



“Bless the Lord, O my soul” is an exhortation directed to oneself to joyfully affirm from the heart God’s greatness and goodness. It’s a worshipful response to God’s revelation. God reveals himself in general way outwardly through creation and inwardly through our conscience. But God reveals himself in a special way through the Holy Scriptures. This is why God’s word is central to our worship. We *sing* God’s word, *pray* God’s word, and *preach* God’s word. So, let’s continue to bless the Lord by opening our Bibles to the New Testament book of 1 Timothy. This letter bears the name of Paul’s protégé, who pastored a local church in Ephesus, a city located in modern-day Turkey. Paul’s purpose in writing Timothy was to tell him how one should behave in God’s household.

Paul describes God’s household as a bastion of truth, which is why at the beginning, middle, and end of the letter, Paul warns about the dangers of false teaching. Each warning is followed by a charge to Timothy to stick to God’s word, to stay true to his calling, to remain loyal to Christ. For that to happen, Paul says in chapter 6, Timothy must flee from “the love of money” (v. 10) and the “desire to be rich” (v. 9).

So, the title of today’s sermon might surprise you:

HOW TO BE REALLY RICH

**1 Timothy 6:17-21
(p. 934, pew Bible)**

A few days ago, I typed those words into my search engine. In less than half a second I got over 2.2 billion results. Near the top was a *Forbes* magazine article titled, “How Can I Get Really, Really Rich?”

The writer began by saying, “Many often dream of getting rich. The good news is that it’s more within reach than ever before.” He emphasized the importance of one’s mind-set and then moved on to strategy, saying, “Getting rich is rarely an accident. It requires setting clear goals and pursuing them with determination.”¹

The apostle Paul would completely agree, but at this point he would part ways with *Forbes*, saying that the way to “get really, really rich” is to flee materialism, focus on God, and give extravagantly for the good of others. For that is how we amass a fortune that we really *can* take with us and enjoy forever! In 1 Timothy 6:17-21, Paul says,

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

¹ Melissa Houston, “How Can I Get Really, Really Rich?” *Forbes*, 24 February 2024 [online]. Retrieved on 21 March 2024 from <https://www.forbes.com/sites/melissahouston/2024/02/24/how-can-i-get-really-really-rich/?sh=23c37a352521>; Internet.

everything to enjoy.¹⁸ They are to do good, to be rich in good works, to be generous and ready to share,¹⁹ thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

²⁰ O Timothy, guard the deposit entrusted to you. Avoid the irreverent babble and contradictions of what is falsely called “knowledge,” ²¹ for by professing it some have swerved from the faith.

Grace be with you.

In Paul’s closing remarks to Timothy, and by extension to the congregation he serves, Paul unveils a simple strategy that produces an eternal payoff – guaranteed. Here it is:

***To be truly rich,
trust in God and guard the gospel.***

Those two components go hand-in-hand, as indicated by Paul’s word to the wealthy in verses 17-19, his plea to the pastor in verses 20-21, and his benediction for all believers in the last line of this letter. I pray that each of us will pay careful attention to this text, so that we will see for ourselves that being truly rich is an attainable goal for every believer.

A Word to the Wealthy (vv. 17-19)

Paul begins by saying, “As for the rich in this present age...” (v. 17a). Who fits into this category? The context provides the answer. In verses 8-9, Paul says, “But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation....” So, “the rich” are those who have more than the daily necessities of life, i.e., food, clothing, and shelter.

Although there were poor Christians in Ephesus, including some slaves (see 1 Tim. 6:1-2), there were wealthy Christians too. “The word *Ephesus* means *desirable*, and in many ways it was certainly a desirable place to live.... Ephesus was a center of travel and commerce” and “was one of greatest seaports of the ancient world.² Seaports are dynamic gateways to the global economy. Over 99% of cargo entering the United States arrives by ship,³ and we have 360 commercial seaports. The U.S. is by far the largest economy in the world.

I think of that Forbes article that said, “Many dream of getting rich.” There’s a reason why “the American Dream” is the national ethos of the United States. A *Washington Post* article reported, “After adjusting for cost-of-living differences, a typical American still earns an income that is 10 times the income received by the typical person in the world.”⁴

² Gregg Caruso, “A Brief Biblical History of the Church in Ephesus.” *Kings Harbor Church Blog*, 11 September 2015 [online]. Retrieved on 21 March 2024 from <https://kingsharbor.wordpress.com/2015/09/11/a-brief-biblical-history-of-the-church-in-ephesus/>.

