

The title of last week's sermon was, "*Learning from a Rich Fool.*" The title of this morning's sermon is, "*Avoiding Being a Rich Fool.*"

A few weeks ago we looked at **1 Tim 6:6-10**. There were more verses about money in this chapter, but I wanted to look at them after reading The Parable of the Rich Fool, and here's why:

- The Parable of the Rich Fool tells us what NOT TO DO if we're rich.
- These verses – 17-19 – tell us what TO DO if we're rich

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Briefly look back at verses 9 and 10:

- **Verse 9 But those who desire to be rich fall into temptation...**
- **Verse 10 For the love of money is a root of all kinds of evils...**

In these verses Paul condemns those who **desire to be rich** and who have a **love of money**.

- When we looked at these verses I said money is amoral.
- Since there's nothing wrong w/ being rich, Paul doesn't condemn the rich.

BUT...

He does have special instructions for people who are rich, and it's in **verses 17-19**.

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One more thing before we jump into the verses...

Please make sure you don't tune out, thinking this doesn't apply to you, b/c as I've shared many times, measured by the living standards of the rest of the world, and especially those throughout history, we are the rich.

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Take a look at **verse 17**...

**1 Tim 6:17 As for the rich in this present age charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.**

First, notice the words **charge them not to be haughty**...and this brings us to Lesson 1...

## **LESSON 1: THE RICH SHOULD NOT (PART I) LOOK DOWN ON OTHERS.**

One of the temptations rich people face is [**haughtiness**] or pride. Riches and pride often go together.

The Greek word for **haughty** means, "*To have an exalted opinion of oneself.*"

Those w/ an abundance are tempted to feel superior and look down on those w/ less.

So Paul tells them, "*Don't be high-minded. You are not you're stuff. You're not better than those w/ less simply b/c you have more.*"

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Consider these verses...

**Pro 18:23 The poor use entreaties, but the rich answer roughly.**

This means the poor plead, but the rich respond harshly.

**Pro 28:11 A rich man is wise in his own eyes, but a poor man who has understanding will find him out.**

Rich people think they're wise, but poor people w/ discernment can see right through that and know they're not better than them.

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So the question is...

If you're rich, how do you avoid haughtiness and looking down on others?

Part of the answer is in **verse 17**. Look at the words...

**God, who richly provides us with everything to enjoy.**

Scripture teaches that God is the One who makes us rich.

Here are four – of many verses I could give you - making this point:

- **Deut 8:18a The Lord your God gives you power to get wealth.**
- **Pro 10:22 The blessing of the Lord makes rich**
- **Ecc 6:2a God gives wealth...so [a man] lacks nothing of all he desires**
- **1 Sam 2:7 The Lord makes poor and makes rich**

If we keep in mind that God makes us rich, it leaves no room for haughtiness. Because then:

- It's not about how great we are...which is a cause for pride
- It's about how gracious God is...which is a cause for humility

**1 Cor 4:7 What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it?**

Since God gives us what we have – including riches – we have no reason to boast.

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Look back at **verse 17** again, in particular the words **set their hopes on the uncertainty of riches, but on God.**

This is another temptation for the rich: putting their hope in their riches, instead of in God...and this brings us to Part II...

## LESSON 1: THE RICH SHOULD NOT (PART II) TRUST IN THEIR RICHES

One of the dangers w/ riches is they provide a false sense of security. If you take your minds back to last Sunday's sermon, this is exactly what happened to the Rich Fool...

**Luke 12:19 I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry."**

He trusted his riches. He was confident about the future – not b/c of God – but b/c of his wealth.

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In our country it's an especially strong temptation to trust in riches, b/c we are – literally – encouraged to do so:

- Our national retirement plan is called Social Security, because it's supposed to make us feel secure about our futures.
- Our investments are called securities and trusts, because:
  - They're meant to make us feel secure
  - We're supposed to put our trust in them

We make money an idol by calling it, "The Almighty Dollar," as though it's sovereign and able to give us whatever we want.

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Something ironic about all this is...

What statement do we put on our very same dollars?

"In God We Trust."

