

## The Pillar: Chapter 6 (Part 4 of 5)

Be Rich in the Right Way

1 Timothy 6:17-19

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*17As 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. 18They are to do good, to be rich in good works, to be generous and ready to share, 19thus 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 6:17-19).*

Among all the things that we have tried to teach our children, we have attempted to help them understand the value of money. I'm not sure at what age it happens, but somewhere along the line, children begin to pick up our cultural passion for consumption. You've experienced this first hand when you are pulling your shopping cart up to the checkout only to be assaulted by your kids with the well-positioned gum, candy, nail clippers, super glue, Pez dispensers, and other last minute items inside this gauntlet of desire. I'm sure that your experience is similar to ours: You can hardly get through Target without saying, "No, not today, honey" a hundred times.

Recently, my wife attempted to fight back. There was a certain Polly Pocket toy that Savannah desired with "all her heart soul, mind, and strength." So Sarah allowed her to work various jobs around the house to earn the money to purchase this great and cherished toy. After a fair amount of labor and collecting her money, Savannah had enough money. Sarah went to the store, purchased the Polly Pocket toy, and brought it home. She presented it to Savannah, and then asked for the money (all of it).

This was shocking and a bit disturbing to Savannah. "All of it?" she asked. "Yes, dear, all of it," was Mom's reply. And rather reluctantly, Savannah emptied her small wallet of all the money that she had earned and took the Polly Pocket up to her room to play with. Our goal was to teach her to temper her desires and requests in light of what things actually cost. However, the lesson went even further.

A few days later, after Polly had lost her pizzazz, Savannah told my wife: "I really miss my money." Lesson learned.

Possessions, money, and stuff can really grab hold of us, can't they? They are part of the cultural air that we breathe. They are so much a part of the fabric of our culture that we need regular reminders as to how to think and live in this kind of environment. I'm sure that you, like me, can think back on something that you purchased or an investment that you made, only to really regret it later.

As we wrap up our study in 1 Timothy, we find an important caution or warning about how to think biblically regarding our stuff. You see, money, possessions, stuff, or even wealth - none are necessarily bad, but they could be. A Polly Pocket play set isn't inherently evil; yet it could be.

1 Timothy 6:17-19 identifies three things for us to think about as we consider how we handle our money. The word "rich" is all over this text. In three verses Paul uses it as an adjective, a noun, an adverb, and a verb. "Rich," "riches," "richly," and "to be rich" are used so closely together that it is clear that Paul is trying to make an important point about money. There is a caution, a contrast, and a choice when it comes to "riches." Each of them relates to how we view our money, ourselves, and God.

### **Cautions: What does your money say about you?**

At first it might seem that Paul is throwing on a postscript in his letter. Last week we saw how Paul ended with a great doxology related to Timothy's charge as the "man of God." However, what is actually going on here is that Paul is returning to a theme that we heard about in verses 6-10 regarding the issue of contentment and the dangers of the love of money.

Since greed was such a chief characteristic of the false teachers, Paul wanted to give Timothy and this church instruction on how to handle their money. It is not that Paul (or the Bible) is against being wealthy; however, there are a number of things for those who are rich to consider. There are some cautions to notice:

#### **1. Riches can be merely temporary**

Notice that verse 17 says, "As for the rich in this **present age**." Paul could have just simply said "as for the rich." But he didn't. He adds the additional statement, and I believe he did so on purpose. Remember what the previous section was about? It was a call for perseverance to the very end, "looking for the appearing of our Lord Jesus" (1 Tim. 6:14). It was a reminder to "lay hold of eternal life" (1 Tim. 6:12). There was a connection between a future life and how we think about living now.

The message of the Bible is that decisions made in this lifetime have implications in the next. Jesus said it this way:

*<sup>29</sup>Truly, I say to you, there is no one who has left house or brothers or sisters or mother or father or children or lands, for my sake and for the gospel, <sup>30</sup>who will not receive a hundredfold now in this time, houses and brothers and sisters and mothers and children and lands, with persecutions, and in the age to come eternal life. <sup>31</sup>But many who are first will be last, and the last first" (Mark 10:29-31).*

That is stating it positively. Jesus also turned this around and also stated it negatively: <sup>36</sup>*For what does it profit a man to gain the whole world and forfeit his soul? (Mark 8:36).* Putting these together,

the point should be obvious. There is a connection between this life and the next, and it is possible to be rich in this lifetime and poor in the next.

The caution here is to realize that riches and wealth are limited. Financial success in one realm may not translate into success in the other. There is a present age and one to come. You could be wealthy in the present age and spiritually poor in the next. Therefore, we need to be careful.

