

## How To Be Thoroughly Rich

<sup>17</sup> Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. <sup>18</sup> *Let them* do good, that they be rich in good works, ready to give, willing to share, <sup>19</sup> storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life. (1 Timothy 6:17–19)

In the musical, *The Fiddler on the Roof*, the main character is Tevye the Dairyman, a struggling Jewish peasant living in Russia at the beginning of the 20<sup>th</sup> century. Tevye has three strong-willed daughters who all want to marry for love, but he wants them to marry for money and status. One of the best songs of the musical is when Tevye sings, “If I were a rich man”. In it, Tevye sings of the kind of life he dreams he would have if he were a rich man, and then asks the Lord at the end of the song:

“Lord, who made the lion and the lamb  
You decreed I should be what I am  
Would it spoil some vast eternal plan  
If I were a wealthy man?”

If I were a rich man, sings Tevye. People sing of this as if it is the great goal of life. When I was a boy, there was a popular song on the radio about being poor.

Money, money, money  
Must be funny  
In the rich man's world  
Money, money, money  
Always sunny  
In the rich man's world  
Aha  
All the things I could do  
If I had a little money  
It's a rich man's world

Abba's net worth is more than \$1 billion, so evidently they had a poor man write those lyrics for them to sing. People like to imagine they are poorer than they are and not as rich as others. They imagine the problem-free life they will have if they are rich.

In this chapter, Paul has already had much to say on wealth. He told us the great loss of pursuing money as an end, loving money for itself, and the great gain of godliness with contentment. He warned Timothy against that kind of greed, and warned him about the false teachers who taught that Christianity is a means to get rich.

But Paul did not and never does suggest that being wealthy is a sin, or even a shame. Scripture never condemns wealth; in many places it celebrates it. And it expects that some Christians will be wealthy. If you are a wealthy Christian, then you have a very particular calling and task and burden you have to shoulder.

And this is where probably most Christians listening to this start singing Tevye's song or Abba's, looking around, wondering who this sermon might be about.

But who exactly is rich in this age? This is one of those questions where seemingly everyone looks over their shoulder at “those rich Christians”. So what is the standard? What makes one rich? When do you cross the line from poor to just making it to middle class to comfortable to affluent to

creaming it to just bathing in gold and silver? One way is to ask what most people live on. The average household income in South Africa is R12500 a month. More than that, and you're rich in South Africa. Just over three billion people in the world live on less than R30 a day. The world's average median income is \$850 a year, so if you are earning more than R14 000 a year, you are richer than the world's median income.

Basically, if you go back to verse 8 you can see that having your basic needs met is the baseline of contentment. If you have more than your basic needs, you're already in the rich category.

That probably includes everyone in this room. So here is a very important and practical command for wealthy Christians. This is a passage about being thoroughly rich, truly rich, rich in a way that is ultimate and permanent. It is a warning about not being rich in a one-dimensional, temporary way, and then ending up with eternal poverty.

## **I. The Reason For This Command**

<sup>17</sup> Command those who are rich in this present age....that they may lay hold on eternal life.

Notice the strong word at the beginning of this verse. Command. Command those who are rich in this world. Timothy must issue a directive to the wealthy believers in his church. Why such a strong word? We remember that Timothy seemed prone to fear, prone to be intimidated. Paul wants Timothy to know that as a preacher of the Word, he has the authority to command everyone. He must not be intimidated by wealth to only suggest or request or hint. He can command, because even the rich in this world fall under the Lordship of Jesus Christ. And very importantly, wealthy Christians also need pastors and leaders. Wealthy Christians, when they are right with God, embrace authority, are thankful for shepherding, and accept orders.

But Paul also makes no mistake in how he describes wealthy Christians. He calls them “rich in this present age”. Now when you hear those words “rich in this present age”, what do you immediately think? It is possible to be rich in one world and poor in another. There are many believers who have been poor in this world, but because of their lives, will be rich in eternity. And there are many unbelievers who have been rich in this world, but will be poor and destitute in the next. So if you are a believer and happen to be rich in this world, Paul's goal is that you should end up rich in the next world as well.

By the way, everyone in heaven is rich: enjoying the abundance of God's house. There's no such thing as being poor in heaven. Being poor in the next life is another way of saying, being in Hell in the next life, being separated from God and stripped of all earthly blessing.