³ Jerry Haar, “America’s Air, Sea, and Land Ports Require Investment to be Globally Competitive.” *Wilson Center*, 2 March 2023 [online]. Retrieved on 23 March 2024 from <https://www.wilsoncenter.org/article/americas-air-sea-and-land-ports-require-investment-be-globally-competitive#:~:text=US%20ports%20are%20gateways%20for,in%20communities%20across%20the%20nation;Internet>.

⁴ Gautam Nair, “Most Americans vastly underestimate how rich they are compared with the rest of the world. Does it matter?” *The Washington Post*, 23 August 2018. Retrieved on 21 March 2024 from <https://www.washingtonpost.com/news/monkey-cage/wp/2018/08/23/most-americans-vastly-underestimate->

So, when Paul says, “As for the rich in this present age,” he’s talking about us! Now, it’s not a sin to be rich, so long as we have the right mindset toward money. Paul doesn’t condemn the rich. He doesn’t tell them to get rid of their possessions and take a vow of poverty. Instead, Paul says, “God richly provides us with everything to enjoy.” This is consistent with what Paul said earlier: “Everything created by God is good, and nothing is to be rejected if it is received with thanksgiving” (4:4). God doesn’t want us to feel *guilty*, but he does want us to be *grateful*. God gives us good things to point us back to him.

With that in mind, Paul warns against two sinful attitudes that are common among the rich:

The sin of pride: Wealth has a way of making people arrogant. They begin to think that they’re smarter or better than others. Paul confronts such a mindset in 1 Corinthians 4:7, saying, “What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it?” To curb the sin of pride among the rich, Paul tells Timothy, “charge them not to be haughty” (1 Tim. 4:17).

The sin of presumption: Instead of trusting God, rich people tend to rely on their own resources. That’s a huge mistake! Proverbs 23:5 says, “In the blink of an eye, wealth disappears, for it will sprout wings and fly away like an eagle.” In the Parable of the Rich Fool, Jesus warned against the foolishness of trusting riches:

¹⁶ Then he told them a story: “A rich man had a fertile farm that produced fine crops. ¹⁷ He said to himself, ‘What should I do? I don’t have room for all my crops.’ ¹⁸ Then he said, ‘I know! I’ll tear down my barns and build bigger ones. Then I’ll have room enough to store all my wheat and other goods. ¹⁹ And I’ll sit back and say to myself, “My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!” ²⁰ “But God said to him, ‘You fool! You will die this very night. Then who will get everything you worked for?’ ²¹ “Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God.”

- Luke 12:16-21 NLT

Instead of setting our hope on the uncertainty of riches, we’re to set our hope on God! Paul began this letter by referring to “Christ Jesus our hope” (1:1). In chapter 4, Paul testified, “we have our hope set on the living God...” (v. 10). Then in chapter 5 he says a true Christian widow “has placed her hope in God” and “prays night and day, asking God for his help” (v. 5 NLT). In Scripture, “hope” is “firm expectancy in God that characterizes Christian faith.”⁵

The national motto of the United States, “In God We Trust,” appears on all U.S. currency. Yet most Americans put their trust in money rather than God. If the economy is good, then all is well, and the politicians stay in office. But if the economy goes south, then the mood turns sour, and the politicians have got to go.⁶

how-rich-they-are-compared-with-the-rest-of-the-world-does-it-matter/#:~:text= After%20adjusting%20for%20cost%2Dof,Do%20Americans%20understand%20this%20fact%3F; Internet.

⁵ Philip H. Towner, *The Letters to Timothy and Titus*. The New International Commentary on the New Testament, gen. ed. Joel B. Green (Grand Rapids: Eerdmans, 2006), 426.

⁶ Philip Graham Ryken, *1 Timothy*. Reformed Expository Commentary, NT edited by Daniel M. Doriani, series edited by Richard D. Phillips and Philip Graham Ryken (Phillipsburg, NJ: P&R Publishing, 2007), 280.

Where's *your* sense of security? Proverbs 11:28 says, "Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf" – like these beautiful palm branches! The righteous are those who are right with God, having placed their faith in Jesus Christ, believing that he died on the cross for their sin, rose victoriously from the grave, and now reigns at God's right hand, granting forgiveness and eternal life to all who trust in him. Paul declared, "Therefore, since we have been made right in God's sight by faith, we have peace with God because of what Jesus Christ our Lord has done for us." (Rom. 5:1 NLT).

