

SERMON DISCUSSION QUESTIONS

May 15, 2022

Keep The Change “Invest Carefully” 1 Timothy 6:17-19 Rev. Mike Fordham

In a *U.S. News & World Report* article some years ago entitled, *A Million Is Nice, but a Life Counts More*, Ralph Warner, author of *Get a Life: You Don't Need a Million to Retire Well*, urges that people looking toward retirement think about more than financial matters. In his interviews of more than fifty contented retirees, Warner says he “couldn't find a major correlation between retirement success and money. By working a little less you're really investing in yourself, in your family. Money is not the most important factor.” Interesting quote. He goes on to say he discovered that the five factors rated most important to satisfaction in the retirement years are these:

1. Health.
2. Interest/engagement with life and new things.
3. Friends.
4. Family relationships.
5. Money.

We wrap up this sermon series of “Keep the Change” by looking at a couple of very practical ways we can invest our monetary and material wealth for the absolute best long-term, and greatest return on our investment. Let us then listen carefully to what God teaches us in His Word.

1 Timothy 6:17-19

¹⁷ Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. ¹⁸ Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others. ¹⁹ By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life.

TRUST IN GOD, NOT RICHES

Earlier in this letter of 1 Timothy, Paul gives instruction to Timothy concerning those who are striving to get rich. Now at this point in the letter Paul, gives instructions to

those who are wealthy and how best to view and handle their wealth both now and for the future. Paul first then tells Timothy to tell those who are rich to ***TRUST IN GOD, NOT RICHES (v.17a)***. First it is important to point out Paul does not condemn wealth. There is no hint of telling Christians that it is wrong to be wealthy. Evidently, there were those in the church in Ephesus who were well off by 1st Century standards even though they would probably not be wealthy by our standards. For most of us listening to this sermon we would not consider ourselves to be wealthy or rich by our modern-day standards and so it can be tempting to hear these words of 1 Timothy and think they do not apply to us. Yet, William Boice writes about the wealth of those in the 1st century compared to our level of wealth today as he prayerfully reflects on the rich young ruler that Jesus talked to who would not give up his wealth to follow Jesus. Boice says, "Dear Lord, I have been re-reading the record of the Rich Young Ruler and his obviously wrong choice. But it has set me thinking. No matter how much wealth he had, he could not ride in a car, have any surgery, turn on a light, buy penicillin, hear a pipe organ, watch TV, wash dishes in running water, type a letter, mow a lawn, fly in an airplane, sleep on an innerspring mattress, or talk on the phone. If he was rich, then what am I?" Compared to the 1st century and definitely compared to the majority of the world today, even those of us who live from check to check are wealthy in all that we have in our lives.

Paul then warns us to not allow ourselves to become prideful, arrogant, haughty or see ourselves as better or more important than others because of financial and material wealth. In our American culture, we put a lot of value on a person based on their level of wealth, what kind of car they drive, where they live, the kind of clothes they can afford, the education they can afford, the other wealthy or important friends they associate with, the kind of trips they can afford, and so much more. We want to get close to the rich and famous, associate with them, personally know them and for them to know us. Some of us even love to name-drop rich and influential people that we personally know so people will realize we know someone important which can make us appear to also be important. If we are not careful, we can easily become prideful in our wealth to the point that we become self-sufficient and then the worst of it all, God is no longer the center of our lives.

Paul then calls those that are wealthy to not trust in or put their hope in money or material riches. There is the danger for those who are wealthy to trust in material security instead of in God who has given us everything. Sometimes we live under the false assumption the wealth we have will last forever and yet we all know it will not last forever, it is not eternal. We can have it one day and just as easily lose it the next. As *Proverbs 23:5* says, "*In the blink of an eye wealth disappears, for it will sprout wings and fly away like an eagle.*" Even great fortunes have disappeared almost overnight. Where will our life be if we lose everything we have worked so hard for? Joseph Stowell

stated that, "The real point of materialism is not how much we have, but what has us. It's not what we hold, but how tightly we hold it. Not what we have, but how we got it. The test of materialism is whether our goods have made us proud or grateful, self-sufficient or God-sufficient." We are then not to allow the temporary riches of this world to make us self-sufficient. Instead, may we become grateful to God and humbly recognize God is the one who has made all this possible.