And while everyone in the world wants to be rich, in the Bible while there is a celebration of blessing and abundance, there are several warnings about the dangers and liabilities of wealth. In fact, poor Christians who are poor for the sake of the kingdom are promised compensation in eternity. But rich believers are not automatically promised that. In fact, James warns the self-satisfied rich that they might experience a profound reversal. “Come now, *you* rich, weep and howl for your miseries that are coming upon *you*!”<sup>2</sup> Your riches are corrupted, and your garments are moth-eaten.<sup>3</sup> Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You have heaped up treasure in the last days. (James 5:1–3)

And we have already seen in this passage that the love of money is the root of all kinds of evil. Jesus warned that it is hard for a rich man to enter the kingdom of heaven. In His parable of the soils, he said that the seed that fell on the third soil was choked by the deceitfulness of riches.

In other words, a person professing Christ as Saviour who has wealth has a real danger: the possibility of being self-deceived about his or her salvation.

This is why at the end of verse 19, we have the great reason for this special commandment for wealthy Christians: that they may lay hold on eternal life.

Now that sounds strange. It's the same wording from verse 12: <sup>12</sup> Fight the good fight of faith, lay hold on eternal life, to which you were also called and have confessed the good confession in the presence of many witnesses. (1 Timothy 6:12)

What did we see it meant there? It meant, Timothy, since you have outwardly confessed to be a Christian, and since you inwardly sense God has called you and saved you, flesh out your salvation with a life of persevering faith, defending it and fighting for it. If your faith is real, then it will endure to the end, so struggle to keep your faith all the way to when you break the tape.

Here the idea is similar. Rich Christian, you have outwardly confessed that you believe in Christ, and you inwardly sense He is yours. Then flesh out your salvation with the commands that are going to be given here, and so prove yourself to be a true Christian. End up with eternal wealth, and not eternal poverty.

So what then are the responsibilities that are commanded of wealthy Christians that will enable us to lay hold on eternal life.

## **II. The Responsibilities of this Command**

We can group these responsibilities into three.

### **1) Don't Become Proud**

<sup>17</sup> Command those who are rich in this present age not to be haughty

Don't be haughty. This is a Greek word which minds to have your mind in a high, lofty place. We speak of people who look down upon others. If you are haughty, then you have become quietly persuaded of your own superiority, of deserving of more and better treatment, of requiring greater respect. Haughty people are conceited about themselves and arrogant towards those they regard as inferior.

Why does wealth tempt you to haughtiness? Deuteronomy 8 has the answer.

<sup>12</sup> lest—*when* you have eaten and are full, and have built beautiful houses and dwell *in them*; <sup>13</sup> and *when* your herds and your flocks multiply, and your silver and your gold are multiplied, and all that you have is multiplied; <sup>14</sup> when your heart is lifted up, and you forget the LORD your God ...—<sup>17</sup> then you say in your heart, 'My power and the might of my hand have gained me this wealth.' <sup>18</sup> "And you shall remember the LORD your God, for *it is* He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as *it is* this day. (Deuteronomy 8:12–18)

Wealth has a strong self-congratulatory effect, where you try to explain your wealth versus another man's poverty. And of course, there are real factors: giftedness, business acumen, self-discipline, drive. But there are plenty of factors outside of your control: the time and place you live in, the state of the local and international economy, demand for what you do or sell, and hundreds of small and

great factors that add up to one man's wealth and another man's loss. The point is, the man who thinks he is rich entirely by his own hand has lost sight of how much of his life was simply granted to him, given by the sovereignty of God. This becomes a strong kind of conceitedness, a smugness, a sense of having won where others lost. That tends to flesh out in a looking down at those less wealthy, viewing others as inferior, patronising some and despising others and becoming perpetually right in your own eyes.

A wealthy Christian must not fall into the trap of allowing the blessing of God to become something he boasts in. This word for *haughty* is used in one other place in Romans 11:20, where Paul tells Gentile believers who are watching the unbelief of the Jews, not to be haughty. Don't think it is something about you that allowed you to be grafted in. In the same way, don't think that your wealth is something about you that is lacking in the next person.

It takes great self-control, great self-awareness, great meekness to prevent this from becoming a kind of swagger, a kind of sense of entitlement, maybe even a sense of special status, of God-given elevated rank.

This is very damaging for a Christian, because fundamental to a growing Christian is a sense of dependence, humility, and gratitude. You need those qualities for a vibrant relationship with God and with others.

This takes a robust view of the sovereignty of God and a strong sense of 1 Corinthians 4:7 “what do you have that you did not receive? Now if you did indeed receive *it*, why do you boast as if you had not received *it*?”

## **2) Don't Become Independent, Remain Dependent on God**

nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy.