Those who are *right* with God should be *rich* toward God by expressing their trust in tangible ways. Notice the three infinitive phrases Paul uses in verse 18: "They are to do good, to be rich in good works, to be generous and ready to share." The first two phrases speak of outward actions, whereas the third phrase identifies the motives that drive those actions.

One way to train ourselves for godliness, to become more like Christ and be rich in good deeds is to train ourselves to be generous in little ways every day, like letting someone else have the preferred parking space, taking the smaller piece of cake, sitting next to the new student at school, doing someone else's chores, sharing your power tools with a neighbor.⁷

Being rich in good deeds involves more than giving money, but certainly not less than that. How we use our money is the most accurate barometer of our true spiritual condition. Paul's words in 1 Timothy 6:17-19 is an expansion of Jesus' words in Matthew 6:19-21:

"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also."

Both Jesus and Paul call us to be rich toward God, specifically in terms of how we handle our money. "The trouble is that when it comes to doing good deeds, most Christians are lower middle class."⁸ Think for a moment about the Great Commission (Matt. 28:18-20). How are Christians using their money to support their mission?

Only 1.86% of all Christian income is given to the Lord's work, and only 6% of that money goes to missions. And of the 6% that goes to missions, only 1.7% goes toward work among unreached people groups – those with little or no access to the gospel. For every \$100,000 that Christians make, they give \$1.83 to UPGs. Claude Hickman, Executive Director of The Traveling Team, a ministry focused on mobilizing college students to reach the world for Christ, noted that "Americans have recently spent more money buying Halloween costumes for their pets than the amount given to reach the unreached."⁹

Admittedly, these are negative statistics. So, let me share with you a few positive ones – practical observations that show what *could* be accomplished if we were "generous and ready to share" in the work of world missions:

⁷ Some of these examples are provided by Ryken, 283.

⁸ Ryken, 282, citing Gordon D. Fee, *1 and 2 Timothy, Titus*, New International Biblical Commentary (Peabody, MA: Hendrickson, 1988), 158.

⁹ "Missions Stats: The Current State of the Word." *The Traveling Team* [online]. Retrieved on 23 March 2024 from <https://www.thetravelingteam.org/stats>; Internet.

- If we sent mission teams of *ten* people to each of the 7,246 UPGs with an annual salary of \$70,000, Christians worldwide could provide all the funds needed to reach all the UPGs with only .007% of their income (\$5b). The Global Church has 14x the financial resources and 36,000x the manpower needed to finish the Great Commission.
- If every Christian gave \$1.93 to frontier missions we could support 72,000 more missionaries.
- If every Christian gave 1% of their income to frontier missions, we could support another 10 million missionaries.¹⁰

Remember the Parable of the Shrewd Manager in Luke 16? This guy was a weasel who made dishonest bargains with customers to benefit himself when his boss fired him. At the end of the parable, Jesus said, “the children of this world are more shrewd in dealing with the world around them than are the children of light. Here’s the lesson: Use your worldly resources to benefit others and make friends. Then, when your possessions are gone, they will welcome you to an eternal home” (Luke 16:8b-9 NLT).

Think of the Christian nationals that we’re supporting in northern India who are being trained to plant churches among 2,000+ unreached peoples, roughly a third of all the remaining UPGs in the world. Right now, we’re supporting one seminary student who will go out. I wonder how many unreached Indians he will reach for Christ – people who we will probably never meet on earth but who will greet us in heaven, saying, “Thank you for giving to the Lord. I am a life that was changed.” How many more could be reached?

Think of the gospel work going on here at Webster Bible Church through all our various ministries, including the work of world missions, as we seek to fulfill the Great Commission by make disciples who *embrace God’s truth, enjoy his people, and extend his glory?*

Paul says in verse 19 that by making such investments, we are “storing up treasure for [ourselves] as a good foundation for the future, so that [we] may take hold of that which is truly life.” Paul isn’t teaching salvation by works, as if we can buy our way into heaven. Salvation is a free gift. But anyone who gives generously out of gratitude to God for their salvation has already begun to enjoy the abundant life, that Jesus came to give us.

As it turns out, storing up earthly treasure is a bad investment. You can’t take it with you. But heavenly treasure cannot be lost. It lasts forever.¹¹ “Jesus spoke more about money than he did about sex, heaven and hell. Money is a big deal to Jesus.¹² That’s why Paul talks about it here in 1 Timothy 6 and why we’re talking so much about it today.

