

July 23, 2017

The Dangers and Duties of Wealth

1 Timothy 6:17-21

In God's family people honor the Father by generously giving as proof that their real treasure is in heaven.

LTS: Psa. 138

This morning I want to talk to you about money. If you have been here for any number of years then you know that preaching about money is a rarity, to say the least. We talk about money when its time to announce the new budget, and when we update the financial records, and when there is something major going on that requires your financial attention. Aside from that, the only time we talk about money is when the passage before us on any given Sunday addresses the issue.

Actually, as we push back and consider Paul's letter to Timothy as a whole, we observe that that under the inspiration of the H.S. Paul has already written about money a number of times.

- (3:3) An elder should NOT be a lover of money
- (3:8) Deacons should not pursue dishonest gain
- (5:8) An individual who does not provide financially for his/her relatives has denied the faith and is worse than an unbeliever.
- (5:18) A laborer is worthy of his wages, so pay your pastor.
- (6:5) The false teachers used counterfeit godliness as a means of financial gain, but in doing so they have denied the faith.

In that section Paul was instructing Timothy about money among the godless in the church. Here in our text for the morning Timothy is receiving instructions about the stewardship of money among the godly; that is, the true saints who happen to be wealthy.

Now money is not the only thing Paul wants to talk to Timothy and us about here at the end of his letter, but it is the main thing. There are actually two main topics he is dealing with here.

- I. Instructions to the Rich about money.
- II. A Final Exhortation about the gospel.

Let's take just a minute to read the text together.

Read 1 Tim. 6:17-21

Just some observations before we begin. First, there is nothing in Paul's teaching that denounces the wealthy. Today, many in our culture hate rich people. To them, the problem in this world is a lack of financial equality, and the rich need to be forced to

share their wealth with those less fortunate. That is emphatically Paul's concern. Nor is it consistent with sound biblical doctrine.

It is neither sinful to be rich nor godly to be poor. The Christian ethic is not that riches and wealth are sin, but that they are a great responsibility; A stewardship from God. The Scripture's clear and repeated teaching is that God gives people the power to get wealth. If a person is rich it is because, in the mystery of God's sovereign providence, He caused them to be rich for His own purposes. You may remember in the O.T. when (in 1 Sam. 2:7) Hanna was thanking the Lord in prayer for her miracle son and said, "*The Lord makes poor and makes rich; He brings low and He exalts.*" Again, in Prov. 22:2 we read, "*The rich and the poor meet together; The Lord is the Maker of them all.*" So, we need to be careful not to develop an economic ethic that doesn't match God's word. It is neither sinful to be rich nor godly to be poor because sin and righteousness are always matters of ... the heart.

Second, we need to remember that whether one is materially rich or materially poor, each can be rich in the things that matter most to God. All of us can be rich in Christ and therefore content with what God has given us. That's what Paul was getting at earlier (6:6) when he wrote that,

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, with these we will be content.

Access to the throne of grace is not purchased with money. It was purchased for you by the precious blood of Christ so that we all can fellowship with the Father regardless of how much money we have in the bank. If you are rich, you should focus on be godly. If you are poor you should strive to be a godly.

Paul's concern in this text, however, is about members of the church of Ephesus who have money.

I. Instructions for the Rich:

1. Ephesus was a very wealthy city so it would NOT have been uncommon to find believers whom God had blessed with riches. In fact, even in our day, God blesses many churches with godly people who have money.

2. In this passage Paul lays down four exhortations for the rich – two negatives and two positives. Two Dangers and two Duties related to wealth. The two Dangers have to do with the rich person's attitudes. The two duties have to do with a person's actions. Let's begin with talking about the dangers Paul lists.

3. In verse 17. Paul writes, *As for the rich in this present age, charge them not to be haughty...* The word for "rich" here often referred to people who were wealthy enough

that they no longer had to work for a living. However, there is another definition of “rich” that bears considering. You are rich if you have more than you need. By that definition, all of us are rich. And many are richer than the other rich people around them. So, if you are listening to my voice this morning and you have more than you need, listen up! This message is for you (and me).

4. The first danger Paul is concerned about is a false sense of superiority. It is an attitude of sinful pride. The word translated *haughty* means to be high-minded. We might call it the pride of purse. Paul understands that Money can tempt people to look down on those who have less. When around people who are not as sophisticated and successful by the world’s standards, they stand aloof. They keep their distance. The lie is that that greater wealth indicates greater worth.

