If you turn to 1 Timothy chapter 6, we will be looking at verses 17 to 21. As I will read it to you from the New American Standard, you can follow along in your Bible. Paul writes to Timothy, “Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. (18) Instruct them to do good, to be rich in good works, to be generous and ready to share, (19) storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed. (20) O Timothy, guard what has been entrusted to you, avoiding worldly and empty chatter and the opposing arguments of what is falsely called ‘knowledge’ (21) which some have professed and thus gone astray from the faith. Grace be with you.”

We will look these last words of Paul’s writing about the foundation that’s to be laid for the future. This good foundation for the future speaks of our deposit with God. This will be the first three verses that we will look at. We are making a deposit with God into the future. As we look at this passage, it talks about money.

Money is a very popular subject in the Scriptures. Some people have estimated that a quarter of the New Testament deals somehow with money. I think if that count is true then it has to do more with us than with God, because you know that God doesn’t need money. But if we consider it so important, it really reflects our values. When God speaks about money, He speaks about it to help us to see the right priorities in life, and we will get a chance to look into this today. For those who have ears to hear and eyes to see, this could be very meaningful. For others, and hopefully there will be very few of those this morning, this will just kind of move in one ear and out the other. I hope all of you have ears to hear because it could change our lives. It deals with our perspective on what we own and what we have.

The first thing we will look at in verse 17 is our perspective on wealth. The perspective on wealth is to “instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy.” The first hurdle we are going to have to cross is to determine who these rich people are. Well, I thought I would just pick someone out randomly in the congregation and evaluate their life to see if they fall into the classification of rich and then we could work off of that. So, my random person is…Brady Andersen.

Brady Andersen is living in a room that has a carpeted floor, not a dirt floor. That raises him up to probably the top 50 percent of mankind right there alone. Brady enjoys food to eat; he doesn’t worry about where his next meal is coming from. He has all that he wants to eat; he rummages around wherever he wants to and gets what he likes and that qualifies him as doing rather well. Brady has a life expectancy, according to statistics in America, of being 75 years old before he passes away. The life expectancy in Paul’s generation was 42 years old, so he has a leg up on all of them.
Brady has rather good health care even for today's standards. When Brady was born, his eye had a torn tendon so he had surgery on his eye. He not only got his tendon fixed, he got his tendon fixed by one of the best eye institutes in the world, UCLA, by the guy who only does eyelid surgeries. That’s how good of health care Brady enjoys.

As you look at the things that Brady enjoys in his life, he gets to go all kinds of places. When I was young, the thought of going to Disneyland was sort of like going to the moon. Brady could give you a guided tour of the place. Brady has a discretionary income, which he enjoys with stuffed animals. He enjoys big stuffed animals, small stuffed animals. His cup is overflowing with stuffed animals, a lot of discretionary income.

Brady also enjoys servants at his disposal. Two of his servants have been highly educated and well trained for seven years to care for his every need. The other two servants are not quite as up to his desires. Brady is indeed a king. He is living like a king. He is in no way in need, and, in fact, I think King Herod would have loved to play a Game Boy SP.

So, you can compare your life to Brady. How are you doing? I suspect all of us, if you look at the world even today which is far better than it was two years ago economically, and enjoying the things of this world, are all rich. So, when it says instruct those who are rich in this present world, we all should be listening up, because we are all doing pretty well.

The first thing we are to look at is what our wealth brings us. Our wealth does not bring us significance, as much as we may want to attach significance to it. “Instruct those who are rich in this present world not to be conceited,” and this truly is a temptation of people that are well off. Even on the spectrum of well-to-do people, the more well-to-do they are the more likely they are to be conceited or arrogant.

There was a fellow I was talking to a couple or three weeks ago. He is in the entertainment industry and he works with actors and actresses. He gets to know them before they are anybody and have any money. He was just telling me out of the blue that he gets these people when they are nobody and works with them for a couple of years, and all of a sudden they are somebody, and they treat him like dirt. He’s the same person as he was before and thought they were his friends. It’s just how it is.