The second negative command is not to trust in uncertain riches, and its flip side positive is to trust in the living God. Don't place your hope, your trust, your confidence in wealth, in money, in goods. Yes, you need them, you must use them, but that should not be the great foundation of your life.

Well, what money often does for you is it solves a lot of problems for you. Money does solve many problems. And the more problems you can solve with money, the less dependent you become on other people, on assistance, and counsel, and help. You are tempted to become more and more independent. And the more this works out, the more you're tempted to feel invulnerable, powerful, untouchable, above the rules, above the grind, above what everyone else must go through. Your trust, your strength becomes the power, the independence, the problem-solving that money has brought.

Proverbs 18:11 reports this reality “The rich man's wealth *is* his strong city, And like a high wall in his own esteem.”

Why should the rich man not do this? After all, his experience keeps confirming the idea: money opens doors, money smooths things over, or as Proverbs 18:16 puts it: <sup>16</sup> A man's gift makes room for him, And brings him before great men.

Here is the reason the wealthy Christian should not build his life on the foundation of money. It's the word that Paul attaches to the word riches: “uncertain”. The word means something which isn't clear enough to tell what it's going to do. It's unsure, risky.

<sup>5</sup> Will you set your eyes on that which is not? For *riches* certainly make themselves wings; They fly away like an eagle *toward* heaven. (Proverbs 23:5)

<sup>24</sup> For riches *are* not forever, Nor does a crown *endure* to all generations. (Proverbs 27:24)

You will likely experience some period of plenty in your life, and other periods of great need. Money will fluctuate in your life. So instead of building your whole life upon the hope of having plenty of money, instead, Paul says, trust in the living God who gives us richly all things to enjoy. Place your trust in a Person, not in prosperity, in a real living Father, not in the lifeless money in the bank.

Here's why: this God, gives us richly – same word as riches – He gives us richly, generously all things in our life for our pleasure. God is the giver of pleasures, the source of all the things you are hoping money will buy. If your hope is in the riches, they are uncertain. But if your hope is in the living God, then you hope both in the faithful, living reality of God, and you hope in the very one who invented these pleasures and gave them to you.

The wealthy Christian is told, yes, bank your hopes somewhere, but choose the most reliable, stable foundation: God Himself. Enjoy your life, enjoy the blessings God gives through the money He gives you. But do not place your trust in the money.

How do you know if you've placed your trust in it? Is the thought of losing your money what worries you most? Is the thought of being frustrated in getting your money what makes you angriest? Is the idea of getting more money what makes you happiest? Then you may be in danger of no longer simply getting and using money, but of lusting for and trusting in money.

### **3) Be Rich in Your Generosity**

<sup>8</sup> *Let them* do good, that they be rich in good works, ready to give, willing to share,

It sounds very general to speak of “doing good”, being rich in good works. But here the idea obviously has a financial idea, because that is the context. The word means to benefit others. The next words make it clear: ready to give, willing to share. It is the use of money in small and big ways to love God and love people.

The Bible gives us a vivid picture of this *doing good*, of being rich in good works in Mark 14.

<sup>3</sup> And being in Bethany at the house of Simon the leper, as He sat at the table, a woman came having an alabaster flask of very costly oil of spikenard. Then she broke the flask and poured *it* on His head. <sup>4</sup> But there were some who were indignant among themselves, and said, “Why was this fragrant oil wasted? <sup>5</sup> For it might have been sold for more than three hundred denarii and given to the poor.” And they criticized her sharply. <sup>6</sup> But Jesus said, “Let her alone. Why do you trouble her? She has done a good work for Me. <sup>7</sup> For you have the poor with you always, and whenever you wish you may do them good; but Me you do not have always. <sup>8</sup> She has done what she could. She has come beforehand to anoint My body for burial. <sup>9</sup> Assuredly, I say to you, wherever this gospel is preached in the whole world, what this woman has done will also be told as a memorial to her.” <sup>10</sup> Then Judas Iscariot, one of the twelve, went to the chief priests to betray Him to them. (Mark 14:3–10)

Jesus called her sacrifice a good work. Think about the elements of what she did.

She took something that was of significant value to her. This perfume was worth one year's salary of the average worker.

She took something she could have used and consumed for herself. Any woman would have

delighted to use costly perfume on herself.

She gave it to and for the Lord by faith. Jesus said her act was actually a preparation for his death and burial. She acted in faith, doing something that others didn't understand and criticised her for.