A. James knew about this tendency. So he warned his church about this attitude by saying (Jam. 2:1-6),

My brothers, show no partiality as you hold the faith in our Lord Jesus Christ, the Lord of glory. ² For if a man wearing a gold ring and fine clothing comes into your assembly, and a poor man in shabby clothing also comes in, ³ and if you pay attention to the one who wears the fine clothing and say, “You sit here in a good place,” while you say to the poor man, “You stand over there,” or, “Sit down at my feet,” ⁴ have you not then made distinctions among yourselves and become judges with evil thoughts? ⁵ Listen, my beloved brothers, **has not God chosen those who are poor in the world to be rich in faith and heirs of the kingdom**, which he has promised to those who love him? ⁶ But *you dishonor the poor man*.

B. This is precisely the attitude Paul was concerned about. Being rich is all well and good, but **don’t let it go to your head**. Pride will never take you anywhere good in the kingdom of God. So don’t be haughty. Don’t stand aloof. Engage with those whose apparent lot in life is to stand lower on the economic ladder. Love them. Fellowship with them. Pray with them. Serve them.

C. So the first attitude Paul is concerned about among the wealthy is **pride**.

5. **The Second danger** Paul was concerned about was a **false sense of security**. It is the attitude of **misplaced trust**. Again, verse 17 says: *Charge them NOT to be haughty, nor to set their hopes on the uncertainty of riches.”*

6. **Money Can Lead tempt a person with a False sense of Security**. It can tempt one to think that they’ve God life bagged and tagged. Those who have money can think...

- A. Everything is under control.
- B. I have plenty to eat.

- C. I have a nice house and a nice car.
- D. If I have a medical issue I can pay for it, no problem.
- E. If the car gets wrecked I can replace it.
- F. If the house burns down I can rebuild it.
- G. I'm set. What more can I need?

7. Of course the problem with mindset is that it sets one's hope on wealth is that money makes a terrible foundation for life. It is not nearly as secure as it appears. In fact, it tends to fly away when you least expect it! We read in Prov. 23:4-5,

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."

8. If you want an example of this, just recall what happened in our country in of 2008 when the stock market experienced a radical correction. Between the July of 08 and March of 09 the U.S. lost \$3.4 trillion in real estate wealth. During that same period, the stock market lost 7.4 trillion dollars. Some individuals lost millions of dollars. Others lost their entire life savings. Retirement plans disappeared. Whole companies and even some banks went under. In fact, almost 10 years later and our country has not yet fully recovered from that unexpected financial disaster.

9. Turn with me to Luke 12. This is the parable of the Rich Fool. Lets read together verses 1-21

A. You see, being proud about one's wealth is not only *sinful*, its *folly*! Why? Because it is so uncertain! You can never tell when it might all disappear or when the Lord will take you home unexpectedly.

B. Prov. 11:23 "*Whoever trusts in riches will fall...*"

10. So don't trust in money. Don't set your hope on wealth. It is a, and insecure and faltering foundation. It could be washed away at any moment. And then where will your security be?

11. Instead of setting your hope on the uncertainty of money, set it on the bedrock security of God Himself. READ Luke 12:22-34.

12. So the two negative exhortations are, 1) Don't be proud because of your wealth; and 2) don't set you hope on wealth, because it is dangerously uncertain. These are the two Dangers.

13. Now Paul offers two positive exhortations. Two Duties. First, Money is Meant for Your Enjoyment

14. Paul says, set your hope on God because it is God who *“richly provides with everything to Enjoy.”*

15. The point here is that it’s NOT money that provides you with the best things of life. It’s God! The Scriptures repeatedly teach us that it is God who gives you the power to get wealth (Deut. 8:18). Paul is saying, “Put your hope in the Giver rather than in His gifts. The primary mark of a Christian is that we set our hope on nothing else but God.

A. 4:10 “For to this end we toil and strive, because we have our hope set on God, who is the Savior of all people...”

B. 5:5 A widow who is worthy to be put on the list for financial support is one who is “left all alone, and has set her hope on God, and continues in supplications and prayers night and day...”

16. Since God is the Giver of all that we have, He alone controls them. Since He has given them to us, we can “enjoy” His gifts unselfishly. We can take pleasure them. God is glorified in us when we enjoy His gifts in a selfless manner. (Remember my Toyota XLE. I enjoyed for God’s glory and told Him he could take it back whenever he desired. Then one day a tornado came...)

17. This reflects on Solomon’s statement (Ecc.) where he declared that to “eat and drink, and makes one’s soul enjoy good in his labor... is from the hand of God (Ecc. 2:24). Don’t be ashamed to enjoy God’s good gifts.