As people gain income, they think they have accomplished something, and we could be tempted to that. You know, actually, I think we are helping these people along, because the things that they value we tend to value. Their neighborhoods, we think, would be a nice place to be. I’d like to achieve that. The things they are buying, the cars they are driving, we have an eye for that and elevate the status of that. The schools that they get to go we think, “Oh, I would like to get there,” and we try to work that out. So, this whole attitude just breeds itself and we can become a part of it if we are not careful.

The significance of all these things really is nothing; it’s all passing away. Our significance cannot come from our stuff because it’s passing away. And, in fact, however we did to get it, whether we inherit it, or whether we came up with some great idea, or work very diligently, or whatever it is, we can say all of that is from God.
God has allowed us to live one more day and has given us the skills and ability to accomplish whatever has brought money our way. So, there is no reason to be arrogant or conceited at all.

Next, our wealth does not bring us security. “Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches.” And this is indeed a temptation to believe that if we have enough money, we will be secure. So much so that there are many, many books, programs, and teachings to help us to learn to be more secure in our money. But, in fact, we are instructed not to put our hope on the uncertainty of riches, because it is indeed uncertain.

If you have a house you may think, “Oh, my house is worth a whole lot more now than it was just a few years ago through the economics that are surrounding us,” and that may be true and that may be true in the years to come, but you don’t know that. If you lived here a number of years ago you will know that prices go up and prices go down. We don’t know what lies ahead.

My parents have a better understanding of this because they grew up in the depression, and they have lived long enough to see things go up and things go down. So, their attempt to secure themselves a number of years ago was to buy silver. They bought about $2,000 or $3,000 worth of silver to diversify themselves, to protect themselves. I’m not real worried that you are going to go find where they have it and break in, because even though they showed me where it was, I swear I’m sure I could not find it to this day. They stored it away someplace. But in spite of that, their silver today is not worth what it was when they bought it, and I don’t know that it is going to bring them the security they wish it would. We could be tempted to diversify our assets and be secure, but we can’t trust it. We can’t even trust it if we put it in the bank. We feel secure that the FDIC has insured it to $100,000, or whatever it is, and then even if the bank goes under, the government will stand behind it.

Let me give you this illustration. This is an extreme illustration, I will grant you that, but it shows you how little you can trust the things of this world. In Germany in 1923, there became a bit of an economic crisis. In 1911, you could buy a loaf of bread for less than a German mark. A German mark was roughly like a dollar. It’s a unit of currency. Well, on January 10, 1923, a loaf of bread cost 250 marks. By July of that same year a loaf of bread cost 3,465 marks. By September of 1923 a loaf of bread cost 1.5 million marks, and by November of that year a loaf of bread cost 201 million marks.

This is a 50 million-mark bill from 1923, and it would by one-quarter of a loaf of bread. That was part of the things that set into place the rise of the Nazis and Adolph Hitler. This sort of phenomenon could even happen in a large country like Germany. We cannot even count on governments to protect our financial assets. People were having to spend money so fast in order to just retain the value of it. People were getting paid up to three times a day just to rush out and buy something before the value of the money went down any more on that day. There were 300 paper mills supplying paper to 2,000 printing presses just to keep up with the money that was to be spent. We can’t trust the things of this world.

Finally, our wealth does not bring us satisfaction. We can’t trust it to bring us security, we can’t trust it to bring us significance, and it really ultimately does not bring us satisfaction. The last phrase here is that we should fix our hope on God, who richly supplies us with all things to enjoy.
It’s God that we should fix our hope on, and He is the one that brings us satisfaction. He may at a point in time use the instrumentality of the things of this world to bring some degree of satisfaction to us. But the satisfaction is not coming from the stuff as ample testimony can attest to, but from God, and God uses lots of things and lots of people to bring satisfaction, to bless our lives. But if we are looking to stuff alone to bring satisfaction, we will be sorely disappointed. But if we have stuff, we can recognize that stuff that we have is from God. God has granted us to have it, and He has richly supplied us, and we can enjoy it because that’s part of why God has blessed us. But more than that, it is not just to bless us with the stuff but to help us in how to use our stuff, and that’s verse 18, the practice of our wealth. Since we are rich, a better question is not just how to think about the stuff, but how to use the stuff. What God would have us to do. Well, verse 18 says, “Instruct them to do good.” We should do good with our stuff, with the things of this world. And here is how. “Instruct them to do good, to be rich in good works.”

