

# Rich Christians

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[ 0 : 00 ] We are today finishing up this letter from Paul to the very young pastor Timothy. And the very last thing that Paul does in this letter is he gives commands to rich Christians.

And no one likes it when preachers talk about money and the preachers like it, I think, the least. So know that as we get started, Derek had taken this subject up two weeks ago in the back half of his sermon because Paul treats money twice in his last chapter here in this letter.

He returns to the subject again here today. And so it's Paul's fault. We work through the Bible. We preach the whole counsel of God as Paul put it in Acts 20.

And so here we are today. There's too much to say about the subject because, you know, if we talked about money from the pulpit in the same percentage that the Bible does, I'm not sure that anybody would still be around.

Jesus, New Testament scholars will say things that like Jesus refers to money and addresses rich people about 20% of the time in the Gospels, about all of his words, 15 to 20%, something like that.

[ 1 : 21 ] But in this chapter in 1 Timothy 6, verses 6 to 10 where Derek was a couple weeks ago, is actually likely probably being addressed to the poor Christians in the church.

He's saying those who have a particular love of the idea of having more money. And then here in our passage, verse 17 and 19, he's specifically coming back to rich Christians in the church and saying that there's particular issues with having that money.

And so it's interesting because what Paul does here is basically say that money offers particular temptations to every socioeconomic status, whether you're a poor Christian or a rich Christian, he addresses.

He's saying there's a particular way to be tempted by either the money you don't have or the money that you do have. So temptation comes particularly in different ways. And so let's see three lessons this morning briefly.

First we have to ask who are the rich that he's addressing? Secondly, why the rich must be poor, which is what Paul teaches us here. And lastly, how to be a rich Christian.

[ 2 : 29 ] So first, who are the rich here that Paul's addressing? Tim Keller in his book, Counterfeit Gods, he talks about all the years of pastoral ministry and how many people have come to his office to talk about their sin struggles and to work through some of these.

And he writes this, I've had every manner of person come to me with every kind of sin that you can imagine to confess and work through in my office as a pastor, but not once in the 30 years plus of ministry has anybody ever come to me to say, I think I'm struggling with greed.

And Paul is saying here that all of us, because we deal with money period, we have an objective temptation to greed.

Whether or not that temptation is grabbing you subjectively or not, objectively, when you handle money, you face an objective temptation, a temptation that stands outside of you and is against you.

And that's greed. And Keller's point in that is that one of the reasons for that is that greed is different than the other sins. You know when you're committing adultery, you know when you're stealing, and you know when you're raging in anger against someone, you know it.

[ 3 : 44 ] There's no hiding from it, but greed is very different than that. It's one of those sins that hides itself from us. We don't quite see it. It's one of those things that we might be blind to.

And I think here when we see Paul say, Paul, Timothy, you need to talk to the rich Christians. For all of us, there's an immediate, I think he's talking about somebody else.

And the reason that we do that, I think, is because we don't want to realize our wealth because we compare with everyone else around us. And the reason for this is because people like Elon Musk

exist.

And we always know there's an Elon Musk out there, and he's rich, and that's not me. But closer to home we compare by just knowing, you know, there is a person to the right of me that has 10 times the money I have, and I know that.

And there's a person to the left of me that has 10 times less. But there's a person to the right of the person to my right that has 20 times more than the person that has 10 times more than me. And we look at people's lifestyles and we immediately think, you know, I do live quite modestly compared to this person and then that person that's to the right, wealthier than me in these areas.

[ 5 : 00 ] Jesus Christ in the Gospels comes and gives more warning about this, about the heart in relation to money than almost anything else that he warns about, that he talks about.

And I think the reason for that is because it's very tempting, both when you read the Gospels or when you come and listen to Paul here to say, I'm not the person that he's talking about.

And the Bible actually calls that out very clearly. Craig Blomberg, a New Testament scholar, has a fantastic book that I read this week called A Biblical Theology of Material Possessions where he worked through the whole Bible on this issue.