These words first appeared on coins in 1864. The phrase was adopted as the official motto of the United States in 1956. One year later, in 1957, the words appeared on paper currency.

The phrase itself is associated with many verses in the Bible:

- **Psalm 40:3b [I] will trust in the Lord.**
- **Psalm 73:28b I have put my trust in the Lord GOD.**
- **Psalm 118:8 It is better to trust in the Lord than to put confidence in man.**
- **Proverbs 29:25 Whoever trusts in the Lord shall be safe.**

We put a phrase on our money about trusting God, but we might trust the money instead.

If we do this, there are two possibilities, and both are bad...

First, riches fail us!

Listen to these verses...

**Pro 11:28 Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.**

Putting confidence in our bank accounts will only lead to disappointment.

**Pro 18:11 A rich man's wealth is his strong city, and like a high wall in his imagination.**

The rich man thinks his wealth makes him invincible...but it's all in his mind.

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So one possibility is people who put their trust in riches will be let down. The other possibility is even worse...

They don't seem to be let down!

When money allows people to get whatever they want, they don't think they need God.

It's like we read in **Pro 30:8b [Do not] give me riches...9 Lest I be full and deny You, And say, "Who is the Lord?"**

The worst thing that can happen to rich people is they don't want anything else...including God.

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This is part of why Jesus said...

**Luke 18:25 For it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God."**

People don't have to feel bad about being rich, but they must be aware of the greater temptations associated w/ their riches...and one of the biggest is trusting in their riches, instead of trusting in God.

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Let me conclude this lesson by saying this...

We want to have the heart of the psalmist who said...

**Psa 62:10b If riches increase, set not your heart on them.**

If God gives us more riches, one of the worst things that can happen is for those riches to pull us away from the very God who gave them to us.

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Now for the next two verses, I'd like to do something different...

We're going to read through them, discuss **verse 19**, and then discuss **verse 18**, b/c **verse 19** reveals why **verse 18** is important.

Look at **verse 18**...

**1 Tim 6:18 They are to do good, to be rich in good works, to be generous and ready to share, 19 thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.**

Let's talk about **verse 19** first...

It's all about preparing for eternity. When Paul says **that which is truly life**, he means the next life, b/c the next life is the real – or true – life. Some translations – such as the KJV and NKJV – say **lay hold of eternal life**.

Briefly look back at **verse 12** where Paul said the same thing...

**Fight the good fight of the faith. TAKE HOLD OF THE ETERNAL LIFE TO which you were called and about which you made the good confession in the presence of many witnesses.**

Here it's clear Paul's talking about the next life.

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When Paul says **take hold** or **lay hold** of the next life, he doesn't mean we can obtain eternal life ourselves. That's something only Christ can do for us.

Instead, he means:

- We should “get a grip” on the matters associated w/ eternal life
- We must live with a heavenly and eternal perspective

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Paul says this to the rich, b/c their money can make them feel prepared for the future.

- Riches might prepare you for your earthly future, but they don't necessarily prepare you for your eternal future.
- When we studied the Rich Fool last week, we saw that he was prepared for this life, but completely unprepared for the next life.

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Paul wants rich Christians prepared for the next life, so in **verse 19** he says they should **[store] up treasure for themselves**.

Hopefully these words sound familiar!

If you write in your Bible, circle the words **store up treasure** and write, “Matt 6:20,” b/c that's where Jesus said, “**Lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.**”

If you lay up treasure for yourself in heaven then – like Paul said in **verse 19** – you have a **good foundation**:

- The treasure can't be destroyed by moth or rust, or stolen by thieves.
- The foundation in heaven is solid and durable, unlike earthly riches.

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So how are the rich to do everything **verse 19** says:

- **Lay hold** of the next life?
- **Have a good foundation?**

By doing what **verse 18** says!

Notice **verse 19** starts w/ the word **thus**. The idea is if rich people do what **verse 18** says, they'll be storing up treasure for themselves in the next life.

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So look at the first part of **verse 18**...

**1 Tim 6:18a They are to do good, to be rich in good works,**

The rich aren't supposed to be only rich in money, but rich in good works too...and this brings us to Lesson 2...

