

## 1 TIM 6:17-19—STORING UP OUR TREASURE

**INTRO:** Last week we saw that money is spiritual—it reveals our heart. Yet our attitude toward and use of money does more than that. What we do with our money has everlasting implications. It will affect our everlasting lives on the new earth.

You might think that strange. Many people seem to have the idea that when we stand before the Lord at the judgment, about the only thing that will be asked is, “**Did you receive Jesus Christ into your heart as your personal Savior?**” If the answer is “yes,” we’re in; if the answer is “no,” we’re out. But it won’t be like that at all. It is true that we are saved only by God’s grace through faith in Jesus Christ; we cannot earn our salvation by anything we do. However, the Bible makes clear that the judgment involves a review of our entire life.

Additionally, the Bible—and Jesus himself—make clear that, at the judgment, there will be rewards given and losses suffered based upon what we have done in this life, and those rewards and losses will affect our eternal lives on the new earth forever. Here are just three examples:

- In **Luke 19**, the parable of the minas, Jesus said that at the judgment, the person who was given 10 minas and made 10 more would be given authority over 10 cities; the person who was given 5 minas and made 5 more would be given authority over 5 cities; but the one who was given 1 mina and did nothing with it, his mina would be taken away from him and given to the one with 10. In this parable, Jesus is telling us that there will be differences in rewards and responsibilities of those who have eternal life in the new heaven and new earth.
- **1 Corinthians 3:10-15** says [READ]. This, again, is talking about the judgment. “**The day**” is a frequent term for the judgment, and “fire” is often a metaphor for God’s judgment. Paul is telling us here that what we do in this life makes a difference, and those differences will reflect themselves in some way in the nature of our eternal life in the new heaven and new earth.
- In **Matthew 10**, Jesus says, “**Whoever in the name of a disciple gives to one of these little ones even a cup of cold water to drink, truly I say to you, he shall not lose his reward.**” On the other hand, if you have a cup of cold water but do *not* give it, you don’t lose your salvation, but you will *not* receive the reward. So, what Jesus is saying is similar to what Paul said in **1 Corinthians 3**, namely, there will be rewards given and losses suffered at the judgment based on what we do in this life.

Because what we do with our money reveals our heart and is such an important part of life, an important basis of the rewards given and losses suffered at the judgment will be what we do with our money in this life.

That is why Jesus specifically told us in **Matthew 6** and again in **Luke 12** [READ MATT 6:19-20].

So the question is, “How do we do that?” How do we store up our treasure in heaven? In today’s passage of Scripture, **1 Tim 6:17-19**, Paul tells us how [READ].

**PROP:** This is telling us: **Every dollar we give to build the kingdom and help the poor and needy—because we love Jesus—we do not lose it, but we are sending it on ahead, and it will bless us forever.**

**O/S:** We will see this as we first get an overview of this passage and then consider the specifics of the passage: **v. 17** tells us *who* are the rich in this present world; **v. 18** says *what* should we be doing with our money; and **v. 19** tells us *the result* may we expect based on what we do with our money.

**I. Overview.** In many respects **vv. 17-19** are the counterpart to **1 Tim 6:6-12**, which we looked at last week. In **vv. 6-8** Paul told us to be content if the only things we have are something to eat and something to wear; now he is telling us what do in case we have *more than* something to eat and something to wear. In **v. 9** he was *warning* the rich; now he is *instructing* the rich. In **v. 10** he warned us about the love of money; now he is giving us a test for us to see whether or not we *have* the love of money. In **v. 11** he told us to flee from the love of money and pursue the right attitude and lifestyle; now he is showing us what the right attitude and lifestyle are and what they lead to. In **v. 12** he exhorted, “**fight the good fight of faith**”; now he is showing what faithfulness looks like. In **v. 12** he also told us to “**take hold**” of eternal life; now he again uses the same verb “**take hold**,” and he shows us how we do that. With that overview, let us look at the specifics of our passage.

**II. v. 17 talks about “those who are rich in this present world.”** Who is it talking about? If someone asks “Are you rich?” most of us would probably look to someone like Bill Gates who has lots more than we have and say, “I’m not rich; he is rich.” However, that is not the biblical standard of comparison. Our standard is Jesus. Jesus had “nowhere to lay his head” (Matt 8:20). He taught us to pray for our *basic necessities* (“Give us this day our daily bread”) (Matt 6:11; Luke 11:3).