The reason we can be so generous in giving is because we serve a generous God. God “richly provides us with everything to enjoy” (1 Tim. 6:17). “He who did not spare his own Son but gave him up for us all, how will he not also with him graciously give us all things?” (Rom. 8:32). Like Father, like Son, for in 2 Corinthians 8:9 Paul says, “you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so

¹⁰ Ibid.

¹¹ Ryken, 284.

¹² John Piper, “Free from Money, Rich Toward God.” *Desiring God*, 4 January 2016 [online]. Retrieved on 23 March 2024 from <https://www.desiringgod.org/messages/free-from-money-rich-toward-god>; Internet.

that you by his poverty might become rich.” That’s the gospel, which goes to the very heart of our giving. This takes us back to the core truth of today’s text:

***To be truly rich,
trust in God and guard the gospel.***

This is Paul’s emphasis as he follows his *word to the wealthy* with his *plea to the pastor*.

A Plea to the Pastor (v. 20-21a)

“O Timothy, guard the deposit entrusted to you. Avoid the irreverent babble and contradictions of what is falsely called “knowledge,” for by professing I some have swerved from the faith” (1 Tim. 6:20-21a). The deposit that has been entrusted to Timothy is the treasure of God’s truth, all of which centers on Jesus Christ and the gospel. In chapter one, verse 11, Paul calls this “the gospel of the glory of the blessed God with which I have been entrusted,” speaking about himself. The same gospel that Jesus had entrusted to Paul had been entrusted to Timothy. Timothy, in turn was to entrust these same truths “to faithful men who [would] be able to teach others also” (2 Tim. 2:2).

This was critical, for already there were false teachers creeping into the church who were contradicting the truth and thereby causing some to swerve from the faith. In Paul’s second and last letter to Timothy we discover that one of Paul’s own companions had walked away. Paul writes, “For Demas, in love with this present world, has deserted me.” Demas did more than abandon his friend; he may have abandoned his faith. “Demas traded eternal hope for earthly treasure.”¹³

People in the church at Ephesus were Timothy pastored were in danger of doing the same thing, because false teachers amid them were “depraved in mind and deprived of the truth, imagining that godliness is a means of gain” (v. 5). They were in the ministry for the money instead of using their money for ministry. They were the first-century proponents of the prosperity gospel, which “teaches people to think about God as a means of getting what we want.”¹⁴ Sean DeMars, a pastor who came out of the prosperity gospel movement, rightly states, “The problem with this way of thinking is that it values God’s blessings more than God himself. It teaches people to love the gifts above the giver. ... Simply put, this is idolatry. It construes God as a genie more than a heavenly Father.”¹⁵

This isn’t a light matter for Paul. His appeal is intensely personal: “O Timothy,” he says. Paul doesn’t want Timothy to be duped. He doesn’t want Timothy’s flock to be led astray. So, he issues this appeal with passion.

But ultimately, Paul knows that the only way that God’s people will treasure his truth and guard the gospel is by God’s grace. And thus Paul closes his letter by saying, “Grace be with you” (1 Tim. 6:21b). This is a *benediction for all believers*.

¹³ Alisa Childers and Tim Barnett, *The Deconstruction of Christianity: What It Is, Why It’s Destructive, and How to Respond* (Carol Stream, IL: Tyndale House Publishers, 2023), 59.

¹⁴ Sean DeMars, *Does the Gospel Promise Health and Prosperity?* (Wheaton: Crossway, 2022), 17.

¹⁵ *Ibid.*, 16-17.

A Benediction for All Believers (v. 21b)

We know this because when Paul says, “Grace be with you,” the “you” is plural. Paul began his letter by saying to Timothy, “Grace, mercy and peace from God the Father and Christ Jesus our Lord” (1:2). Now he closes his letter by saying, “Grace be with you [all].” Philip Towner writes,

When one draws together the opening blessing of Timothy (1:2) and this closing benediction, it becomes apparent that Paul views his coworker’s task and this church’s life as equally carried out within the protective and nurturing grace of God. Paul’s closing prayer-wish is that they will work and live in full awareness of the Lord’s real presence among them.¹⁶

This is my prayer for our church. With that in mind, I’ll close with an “acronym of application” to help us move beyond listening to God’s word to doing what it says. The acronym is “DO GOOD,” with each letter representing a point of application:

- D**evelop a Great Commission mindset.
- O**wn your responsibility.
- G**ive generously, consistently, and cheerfully.
- O**perate through the local church (not exclusively, but primarily).
- O**pen your eyes to the opportunities around you (John 4:35).
- D**epend on God’s grace (John 15:5).

¹⁶ Towner, 435.