

**Main Idea: In 1 Timothy 6:17-21, we'll discover that there are two kinds of treasure, and we'll also discover what to do with both treasures.**

Think about it: If you make more than \$25,000 per year you make more money annually than ninety percent of the rest of the world.

- I. There is earthly treasure (17-19).
  - A. If you have it, here's what *not* to do (17a).
    1. Don't be arrogant.
    2. Don't put your confidence in it.
  - B. If you have it, here's what to do (17b-18).
    1. Put your confidence in God.
    2. Do good.
    3. Be rich in good deeds.
    4. Be generous.
  - C. Here's why (19).
    1. Gifts are investments.
    2. The way to gain is to give.
- II. There is eternal treasure (20-21).
  - A. Here's what we're to do (20a).
    1. We're to guard it.
    2. We're to remember who gave it to us.
  - B. Here's what we're *not* to do (20b).
    1. Don't exchange it for empty talk.
    2. Don't exchange it for false knowledge.
  - C. Here's why (21).
    1. There's so much at stake.
    2. To ignore this treasure is to miss the mark.

The Bottom Line: Two questions for those who have much...

1. What is in my hands?
2. What am I doing with it?

On December 4, 1619, a group of 38 English settlers arrived at Berkeley Hundred, on the north bank of the James River about 20 miles upstream from Jamestown, where the first permanent settlement of the Colony of Virginia was established just twelve years earlier. The group's charter required that the day of arrival be observed yearly as a "day of thanksgiving" to God. On that first day, Captain John Woodleaf held the service. Here is the section of the Charter of Berkeley Hundred which specifies the thanksgiving service:

*"Wee ordaine that the day of our ships arrival at the place assigned for plantacon in the land of Virginia shall be yearly and perpetually kept holy as a day of thanksgiving to Almighty god."<sup>1</sup>*

As far as material things go, the early settlers had little, but were grateful for it. Now move ahead nearly four hundred years...

This past Saturday, while flying over the Atlantic Ocean at 38,000 feet and heading for America, I got up to stretch my legs and went to the kitchen area of the Boeing 757. The stewardess was sitting there and I greeted her and began to ask her what it was like to be a stewardess and work with the public all the time.

Her response? "Oh, it's great, most of the time, but sometimes people can be so demanding." And then she lowered her voice and said in frustration, "Americans are the worst. They're demanding. They think they deserve first class treatment and when they don't get it, they take it out on *me!*"

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\*\*\*Note: This is an unedited manuscript of a message preached at Wheelersburg Baptist Church. It is provided to prompt your continued reflection on the practical truths of the Word of God.

<sup>1</sup> <http://en.wikipedia.org/wiki/Thanksgiving>

I find the contrast striking. Travelers heading for America four hundred years ago had little yet expressed thanks for it. Yet present day Americans who have much express displeasure to a stewardess if they don't get what they want.

I discovered an interesting website this week and I encourage you to check it out. It's [www.globalrichlist.com](http://www.globalrichlist.com). If you type in your annual income it will tell you how rich you are compared to the rest of the world. I punched in the numbers and discovered something quite shocking, and my hunch is you'll be shocked too. Did you realize that if you make more than \$25,000 per year you are bringing in more money annually than ninety percent of the rest of the world?

Here are the facts. The three richest people in the world—Microsoft Chairman Bill Gates, investor Warren Buffett and Mexican telecom mogul Carlos Slim Helú—have more money than the poorest 48 nations combined. The research also indicates that assets of just \$2,200 per adult place a household in the top half of the world's wealthiest. To be among the richest 10% of adults in the world, just \$61,000 in assets is needed.<sup>2</sup> And here's a staggering number... Half the world, that's 3 billion people, live on less than \$2 a day.

What should be our response to the wealth God has granted us? What is the God-honoring perspective when it comes to possessions? The Lord tells us in 1 Timothy 6. I'd like to offer a "Thanksgiving Charge" this morning, a biblical call to renew a God-centered view of the blessings of life. We're going to learn about treasure today. Specifically, in 1 Timothy 6:17-21, we'll discover that there are two kinds of treasure, and we'll also discover what God wants us to do with both treasures.