## 2. Wealth can create pride

Timothy is to speak directly to those who are wealthy and warn them. The word “charge” is a word we have seen before (1 Tim. 1:3, 5, 4:11, 5:7), and it is a word connected to his pastoral authority and role as a shepherd. Now it is not that Paul is against someone having money, but like other issues, Timothy is to caution his people in all of the areas that could be a challenge to their souls. And this is one of them.

To be “haughty” (arrogant – NIV, high-minded – KJV, conceited – NASB) is a compound of two words that mean to think or cherish exalted thoughts. In other words, one’s possessions, comfort, or money can cause a person to think or cherish exalted thoughts about himself. The temptation is so easy and familiar. God warned his people about this in the Old Testament after they moved into the promised land:

*“...when you have eaten and are full and have built good houses and live in them, <sup>13</sup>and when your herds and flocks multiply and your silver and gold is multiplied and all that you have is multiplied, <sup>14</sup>then your heart be lifted up, and you forget the LORD your God, who brought you out of the land of Egypt, out of the house of slavery, <sup>15</sup>who led you through the great and terrifying wilderness, with its fiery serpents and scorpions and thirsty ground where there was no water, who brought you water out of the flinty rock, <sup>16</sup>who fed you in the wilderness with manna that your fathers did not know, that he might humble you and test you, to do you good in the end. <sup>17</sup>Beware lest you say in your heart, ‘My power and the might of my hand have gotten me this wealth (Deut. 8:12-17).*

The process goes like this: “I **have** this,” “I **like** this,” “I **did** this.” And at the center of this is self-importance, self-reliance, and self-congratulation. And this can give rise to an attitude or to an air of arrogance.

There is another angle to this as well, and it relates to expectations. This is when subtle arrogance drives one’s expectations. The process goes like this: “I **have** this,” “I **like** this,” “I **did** this,” “I **deserve** this.” Money creates solutions; it produces comfort; it makes things happen; it gives a person options and a level of power. Wealth can create a scenario where you become accustomed to getting things exactly the way you want them, problems are fixed quickly, you can afford the best and highest quality, and people cater to your wants, needs, and desires. This can happen when you become so accustomed to people serving you and jumping to meet your needs that you begin to treat everyone as if they should serve you. It is an entitlement mentality that can sneak in the back door of your life.

Some of you are thinking, “No problem, here. I’m not wealthy.” But I would suggest that it is all a matter of perspective. If you were to take a global perspective, you would find that we are wealthy beyond what we even realize, and I would suggest to you that it can create an American culture that can be arrogant and filled with entitlement. Why do you suppose that around the world we are often known as “rude Americans”? Could it be because our collective wealth creates a perspective that gives birth to this reputation? Be careful. Wealth can create pride.

### **3. Money can create false belief**

The next caution that we find here is connected to the issue of false belief. This might be surprising for some of you; it might seem a bit over-the-top. You might ask, “How could money create false belief?” Look at what Paul says: *“nor to set their hopes on the uncertainty of riches”* (vs 17).

The word “hope” is so important in the Bible because it is synonymous for what a person puts his trust in, what he relies upon, what he has faith in, and where his security is. The reality is that money can create a sense of security, a feeling of safety. It can remove something that is really important for you soul: **need**. A person with money can become unfamiliar with desperation or dependence.

What is so tragic about this is the fact that money and wealth are completely unstable and uncertain. Proverbs 23:5 says *“when your eyes light on it, it is gone, for suddenly it spouts wings, flying like an eagle toward heaven.”* One of the great lessons of the Great Recession was how quickly wealth can evaporate. It is staggering and yet helpful to consider that from spring of 2007 to the first quarter of 2009, household wealth fell by \$16.4 trillion. It sprouted wings and flew away!

Therefore, the caution here is that money can create a false belief system. Wealth can cause you to live like a practical atheist.

Money is not necessarily sinful or wrong, but there are dangers with it. There are some cautions that we need to heed here about what money can do to you soul.

#### **Contrast: What does your view of money say about God?**

Paul’s point was not just to talk about the dangers of money. His ultimate aim is to lay out a different, a better, path – the kind of path that fits with the gospel that he has talked about since the beginning of this book. There are three aspects to this contrast, each of which say something about God through our view or handling of money.

#### **1. God is our hope, not money**

The contrast in verse 17 is so clear: *“nor to set their hopes on the uncertainty of riches, but on God.”* Instead of putting one’s hope in what money can bring you or what it says about you, Christianity places one’s hope in God.