I entitled this, “Be productive,” to be rich in good works. We have works that God has prepared beforehand for us to do, and we should be able to use our financial resources to accomplish the things of God with it, to be willing to spend money to serve people, and to be rich in that. When I say productive, there are lots of ways that you can divest yourselves of money. There is no end to people that would love for you to hand money to them. The goal isn’t just to get rid of money. The goal is to serve God’s purpose by using the things of this world to accomplish His goals and His desires in the lives of people. That would be doing good. So, we have to give some thought to how we are using money. Are we using it selfishly for our own pleasures? Are we spending it frivolously, or are we using it productively? Rich in good works, able to make the works that we do accomplish as much as we can with thoughtfulness.

Next, our giving should be plentiful, generous. Rather than considering, what amount that I can do (and I’ll only do that much. I don’t want to do anymore than that because I have lots of other things that I would like to do), rather we should, when we see opportunities, be willing to be generous, to be plentiful, not think so much of how it hurts us but more of how it helps other people and the Lord to His end. Our giving should be productive. Our giving should be plentiful. We should be seen as people that are generous, ready to share.

That’s the last one, ready or prepared to share. In order to be ready to share, something is implied. It implies that you have not divested yourself of all your assets. God is not apparently wanting us to just be broke. He wants us to plan and to be ready to take advantage of opportunities to serve people and serve them even with the things of this world, our finances, to be ready to share, to be prepared, to be looking for these opportunities to come our way, to be able to give and to give generously. And this is not just true in terms of giving to the church, though it includes that, or giving to our building program, though it includes that. It is taking the opportunities in our personal life to help people in their lives with our finances, to use our finances to accomplish God’s will with their life, to give us a hearing with people, to help them in various ways as God would have you do.

And lastly, we will look at verse 19, which speaks of the purpose for our wealth. We really have some purposes of what God would have us accomplish and that’s verse 19. “Storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.” This should remind you of the words of Jesus, “Do not lay up for yourselves treasures upon 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 or steal.”

When we accumulate for ourselves treasures in heaven, or in these words, storing up for ourselves a treasure with a good foundation for the future, that good foundation for the future that is secure. It is not going to pass away. No one is going to be able to rob us of it. It won’t deteriorate. Some people need to be thinking less of the good foundation for the present and more for the good foundation for the future.

This is a motivation. Imagine the highest motivation for using money, that is to give to people, to bless them and have the Lord bless their lives and to provide for more opportunities for ministries, just because we love God. God has showed Himself so great we can’t help but love Him and desire to serve Him. But there is this secondary motivation that has been clearly displayed to us. When we do this, we are storing up for ourselves treasure in heaven, a good foundation for the future.

Remember when Jesus said when you give don’t sound a trumpet before you so you may be seen by the Gentiles for truly I say to you, you have you reward in full? So, people wanted to display their giving, their generosity (and there are people that are generous who aren’t even Christian). But just because you are generous doesn’t mean that you are doing this sincerely. If your generosity is to serve yourself and to gain attention for yourself, Jesus said you have your reward in full.

If you are using your money for your own purposes, you have your reward in full, you’re enjoying it, you’ve got it. But if you are not doing it for your purposes, you are doing it to serve the Lord and to serve others, not from a heart of selfishness, and Jesus says that the Lord who sees in secret will repay. He will. We can take that to the bank. This is why I entitled this section, “Our Deposit with God.” We are making a deposit with God and it really comes down to a matter of faith. Do we trust that we have a God who will do what He says and repay, and have a good foundation for the future that is secure, or do we not? You don’t get a certificate. God doesn’t give us a certificate that says this is how much we have now and it’s accruing. We have to in faith believe what He says. If we have eyes to see and ears to hear, we will be excited about this. If we don’t, we may be tempted to spend it all now and enjoy it for the present, which is passing away. Accumulating our treasure in heaven, that's a purpose for our wealth. We should accumulate our treasure in heaven and we should also appreciate our time on earth so that you may take hold of that which is life indeed.