#### I. There is earthly treasure (17-19).

"Command those who are rich in this present 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. 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."

The first kind of treasure is *earthly* treasure. Money. Material possessions. This isn't the first time Paul addressed the subject in 1 Timothy. In verses 6-10 he talked about money, and then left the subject in verses 11-16. Now he returns. Why? In verses 6-10, he had some things to say to people who *wanted* to be rich. In the present text he's addressing people who actually *are* rich.

See the difference? Verse 9 identifies one group—"People who *want to* get rich." Verse 17 speaks to another—"Command those who *are* rich." The Greek term for "rich" (*plousios*) means "well to do, wealthy, in abundance."

Timothy was supposed to do something with the wealthy church members. Paul told him, "Command them." That's interesting. In our day people say it's not politically correct for church leaders to talk about money. I can understand why. There have been abuses. Devilish scandals.

But the fact is when God saves us, He takes ownership of what's rightfully His. He saves us so we can serve Him. He calls for us to honor Him with all parts of our lives, including our earthly treasure.

Paul gave Timothy three pieces of counsel for those with riches.

**A. If you have it, here's what *not* to do (17a).** Two things...

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<sup>2</sup> <http://articles.moneycentral.msn.com/News/StudyRevealsOverwhelmingWealthGap.aspx>

1. *Don't be arrogant.* “Command those who are rich in this present world [lit. “in the now age”—don't miss the fact that having riches *now* is no guarantee of *then*!].” Command them “not to be arrogant.” The KJV uses the descriptive word ‘high-minded.’ It's easy for those who have money to look down on those who don't. Proverbs 28:11 says a rich man is prone to be “wise in his own eyes.”

That's what happened to a rich man living in the city of Tyre, and through Ezekiel God had this to say about him in Ezekiel 28:5, “By your great skill in trading you have increased your wealth, and because of your wealth your heart has grown proud.”

For the record, there's nothing wrong with having money, as long as we obtained it in an honest fashion. 1 Timothy 6:17 indicates that the early church had its share of wealthy members. Paul doesn't condemn them for being wealthy, nor does he tell them to give it all away and take a vow of poverty.

Having money is not a sign of sin. Nor is *not* having money a sign of godliness. Money itself is neutral. It's an indicator. What we do with our money reveals what we value.

Isn't that true? Let your neighbor see your checkbook ledger for the past sixth months, and do you know what he'd discover? Your values. We can *say* we value missions all we want, but the canceled checks tell the story. If you have earthly treasure, don't be proud. Secondly...

2. *Don't put your confidence in it.* Timothy, tell the rich not to “put their hope in wealth.” Why not? Because it's so “uncertain.”

Proverbs 23:5 puts it this way, “Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.” Has that ever happened to you? Have you ever seen your money fly away? It's uncertain.

Listen to how Psalm 52:7 describes a wicked man, “Here now is the man who did not make God his stronghold but *trusted in his great wealth.*”

The Bible doesn't teach that wealth is a sin, rather that it's a responsibility. If you have it, you have a great, God-given responsibility.

Perhaps you're still thinking, “You're not talking to me. I don't have much money. Other people make a lot more than I do.” To which I would say, “Which people?” The people you're comparing yourself to live at the top tier of the pile. Look at the rest of the pile for a moment. Almost half of the world's families struggle with annual incomes of less than \$4,500. Does your family make more than \$4,500 a year? If so, you're in the top half of the economic pile.

Let's put things in perspective. There are six billion people in the world. There are one billion people with no basic social services. That's one in five who do not have access to basic health care, education, safe drinking water and adequate nutrition. Every day 25,000 people—most of them children—die from the results of drinking dirty drinking water.