To “hope in God” means that a person trusts in Him, believes in Him, relies upon Him for the future. This begins when a person turns from his sins, believes in Jesus, and trusts that the Father will count Jesus as a sufficient sacrifice for his sins (see Rom. 5:1-2).

Hoping in God for salvation is just the beginning; it becomes a way of living. It is to believe the words of 2 Corinthians 9:8 – “God is able to make all grace abound to you...” It is to agree with the Psalmist – *“Blessed is he whose help is the God of Jacob, whose hope is in the LORD his God (146:5).* It is to hear what Jesus said in Matthew 6 – *“Do not be anxious saying ‘What shall we eat?’ or ‘What shall we drink?’ . . . but seek first the kingdom of God and his righteousness and all these things will be added to you”* (Matt. 6:31,33). To hope in God means that He is your supply, your provision, and your security. You believe in Him. You don’t put your hope in money but in God.

## **2. Everything is a gift from God**

Based upon what we are hearing here, you might get the impression that God is against wealth as if true spirituality was an ascetic life with no possessions, no money, and no wealth. But that would be to miss the point entirely. The issue here is not money; it is what money does to us and where it leads us.

Therefore, Paul gives an important description of God in verse 17 that helps know how to balance all of this out: “ . . . *who richly provides us with everything to enjoy.*” Paul intentionally uses the word “rich” again, but in this case it is to describe how God has provided for us. Don’t miss this! God has provided richly! God is not against rich provisions; after all, he is the one who made these things possible.

Further, God is not against the enjoyment of those things. It is so clear: “ . . . *provides us everything to enjoy.*” So you don’t need to feel guilty with what you’ve been given, nor do you need to feel guilty about enjoying it, **if** you get one thing right: that everything is a gift from God! This is the fork in the road when it comes to money, possessions, and wealth. Does money and wealth turn you back to God or does it turn you inward, toward yourself? The gifts of life were meant to be conduits to create gratitude in our hearts toward God not a cul-de-sac of self-exaltation.

It is all about perspective. It means that you see what you have been given, and you know deeply in your soul that, beginning with the gift of salvation and extending to everything in your life, everything you have you have received. Everything. Everything is a gift from Him.

## **3. Generosity is the natural response to God**

So what happens when you’ve come to hope in God and see everything as an undeserved gift? The natural result is a generosity. Negatively, wealth can create pride or condescension toward others. But when resources are seen in the light of who God really is, the result is a God-oriented generosity toward others. You cannot just be thankful to God. True gratitude expresses itself in generosity toward others.

So what does that look like? Verse 18 gives us the sense: *“they are to do good, to be rich in good works, to be generous, and ready to share . . . ”* There appears to be four things here, but really they are all connected, and they relate to the orientation of the person who has been richly blessed by

God. Those who have been so richly blessed by God should be rich in good works and should be generous.

The book of 1 John links this directly to the gospel:

*<sup>16</sup>By this we know love, that he laid down his life for us, and we ought to lay down our lives for the brothers. <sup>17</sup>But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him? <sup>18</sup>Little children, let us not love in word or talk but in deed and in truth (1 John 3:16-18).*

The bottom-line is that generosity fits with the gospel so closely that to not have it be a part of your life should cause you to question if you really believe the gospel. And this extends to more than just money and wealth. Gospel-loving people should have a generous orientation to life.

Of course this relates to how we handle our money and what we actually give away, but it is interesting that Paul includes other things too – like being rich in good works. Generosity, in the light of the gospel, could affect our lives every single day. Philip Ryken offers these practical suggestions:

*One way for us to become more like Christ in our giving is to train ourselves to be generous in the little sacrifices of daily life. Take the small piece of cake. Let someone else have parking space. Leave hot water in the tank for the next shower. Do someone else's chores. Share your power tools with your neighbor. Look to pass the basketball before you shoot. Put a little extra in the offering plate. For the Christian, generosity ought to be a way of life.<sup>1</sup>*

Be generous with your time, your home, your schedule, your family, your career, your car . . . just be generous.

It is small thing, but we've determined that in our neighborhood, every child that comes to our door selling something for Girl Scouts, Boy Scouts, Carmel Schools, swim club, FFA or whatever, gets a "yes" from our house. If it's a kid and a non-sinful cause, we're buying. Why? Because we want our home to be associated with kindness and generosity. We want our generosity to say something about what we think about God.

So what does your money, your time, your schedule, your stuff, say about God and His generosity? Do you see everything that you have through a lens of God's generosity to you? Are you rich in good works? Does your generosity fit with God's generosity to you? God wants us to rich in the right way.