In 6:6-8 Paul argued, “If we have something to eat and something to wear, with these we shall be content.” Why did he say that? The reason is because that was all Jesus had. Jesus never starved; he had something to eat. But Jesus owned only one thing in the world—the clothes he wore—and they even took those away from him when they killed him. What Paul was saying is this, “If you have no more than what Jesus had—something to eat and something to wear—but you have Jesus, is he enough for you?”

Paul went on to strongly warn against the love of money and the desire to get rich vv. 9-10. Jesus did not store up vast treasures on earth, and told us not to do so, but to store up treasure in heaven (Matt 6:20). So when we look through biblical eyes—through Jesus’ eyes—the “rich” are anyone who have *more than* “something to eat and something to wear.” IOW, biblically—and specifically in the context of this chapter—a person is “rich” if he or she has more than what Jesus had. Or, to put it another way, biblically speaking, anyone is “rich” if he or she has more than they need to meet the basic needs of life.

Let’s look at ourselves: we all have a place to live; Jesus didn’t. In our houses we have tables, chairs, TVs, and all kinds of things; Jesus never had any of that stuff. We have cars; Jesus didn’t even have a donkey. And we all have some money; Jesus had to borrow some else’s coin.

It is true that there are degrees of richness. You may be only a little rich—IOW, you only have a little more than you need to meet your basic needs of life. Or you may be a lot rich—you have a lot more than you need to meet your basic needs of life. But compared to Jesus we are all “rich.”

An important aspect of how we live is what we do with our money and possessions. The Bible speaks a lot about this. Among other things, it tells us that we need to provide for ourself and our family. We should not waste our money but being frugal so as to provide for future needs. We are to provide for the government and repay our creditors. But the Bible repeatedly says that helping the poor and needy and building the kingdom are where we should focus our giving. That leads us to v. 18, what should we be doing with our money.

**III. v. 18 [READ]** When we come to Christ, God changes us. He gives us new hearts and the “mind of Christ.” We are no longer the unregenerate people we used to be, who were “dead in our trespasses and sins.” We demonstrate this new life in our new attitudes, values, priorities, and how we live. A prime area where we demonstrate this new life with our new attitudes, values, and priorities, is what we do with our money.

In v. 17, Paul had said that “riches”—looked at only as material objects and only from the standpoint of this present world—are “uncertain.” But he added that God gives to us “richly.” The riches God has given us include a bountiful earth, our bodies and minds, material wealth which we earn and create, our new lives, the Holy Spirit who lives in us, the church (our family) whom we should be able to go to for material as well as spiritual help, and ultimately we will be given glorious new bodies and a glorious new earth. All of these things are good and are to be enjoyed.

Now in v. 18 his use of the word “rich” shows us what true riches are and how truly rich people act. What Paul is saying here is that, since God has so “richly” given so much to us, we should be “rich” in good works and generous toward others. Those of us who have more than we need to meet our basic needs are to be generous givers—to help the poor and needy and build the kingdom—not in order to *earn* God’s favor but because we have already *received* God’s favor. Last week we talked about how to do that—by budgeting, keeping financial records, and the fact that our giving should be budgeted, percentage giving.

We see the concept of being generous givers to help the poor and needy and build the kingdom all over the NT. Here are just three examples: a specific example from Jesus; a general command from Paul; and an example of Christians from the early church who understood these things and were doing it right.

- In Mark 10:21 (re. the rich young ruler), Jesus said—“One thing you lack: go and sell all you possess and give to the poor, and you will have treasure in heaven.” Notice that Jesus was saying that, by giving to the poor, that is how one stores up treasure in heaven.
- In Eph 4:28 Paul said—“He who steals must steal no longer; but rather he must labor, performing with his own hands what is good, so that he will have something to share with one who has need.”

So, again, our money and resources are not exclusively for ourselves. God enables us to make money to help those who are in need—and that need can be physical (the poor) or spiritual (the lost).