Do you realize that there are more than 100 million street children in today's world class cities—25 percent of whom both work and sleep in the streets? Fifteen million children die every year from preventable causes. There are 400 million street people in India alone. Around the globe, there are 47 million refugees and displaced people.

And consider this. This world is growing every day. When you take the number of people born every day and subtract the number who die every day, you come up with this figure—there are 250,000 more people on this planet every day!

According to estimates, by the year 2025 more than one-fourth of the world's population will be poor and living in the squatter settlements of the Two-Thirds World.<sup>3</sup> Over 1.1 billion people on earth live on less than one U.S. dollar a day.

Now tell me, are you rich? My friend, to be rich is to have more basic needs met. If you have more than today's food, clothing, and shelter, you are rich. To be rich is to have 'discretionary' dollars (MacArthur). And if that's true of us, we need not feel guilty (since as we'll see next, God provides us with such things for our 'enjoyment'). But that does raise the question, "If I have earthly treasures, what should I do?" God's Word tells us right here.

**B. If you have it, here's what to do (17b-18).** Paul gives Timothy four commands he was to pass on to the rich. If you have earthly treasure, here's what you are to do.

1. *Put your confidence in God.* Notice verse 17. The rich are not to put their hope in wealth, "but to put their hope in God." And why in God? Because God is the One who "richly provides us with everything for our enjoyment."

You see, God isn't stingy. He's a gracious God. He loves to lavish goods on His people. James put it this way, "Every good and perfect gift is from above (James 1:17)."

Dear friend, God is a giving God. That's why He gave His only Son for us. Jesus entered this world and went to the cross because God is a giving and gracious God. What does He want us to do? Paul says God wants us to *put our hope in Him*. That's how we're saved from sin. That's also how we are to live. God wants us to put our confidence in Him. What else are the rich to do?

2. *Do good.* "Command them to do good." In verse 18, Paul uses three present tense infinitives which indicate these are three things that the rich are to do *continually*: "to do good, to be rich in good deeds, and to be generous and willing to share."

To *do good* is the first infinitive. If God gives us the means to do good for others, then we should. Jesus said, "To whom much is given much is required (Luke 12:28)."

3. *Be rich in good deeds.* Notice the play on words here. Why does God give the rich their riches? So they can be *rich* in good deeds! God doesn't intend for us to hoard our earthly treasures. The truth is, we can't take it with us (as verse 7 makes clear). He doesn't bless us so we can stockpile and hoard. He blesses us so that we can *do good, be rich in good deeds, and...*

4. *Be generous.* "Be generous and willing to share." Be "ready to distribute, willing to share," is how the Schofield Bible puts it. You might be interested in knowing that the word 'share' is related to the Greek word *koinonia*, the New Testament word for 'fellowship.' When God blesses us, He wants us to receive His blessings with open hands, not tightly clenched fists. He wants to use us. He wants us to do good, to be rich in good works, and to be generous.

Why? To get a pat on the back for being such a nice guy? To get our name inscribed on a donors' plaque? Is that why we give? To get a better tax return? No...

**C. Here's why (19).** "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." Why give? Here's why...

1. *Gifts are investments.* In fact, giving is the best investment you can make for the future. That's what verse 19 says. When you use your earthly treasure for God's glory and the good of others, what you're actually doing is sending treasure ahead. That's right. Paul says that when we use our present treasures for God's purposes we are actually laying a firm foundation for the *coming age*. No, you can't take it with you (6:7). But

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<sup>3</sup>Statistics taken from *The New Context of World Mission*, by Bryant Myers.

you can make advance deposits! That's because God says that gifts are investments. Or to put it another way...

2. *The way to gain is to give.* At the end of verse 19 Paul explains an incentive for investing earthly treasure, "So that they may take hold of the life that is truly life." Jesus said something similar in Luke 16:9, "I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings."

When we're willing to use our resources to help others, we're showing that we've grasped what eternal life is all about. We're not living for what we can *see*, but for what we *cannot see*.