And one of the things that he helpfully points out is that the Bible is a lot more simple about what it means to be rich or have riches than we are in modern terms.

We think of economic statuses and lots of many subclasses and they exist in degrees. And while that was true to a degree in the ancient world, this is what he points out.

[ 6 : 00 ] He says in the Bible, there are really only three economic statuses that you can have. And this is laid out really clearly in Proverbs chapter 30, verse eight and nine, very famously, the writer prays, Lord, give me neither poverty nor riches.

And the three economic statuses of the Bible are one, poverty, which is to have less than what you need every day, or sufficiency, which is what that prayer is about, to have what you need every day, or riches, which is to have anything more than what you need every day.

And that's the way across the Old and New Testament that the three economic statuses are often written. One of the great examples of this is in the Gospels and the Lord's Prayer when Jesus says to pray, give us this day our daily bread.

It's the prayer of economic sufficiency. It's a prayer that for most modern people in Scotland, we don't really have to pray exactly like Jesus meant it. We know we have food on our table for that day.

We have to use that prayer in different ways, but that's not true for everybody, of course. And so the Bible comes and says, when I, Jesus, Paul, when I'm talking to rich Christians, I merely mean anybody who has anything more than what they need to survive.

[ 7 : 18 ] So that has anything left over all the way from to be able to have a savings account, to buy an Apple Watch, whatever it may be, all the way to Elon Musk. We know that riches exist in a completely relative sense for us, but at the same time, the Bible simply says, if you've got more than you need to survive, then you have some riches.

You've got more than you need. There's a very famous economist that died a few years ago named Angus Madison. He was born in Newcastle, and he was studied at St. Andrew's.

He taught at Harvard and then in the Netherlands, and he started something called the Madison Project that still is going through universities in the Netherlands now. And it's a very respected study, and what Madison did was he measured what's called GDP per capita for the last thousand years, which is basically, and he took it in US dollars, to take today's value, one dollar.

What will one dollar buy you? One US dollar today, in today's money, and tried to chart out how much people had on average in each country in the world for the last thousand years in terms of today's money, what it's worth.

So one famous example of that is that you'll see in the publications is that in England, in the year 1600 AD, the GDP per capita, the average person had about 1,000 US dollars to spend per year in terms of what today's money is worth.

[ 8 : 46 ] Now that is 1.5 times what we call the absolute poverty line today, which is about \$600 per year to spend, \$1.90 a day. The estimations are that if you don't have \$1.90 a day in US dollars, that you're below a life-sustaining possibility.

And England in 1600 lived at only about 1.5 times the GDP per capita, only about 1.5 times the poverty line, the absolute poverty line.

Today in England, it's 40 times that. The average person in England has 40 times the amount of the person in 1600 in England. And so what that means is that Paul here, when he says rich Christians, it's the case that most of us, not all, but most of us are actually wealthier in terms of just things left over in our lives than every single person he was talking to in Ephesus at the time.

And it also means that abject poverty, absolute poverty, has actually stayed very consistent throughout history. There's always been that kind of \$1.90 in terms of today's money, push backwards amount that you need to live on throughout all of human history.

And we still have immense absolute and abject poverty, and we have more wealth across the population than ever at the same time, which means that we have the problems we've always had and the gaps are bigger than ever.

[10:12] Now to come back to what Paul's doing here, that simply means this, we've got to be willing to come here and say, hey, he's talking to me. He's talking to me. And because I'm a sinner, I've got to be willing to say that I may be struggling with materialism in some way.

I may be struggling with it because I know I'm a sinner and I know I have a little bit more, if only it's a little bit more, than I need to survive on. And one way to measure that is to ask, am I willing today to evaluate whether or not I'm using my money for the glory of God from top to bottom?

And it at least means this, that we're the audience here today. And I don't think until I was studying this week that I was willing to say this, but I don't know if there's ever been a free church minister who got hired into their post in the free church and all of a sudden called their mom and dad and said, I'm rich.