Those elements are in the good works we do for God and His people, financially speaking. One, there is real value. It is not mere leftovers, not chump change, not spare coins laying around. Two, you could really use this on yourself. It could make some of your expenses a lot easier to cope with, and you could enjoy it and consume it yourself. Three, you give it to and for God, trusting it is for His glory, that He will use it, that He will multiply it and reward it.

What does that look like practically? What do we spend our money on if we are doing good, being rich in good works being generous and ready to share? Let me imagine a scenario with you where you have 24 hours to live, and you have \$100 million you need to give away. What does it look like?

Well, first, you make sure your family is taken care of. <sup>8</sup> But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever. (1 Timothy 5:8)

You provide for them. But your family doesn't need untold millions of dollars when you are gone, so once you've taken care of them, what next?

Second, you prioritise your local church. "On the first *day* of the week let each one of you lay something aside, storing up as he may prosper," (1 Cor 16:2). A Christian also has a spiritual family, and that should be his local church. He gives to his church in proportion to how God has prospered him. Now when we give to the church, we usually give every month into the general collection of the church. That's one of reasons why you should attend the quarterly meetings. That is where we have a corporate discussion and report of how we are investing our money together. How much are we giving to ministry in this church, to missionaries, to mercy, to evangelism. If you skip the quarterly meetings, you're really skipping the purposeful allocation of your money in directed ways, and you're allowing your giving to feel like another monthly expense. But even your local church might not be able to spend tens of millions of dollars. How would you continue to do good works beyond that?

Third, you meet the personal needs of fellow Christians and Christian missionaries.

<sup>10</sup> Therefore, as we have opportunity, let us do good to all, especially to those who are of the household of faith. (Galatians 6:10)

<sup>6</sup> who have borne witness of your love before the church. *If* you send them forward on their journey in a manner worthy of God, you will do well, <sup>7</sup> because they went forth for His name's sake, taking nothing from the Gentiles. <sup>8</sup> We therefore ought to receive such, that we may become fellow workers for the truth. (3 John 6–8)

We might seek to alleviate the struggles of those honestly seeking to work, or those who have been incapacitated from working within our church, or perhaps believers in other faithful churches. We'd want to support the missionaries of our local church, but if we had this surplus money, I'd want to support faithful missionaries who are busy planting churches, translating and teaching Scripture. This might include mission agencies and their work of printing Bibles and literature, reaching the unreached, supporting the persecuted church.

Now if my 24 hours was running out, and I had still had not given away all this money, I would look for worthy ministries in this order of priority:

- 1) Christian education – Christian schools, colleges, universities, Bible colleges or seminaries

- 2) Christian ministries to orphans, including adoption agencies, crisis pregnancy clinics.
- 3) Christian relief: Christians bringing medical relief to society, or economic teaching and help to devastated by famine or disaster or war, bringing counseling and help to the most afflicted and suffering in society.

I am not saying you need to give all your money away. Now perhaps you would not have much surplus after just providing for your family and giving to your church. Perhaps you would have more. But you can see that there is no shortage of ways to be rich in good works, to be generous and ready to share.

What is the result of these three steps?

storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.

If a rich Christian follows these actions, the Bible says they will be storing up. In other words, they are saving, making deposits into a kind of heavenly bank account. This kind of heavenly savings account, this eternal retirement annuity, the Bible calls a good foundation for the time to come. This is in contrast to uncertain riches, to the shaky and temporary nature of only being rich in this world.

With that good foundation for the time to come, you will lay hold on eternal life.

If life of faith that shows you have not been captured by money, you have not been pierced through with the sorrows of the love of money and wandered from the faith. Display by your wealth of good works and generosity and willingness to share that your real treasure is in Heaven, your greatest desires are eternal, your fullest longings are for Christ Himself. How hard it is for a rich man to enter the kingdom of heaven, Jesus said, so be aware that the odds are stacked against you. Defeat those enemies of your soul, those faith-killing, world-loving, hell-bound desires to be rich, and to revel in material goods.

Sometimes you need to do to your soul what athletes do to their bodies: they shock them with some severe treatment. Sometimes you need to challenge your own soul and say, Am I really investing in eternity? Does it ever cost the way it cost that woman when she poured the perfume on Jesus? We can say she did that as much for love for Jesus as she did for love of her soul: to show to herself that she was not held by the velvet chains of money and materialism.

You can't buy your way into Heaven. Salvation is by grace through faith alone. But you can prove that that free grace is yours by showing you are free from covetousness, materialism and idolatry. You can prove that eternal life is yours by proving that you are not serving two masters, God and mammon, and that your treasure and therefore your heart, is truly in Heaven.