But herein lies a problem. In affluent America we don't think much about the future. And it's not just life after death we ignore. It's also life after this month.

According to statistics, the typical American family after World War II saved 25 percent of its income. Do you know what the figure is in 2006? A negative *one percent*.<sup>4</sup>

Why are we saving less? There are many factors, no doubt, but one of the biggest is *debt*. It's hard to save when we owe. When we buy things with money that we do not have, we strap ourselves. There's nothing wrong with having things. But if all we do is accumulate earthly treasure and fail to lay up eternal treasure, frankly, that's not good investing.

A few years ago while at an ABWE board meeting I heard a man share about his recent trip to Burma. He had traveled from America to Burma to train pastors. The morning after the first day of teaching, the American noticed that five or six of the Burmese pastors had slept on the city street. They had walked miles just to get to the school, and they had no money for housing. The American took out his wallet, exchanged the American dollars for Burmese currency, and had someone give each of the men money to meet their needs. Later that day each of the men came to the American, and each gave him his money back. They said, "We do not need your money. We do not consider ourselves poor. God has been good to us. All we ask you to do is help us to understand the Bible better and pray for us."

Brothers and sisters in Christ, God has given us so much! But the reason some of us are unable to give to meet needs is because we've bought the devil's lie. We think we *need* things we really don't need. We would do well to learn from our church family members in Burma.

In order to be able to give, maybe we need to change our spending habits. And if we're to change our spending habits, we need to change our values.

Jesus told a rich man in Mark 10:21, "Sell whatever you have, and give to the poor, and you will have treasure in heaven." Don't misunderstand. Salvation is entirely by grace through faith (Eph. 2:8). But reward is according to grace-based, grace-motivated *works* (Hendriksen, 211).

Listen to 2 Corinthians 5:10 and hear something sobering: "For we must all appear before the judgment seat of Christ, that each one may receive what is due him for the things done while in the body, whether good or bad."

Ponder the implications of this. To some degree, we all have earthly treasure, don't we? We all have some *things* God has privileged us to hold. What are you doing with what He's given to you? We'll come back to that question in a moment, but first, let's consider a second kind of treasure described in verses 20-21.

## II. There is eternal treasure (20-21).

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<sup>4</sup> [http://www.agedwards.com/public/content/sc/invedu/nest\\_egg\\_savings/media\\_kit.html](http://www.agedwards.com/public/content/sc/invedu/nest_egg_savings/media_kit.html); By comparison, 2005 figures show that household net savings rates for France were 11%, 10% in Germany, 6% in Japan.

It's the kind of treasure Timothy possessed. And by application, so do we if we know Christ. What is this eternal treasure? Listen to verses 20-21:

“Timothy, guard what has been entrusted to your care. Turn away from godless chatter and the opposing ideas of what is falsely called knowledge, which some have professed and in so doing have wandered from the faith. Grace be with you.”

Paul concludes his letter with a personal word to his friend. Timothy's name actually means ‘he who honors God’ [from *timan*, to honor, and *theos*, God]. In this final paragraph Paul charges Timothy to live up to his name. Timothy, be a man who honors God!

And if Timothy was to honor God, it would involve proper handling of an eternal treasure. The same goes for us. Notice three instructions pertaining to this treasure.

**A. Here's what we're to do (20a).** “Timothy, guard what has been entrusted to your care.” The KJV offers this translation, “Keep that which is committed to thy trust.” The word for “trust” in the Greek text is *paratheke*, which literally means a ‘deposit.’

What had been deposited to Timothy's account? What is this eternal treasure? Paul doesn't tell us here, but he does in 1 Thessalonians 2:3-4, “For the appeal we make does not spring from error or impure motives, nor are we trying to trick you. On the contrary, we speak as men approved by God to be *entrusted with the gospel*.” The deposit, then, is the Christian message, the gospel.

Paul had more to say about this deposit in his second letter to Timothy. He writes in 2 Timothy 1:13-14, “What you heard from me, keep as the pattern of sound teaching with faith and love in Christ Jesus. Guard the good deposit that was entrusted to you—guard it with the help of the Holy Spirit who lives in us.”