I got a job in the free church. I don't think that's probably ever happened. But Paul comes to us today and says, yes, because I can fix my computer if I need to and I can put food on my table. And that's what Paul means here, is to have something extra. So he's talking to us. Secondly, what does he say to us? He tells us that rich Christians must be poor.

[11:39] Now that is no guilt trip because what he doesn't mean, what we don't mean by that, Paul does not say here, divest of your money and become materially poor.

He doesn't do that at all. The reason he's addressing rich Christians here is because he assumes there is such a thing as rich Christians that there are plenty of Christians who have extra, who have some manner of riches, whatever, wherever you might be on that spectrum.

He assumes this is a real category. In fact, in verse 17, he says, for those of you who have extra in the church in Ephesus, God provides us with everything we need for our enjoyment.

So he turns and gives thanks to God for the fact that this is real and that there are rich Christians, people that have more than they just sufficiency. And he, to push us back to chapters, he says, step one, be thankful, lift up everything you have in gratitude.

So that's step one. And so we know he's not calling us here and saying, step one, become materially poor, be in abject poverty. That's not what he's saying here. But he does tell us here, I think, that we do have to become poor and we have to put on a certain type of poverty, and he makes it very clear in verse 17.

[12:57] Last week, we looked at fighting the good fight of the faith, and we said that that means running from some sins and running to certain virtues.

He's carrying on the exact same logic here. He's saying, you've got to run from some things as a rich Christian, and you've got to run to some things. You've got to impoverish yourself in some ways and then make yourself rich in certain ways in order to be a rich Christian.

And so first, the negative side of it, we've got to run from some things. And the first thing you see is in verse 17, second to last clause there, he says, do not set your hope on riches but on God.

So this is very simple. There's nothing new here for anybody who's been in the church very long. And the first thing he tells us is that we absolutely have to be poor in hoping in money instead of hoping in God.

That's where we have to be impoverished is in setting riches as the treasure of our heart. And he's picking up here, he repeats it in verse 19. He's picking up here on Jesus' language in Matthew chapter 6 when Jesus says, do not store up treasures on earth, instead store up treasures in heaven.

[14:11] And Jesus there was talking about the heart and saying, you've got to hope in God and not let money be your hope in this life. And so Paul's going to, in the rest of verse 17, give us two ways that you can test and ask, is this a problem for me?

Is this my problem? Do I have hope in wealth? And this is the two things he says. First, it might be a problem if in 17 part A you are haughty.

So the first thing he says is run from pride, be impoverished in terms of pride that money might bring to you. All of us are in different places on this, of course, in terms of what we have, the extra that we might have in wealth accumulation.

But again, what Paul is saying here is that money is an objective temptation to vanity. Whether or not it's gripping us is a second question, but the first thing to realize is that money is an objective temptation to vanity.

It's something that we are facing if we have extra at all. And the more money we have, obviously the more the temptation rises. And I think that the tendency here, what Paul means by being haughty, prideful, he's referencing the tendency, especially in the first century, of people to pity economic classes that are below them, but to pity in such a way that in the heart we feel superior. [15:50] That not only do we have more, but we actually are better. And that's the temptation that money might bring, that when you see somebody that is in a state of real poverty, begging perhaps, the heart wants to say something like, I want to help you, but the desire underneath that desire is the reason I want to help you might be because I actually do think I'm superior.

And so I want to offer you pity instead of true help. And I think that's what Paul's referring to here, that money gives us the objective temptation to vanity and pride that casts somebody in a different economic status as less than the image of God, less than what we are as the image of God.

And so that's a real temptation. That's one of the things that if you find a slight temptation to that in the heart, he's saying it might be pointing towards a love of money that has become greater than our love for God.

The second thing he says here is 17B. He says in 17B, do not set your hope on the uncertainty of riches. And so the second thing he says, we've got to be poor when it comes to looking at money as our security.

Be impoverished in the way you look at money as your hope or security in life as that thing that is protecting you. And so some of us don't struggle at all with pride in relation to money.