Now I know that the King James Version uses the word “eternal” in there. The word “eternal” is not in the best manuscripts. It just means life, so you have to make a determination. Does this mean life eternal or does this mean life in the present? Well, I don’t believe that laying up ourselves a treasure for the future in terms of how we spend our money is indeed pre-producing eternal life for us.

I think it helps us to see really what life is all about, something to really get excited about, living life to serve other people, using our life and our resources, our energy, our time, to lay our life down for other people. That's following the footsteps of Jesus who said the Son of Man did not come to be served but to serve and give His life a ransom for many. We will take hold of life indeed. We will see life as it really is and as meaningful as God would have it to be for us when we become givers rather than takers, because it is more blessed to give than to receive.
In other words, God wants to use more than our money. He wants to use us. God doesn’t truly need money, does He? He can accomplish His will without our money, but it’s important for us to use money properly, wisely, because of this. Luke 16:10-12 says this, “He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. [This is talking about money] If therefore you have not been faithful in the use of unrighteous mammon, who will entrust the true riches to you? And if you have not been faithful in the use of that which is another’s, who will give that which is your own?” In other words, what God has entrusted to you, your stuff, if you are squandering it on yourself, then how can He use you to minister greater things in the lives of others. The money is “a very little.”

But there is something that is more important and that is the last two verses here, and I have entitled this “God’s deposit with us.” Verses 20 and 21, “O Timothy, guard what has been entrusted to you, avoiding worldly and empty chatter and the opposing arguments of what is falsely called ‘knowledge’ (21) which some have professed and thus gone astray from the faith. Grace be with you.”

This deposit that we have with God is what He has given to us in terms of His revelation. Let me put it this way. Just as we must trust God to fulfill His commitment to reward our deeds, so God has entrusted us to fulfill His commandment to protect His doctrine. He has called us to be careful, good steward’s of what He has entrusted to us, and that is what He has delivered to us in terms of His revelation, the knowledge of Him. From the gospel to all the words that He has given to us in the Scriptures, He has deposited this, if you will, with us. And just as we, when we give from a sincere heart, are entrusting God to fulfill His promises and repay, so God has entrusted to us something very important, and He is expecting us to be a good steward of it and to protect it. So, in these words to Timothy, Paul writes to guard what has been entrusted to you.

There is a duty here. The duty is to guard what has been entrusted or the teachings that have been entrusted to Timothy. The word “entrust” is a special term. The word “entrust” is actually a legal term. It’s like there is a legal contract that has been given to you, and you now have an obligation to respond and fulfill your end of the bargain. God has given you His revelation, the knowledge of Him, and He is entrusting it to you to protect, to defend, and there is a challenge in defending this. The difficulty, the challenge, is that this doctrine is being threatened and the threats come from worldly talk. “Avoid worldly and empty chatter,” because it threatens the teachings of God.

What is this worldly and empty chatter? You cannot list out all of what worldly and empty chatter is. It is all the meaningless talk that people think is so important and get so caught up in and so embroiled in that really is meaningless. It’s frivolous, it’s dissipation, it’s accomplishing nothing, and if we give attention to all the worldly things that people chatter about considering to be so important, it can then take away from what is truly important, God’s revelation, and that can then diminish.

Entire churches do this, where they start giving attention to the things that the world considers so important and the revelation of God starts to take a second, or a third, or a fourth place. It’s not being guarded. It’s not being protected and lifted up as being something that should draw the attention of man to.
There’s a threat of worldly talk, not just sinful worldly talk like gossip but meaningless, frivolous things that are just passing away. We are to live for what is eternal, not for what is temporal.