- And here's the early church in 2 Cor 8:1-5—[READ] The context was this: Paul was going around to the different churches in Greece, taking up a collection to give to the poor saints in Judea because there was a famine. Notice something here: Paul didn't have to force or even exhort the Macedonians to give: **“they gave of their own accord.”**

But more than that. I am reading between the lines here, but I think that what was going on was that when Paul got to Macedonia, he looked around and said something like, **“You guys don't have to give anything. I had no idea you were so poor and afflicted and things were so bad here.”** But the Macedonians said, **“NO! Don't deprive us of the joy of giving!”** That's why v. 4 says they were [READ].

Notice one other thing. v. 5 says [READ v. 5]. Those Macedonians understood the gospel, and they understood the two great commands of Jesus: **you shall love the Lord your God with all your heart, soul, mind, and strength, and you shall love your neighbor as yourself.** That is precisely what Paul is saying in v. 5: **“they first gave themselves to the Lord and (then) to us.”** IOW, they demonstrated by their giving that they understood the two great commands of Jesus.

That leads us to v. 19—the result we may expect based on what we do with our money.

**IV. v. 19 [READ]** Even though we are not to be generous givers in order to earn God's favor, we *will* be rewarded for our giving. Those who have need, of course, benefit from the generosity of those who share. However, that is not the focus of Paul's argument. As one commentator puts it, **“The basic thrust is clear. By being generous, the rich are not losing their wealth. Rather, they are laying it away in heaven, and by doing so, they are establishing a firm foundation for eternity, for life that is truly life.”** (Mounce 2000: 368)

Remember, in Matt 6:19-20, Jesus said [READ]. Now, here in v. 19, Paul is telling us *how* to store up our treasure in heaven. We do that by being generous givers *now* to help the poor and the needy and to build the kingdom. Notice that he is using the same words Jesus used. He speaks of **“storing up treasure.”**

In v. 19, Paul is also giving us a tremendous *incentive* to be generous givers. He is saying that what we give now is not lost to us but is part of the foundation we are laying for our future. What future? Our eternal future. In other words, what we do with our money and possessions here will bring us everlasting rewards and benefits on the new earth where we will live forever. Even the smallest gift—a cup of cold water—given to help someone because the giver loves Jesus will be rewarded. Those rewards will last forever.

It's like every dollar we give to help the poor and the needy and to build and spread the kingdom is not lost to us but is being deposited into a heavenly bank account with our name on it. That account will pay us back and we will be able to reap the benefits for the next 10,000 million, billion, trillion, zillion years! We would be fools *not* to be generous givers. We will be blessed beyond measure if we are generous givers. What an incentive! But the choice of what we do is up to us.

But what of the other side of the coin? Suppose we are *not* generous givers to help the poor and build the kingdom? Suppose that we use most of our excess wealth to feather our own nest, so to say. What then? The apostle James speaks of this in **Jas 5:1-5 [READ].**

Notice that, like Paul, James uses the very language that Jesus had used about “storing up your treasure on earth,” moths eating, and rust destroying. James is using that language to *condemn* the rich. IOW, what we do with our money will either be commended and rewarded or condemned at the judgment. It is *not neutral*. James is saying that we **“store up our treasure on earth”** by loving money and possessions, by constantly striving to make and have more, by hoarding our money, by spending it on ourselves rather than by giving it generously to help the poor and needy and build the kingdom, and by living lives of luxury and excess. In God's eyes, our riches “rot” and “rust,” and our garments become “moth-eaten” when we do that.

Note that in Jas 5:3 James says, “It is in the last days that you have stored up your treasure!” Some people think that the “last days” is a period of time way in the future just before Jesus comes again. That is not true. We know that because, on the Day of Pentecost when the Holy Spirit filled the disciples and they began speaking in other languages, the people in Jerusalem said they were drunk. But Peter stood up and said, in **Acts 2, “These people are not drunk; it's only 9:00 in the morning.”** IOW, **“it's too early to be drunk.”**

Then Peter explained, in Acts 2:17, “This is what was spoken of through the prophet Joel: ‘AND IT SHALL BE IN THE LAST DAYS,’ God says, ‘THAT I WILL POUR FORTH OF MY SPIRIT ON ALL MANKIND.’ So we know that the “last days” began at least as of the Day of Pentecost. In fact, in 1 John 2:18 two times John says that this is the “last hour.” We have been in the “last days” and even in the “last hour” for the last 2000 years. So James is talking about what people do with their money *now*.