[17:21] That might not be at all where we might be, but some of us may be tempted in ways to struggle with looking at money accumulation as a source of our ultimate hope and security in life.

And this is not saying at all, don't have a savings account. He's talking about the heart. He's saying, where is your heart in relationship to your savings account and your security?

And what he says here is that, well, he takes us back to Jesus, Matthew 6 again. Remember Jesus says, don't store up treasures, money as your treasure in your heart.

And he says, remember, you cannot add a second to your life, meaning truly your wealth offers you no security. Your death date is determined.

And so it doesn't add a second to your life. It can't be your security. Not truly. And so he comes to us here and I think pushes us back to remember the book of Job.

[18:20] Job is, Derek mentioned this actually a couple of weeks ago, Job is the greatest example in the Bible of what it means to be a rich believer. And remember at the very beginning of Job, Job said, Job had everything materially.

He lost everything materially. And then he said, naked I came into this world, naked I shall return to the dust. And that's exactly the truth that Paul wants us to remember here.

Many of us know well that if you keep up with your pension, your investments, whatever it may be, that today because of the U.S. market, many of our investments are worth up to a half less than what they were four months ago, perhaps.

And right now, as things turn in some markets really negatively, we're reminded there is no security and wealth. It can go away so quickly in just a matter of a few months.

And so Paul's coming to us and saying these temptations might reflect, evaluate your heart. These temptations might reflect where we are in relationship to our love of money.

[19:25] We could conclude by saying this point, back to Proverbs 30 verses 8 and 9, give me neither poverty nor riches. We always stop with that line.

It keeps going and 38 and 9, it says, lest I have a full belly and deny God, lest that my stomach be so full that I forget God.

And so the Old Testament too says that having more than we need is a real temptation, even to the point where we forget the power of God and the fact that we need God more than anything else,

more than wealth in our lives.

And John Stott says money is fire. You know, it's so good. Fire is so good and it's so dangerous at the same time. We need it. It's a gift and yet it can really burn us.

It can really take hold. So to conclude this point, how the question then becomes, how can we overwhelm the power of money in our hearts?

[ 20 : 29 ] Because it's a temptation we face. How can we overwhelm that power in our hearts? And at the very end of the passage here, Paul says to Timothy, guard the deposit.

Guard the deposit that I've entrusted to you. So Paul takes a money metaphor, the deposit, and says Timothy above all else, guard the deposit in the life of the church in Ephesus.

And you ask, what exactly does Paul mean by that? Guard the deposit. And again, back to Matthew 6, when Jesus says, store up treasures in heaven, not on earth, he means in the way you use your earthly treasures, use them in such a way that it's about the life of the heart, that the true treasure, in other words, wherever you put your money and holistically steward your money often unveils the life of the heart.

And he's saying there, wherever we can look at ourselves and see how we use our money to know, well, what is the deposit of my heart? Deposit just means treasure.

What is the treasure that's inside my heart? Is it my wealth or is it something else? And you see he says here, the only way to overwhelm the power of money or any other idol that you may face is to have a better deposit in the heart, a treasure that is much more powerful than the treasure that is earthly finances.

[ 21 : 56 ] And you see, he's saying, in other words, build a fence around the vault, the bank, that is your heart, and don't let false treasures be at the very center of that vault that is in your heart.

Now, what is the treasure? What is the deposit that he's talking about? And look, the New Testament, Paul so kindly comes to us and says, let me pitch the gospel in such a way that it fits this command perfectly.

Second Corinthians 8, 9, here's a way of understanding Jesus Christ's entire life. This is what it says, the grace of the Lord is this, that he who was rich became poor for our sake, so that in him we might become rich.

And you see, what Paul does there is revolutionizes the concept of wealth and treasures. He says that true treasure, true wealth above all else is that Jesus Christ, who is the Creator of all the universe, who is the one who possesses all riches, the steward of creation himself.