## **LESSON 2: THE RICH SHOULD PREPARE FOR THE NEXT LIFE BY (PART I) DOING GOOD WORKS.**

Generally speaking, rich people have greater potential to do good things, b/c riches provide them w/ the ability to do certain things that poor people might not be able to do.

Twice in James 2, in verses 17 and 26, it says **faith [without] works is dead**.

Works are one of the primary evidences of salvation, which means everyone – whether rich or poor – produce works if they're saved.

But since this is said to the **rich**, there's clearly some special application for them:

- It's not saying they should be generous and giving. They should be generous and giving, but that's the rest of the verse.
- Instead, it's saying they should be **rich in good works** b/c it's easy to think giving is a substitute for doing.

So Paul says they must be doing too.

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You can imagine the temptation if you're rich:

- You have a lot of money, so it's easier to give money than time:
  - Pay for a mover versus help people move
  - Pay for someone to clean the church versus help clean the church
  - Pay for groceries versus bring people a meal
- For a rich husband it's easier to buy things for his wife and children versus doing good things for them...such as spending time w/ them, serving them, and investing energy in them

For rich people:

- It's easier to write a check, pull out a credit card, or click an app to give.
- It's easier for them to give a tithe of their money versus a tithe of their time.

So God tells them He wants them doing good works so they give of their time too.

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Look at the rest of **verse 18**...

### **1 Tim 6:18b to be generous and ready to share,**

This probably doesn't come as any surprise. If there's one thing we'd expect God to say to the rich, it would be this: that they should give.

And this brings us to the next part of Lesson 2...

## **LESSON 2: THE RICH SHOULD PREPARE FOR THE NEXT LIFE BY (PART II) GIVING GENEROUSLY.**

These words tell us two things rich people should be...

1. First, they should be **generous**, which refers to the amount given.
2. Second, they should be **ready to share**, which refers to the attitude when giving. Rich people should be anxious to use their money to meet the needs of others

So:

- If someone said, "Describe how rich people should give." You should say, "Generously." They shouldn't be stingy.
- If someone said, "What attitude should rich people have toward giving?" You should say, "They should be willing and ready to share their wealth."

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Let me show you a NT verse that illustrates giving generously...

Please turn to **2 Cor 9:6**. We won't turn back to Luke. Acts, Romans, Corinthians.

**2 Cor 9:6 The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully (or generously) will also reap bountifully (or generously).**

Paul uses an agricultural principle to encourage generosity:

- The amount of the harvest is directly proportionate to the amount that's sown. The farmer who sows much seed will have a bigger harvest than the farmer who sows sparingly.
- Similarly, the blessing received for giving is directly proportionate to the amount given. The Christian who gives generously will have a bigger harvest than the Christian who gives sparingly.

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When a farmer sows seed he might feel like he's losing something as the seed he purchased falls from his hand to the ground.

Similarly, we might feel like we're losing something when we give...as the check leaves our hand and goes in the offering box.

But just as the farmer gives in anticipation of receiving more in the future, we can give w/ the same expectation.

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Now consider the other side of this...

If a farmer planted only a few seeds because he wanted to hold on to as much as possible, he would have more seed in his barn, but at harvest time, he would have little grain in return.

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We know this principle is important, and one God doesn't want us to miss, b/c He repeats it throughout Scripture. Let me give you two verses from the OT and two from the NT:

- **Pro 3:9 Honor the Lord with your wealth and with the firstfruits of all your produce; 10 then your barns will be filled with plenty, and your vats will be bursting with wine.** <sup>i</sup>
- **Mal 3:10 Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.**
- **Luke 6:38 Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you.**
- **Gal 6:7 Do not be deceived: God is not mocked, for whatever one sows, that will he also reap.**

God gives a return on the amount invested w/ Him:

- Invest a little, receive a little
- Invest a lot, receive a lot

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At the end of the verse, notice the words **will also reap bountifully**.

This introduces some obvious questions:

- Does this mean if I give a certain amount, God will give me more in return? For example, "If I give the church \$1,000 per month, then God will make sure my boss gives me a raise of \$1,200."
- What do we reap from what we sow? Is it physical or spiritual or both?
- Does the reaping occur in this life or the next or both?

