

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.¹⁸ Command them to do good, to be rich in good deeds, and to be generous and willing to share.¹⁹ In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

²⁰ Timothy, guard what has been entrusted to your care. Turn away from godless chatter and the opposing ideas of what is falsely called knowledge,²¹ which some have professed and in so doing have wandered from the faith.

Grace be with you. (1 Timothy 6:17-21)

How Do You Make the Most of your Treasure?

This past week I got a phone call from Thrivent, the insurance and financial company originally founded for Lutherans. The person on the phone told me that our local chapter was hosting a financial planning seminar and wanted to know if I would come. Our bank has offered us similar financial planning opportunities. I know several people who work as investment counselors and they all offer advice on what we should do with our money. All of them believe that they can help us get the most out of our money. We'll be more secure financially and more able to do the things that are important to us. There's obviously a need for people who can offer that kind of guidance or there wouldn't be so many people who make a living doing it. I think it's interesting that St. Paul has some words to say to us today, too, about making the most of what we have. But what he has to say is quite different from the kinds of advice that most financial planners are going to give you. Yet, his counsel is the best counsel we Christians can possibly hear on this subject. **How do you make the most of your treasure?**

I.

Now, what do we mean by treasure? I grew up reading adventure stories and at least a few of them revolved around buried treasure. Of course, that meant gold or jewels – things that translate into money. Certainly, wealth is a kind of treasure. We Christians believe that God is the source of our wealth, so it's not something dirty or sinful in and of itself. But it's not our true treasure either. Paul tells us to lay up treasure for the coming age. Our true wealth is not what we have here. It's what we have in heaven. That's true because all that we have here, we can lose. Paul calls it "uncertain." One day the stock market is up. The next day it's down. Unexpected rains flood your basement and you discover that the thousands of dollars in damage is not covered under your insurance policy. You buy a house and a car and agree to make payments based on your current salary and then your company gets sold and they let you go. Even if none of those things ever happen to you, the wealth of this world simply cannot last. We're going to die or Jesus is going to come back and nothing that we own here will be ours anymore. Our true treasure is the eternal life with Christ that God gives us.

But we aren't there yet, are we? St. Paul is very concerned that we use the wealth of this life in such a way that it doesn't hurt our true treasure – in fact that it actually helps it. Paul says, **“Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.”** Does that last part surprise you? God richly provides us with everything for our enjoyment. God doesn't have a problem with our kids having an Xbox or with us having snowmobiles or cabins up north or nice cars. God loves us and he enjoys giving good gifts to his children. He wants us to enjoy the wealth that he provides for us in this life.

But we have to be very careful here. When Paul says that God richly provides us with everything for our enjoyment, he doesn't mean that God wants us to live for the pleasures of this life. To keep us from misunderstanding what it means for a Christian to enjoy God's gifts, Paul warns us about two real dangers that come from wealth. First he says: command those who are rich in this present world not to be arrogant. Are you rich? Is God talking to you? I don't know how many of us think of ourselves as being rich. I don't, usually. I pass cars every day that I could never afford. I pass houses that I can only dream of living in. I go up to Twelve Oaks Mall and walk by store after store that we never shop at because they're just too expensive.

But you know what? By the standards of our time, most of us Americans are rich. Last week in the *WELS Connection* they talked about drilling wells in places where people don't have access to clean drinking water. We all do. I had a friend who went to Africa to climb Mt. Kilimanjaro. When she was done, she gave her guide her shoes and socks. To me that sounds insulting, but in a society where most people can't afford shoes, maybe it's not. America is part of a small group of nations that live at the top of the economic heap and you and I are rich compared to many people in this world. If you look at all people who have ever lived, we are wealthy beyond compare. Even kings in the past couldn't get oranges in the wintertime. You and complain if orange juice concentrate isn't on sale. So Paul is talking to us.