Elon Musk is very wealthy, but he's got nothing on Jesus, the king of kings. Jesus owns everything. And he who is absolutely rich and possessing all made himself nothing, he became poor so that he might give you a deposit, a real treasure, make you truly wealthy.

[ 23 : 24 ] And so he's saying true wealth is to be possessed by Jesus Christ. And Jesus Christ, he's the one who came from heaven and became naked on the cross and ultimate death for us.

He lost everything for us. And he's putting that before us and saying the only way to cast out the idols of the heart, including money, and whatever else it might be, is to have the explosive power of a much greater affection.

And that much greater affection is the man, the Creator himself who became poor so that we might become truly rich, so that we might possess him in eternal life. And so the first thing Paul tells us here.

Step one, as we move to the final point, how to be a rich Christian before we get there. Step one is we must become poor in spirit.

And poverty of spirit is what Jesus calls us to, and this is what he means by it. He says that poverty of spirit says, if I was to bring anything of my own, my riches, my works, my beauty, my prosperity, my family, my children, my manners, my decency, before God, and offer that as my hope, as my treasure to get into eternal life, then it would be utterly worthless.

[ 24 : 43 ] In other words, poverty of spirit says, I and everyone else in the world, Elon Musk, all the way to the poorest of poor, is absolutely poor in heart before the living God.

And that's the attitude. You see, because if you're there, if you're there, that all I have is sin to bring to God. And in Christ, he swallowed my poverty to make me everything.

He became nothing to make me something. If that's where we are in heart, then we can come back and say, you know, I can never be prideful about my possessions because I'm just as poor as everybody else.

And I can never have certainty and hope in my wealth accumulation because since God has made me rich in Jesus Christ, I don't need any other security.

I have ultimate security in the deposit that is Jesus Christ. So thirdly and finally, how to be a rich Christian. Paul comes to us in verse 18 and tells us, just like last week, finally, Paul says, Timothy command the rich.

[ 25 : 51 ] He had said last week, charge and command the Christians to fight the good fight of faith. He says command the rich Christian. And again, just like last week, that is a real gift because when we have Jesus Christ and we have the gospel, commands become duty, becomes delight.

It's actually a gift to us to hear God say, do this. This is how to go and live in the light of Jesus. And this is what he says. And I'm just going to put it in one simple point.

It's all of verse 18. You can see it in verse 18. He says, rich Christians are to do good, to be rich in good works, and to be generous and ready to share.

So that's the command, how we're to live. And this is what it means, I think, very simply. Jesus says it. He says, Christian, don't spend all your money on yourself.

Store up treasures in heaven means allow your heart to be so moved by the gospel that you don't spend all your money on yourself. And we have very clear commandments throughout the Bible where he says, first, we look at, we provide, we're wise, we're stewards, we take care of what we need to take care of, and then we look and say, how are we giving some of our extra away?

[ 27 : 12 ] And that is, of course, first for Christians in giving to the ministry that God has given the world through the Great Commission to the church that's giving in the life of the church, and then secondly, giving stuff away to people that have needs or to other ministries that are doing that.

And so it's a very simple command, really. And there's no hard mathematics on it in the New Testament. There's no percentages. There's nothing like that in the New Testament. Christ has fulfilled the ceremonial law, the law of the tithe even, even.

And so we come to the New Testament. We don't have numbers. We don't have anything like that in the New Testament. Instead, what he gives us is the concept of what we call proportional generosity.

And we see that in the parable of the widow's mite. Who's the most generous person in the New Testament after Christ? It's the widow who gave the penny. And Jesus says, that's proportional generosity.

She had almost nothing, and she gave a very tiny amount. It won't fund very much, but she was so proportionally generous. And Jesus Christ is the God who can take a few pieces of fish and feed 5,000 people with it.

[ 28 : 24 ] And that's why he loves the widow's mite, because he can take very little and do so much with it. And so we have this example of the widow's mite, proportional generosity.

1731, I heard this story this week, John Wesley, the great English evangelist. John Wesley, while he was in his ministry, he made a resolution that he wrote about in some of his works, where he decided that he would try to take what he needed to live on for he and his family, and then give the rest away.

