

Wealth Defined

Paul closes his letter to Timothy with a couple issues remaining on his mind. Both concern the management of wealth or money. How believers in Christ manage wealth is directly related to their spiritual maturity and their level of devotion to Christ. All believers are to be stewards of the money and assets entrusted to them by God.

Paul had just given a glorious doxology of God in verses 15 and 16 and now he brings things back down to the practical application. The question is, how do we manage wealth in a manner that is worthy of God the “**only Sovereign, the King of kings and Lord of lords,** ¹⁶ **who alone has immortality, who dwells in unapproachable light, whom no one has ever seen or can see. To him be honor and eternal dominion. Amen.**” (1 Timothy 6:15–16) Christian life consists of both worship and living out our calling given by God and our duty to serve Him.

However, if the living out of Christian duty does not spring forth from a worshipful heart - it is legalism. On the other hand, Jesus made clear that worship and duty go together in proper order saying, “**You shall worship the Lord your God and him only shall you serve.**” (Matthew 4:10) As believers we must understand Christ has joined together worship and service, and they must never be separated by the mind or efforts of people.

Earlier in chapter 6 Paul discussed earthly treasurers as it relates to false teachers. In verses 9 and 10 Paul was direct concerning those who make money their idol, “**Those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.** ¹⁰ **For the love of money is a root of all kinds of evils.**” (1 Timothy 6:9–10) Now Paul gives counsel

to those who are already wealthy. The early church had a spectrum of members from poor to wealthy. Paul brings balance and order by instructing that we are not to worship wealth but to manage wealth.

Paul does not condemn those whom God has allowed to have wealth as an aspect of their lives. He is calling on the wealthy to exercise proper stewardship and management of their wealth. Being wealthy is not a sin. There are a number of faithful people in the Bible who were wealthy: Abraham, Job, Solomon of the Old Testament, and Lydia, Dorcas and Philemon of the New Testament are some examples. However, let me be clear the scriptures teach it is a sin to love one's wealth and fail to be a good steward and generous towards the ministry of the gospel.

Having wealth is not necessarily sin nor is it necessarily an indication of God's special blessing on one's life. The "Prosperity Christianity" doctrine that is so popular in America is a lie from the pit of hell used to make a few rich as it feeds on the assets of others and their hope to buy favor with God.

In our passage this morning Paul speaks to Timothy instructing ["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."](#) (v.17) ["This present age"](#) means here on earth, it means while we live our mortal lives here on earth. To be wealthy does not exclusively mean you have expensive homes, cars, jewelry and things. It means you have more than enough to provide for food, clothing and shelter. Or, as we say in our language today, "You have discretionary dollars." Since we are going to spend our time this morning studying Paul's instruction to those of wealth and how they are to manage their wealth, let me ask, "Are you wealthy?" Before you answer to quickly, remember being wealthy means having excess money beyond food, clothing and shelter. Let me

examine our wealth as Americans, as Christians and as compared to the world.

Please look at the following statistics.

- USA Median Household Income for 2014/15 = \$51,759
(USA ranks 3rd or 4th in the world depending on which report I used - behind Luxembourg, Switzerland & Ireland. Individual Average Annual Income in USA is: HS=\$26,321 BA=\$49,303 MA=\$52,390 PhD=\$70,853)
 - Dual Income households in 1960 was 23% and in 2012 it grew to 67% and it is projected to be approximately 75% by 2016
 - USA Poverty Level = \$23,834.00
21.3% of New Mexico households are below the national poverty level.
- Worldwide Median Income = \$9,733.00 with ½ of the world's population (3+ billion) living on an average of \$913.00 per year or \$2.50 per day. The poorest nation in the world is The Republic of Congo with an annual income of \$394.25.
- Only 7% of those in America that identify themselves as Christian tithe on a regular basis. Among Evangelicals the percent is higher at 24%. Among the 24% of Evangelicals who tithe, only 7 to 8% give at least a 10% tithe. That means 1.7% of Evangelical Christians tithe at least 10%. The average tithe is about 1.6% of American Evangelical Christian's income for those 24% that tithe. 76% of Evangelical Christians do not tithe on a regular basis.

Let me ask, "If all Christians faithfully tithed 10% or more, can you imagine what good management of those funds could accomplish for the kingdom of God?" In the Old Testament it is written, "The firstfruits of your grain, of your wine and of your oil, and the first fleece of your sheep, you shall give ~~him~~ God." (Deuteronomy 18:4) For the average person these were the things of their wealth and they were to give to God first. Paul wrote to the brethren in Corinth, "Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. ⁹ As it is written, (Quoting Psalm 112:9) 'He has distributed freely, he has given to the

poor; his righteousness endures forever.’ ” (2 Corinthians 9:7–9) The question we have to ask, you have to ask and I have to ask, in our heart of hearts is, “Are we building up treasures here on earth or in heaven?” Are we faithful to God or are we pretenders?