John Calvin said, "*This harvest should be understood both in terms of the spiritual reward of eternal life and also referring to the earthly blessings with which God honors the [generous]. Not only in heaven does God reward the well-doing of the godly, but in this world as well.*" <sup>ii</sup>

So Calvin thinks it's this life and the next!

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Here are a few verses that support Calvin's commentary...

The Philippians were one of the generous churches in Macedonia that gave to Paul. He discussed their giving in **Phil 4:15-18**. You might remember these verses from when we studied contentment. Then in **verse 19** he said a famous verse...

**Phil 4:19 And my God will supply every need of yours according to his riches in glory in Christ Jesus.**

Paul says, *"You've been generous, and God will make sure to take care of you as a result."*

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But it's important to notice, Paul said God would take care of **every need**...versus what?

Every want!

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So now we're going to do a fun little exercise...just to let you know at the beginning, this was Katie's idea!

I'm going to say something and you say, "Need or want." Let's start w/ something easy...

- Clothes - need
- What about expensive clothes? - want
- House – need
- Mansion - want
- Groceries - need
- What about organic groceries? – some people would say, "Waste of money."
- Here's a really tough one that I think many of us are really going to have to think about first:  
coffee - need
- Red Leaf – want

I'm half joking, but I'm also half-serious, b/c I think we can confuse our needs and wants.

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If we give to God:

- It's no guarantee that He'll make us rich on this side of heaven...this isn't a promise that giving results in riches.
- But we can trust that He'll take care of us...God provides for generous people.

We don't give to receive, but it's nice to know that God doesn't let anyone give themselves into poverty.

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We also reap spiritual blessings.

Here's one place making this clear...

**Matt 19:27 Peter said, "See, we have left everything and followed you. What then will we have?"**

In other words, Peter says they've given – or sown – a lot...

**Matt 19:28** Jesus said to them, “Truly, I say to you, in the new world, when the Son of Man will sit on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel. **29** And everyone who has left houses or brothers or sisters or father or mother or children or lands, for my name's sake, will receive a hundredfold and will inherit eternal life.

In my mind, just getting eternal life would be enough, but Jesus said we'll receive eternal life AND a hundredfold.

I don't know exactly what this will look like, but I do know God is going to reward us far more than what we did for Him:

- He's going to make sure we don't out give Him.
- We're never on the losing end with Him, b/c He'll never be in debt to anyone.

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After motivating Paul's readers to give, now he explains how to give....

**2 Cor 9:7** Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.

Follow me for a moment...

Most of the spiritual gifts seem like gifts. For example, prophecy, teaching, and leadership seem like gifts.

But some other gifts don't seem like gifts. For example, mercy and giving!

- We can't say, “I have the gift of exhortation, but I don't have the gift of mercy. So I'll exhort people, but don't expect me to be merciful!”
- Or, “I have the gift of ministry, but I don't have the gift of giving. So I'll minister to people, but don't expect me to give!”

The reason we can't say this is other places in Scripture command all believers to be merciful and involved in ministry:

- In the Sermon on the Mount, in **Luke 6:36**, Jesus told His disciples, “**Be merciful, even as your Father is merciful.**”
- **Eph 4:11-12** says pastors and teachers – who we typically think are the ones gifted to be in ministry – are supposed to **equip the saints for the work of the ministry**. So all saints should see themselves in ministry!

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If you look at the beginning of this verse it says **each one must give**:

- Even though giving is a spiritual gift, every Christian should be a giver.
- Giving isn't just something we do – give – it's something we are: givers.

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So then what does it mean that some have the gift of mercy, ministry, or giving...but others don't?

It means people w/ these gifts will find mercy, ministry, and giving easier. But all believers are expected to do all three.

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Next look at the words **decided in his heart**...and this brings us to Lesson 3...

### **LESSON 3: GIVE (PART I) FROM THE HEART.**

God looks at our hearts. Giving is a heart issue, which means it should be motivated by:

- Our love for the Lord
- Thankfulness for what He's done for us

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Take your minds back to the principle of sowing and reaping...