ENJOY OUR WEALTH

What then are we to do with our wealth? We are to ***ENJOY OUR WEALTH (v.17b)***. Yes, you heard me right, God wants us to enjoy our lives, including our finances and possessions. This is a point we do not hear enough in our churches. When people hear that we are going to preach on money what are most people expecting to hear in the sermon? Giving, or tithing. What is the last thing most would expect to hear? Enjoy your wealth. Yet, we learn in Scripture that God expects us to enjoy our wealth. God is not some cosmic killjoy. God doesn't want us to be some ascetic community where we think it is noble to abstain from anything pleasurable or some sort of commune where everyone is required to give everything away. Instead, we are told there that when we take our hope off our worldly possessions and put our hope and confidence in God, we can then also enjoy our wealth God has so richly provided for us. Physical pleasure in and of itself is not sinful.

Some years ago, USA Today reported in an article entitled, "Great Expectations for Aging" that as Americans age, 60% say they expect to enjoy life more. Percentage of Americans who look forward to the following activities in their golden years:

Spending more time with family and friends: 81%.

Having more leisure time: 65%.

Pursuing hobbies: 61%.

Traveling: 51%.

God wants us to enjoy many of the pleasurable sensations of physical life He has so richly given us. God really does have our best interests at heart as He wants us to live purpose-filled, meaningful, and joyful lives, therefore, God fills our lives with all kinds of good things to enjoy. Yes, there are times when we temporarily fast from these good things to spend time with God in prayer. At the same time, God wants us to enjoy good barbeque, even vegetables, to enjoy travelling and vacation with loved ones, to cheer on our favorite sports teams, to enjoy a good movie, for husbands and wives to enjoy intimate times together, and to just savor the beauty that God paints for us in a sunset. God does not give us some special spiritual badge for regularly denying ourselves all these gifts God has given us. Please know that the God of the Bible is generous,

gracious, and happy for us to enjoy all of creation while we keep Him at the center of it all. A scholar summed up what Medieval theologian Thomas Aquinas had once said, "God plays. God creates playing. And man should play if he is to live as humanly as possible and to know reality, since it is created by God's playfulness." As *Ecclesiastes 8:15* says, *"So I commend the enjoyment of life, because there is nothing better for a person under the sun than to eat and drink and be glad. Then joy will accompany them in their toil all the days of the life God has given them under the sun."*

GENEROUSLY SHARE WITH THOSE IN NEED

Unfortunately, some of us will hear what I just said and are excited because what they heard was permission for their lives to be one big party. While it is true God is calling on us to enjoy our wealth God is not calling on us to selfishly overindulge, to be narcissistic, greedy, hoarding or spending our riches on just ourselves. Yes, we are to enjoy our wealth while at the same time we are also called to **GENEROUSLY SHARE WITH THOSE IN NEED (vv. 18-19)**. Not only are we to enjoy the countless blessings God has poured out on us, we are also to show God's love by blessing others with the blessings God has given us, by blessing others with the blessings God has poured out on us. The wealthy are to use their money "to do good," "to be rich in good works, to be generous to those in need" and "to always be ready to share with others." Wealth is a great blessing that also comes with great responsibility of those who possess it. The greater our means for doing good, the greater our responsibility. What an opportunity wealthy people have for benefiting the needy! As Warren Wiersbe said, "God doesn't bless us just to make us happy; He blesses us to make us a blessing." No matter if God has given us a lot or a little, we are to be generous with what we have. The money and materials God has placed in our hands are resources God has given us for building His kingdom and His kingdom is His people. Tom Brokaw wisely stated, "It's easy to make a buck. It's a lot tougher to make a difference."