18. Then Paul tells us HOW to enjoy His gifts in a manner that glorifies the Giver. He says (18), *“They are to do good, to be rich in good works...”*

19. Paul wants believers to imitate God by doing good deeds. Rather than enjoying a reputation for having much money, one should cultivate a reputation for being “rich in good works.”

20. Too many Christians want to be known for all the stuff they have accumulated. But all that stuff (including your money) won’t amount to a dog’s breakfast one second after you die. What we should be concerned about is serving other people. Good works are about using our time and God-give resources to make sure OTHERS are cared for and loved. That’s what doing good works is about.

21. So, by all means, enjoy what God has given you. But make sure part of that enjoyment involves doing good things for other people. And how do you do that? You do that by (18) by being generous and ready to share.

22. It’s interesting that the word for *“ready to share”* is *koinonikos* from *koinonia* which is usually translated “Fellowship,” or “communion.” You see, it’s one thing to write a

check or give a gift. It's quite another to write the check or give the gift in a way that communicates personal love and care for the one to whom you give it.

23. A Gaebeline suggests, God is looking NOT only for a generous hand but a kind and loving heart as well. Paul said the Macedonians gave themselves first (2 Cor. 8:1-5). It's easier to give money than to give ourselves, but love requires both.

24. The author of Hebrews echoes Paul's words when he writes (Heb. 13:16), "Do not neglect to do good and to share what you have, for such sacrifices are pleasing to God."

25. Yes, money is means for our enjoyment, but it is also meant for ministry. In fact, you will find that your resources are most enjoyable when they are used in the service of others. Prov. 19:17 "He who is generous to the Poor, lends to the Lord, and He will repay him for his deed."

26. So be careful of the Danger of Pride. And Don't set your hope on riches. Rather, Enjoy what God gives you. And every chance you get use it for ministry.

27. By doing so (19), "*you will lay up a good foundation for the future, so that you take hold of that which is truly life.*" By that I think Paul simply means that living like this demonstrates that you really do have an eternal hope laid up for you in heaven. That's where life will be "truly life."

28. So there you have it. Two Dangers and Two Duties. What are you doing with your wealth? *The real challenge of money is to have it but not be held by it. At the end of the day we will be forced to say, "What I kept, I lost. What I gave, I have."* What are you doing with your money? What would God have you do? And what will you do now that you know?

29. And that brings us to the last point of Paul's letter first letter to Timothy.

II. A Final Exhortation:

Read 20-21

1. The thing that we should treasure most in this life is not our wealth but God's truth; and particularly the gospel.

2. "O Timothy." This is the "O" of deep concern. Timothy, you have been given a sacred trust. The false teachers will do everything in their power to derail you from what really matters. They will want you to join them in engaging in irreverent babble and contradictions that are falsely called *gnosis* (knowledge). And some of them have swerved right into Hell. "O Timothy," guard God's word. Guard His gospel.

A. Have you ever wondered why the elders of Calvary never had us jump in with the Open Theists? Have you ever wondered why we didn't hop on the emergent church bandwagon or the seeker-sensitive

movement? Ever wondered why “Jesus plus nothing equals everything” never gained traction here? It’s because we believe Paul’s solemn concern for Timothy is God’s solemn concern for us.

B. Why do we preach verse by verse? Why do we talk about sound doctrine? Because we have been given a sacred trust, and we are resolved never to swerve from the clear teaching of God’s word.

3. Primarily, this means we hold fast to the gospel. Unfortunately, I dare say most evangelical Christians, if pressed, could not tell you what the gospel is.

- It’s not about finding a sense of purpose in life.
- It’s not about discovering the way to be happy and fulfilled.
- It’s not about making life “work,” whatever that means to you.
- No, the gospel is about a holy God who has an unholy people who deserve eternal wrath and condemnation for their sin and will get it if He does nothing. But because of God’s great love and infinite mercy He sent His only Son to do the only thing that could be done to save us. He humbled Himself, set aside his rights and privileges of being God and became a human being. He lived 33 years to fulfill all righteousness because we desperately needed righteousness to be reconciled to God. Then He submitted himself to the full fury of God’s wrath (his curse upon sinners) in your place so all your sin could be washed away. He died, was put into a tomb for three days and then rose victoriously just as He said.
- This is the gospel. It’s the “good news.” It’s the message that God has paid for your sins in Jesus Christ so that you can be reconciled to God. This is God’s only hope for sinners. It’s the only thing He’s offering. And it is everything you need.
- And the elders of this church are serious about “guarding that deposit.” And we do it for the glory of the Father, and His people’s eternal joy.

Well, there you have it. Paul’s first letter to Timothy in 30 messages.