When a farmer sows seed, his heart doesn't matter. If he has good soil, sows good seed, and experiences good weather, he can have a good harvest.

His heart might be filled w/ sin:

- He might be working pridefully
- He might be working selfishly, only for himself

But it makes no difference how he plans to use the harvest; it will come just the same.

The Parable of the Rich Fool is a good example. His heart was terrible – a selfish man who thought only about himself – and he still experienced a great harvest.

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But this couldn't be further from the case for Christians, b/c our motive for doing almost anything is vitally important. We can do the right things, but if we do them w/ the wrong heart, then they become the wrong things.

Think of the Sermon on the Mount...

In **Matt 5** Jesus condemned murder, adultery, lying, and retaliation...all things that make sense to us. But then He moves into **Matt 6** and what does He condemn?

Praying, fasting, and giving...when they're done w/ the wrong heart.

Let me just read the verses about giving...

**Matt 6:1** “Beware of practicing your righteousness before other people in order to be seen by them, for then you will have no reward from your Father who is in heaven.

A heart that wants to be seen by others is the wrong heart.

**Matt 6:2 “Thus, when you give to the needy, sound no trumpet before you, as the hypocrites do in the synagogues and in the streets, that they may be praised by others. Truly, I say to you, they have received their reward.**

Having the wrong heart is so serious that regardless of how much is given, it results in loss of reward. In case we missed it in **verse 1**, Jesus repeats it in **verse 2**. He really wants us to know we’ll lose our reward!

**Matt 6:3 But when you give to the needy, do not let your left hand know what your right hand is doing, 4a so that your giving may be in secret.**

Of course, hands don’t have minds of their own. We can’t hide from one hand what the other hand is doing.

Instead, we’re to give in a way that nobody knows...except the Lord...

**Matt 6:4b And your Father who sees in secret will reward you.**

Giving in secret is so admirable, because:

- It’s not being done to impress others
- It’s being done for our Heavenly Father, and it’s enough to know that He sees what we do and will reward us.

And this is what God wants to motivate us to give from the heart!

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Now if you look at your bulletin, you probably notice there’s Lesson 3 with Part I, but no Part II. That’s b/c the other parts for this lesson – how we should give – are next Sunday!

I’d like to invite you to prepare for that sermon, by reading two passages:

- **2 Cor 8:1-5**
- **2 Cor 9:6-7**

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Let me conclude w/ this, but please don’t close your Bibles yet, b/c there’s one more verse I want you to see...

We’ve been talking about giving, and our God is a giver:

- He gives us wisdom: **Jam 1:5 If any of you lacks wisdom, let him ask of God, who gives to all liberally and without reproach, and it will be given to him.**
- He gives us abundant life: **John 10:10b I have come that they may have life, and that they may have it more abundantly.**
- He gives us wonderful things to enjoy: **Jam 1:7 Every good gift and every perfect gift is from above, and comes down from the Father of lights.**

The greatest gift God gave us is His Son: **John 3:16 For God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life.**

**2 Cor 9** is one of the clearest chapters on giving, and after telling the Corinthians to give, look what Paul says to them in **verse 15**...

**2 Cor 9:15 Thanks be to God for his inexpressible gift!**

This is why we give:

- We don't give to earn favor w/ God.
- We give b/c of the favor He poured out on us through His Son.

Spurgeon said...

*“Christ is the ultimate example of giving. He is the great Giver. Because of Him we give freely and generously. Our Lord Jesus is ever giving, and does not for a solitary instant withdraw His hand...the rain of His grace is always dropping, the river of His bounty is ever-flowing, and the wellspring of His love is constantly overflowing. As the King can never die, so His grace can never fail.”*

Let's pray.

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<sup>i</sup> See also Proverbs 11:24, 19:17, 22:9, 28:27.

<sup>ii</sup> Calvin's New Testament Commentaries, Volume 10: 2 Corinthians and Timothy, Titus, & Philemon (Calvin's New Testament Commentaries Series Volume 10) (Vol 10), p. 121