The threat of worldly talk is joined by the threat from religious teaching. That’s the opposing arguments of what is falsely called knowledge. And some ways that God’s revelation is being threatened are by religion that is specifically threatening it, teaching against it, undermining it directly. These opposing arguments don’t just come from people that deny God or other religions or cults. Certainly it does from that, but also from what is falsely called knowledge. This, in the context of the day, was probably speaking of the beginnings of a larger movement called Gnosticism that inflated knowledge.

Look around today and what types of knowledge get inflated and made to be something that it really is not, and how is the truth susceptible to this? I don’t know if you have been in churches like this (I’ve been in churches like this) that will claim words of knowledge. They will even call it that; these are “words of knowledge.” This person over here says that God’s telling you this, or there is somebody over there that God is looking to do this in their life, and I frankly view this with huge skepticism. How do you know this? Now, certainly God can reveal things to people, there’s no doubt, but how do you know if God has revealed this? Just because somebody said this, well, I’m skeptical.

I think God wants us to be skeptical, because when He revealed Himself, truly, He did it in ways that were undeniable. He accompanied it with types of miraculous activity that we didn’t have to investigate, we didn’t have to wonder is that was true or not. It was dramatic and clear and we could only reply, “Okay, I’m listening; you’ve got my attention.” So, what things would get my attention? If your lower back feels better, no, but your withered arm being restored, okay, you’ve got my attention. All these other things, where somebody says, “God says this or God says that,” I think these are the things that are called knowledge, and I am highly skeptical, and people can be led astray by all this stuff. At the very least it has taken them away from what God’s revelation is, but at the very worst it is something that is entirely wrong. At the least it is a distraction, at the worst it is heresy, so you need to be careful.

These threats really surround us, and when we are threatened, there is damage that can come, and here is what the damage is. Verse 21, “some have professed and thus gone astray from the faith,” because they are interested in all these new things that we didn’t know before, what supposedly is knowledgeable and what is true of God that is not really true. And they seek after one more piece of knowledge, and one more piece of knowledge, and find themselves not really getting themselves anywhere, and they fade away. This is sad. True knowledge from God and His word will be satisfying, and the people that truly and sincerely believe in Jesus and are giving their attention to what God really has said will not be fading away because it’s getting boring. God’s Spirit takes God’s Word and rejuvenates our heart and mind and we find it exciting and interesting. But when it’s the makings of man, it can become temporal and they can fade away.

Another way that people can profess and go astray is by coming into contact with people making these false pronouncements that give a wrong idea of what Christianity is, or religious talk, or doctrines of man and that can turn them off. We want to defend the truth, not something that is just knowledge that has been created by man.
We are protecting God’s truth, His revelation, and we are called to do that. We are responsible for this. Let me put it to you this way. We cannot overestimate the damage that is being caused by people that are saying things are from God that are not. We must defend the true Word of God.

The last thing we must look to is this last phrase, “Grace be with you.” The book starts with grace; the book ends with grace. The next epistle, the 2 epistle of Timothy, starts with grace and it ends with grace.

This distribution is grace, and the you here is plural which is interesting. It’s not you, Timothy; it’s you plural which gives us an indication that the words of 1 Timothy are for the entire church. These words are truly beyond just Timothy and this is why they have been captured as Scripture for us. God has given them to all of us. Grace be with us. We need God’s grace. We need to be able to see the extent that we need God’s grace, and if you are here listening to this and you say, “that is true, I want to live that way,” it is because of God’s grace. We must recognize that we need God’s grace to even have ears to hear. Let’s pray that each of us will have the grace with us to see this as true and to follow it, applying it in our lives so that we may live as God would have us to.

Let’s bow in prayer together. Lord, we thank You for Your grace that has delivered us from sin. We thank You for the grace that has given us the desire to follow You. We pray that we will be able to help others to follow You as You’ve helped us. Lord, we pray that as we have been able to see the truth of this for us, we pray that we will be able to help others and minister this for others as well. We ask that You would be accomplishing this desire as we work it out in faith.