And the story begins by he realized he and his family could live on 28 pounds a year. Those were the days. And he made 30, 31 pounds that year.

And so he gave away three pounds. After his giving to the church, he said, I'm going to give three pounds away to anybody I think might have real need. But then, as he became very famous, his income increased dramatically.

And they say that Wesley's income the next year was about 60 pounds, and he and his family lived on 28, and they gave away 32. And then by the time the end of his ministry, Wesley was making well over 1,000 pounds a year, which is an immense wealth at the time in 1731 to 40.

[ 29 : 40 ] And he lived on about 30 pounds. It increased very little across his ministry. And the government actually chased after him for tax fraud, because at the time the way taxes were calculated was based on the amount of registered possessions that you had.

And they said a man of this much wealth is listing a tiny amount of possessions. And this is how Wesley responded. This is Wesley's own words. He says, I have two silver spoons in London, two in Bristol, and this is all I have at present, and I shall not buy anything else while so many around me lack bread.

Now that's good. I'm not saying that that's Paul's command. It's not. That was the power of the gospel moving upon a particular individual in a particular time.

But here's what I will say. But I think the example here of Wesley is, does Jesus Christ in the gospel cause you to live simpler than you would have lived on the same amount of money if you didn't know Jesus?

And I think that's what Wesley's example calls us to. And so just a few questions that I'm asking myself this week and asking you as well. Again, has Jesus Christ caused you to live simpler than you would have apart from him by the power of the gospel?

[ 31 : 04 ] That's number one. Number two, if you're a Christian today, are you giving to your church and giving in other ways to do good works like Paul calls us to?

If you're not a Christian today, or if you're even exploring St. Columbus as a place to make home, let me say this. We don't want you to give anything. We ask you not to.

We don't want anything from you. We only want to offer you Christ and what we've said today about he who was rich and became poor for you. That's it.

But if you're a Christian, are you content with how you are holistically stewarding your money? It's just a call for examination. And lastly, do you have a plan?

Do you have a plan? Do you know how and where you will spend some of that money and steward some of that money? How you'll be generous? Now the last word is this. Paul ends this passage by saying, grace be with you.

[ 32 : 04 ] And that, of course, is the grace of Jesus Christ, the true deposit that he's offered us in the gospel.

But when we ask, you know, when I ask myself, how am I able to take some of what I have and do something else?

How am I able to cast away idolatry in my heart? And it's for me and for all of us more than money. There's all sorts of idols that are tempting our hearts all the time to be the treasure that is more than Jesus Christ in our hearts.

And here's one way to think about it. Just to ask this question, what was the deposit, the treasure in Christ's heart as he came to give us the treasure of eternal life?

And you see, another way. What is true wealth to Jesus Christ? What is it that Jesus Christ saw as true treasure?

[ 33 : 13 ] What does it mean for Jesus to get rich, to put it provocatively? And we know, Hebrews tells us that while Jesus Christ was hanging on the cross, dying, swallowing our idols, that he lifted up his head and looked out and it was the joy set before him for which he endured the cross.

And what was the joy set before Jesus as he endured the cross? What was his treasure? And Jesus said it. He said that it was you, that it was us, that it was the church, that it was his people, that Christ became poor because we are his treasure, that he wanted us more than anything else. And it's in that power, that gospel that is so powerful that we can have the safety to rest in him above all other hopes of earthly securities.

So let's pray and ask for that heart now. Lord, we ask now for the heart that Jesus Christ would be our true deposit.

And so we just, we ask for the power of the Holy Spirit to move in our lives now and to help us to think about everything on earth.

[ 34 : 39 ] All of, not only our possessions, but the creatures of this realm that we tend to take and make our true treasures, that we would sacrifice them to you, O God, because you, O Christ, sacrificed for us.

And so we ask for these hearts now in this very difficult and challenging word from Paul that we would hear it. And we pray this in Christ's name. Amen.