### **Choice: Why is generosity better?**

It was Clement of Alexandria who said, "It is not the one who keeps, but the one who gives away, who is rich; and it is giving away, not possession, which renders a man happy."<sup>2</sup> Verse 19 gives us two incredible motivations for generosity that fit with the tone of Clements quotation. The beauty of what we have here is that it shows us a much better motivation for giving than guilt.

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<sup>1</sup> Philip Ryken, *1 Timothy – Reformed Expository Commentary*, (Phillipsburg: New Jersey, 2007), 283.

<sup>2</sup> Ryken, 284.

Have you ever been motivated by guilt in giving? You know that it doesn't work. In fact, God doesn't need your money, and he doesn't like a regretful giver (see 2 Cor. 9:7). So what serves as a great motivator?

### **1. Generosity is a better investment**

Notice specifically what Paul says in verse 19, and let it sink into your soul: *"thus storing up treasure for themselves as a good foundation for the future."* This is consistently a theme in the New Testament when it comes to giving. The Bible is not against investment of your money; the Bible is against bad investment – a short-sighted perspective on the value of eternity. Listen to the encouragement from Luke 12:

*<sup>32</sup>"Fear not, little flock, for it is your Father's good pleasure to give you the kingdom. <sup>33</sup>Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. <sup>34</sup>For where your treasure is, there will your heart be also" (Luke 12:32-34).*

What Jesus is saying in Luke 12, and what Paul is saying in 1 Timothy 6, is that there is a direct relationship, a clear connection, between eternal rewards and earthly, financial generosity. There is a clear cause-effect between giving now and spiritual rewards. And it is fascinating that the Bible uses future reward to motivate our giving.

Part of the reason that the Bible does this is because of a lie that we are tempted to believe when we give. There is a real feeling when you are giving money that you are losing it, as if once you've given it, it is gone. There is a real temptation to try and hold your money because it feels like a loss. But the Bible wants us to reorient our thinking to see it as an investment. You are not giving it away or losing it; you are investing it for a future return.

And believing that this investment is real by giving things away does something for you soul. That is why the Bible often says, "where your treasure is, there your heart will be also." Positively, it means that giving helps your heart believe in God. It is an act of faith. Negatively, don't be surprised if you start to feel your heart shrink as you neglect giving. Your soul and your view of money and your practice of giving are linked.

### **2. Giving reflects a greater joy**

I just love the last part of verse 19. It is a triumphal reminder to my own self-seeking, money-trusting, fear-embracing soul. *"So that they may take hold of that which is truly life" (v. 19).* What a great way to say it!

To "take hold" is the same phrase that we heard in verse 12, and it has a dual meaning. At one level it is pointing toward a future life, an eternal life. The idea is that a person is investing in a future life, and when they arrive there, they realize what a great choice it really was. They will experience the beauty of what giving really accomplished. I experienced this in part while in Africa and seeing

with my own eyes the real and tangible difference that our giving makes in reaching people with the good news of the gospel. It reminds me of that scene in *Schindler's List*, when Oscar Schindler, after saving 1,100 Jews from extermination by buying their services at his company and sparing them certain death, kept saying, "I could have done more . . . I could have done more." There are moments when you get a real sense of what is truly important. And I am sure that no one in heaven will regret any sacrifice given during this life-time.

But I also think that there is another angle on this phrase. It is not in the future tense, as if it is something to only be anticipated. I think in the range of meaning there can certainly be a sense that a person "lays hold" of that which is truly life **right now**. By this I mean that they get a taste of what Jesus meant when he said, "It is better to give than to receive" (Acts 20:35). There are moments when you get a taste of heaven because of your giving.

I was witness to part of that this week when I attended a graduation service for three women who had completed Mother's University through HeartChange, a ministry to hurting women in the Brookside neighborhood. As the three women shared the story of what God had done in their lives, there were moments of tears on their part but also on the part of the volunteers. There was this passionate group of women volunteers, many of whom come from College Park, and they had sacrificially poured their lives into these women. They taught them the Bible, helped some complete their education, taught them how to be good mothers, helped them identify toxic relationships, and gave them hope through the transformation of the gospel. The beauty in the room was two-fold: There were lives that had been changed, and there were people who had given sacrificially to see that change happen. Both were crying. Both were filled with joy.

That is the beauty of generosity at any level: You lay hold of that which is truly life.

So my question and my challenge to you is very simple today. Are you rich in the right way? Do you see the dangers of what money can do to your soul? Do you hear the caution? Do you see what money really says about your relationship with God? Do you see what you are missing if you try to extinguish the embers of generosity that are in your soul?

I don't want to guilt you into generosity; I want to help you to see that you are missing out! I want you to lay hold of that which is truly life! I want you to be rich in the right way.

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