Evidence of true and faithful worship is found in the living out of our duty to God with a heart that loves Him. As with everything in Scripture and our life of faith in Christ is a heart issue. These statistics on wealth and American Christian behavior are heart wrenching and prompts one to examine their own heart and their faithfulness. I want to be clear neither Christ or Paul is asking, in general, for people of wealth to divest themselves of their wealth or take a vow of poverty, but for them to have the proper perspective toward the management of their wealth. This morning we will examine three areas concerning wealth; **P**erils to avoid, **O**bligations to fulfill and **E**nlargement to reflect on. These three concerns are also, to use a sailing term, are the **P**ort **O**f **E**ntry (POE) or safe passage into faith and wealth management and they will keep you away from the dangerous shoals of living life. Paul wrote of his journey, “**We had difficulty sailing ... we finally came to a port called Fair Harbors.**” (Acts 27:8 GW) May we also sail into “**Fair Harbor**” by the proper management of wealth!

Perils To Escape

The first peril facing those with wealth is for them to become haughty. Paul writes in verse 17, “**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.**” The world gives one the feeling that if they have accomplished a level of wealth that they are superior to others and this is the sin of haughtiness or arrogance. Wealth, power and pride often go hand-in-hand. The wealthier a person is, the greater the temptation for the sin of “haughtiness.” It is rare to find a truly wealthy person that has a humble spirit.

The opposite of being haughty is humility. In Philippians we are instructed, “Do nothing from selfish ambition or conceit, but in humility count others more significant *or worthy than yourselves.*” (Philippians 2:3) This includes the management of our wealth. At the time of Paul’s writings the Roman/Greek culture scorned humility and embraced personal pride. Some things do not change with time for this is true of America today. There is plenty of false humility all around but the truth is pride is what is being sought after. As Christians we are called to live holy or be set apart from our society. We are called to live lives of humility based on God’s love for us and our receiving of His unmerited gift of salvation.

The church is not to be a place for society’s social economic structure. As James wrote, please turn in your Bibles to James chapter 2, “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?”

(James 2:1–4) We must avoid the peril of a haughty prideful attitude concerning ones personal wealth. At the same time we are to have a humble spirit about the material blessings God has allowed in our lives and use these generously for kingdom work and ministry. As God sacrificed His own Son for our salvation we are to live sacrificially for the ministry of God’s kingdom both through the giving of our wealth and time.

Paul calls us to avoid uncertainty as found half way through verse 17, “nor to set their hopes on the uncertainty of riches.” But as believers our hope is to be placed “on God, who richly provides us with everything to enjoy.” The world’s economy is often like a rollercoaster and is uncertain. What will happen in the EU when

Greece fails? Will there be a domino effect to the other countries being financially propped up? How will it affect global trade? These are large issues and frankly they are out of our control. However, managing our money is important and in our control. I read recently that for individual investors in the stock market, not institutional large investment houses, but individuals; out of every 10 investors - 7 lost money, 2 broke even and 1 made a profit. We need to approach managing our money with thoroughness and thoughtfulness.

The normal path to material wealth is hard work. Working to obtain degrees for ones career, working to advance in ones career path and working to build a business over time. Those selling the Brooklyn Bridge or selling God work at obtaining wealth at others expense and prey on those who are looking for easy shortcuts. For those who already have obtained wealth it is a great temptation to trust in their wealth as their means for a satisfying life. During the week God stays comfortably at a distance and sometimes comes to the forefront on Sunday morning.

The prudent person, whether wealthy or of modest means, does not spend everything they own or earn. As we have learned from both history and the Bible there are times of plenty and times of lean. Remember Solomon wrote, [“For everything there is a season, and a time for every matter under heaven.”](#)

(Ecclesiastes 3:1) It was also a great song, “Turn, Turn, Turn” by The Byrds. I think back to when I was a financial planner I use to tell my clients I could generate in-depth financial plans, but the overview of a simple plan was tithe 10%, pay 30% in taxes, save 10% for long-term needs which is investments, save 10% for short-term needs and learn to live on 40% of your income and if you follow this you will not have financial problems now or in the future. Christians are to live within their means not within their credit limit. Concerning credit limits, look at the size increase of the “middle income” home over the last 50 years and the mortgages people have, not to mention debit carried on credit cards.

The formula for financial security is simple; we are to place our trust in God as we manage wealth, not trusting in money, ambition or gaining wealth at other's expense. The world may go through seasons as Solomon wrote, but for a believer who rests and trust in God they will have joy and peace no matter what is happening in this world by managing their wealth and staying out of debt.

Christmas is quickly approaching, just in case you have not notice the decorations going up in the stores since September. For us Christmas is not primarily about the buying, giving and getting gifts, but it is about the joy of the birth of Christ, the Savior for all who give their lives in surrender to Him. You see, we are slaves of Christ, He is our Lord and we find great joy and peace in this. He calls us to be generous with what He gives us. Do you truly believe all belongs to God? Do you believe when God says, [“For every beast of the forest is mine, the cattle on a thousand hills”](#) and everything else under the sun is Mine. (Psalm 50:10) What you have is on loan from God for you to manage and use wisely for your needs and the excess for His kingdom work. You certainly do not get to take it with you at death.