Many people think that riches are a sign of God’s favor. It is true, of course, that God “richly supplies us with all things to enjoy,” as Paul said in 1 Tim 6:17. But the context of the entire passage in James is that the wealth of the rich people there is a sign, not of God’s *favor* but of his *judgment*. The teaching of the so-called “prosperity gospel”—that riches are inevitably the sign of God’s favor—is simply not true. After all, Jesus himself was a poor man who was persecuted by the rich and powerful, and ultimately was arrested, beaten, unjustly accused, and crucified as a common criminal or slave.

Paul was rich, but that was before he became a Christian. After he became a Christian he was beaten, whipped, stoned, shipwrecked, persecuted, imprisoned, and ultimately had his head cut off. All of those things that happened to Jesus and Paul were not because they lacked faith or were in sin but precisely *because* they were faithful. The one sign that we are Jesus’s disciples is not that we have money or health but that we love one another. Jesus said in John 13:34-35 [READ].

How did Jesus love us? He loved us truly. He didn’t just say he loved us. He showed us. When people were hungry, he fed them. When people were sick, he healed them. He loved us equally—men, women, young old, rich, poor, Jews and Gentiles. None were excluded. And, perhaps most importantly, he loved us sacrificially. He gave everything he had for us. He calls us to love people truly, equally, and sacrificially. That means something regarding what we do with our money.

Riches may be a sign of God’s blessing and favor—but that depends entirely on what we do with the wealth with which God has blessed us. James’s point is that, if we hoard and spend our money on ourselves, living lives of luxury and pleasure instead of using what God has blessed us with to help the poor and needy and spread the kingdom of God, our wealth is a sign of God’s *judgment!* In fact, James makes that clear in v. 5. There he is comparing the rich to cows or pigs who are being fattened up for the slaughter.

The “day of slaughter” is an OT term for the day of judgment. James is telling us that, like animals who are about to be slaughtered, the rich, in their wealth and ease, are unaware—even on the day of their death—that they are about to be condemned and slaughtered. And, as v. 3 points out, their very wealth—upon which they rely and which they think is a sign of God’s favor—will be a witness *against* them on the day of judgment. It is a witness against them because they used it for themselves rather than using it to help others and spread the kingdom of God.

In short, James—like Paul—is telling us that, ultimately, money is spiritual. He is using very strong language because he knows, as Jesus told us in Matthew 6, that money blinds us to its true, spiritual nature. What we do with our money, perhaps more than anything else, reveals who our true Lord is. That is why Jesus said more than once, “**You cannot serve God and wealth.**” Whether or not we understand and heed James’s warning in James 5, and follow Paul’s teaching here in vv. 17-19, is a matter of fundamental importance for us, both for this life and for the life to come. These eternal implications will be revealed at the judgment, but they are also revealed in this life.

With respect to the judgment: Jesus said a basic principle of God’s judgment is, “**From everyone who has been given much, much will be required; and to whom they entrusted much, of him they will ask all the more.**” Because wealth carries with it increased obligations and, thereby, greater accountability, those who are wealthy in this life face a potentially stricter judgment than those who are not wealthy. It is similar to what James said in Jas 3:1, “**Let not many of you become teachers, knowing that as such we will incur a stricter judgment.**” Again, we see the principle, “**to whom much has been given, of him much shall be required.**” That applies in all areas of life: the talents, abilities, and position God has given us and how much money and how many possessions we have.

The apostle James used Christ’s language to warn wealthy people who have not used their wealth as they are supposed to. He said that, because of the judgment the wealthy face, they should “**weep and howl for your miseries which are coming upon you.**” He concluded that they face a judgment like cows or pigs who have “**fattened your hearts in a day of slaughter.**” On the other hand, Paul has told us that our money actually gives us a great *opportunity* to help others *and* ourselves. In fact, every dollar we give to build the kingdom and help the poor and needy, we do not lose but are sending it on ahead, and it will bless us forever.