Let us see our wealth as not only something to enjoy, but also something to be a blessing to those in need. As we use our wealth in this manner we then are investing not only in today but also our future. As we generously share with others, especially those in need, we are storing up treasure in heaven and building our lives on a solid foundation that will not crash like the stock market can. Jesus said the same thing about investing in the future when He said in *Matthew 6:20*, *"Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal."* We do this when we use our wealth to be a blessing to others. Jesus also said along these same lines to the rich young ruler in *Luke 18:22*, *"There is still one thing you haven't done. Sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me."* The safest, greatest investment in the

future is to invest our wealth in eternity by using our blessings to be a blessing to those in need.

Many young baseball fans dream about the ultimate prize of attending a professional game and catching a foul ball. Many will bring their baseball glove with them to the game with the hopes of catching a homerun or a foul ball. At a 2011 Arizona Diamondbacks game, one young boy did just that, but then after catching the ball he did something the fans would never have expected. Twelve-year-old Ian and his father were in attendance as Ian's beloved "D'backs" played the Milwaukee Brewers. Suddenly, a foul ball was coming right at Ian, but the ball bounced out of his reach, and an usher snagged it. Seeing Ian's disappointment, the usher tossed the ball to Ian. Ian was thrilled as he showed his prize to his father. Then, several people, including the usher, pointed out a boy sitting a few rows down. The boy, not much younger than Ian, was distraught because he did not get the prized foul ball. Without hesitation, Ian ran down the stairs and gave that boy his prized possession. After the game Ian told reporters, "I just felt really bad for the kid because I think it might have been intended for him. But I just didn't see him, so I just thought it was the right thing to do to give it back." Diamondbacks announcer Mark Grace was stunned as he watched Ian hand the ball to the other boy.

Here's play-by-play of the moment from announcers Daron Sutton and Mark Grace:

Sutton: "Are you kidding me; this kid is going to do this?"

Grace: "That is big time, right there!"

Sutton: "I can't believe I just witnessed that."

Grace: "That is awesome."

Sutton: "*You*, young man, are a star."

For his generosity, Ian was rewarded with a trip to the announcers' booth to meet Sutton and Grace, tickets to a future game, and an autographed bat from his favorite Diamondbacks player. That little boy wanted that ball more than anything and he really enjoyed the moment that it was in his possession, but he loved even more the ability to give to someone his prized possession. That's what being rich really is in God's kingdom and what God desires for us to do - to enjoy all the blessings God has given us AND to use those blessings to be a blessing to others. In this way, we make the greatest investment not just in our future in this world but in the world to come. I love the point George Sweeting once made, "When we come to the end of life, the question will be, 'How much have you given?' not 'How much have you gotten?'"

God is the one who has invested in us and blessed us far beyond our comprehension. Are we showing our thanks to God by enjoying what He has given us and by using our blessings to be a blessing to others?

Icebreaker I – Are you retired? If yes, what do you consider your most important factor for satisfaction in the retirement years out of the following?

1. Health.
2. Interest/engagement with life and new things.
3. Friends.
4. Family relationships.
5. Money.

If you are not yet retired, what do you think will be your most important factor for satisfaction when you do retire?

Icebreaker II – What activities do you most look forward to in your “golden years?”

Spending more time with family and friends.

Having more leisure time.

Pursuing hobbies.

Traveling.

1. Are you showing your thanks to God by enjoying what He has given you and by using your blessings to be a blessing to others?
2. What is Paul saying to people who have plenty of money?
3. Who in your life may be a “Timothy” for whom God would have you be a “Paul?”
4. How is it with your soul?
5. What are your struggles and successes?
6. How might the Holy Spirit and Scriptures be speaking in your life?
7. How can this group pray for you this week?