So we who know Christ have a deposit, a treasure. It's the truth of God. It's the gospel. It's the message of Jesus Christ. It's the Word of God, the message God has entrusted to His church and to servants in that church like Paul, Timothy, and us. And what are we supposed to do with this eternal treasure? Like Timothy, two things...

1. *We're to guard it.* The Greek *phulasso* was used to describe keeping valuables in a safe place. Beloved, realize this. The gospel is good news. But it's also under attack. Satan doesn't want the good news to spread. Our job, first of all, is to guard the treasure. Likewise...

2. *We're to remember who gave it to us.* The verb is passive. The treasure "has been entrusted" to our care. Who gave it to us? God did. Yes, God has given His church a treasure. And we're to make it known. But if that's to happen, we must first guard it.

**B. Here's what we're *not* to do (20b).** Again, two things...

1. *Don't exchange it for empty talk.* "Turn away from godless chatter." Empty talk needs to go. But that's exactly what's being disseminated from pulpit after pulpit in our day. John MacArthur is right (288), "Called to be salt and light in the world, the church instead readily compromises with it. Secular philosophy, based on pagan views of man, and an atheistic view of origins (evolution) are warmly embraced by many calling themselves evangelical Christians. They then proceed to reinterpret Scripture to accommodate those antibiblical views. Pragmatism is in; commitment to biblical truth is denigrated as poor marketing strategy."

The sad truth is, many are cashing in the eternal treasure in favor of man-centered, man-crafted empty talk, the very thing Paul warned Timothy about. This is a call to guard the pulpit, to guard the Sunday School lectern, to guard the children's church curriculum. You cannot at the same time show that you are clever and Christ is glorious.

2. *Don't exchange it for false knowledge.* The text continues, “Turn away from...the opposing ideas of what is falsely called knowledge.” Why would anyone want

to cash in an eternal treasure in favor of man-focused fool's gold? That's what the early Gnostics were doing, trying to infiltrate churches like the one where Timothy served in Ephesus, teaching that man can save himself through knowledge. Don't buy their message, Timothy, says Paul. Guard the treasure.

That's why we offer opportunities like the upcoming Biblical Counseling training course, "Biblical Answers for the Problems of Life." We're living in a day when many people—even many of God's people—are doubting whether the Bible truly is a treasure. We believe it is! We also believe that God's Word is sufficient to help people honor God in the problems of life. But the Bible's not magical. It doesn't change lives by osmosis. We need to learn it so we can apply it and then share it with others. That's our commitment. I hope you'll join us.

When it comes to our eternal treasure, we've talked about what we're to do and what we're not to do. But why?

**C. Here's why (21).** Two reasons...

1. *There's so much at stake.* Listen to verse 21, "Which some have professed and in so doing have wandered from the faith." What's at stake? The faith is. Some choose to abandon God's Word in favor of other things. Yet know this...

2. *To ignore this treasure is to miss the mark.* That's what the verb "wander" (in verse 21; "erred" in the KJV) means.

I don't know how to say it any more clearly than this. When it comes to our mission as a church, our goal isn't merely to help people patch up their lives, have better families, and experience personal fulfillment in life. That's not what we're all about. Those may be by-products, but they're not the treasure.

What we're all about is simply this—proclaiming the only message that can enable sinners to be right with a holy God. We have a message unlike any other message. It's the true story of what the Son of God did to restore rebels like us back to Himself. It's the story of the cross where Jesus died to pay the ransom payment for sinners, the story of the empty grave which He conquered, the story of the Spirit He sent to indwell and transform His people.

That's the treasure, the eternal treasure! To ignore this treasure is to miss the mark.

Have you ever heard of "Kingswood?" It's a place in England. In the 18th century, it was rather infamous. At that time one of the king's governors called the residents "the ungovernable people of Kingswood." Often they would go down into the city of Bristol to terrorize its people, and then escape into the woods to evade the police.

