The more spiritual people are open to getting married. When they do, they enjoy the gift of intimacy and closeness. They let the joy of intimacy and marriage motivate them to great levels of thankfulness to God for his incredibly good gift of sexuality and the state of marriage to enjoy it. The celibate vegetarians sit home lonely and frustrated, playing solitaire on the computer. God does not get as much worship in their lives if they deny and refuse to enjoy God's good gifts.

Paul extended this same principle into wealth. If God has given you wealth, it is OK to enjoy it. Let the joy of God's good gifts motivate you to greater levels of thankfulness and worship to God for the good gifts he provides. Enjoy the boat and let the joy of the boat inspire higher levels of thankfulness and worship to God in your heart. Enjoy the dinner at the restaurant and let the taste of the food drive more worship. Enjoy the summer home and let it be used to create great family memories. Let all of it drive more worship to God from the depth of your heart for God's incredible goodness and kindness in so many areas of your life, but most of all through Jesus.

Behold, what I have seen to be good and fitting is to eat and drink and find enjoyment in all the toil with which one toils under the sun the few days of his life that God has given him, for this is his lot. Everyone also to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil—this is the gift of God. For he will not much remember the days of his life because God keeps him occupied with joy in his heart. Ecclesiastes 5:18–20 (ESV)

What should you do if you don't have as much wealth as other people or you don't have the joy of marriage. First, don't be jealous of other people. Be happy for other people. Enjoy the good gifts God has put in your life and let the good gifts you have received motivate you to greater worship.

While there is nothing wrong with enjoying God's good gifts and letting that drive more worship from your heart, we can easily make a mess of everything. We can start worshipping the gift instead of the giver of the gift. Rather than God's good gifts motivating us to more worship of God, we worship the gift and we become idolaters. We give created things the affections of our hearts that should be reserved for the creator.

What does it look like to get things backward? You come to the lakes for the weekend to enjoy yourselves but instead of any thought of attending church on the weekend to worship and thank God, you consistently skip worship for even more fun on the lake. Instead of Sunday morning as a time of worship to the creator, it is set aside for more worship of his creation.

Instead of the joy of a family meal leading to a prayer of thankfulness before the meal for the good food you are about to enjoy, everyone digs in and forgets to thank God for his good gift of the food.

4. Be rich in good works.

They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life. 1 Timothy 6:18–19 (ESV)

While Paul said there is nothing wrong with enjoying your wealth, don't spend it all on yourself. If you have wealth, more enjoyable than doing good for

yourself is doing good for others. If you have monetary wealth, use it to do a wealth of good works.

Good works are not just what the wealthy do. It is something all Christians are called to do. The difference is those who are wealthy are able to do more good works and greater good works than the rest of us. As Christians, we should be known for our good works.

...who gave himself for us to redeem us from all lawlessness and to purify for himself a people for his own possession who are zealous for good works. Titus 2:14 (ESV)

Christian women are to be known for their good works. Most woman want to be known for their good looks. Christian women should want to be known for their good works. They make meals for people in need. They babysit kids. They make calls of compassion and kindness.

...but with what is proper for women who profess godliness—with good works. 1 Timothy 2:10 (ESV)

Christian leaders in the church are to model good works for the rest of the congregation to follow.

Show yourself in all respects to be a model of good works, and in your teaching show integrity, dignity... Titus 2:7 (ESV)

Incidentally, the word for *good* in this verse is not the typical word used in the Greek. This word only occurs here in the New Testament. It means to do good works that are actually good, not superficially good. If you are a wealthy Christian, which most of us fall into that category, we have a responsibility to use our wealth to do actual good for others, not just superficial good for others.

To show you the difference, let me give you a funny example. When I was a young pastor, I had a really neat outspoken guy come to Christ in the church.

He came from a really messed up background. He was filled with joy as a new Christian. He loved Jesus and was filled with a desire for good works. It was just before Easter when he came into the church with a huge box. He told me he had a great idea for a gift to everyone that attended church on Easter. He bought Jesus bobbleheads to give to the entire congregation on Easter Sunday.

That was quite spendy. His heart was in the right place but in truth it was probably more superficial good than actual good. Paul said the rich should go out of their way to do good works but that isn't always an easy thing to do. The good works they do and where they put their money needs to be evaluated so they are sure they are doing actual good, not just superficial good. Many times, that is much harder than writing a check.

5. Be generous and willing to share.

If someone has wealth, one of the best ways for him or her to do good works is to be generous with their money and resources. Generosity is nothing new. This particular word for generosity is important. It means not stingy generosity but lavish generosity. Let me give you an example. Pretend you know a single mother struggling to send her kids to summer camp. You want to do a good work so you offer to pay for her children to go to Christian camp for a week in the summer. Lavish generosity is realizing the single mother will need to spend a lot of money in fuel and she will need to make a stop at McDonald's four times during those drives to and from camp. Lavish generosity is you not only offer to pay for her children to go to camp but you offer her money for fuel and those meals at McDonald's. Lavish generosity is generosity that covers all the hidden costs.