Some of you may be thinking, “Wait a second: in eternity there will be no tears, or sorrow, or jealousy, or envy, or anything like that. So how can there be some people in the new heaven and new earth who have a lot more than others? Wouldn’t that just be perpetuating the inequalities now present between the rich and the poor and lead to envy, jealousy, and some people looking down on others?” That is a fair question. Here is how I would approach this:

First, as Jesus told Peter in **Matthew 16**, we need to think the way God thinks, not the way man thinks. What I mean is this. As we have said, **money and things are spiritual**. God is concerned about our character and faithfulness. The judgment will reflect that. Nancy has a friend who is not the brightest bulb in the pack; she doesn’t have a great education; and she doesn’t have a lot of the money and things like I have. But she loves the Lord. I often think that she, and others like her, will end up way up there in eternity—and me somewhere down here—because of what she did with the little she had, compared to what I have *not* done with the much greater amount of things I have.

Second, and this goes along with the first point, if we are really thinking the way God thinks, don’t we rejoice when good happens to people, regardless of who they are, regardless of who did the good, and regardless of who gets the credit? It is only our selfishness that makes us jealous or envious of others when good things happen to them and when they have things that we don’t have. But jealousy, envy, and selfishness are all sinful attitudes.

In some way, when we receive glorious new bodies like Christ’s, and we are in the new heaven and new earth, I think it will be not just our bodies that are transformed, but our minds, our attitudes, and our evaluation of things. We will see how people like Nancy’s friend are rewarded for a faithful life well lived on this earth, and we will *rejoice* with her! We won’t be envious at all.

Third, I have heard it explained with this example. I don’t know if this is correct, but it makes sense to me. **[MUG vs. SHOT GLASS]**

What about the implications in this life of what we do with our money and possession? Last week, we talked in some detail about how we can determine whether or not we are lovers of money and what to do about it. In the context of today’s passage, one way we can determine whether we are lovers of money is to see what kind of givers we are. The early church understood that the gospel has implications for what we do with our money. They knew and lived out the principle: **“who has been forgiven much, loves much.”**

The early church demonstrated that love by their *radical generosity*. We already saw that the church in Macedonia gave generously even though they themselves were suffering from **“deep poverty”** and **“a great ordeal of affliction.”** Look at other, similar, examples. Zaccheus voluntarily decided to give half of his possessions to the poor. Jesus said that the poor widow in **Luke 21** gave more than the millions all the rich people were putting in the treasury—because **“It’s not how much you give but how much you have left over after you give that is most important in the eyes of God.”** Remember what Jesus said about the woman who took her own costly perfume and used it to anoint him. He said, **“Truly I say to you, wherever this gospel is preached in the whole world, what this woman has done will also be spoken of in memory of her.”**

According to **Acts 4**, the early church in Jerusalem “began selling their property and possessions and were sharing with them all, as anyone might have need.” As a result, no one was in need, the apostles were preaching with great power, and the church grew. I am convinced that one reason **Acts 4:33** says that the apostles were preaching with **“great power”** is that the people—by their very generosity—were confirming the message that the apostles were proclaiming. We all naturally tend to hold tightly onto our money and things. But the people in the early church were not doing that. They were acting very counter-culturally. Their lives of radical generosity were proclaiming, **“Jesus is real. He’s alive! He has changed us! There is a better way to live, and we have found it. Come and join us!”**

God blessed all of those individuals and churches. He poured out his grace. He gave them great joy. He took care of their needs. He knit them together. He caused their witness to be powerful. They found favor with the people. And he caused the church to grow. He will do the same for us today.

**CONCL:** Our money is more important than we may realize. Ultimately, money is spiritual. What we do with it is the outward and visible sign of our inward and spiritual state. It reveals who our true Lord really is. We need to talk about these things with our spouse, with our kids, and with our brothers and sisters in Christ. And we need to make whatever changes are necessary in our financial management.

Let us have a renewed, concerted strategy to store up our treasure in heaven. Remember, every dollar we give to build the kingdom and help the poor and needy—because we love Jesus—we do not lose it but are sending it on ahead. We are thereby opening the channel of God’s blessing: for others, for the church, and for ourselves. We cannot lose when we do this. We cannot lose in this life. And we will be blown away at the judgment when we see the results that we have brought about by our giving and the results that we ourselves will reap for all eternity.