The greatest joy for a Christian is to bring honor and glory to the Lord. True gladness and joy comes from believers who live Jesus' words found in the Gospel According to Matthew, [“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal,²⁰ but lay up for yourselves treasures in heaven.”](#) (Matthew 6:19–20)

Obligation To Satisfy

As we continue on, Paul instructs, [“They \(meaning Christians\) are to do good, to be rich in good works, to be generous and ready to share.”](#) (v.18) The obligation of every believer and especially those of wealth is to use their resources to meet the needs of others. Paul uses four terms to define our obligation that we are to fulfill because of our love for Him.

First, Paul says Timothy is to instruct believers “to do good.” Jesus calls us to live life pursuing what is noble and good. By studying the Bible and taking the Word of God into our hearts this enables the Holy Spirit that dwells in every believer to change how we think and see the world and how we act towards others. Our desire becomes one of wanting to do what is noble and good towards others as a way for us to glorify Christ. This means we give both our time and money to help others as a testimony of what Christ has done in our lives and our love for Him.

Second, Paul brings his instruction into a narrower focus, reading from verse 18, we are “to do good.” God does not mean for material wealth to be hoarded or to be doled out sparingly with strings attached. Material wealth given by God is to be used to serve others. Christ is our example of “good works” to serve others.

Believer’s resources are to be used first to provide for their families. As Paul wrote in chapter 5, “If anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.” (1 Timothy 5:8). A few verses later he says families are to especially provide for widows. Then Paul says a couple of verses later; the next priority is that Christians provide for their pastors. Next we provide for the needs of those in our community of faith as instructed in Acts chapter 4. Christians are to sacrifice in order to fulfill these needs. Finally, we reach beyond our community to serve others. This is why we support CareNet and the East Mountain Food Pantry and move from local outward to global supporting Bruce in the Middle East as he trains church planters.

Now that Paul has established that we are to do good works and further we are to be rich in good works, he now brings the focus into sharp clarity saying, “be generous and ready to share.” This Paul’s third point, that as we meet the needs of others we are to be generous. We are to give with an unselfish heart, to give beyond the minimum and give with liberality. If God was so generous to us that He allowed

His own Son to be murdered that we might through Christ become His children, then how can we be less generous with the needs of others?

Paul wrote of the poor churches giving with a heart of love for God. Reading from Paul's second letter to the Corinthians, "We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, ² for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. ³ For they gave according to their means, as I can testify, and beyond their means, of their own accord, ⁴ begging us earnestly for the favor of taking part in the relief of the saints." (2 Corinthians 8:1–4) Does this heart of generosity shown by believers of the churches in Macedonia also describe us, is this who Canyon Bible Church is? In 1st Chronicles chapter 29, King Solomon needed resources to build the temple. He went to the people asking for them to sacrificially give of their personal jewelry and items made of gold and silver. Solomon asked for 3,000 talents of gold (a talent is about 75 lbs. and today one talent would be worth about 1.25 million or 3000 talents would be worth over 3 billion dollars). Solomon also asked for 7,000 talents of silver. The people gave over 5,000 talents of gold or 70% more than was needed. They gave over 10,000 talents of silver or 45% more than was needed. The people were dedicated to God and were ready and willing to share.

Paul ends verse 18 with the statement; we are to be "ready to share." This is Paul's fourth consideration. Here the Greek word used "to share" is *koinonikos* meaning ready to share and from this word comes word *koinonia* meaning fellowship – we are a fellowship, we are a family through Christ. We should be grateful to God for being given opportunity and the ability to love and care for others. This privilege is made possible only by God's provision of grace.

Enlargement To Reflect On

Finally, Paul instructs and wants Christians to reflect on how they can enlarge their hearts, hearts that were stone and God made into hearts of flesh. Paul says by being generous Christians are “storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.” (v.19) Paul wants those of wealth to focus on and reflect on the end result of properly managing their wealth. How they can serve God’s kingdom and enlarge His glory. By sharing earthly treasures or wealth with those in need they are storing up treasure in heaven. Jesus said, “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal,²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.²¹ For where your treasure is, there your heart will be also.” (Matthew 6:19–21) We are not to be concerned about getting a return on our money in this life, but to invest it into the kingdom, which has eternal rewards. What is desired is for us to use our wealth to gain Port Of Entry into the safe harbor of heaven by doing good works that pour out of our love of Christ. Christians should invest their excess wealth into the ministry of salvation of men and women’s souls. We know Christ will greet us in heaven and we hope to hear, “Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.” (Matthew 25:21) But, let me also ask, who else will be there to greet us? Will there be those whom we have loved and given of our wealth? My beloved, give freely, give generously and give out of a heart that first loves Christ and then loves others.

Let us fulfill the Word of God that says, “Do nothing from selfish ambition or conceit, but in humility count others more significant than yourselves.⁴ Let each of you look not only to his own interests, but also to the interests of others.⁵ Have this mind among yourselves, which is yours in Christ Jesus.” (Philippians 2:3–5) Amen and Amen!