Why should we be lavishly generous? Jesus our savior was lavishly generous to us. He didn't just save us from our sin but he adopted us into his family, making Jesus, the creator of the universe, our brother. Then God made us the most blessed beings in the entire universe completely as a free gift from Jesus and all we did is receive it by faith. That is the kind of generosity we received from God and that is the kind of generosity we offer to others, generosity flavored by lavish grace.

Paul said another way the rich should do good works is they should be willing to share what they have. There are many things in life we need only occasionally. The rich can do good works by loaning what they have to their brothers or sisters in Christ that occasionally need them. If you have a skid loader you can loan that out to bless someone that needs it for a few days; that is a good work you can do. If you have a trailer you can loan out for a few days to a friend, loan it out. That is a good work. If you have a chainsaw you can loan out, bless people and loan it out. If you have a generator you can loan out, bless people in need and loan it out.

The problem is all this giving away of money and sharing possessions can begin to feel wasteful to the wealthy. Many of the wealthy are wealthy because they are not wasteful. They are wealthy because they are good stewards of money. As Paul finished his words on wealth, he reminded the good investors among us that using our wealth for good works, being generous and willing to share, is not throwing money away. It is investing that money for tomorrow in our eternal retirement account in heaven. Generosity, sharing and doing good works

in the name of Christ is the way we lay up our treasure in heaven, for the life that is truly life.

Look what Jesus said about doing good works and those good works laying up treasure in heaven for our eternal reward.

Do not lay up for yourselves treasures on 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 and steal. Matthew 6:19–20 (ESV)

Whenever we give money, time and resources away to help the needs of others and further the cause of Christ, we are not losing those possessions. We are sending them ahead to heaven. They are credited to our accounts in heaven. Jesus and Paul told us, especially the wealthy, to not keep all your wealth in this world and think only of your earthly retirement plan. Think of your eternal retirement plan for real life. If you are good savers and investors, save and invest for eternal life by good works, generosity and sharing. It is the wisest way to invest your money.

In the ancient world, clothing and precious metals were of great value. Clothing and precious metal were ways you stored your riches. Clothing was valuable because all of it was hand made. The problem was moths could eat holes in clothing and ruin what you saved up for your future. Your investment depreciated. Precious metals were often buried in the ground for storage. The problem is when the metal became wet it corroded and lost weight so it went down in value.

Jesus' point is whatever you lay up to save for your earthly retirement is exposed to depreciation and loss. Whatever you lay up in heaven through good

works, generosity and sharing will never be lost and never be stolen. The best place for anyone to save for retirement is in heaven.

6. The greatest riches are found in Christ, not in cash.

O Timothy, guard the deposit entrusted to you. Avoid the irreverent babble and contradictions of what is falsely called “knowledge,” for by professing it some have swerved from the faith. Grace be with you. 1 Timothy 6:20–21 (ESV)

After all this talk about money and the goodness of enjoying it and the wisdom of how to use it and invest it for the future, Paul reminded Timothy of the greatest treasure of all, the treasure he has which is not wealth. It is the truth of Jesus.

In the ancient world, there were few banks. When someone went on a trip, they took their valuables and placed them into the hands of a neighbor they trusted. By ancient legal code, the neighbor was responsible to watch over what was deposited into their hands and make sure it was returned to the owner in exactly the same condition it was given to them.

The Greek legal words for a deposit entrusted into someone’s hands that was to be kept in pristine condition are the same words Paul used here to Timothy. He was to make sure the precious deposit given to him is kept in exactly the same condition and not destroyed. What is that deposit that is worth more than riches and it must be kept in perfect condition? It is the truth of Jesus Christ that Paul taught Timothy in this letter and which the church of Ephesus must hold out to the world.

Dead center in the middle of this letter, Paul gave this letter’s purpose.

I hope to come to you soon, but I am writing these things to you so that, if I delay, you may know how one ought to behave in the household of God, which is the

church of the living God, a pillar and buttress of the truth. 1 Timothy 3:14–15 (ESV)

It is my hope and prayer that CrossWinds on both its campuses is a pillar and foundation of the truth of Jesus Christ as we hold out the message of Christ to the world around us.



Dr. Kurt Trucksess is ordained in the Evangelical Free Church of America. He enjoys reading, writing, time with his family and wrestling with his sons. His favorite topics are preaching and ancient rhetoric. Feel free to contact him at www.Christ2RCulture.com (www.c2rc.com)

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