A few years ago, Steve Mann, ABWE missionary to England visited Kingswood. In his prayer letter he described the historical account:

No one wanted the people of Kingswood. They were nothing but trouble. Of course the 1700's were a time of trouble generally. The French were going through a violent and bloody revolution; America was talking revolt; and the people of England had become morally depraved. Talk of insurrection was all around.

But the people of Kingswood were a particularly unruly lot. One hundreds years before, this ground had been hallowed by the persecuted Baptists who were forced to flee Bristol for their lives. The woods provided a safe haven for them to meet and worship, but by 1739, they harbored mostly lawbreakers and hoodlums.

One man decided to test the power of the Gospel. George Whitefield went to the parish everyone else avoided. Soon he came to realize he was not going to get these people into a church building to preach to them, so he decided to take the Gospel to them. He invited a fellow preacher--John Wesley--to join him. Wesley's first reaction was negative. He could not see the value of preaching to these people in the

open air, but as he saw Whitefield's example, his heart was strangely warmed. Soon Wesley himself was preaching to 1,500 colliers (coal miners) on Hanham Mount.

Wesley would later write in his journal of the tears washing white streaks down their coal-blackened faces as the Holy Spirit descended in convicting power. So many were saved that the whole character of the community was changed. Today a pulpit [an outdoor wooden pulpit] sits as silent testimony to the preachers who reached out to the undesirable.

The power of the gospel is amazing, isn't it? That's why it's such a treasure. The truth is, what it did for those coal miners it can do for you today. Yes, we have an eternal treasure.

You may be interested in knowing that the pulpit of Whitefield and Wesley is silent today in Kingswood. Steve Mann concluded his letter with this sad note. "Ironically, the last Gospel-preaching church of any description in Kingswood was forced to close in January, 1999. Today there is no Gospel church."

That's why we need to heed the exhortation of 1 Timothy. Guard the deposit, beloved! Guard the treasure! Don't settle for godless chatter.

The letter concludes in verse 21, "Grace be with you." Grace—God's undeserved help. Be with you—the "you" is actually plural. Though the letter was written to Timothy, it was also for the Ephesian church, too. And for us. Which is why we need to take inventory.

We've been thinking about two treasure today, earthly treasure and eternal treasure. But God's Word isn't intended merely to *inform*. It's to *transform*. So, let's ponder two critical questions.

#### The Bottom Line: Two questions for those who have much....

1. *What is in my hands?* You have some earthly treasures, and so do I. What are they? What has God placed in your hands? A checkbook, a calendar, a home, a car. What do you have? What's in your hands? What earthly treasures are you holding?

Now answer this. Are you holding eternal treasure? Do you know Jesus Christ personally? Have you received the deposit of the gospel? Are you assured that the life that is truly life is yours forever?

If your answer is yes, please know this. The basis for all treasure is God's grace. We don't deserve these treasures, not earthly treasures and certainly not eternal treasure. They are gifts from God. So again, ask yourself, "What is in my hands?" Then ask yourself this...

2. *What am I doing with it?* Are you investing your earthly treasures so they will produce eternal dividends? Are you laying up treasure for eternity? You say, "I want to. Show me how." Okay, look again at what's in your hands...

Do you have a checkbook? What are you doing with it? Are you giving the first part of your income back to the Lord through His church and for His gospel work?

Do you have a calendar? Where does Jesus fit in your calendar? Do you begin your days by spending time alone with Him? Do you guard the weekly Lord's Day and make it a priority to gather with His people to worship Him? Do you carve out time to serve Him?

Do you have a home? Do you see that home as *your* castle or as *His* ministry tool? Are you inviting unsaved neighbors into your home so you can introduce them to Christ? When was the last time you invited a lonely widow to join you for a Sunday meal?

Do you have a car? When was the last time you used it to bring a neighbor child to church, or to visit a care facility, or to drive out to Scioto Hills for a work day?