

Proposition: In 1 Timothy 6:17-21, we learn what to do with two kinds of treasure.

- 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 for Right Investing: It's *grace*.

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

It's hard to believe, but it's true. We've come to the end of our journey through 1 Timothy. What a tremendous book! What a practical book! It's a book about church life.

I'm excited when I think of what God is doing in this church. He's at work. You see, God intends for His church to be the firstfruits of the coming kingdom age. The world ought to be able to look at a local church and say, "Oh, that's the difference God makes. Wow!"

We are a people with a mission. We belong to Jesus Christ. And we live in a world that needs Jesus Christ. It's our mission to know Christ and make Him known around the globe.

But that doesn't just happen. It takes something addressed at the end of 1 Timothy. We're going to learn about treasure today. Specifically, in 1 Timothy 6:17-21, we'll discover what to do with two kinds of treasure.

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."

***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.

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 latter text he's addressing people who actually *are* rich.

See the difference? Verse 9 gives one group--"People who *want to* get rich." Verse 17 speaks to another--"Command those who *are* rich."

Timothy was supposed to do something with the wealthy church members. What was it? "Command them." That's interesting. In our day it's not uncommon for people to 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...

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 describes the rich man as one who is "wise in his own eyes."

Beloved, there's nothing wrong with having money, as long as we obtained it in an honest fashion. Here we discover 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 thinking, "You're not talking to me. I don't have much money. Other people make a lot more than I do." Hold on.

Do you realize that most of us in this room are far wealthier than 95 percent of the world's population? It's true. 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 over 5.6 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.¹ 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). If that's true of us, we need not feel guilty (as we'll see next, God provides us with such things for our "enjoyment").

"What should I do then if I have earthly treasures?" you ask.

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.* The rich are not to put their hope in wealth, "*but to put their hope in God.*" Why in God? Because He's the One who "richly provides us with everything for our enjoyment."

Our God isn't stingy. He's a gracious God. He loves to lavish goods on His people. With God it's not tit-for-tat. He doesn't give us what we deserve, does He? 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 went to the cross because God is a giving and gracious God. What does He want us to do? Trust Him. He 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 indicates 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, we should. Jesus said, "To whom much is given much is required."

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 (remember verse 7?). He doesn't bless us so we can stockpile and hoard. What does He want us to do with the blessings?

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

¹Statistics taken from *The New Context of World Mission*, by Bryant Myers.

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 plaque? Is that why we give? To get a better tax return? Why are we to give?

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 are two reasons.

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 laying treasure. What kind of treasure? Treasure which is a firm foundation for the *coming age*.

No, you can't take it with you (6:7). But you can make advance deposits! Which leads to reason #2...

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. Gifts are investments. The way to gain is to give.

But there's a problem. 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 1999? Less than *one percent*.

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.

Last week, while at ABWE I heard a man share about a 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 said 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 *works* (Hendriksen, 211).

Listen to 2 Corinthians 5:10--it's 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 have. 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).

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? It's the Christian message, the gospel. Paul elaborates 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*."

In 2 Timothy 1:13-14 Paul continues, "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."

What's the deposit? 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.

What are we supposed to do with this eternal treasure? 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.

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 empty talk, the very thing Paul warned Timothy about. This is a call to guard the pulpit, to guard the Sunday School lectern. You cannot at the same time show that you are clever and Christ is glorious.

We mustn't try to be novel. Nor must we ever use the Bible for entertainment. It's a Book to live by, not argue about. God gave it to us so we could know Him, not impress people.

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-crafted fool's gold? That's what so called "knowledge" is that abandons a biblical foundation.

We're to guard the treasure. We're not to exchange it for empty talk and false knowledge. That's why we offer opportunities like next Saturday's Biblical Counseling seminar. 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 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. They're called apostates. 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 main goal isn't to help people have better families, better job lives, or better self esteem. That's not what we're all about. And our aim isn't simply to meet felt needs. No. 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, the message of forgiveness and reconciliation, the message of Jesus Christ.

We have a message unlike any other message. It's the story of what the Son of God did to restore the rebels like us back to God. 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.

Steve Mann, ABWE missionary to England recently visited Kingswood. In his recent prayer letter he describes 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 concludes 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.

We've learned about treasure today--earthly treasure and eternal treasure. When it comes to sound investing, here's the bottom line...

The Bottom Line for Right Investing: It's *grace*.

The letter concludes, "Grace be with you." Grace--God's undeserved help. Be with you--the "you" is actually plural. Though the letter was for Timothy, it was for the Ephesian church, too. And for us. Which is why I want you to ask yourself two questions.

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?

And are you holding eternal treasure? Do you know Christ and do you cherish His Word? The basis for all treasure is grace. We don't deserve these treasures. They are gifts. So ask yourself, "What is in my hands?" Then ask...

2. *What am I doing with it?* Are you laying up treasure for eternity?