He tells us not to be arrogant in our wealth. Nobody likes spoiled rich kids, right? That's the attitude he's talking about. But again, he is talking to us. Do we get arrogant about our wealth? Do we take pride in how nice our home or our car is? Do we compare our clothes or our lifestyle to other peoples'? Do we look down our noses at people whose kids aren't well dressed or well-groomed or who just seem rough around the edges? Do we look down on all those poor people around the world as if it's their fault that they're poor? All that is the arrogance of wealth. And it's sin. It's taking pride in something God gave us as if somehow we earned it or deserved it.

Hand in hand with that danger comes the other danger Paul warns us of: he tells us not to put our hope in our wealth. Now, I'm sure that if I asked you, not one of you would say that you're going to heaven because you've managed your money well. But at the same time, we can forget that the same God who worked out our salvation on the cross is the God who takes care of us here. We can come to live and think like our family's security is based on how much money we have, on how good our health insurance is, on our retirement plans and our kids' earning potential when they get out of college. We can operate as if we believed that if we just had enough money, everything would be all right. That's just idolatry. God takes care of us. God provides for us. God decides in love how high or low our standard of living will be. In the end, God gives us even the talents and the opportunities to work.

So Paul calls us to have a different attitude: be generous and willing to share. That's the opposite of putting your hope in money. If you trust in God to take care of you, when people need help, you can freely give it because you know God isn't going to let you fall. He tells us to be rich in doing good works, not rich in money. Rather than being all about how much wealth we can bring in, be all about how much good we can do for others. In the process, we will be richly blessed. Paul says, **"In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life."** What does that mean? It does not mean that being generous and rich in good deeds earns us eternal life. Jesus earned us eternal life on the cross and in the empty tomb. But it does mean that when believers put their faith in practice, God does give us a reward in heaven.

That reward is still grace, because we're still sinners and we can't really earn that reward. But Christ died and rose for every time that we were arrogant about our wealth and every time we lived like money was the answer for this life. We are forgiven. When we struggle against the worship of money, when we strive to be generous and willing to share because God has been so generous with us, God chooses to reward us as if Christ himself had done those things. That stores up treasure for us in heaven. So God does want us to enjoy the gifts he gives us in this world. But he also wants us to set our hearts on "the life that truly is life" – eternal life, and to share the gifts he gives us here. He wants to find joy in reflecting the love of Christ. **How do you make the most of your treasure? By properly enjoying your wealth.**

II.

Paul continues, **"Timothy, guard what has been entrusted to your care."** This follows all that he said about wealth because it goes back to the idea of what our true treasure is: eternal life with God. What gets us that life? The gospel of Jesus Christ. That truth about Christ is what Paul means in these last two verses by "what has been entrusted to your care." Timothy was a pastor. He was entrusted with the good news about Jesus. All believers are entrusted with the gospel: it's the message that gives us faith personally. But as a public proclaimer of the gospel, Timothy was entrusted with the gospel in the sense of being one of the men who had the job of putting the word before the people of God.

So God again warns him of ways that the true treasure can be lost. He says, **"Turn away from godless chatter and the opposing ideas of what is falsely called knowledge, which some have professed and in so doing have wandered from the faith."** "Godless chatter" probably means just the nonsense speculations of

the human heart. People will believe almost anything as long as it's not in the Bible. "Opposing ideas of what is falsely called knowledge" points to the fact that in every society, there are people who are considered to be learned. They're leaders and opinion makers and people look up to them as wise men. In our day, we might think of scholars and scientists and even poets. As the Bible makes very clear, what this world considers to be wisdom and learning is not what God considers to be wisdom and learning. To God, the fear of the LORD is the beginning of wisdom. Knowing Christ and trusting in him as your Savior is true wisdom and learning. But our society embraces all kinds of "scholarship" which denies Christ.

Paul warns us to turn away from all these lies because if you embrace them you must deny Christ. That is the danger and you see it in universities and on the history channel and almost everywhere that this world talks about Jesus. I was talking to a pastor the other day and he told me there's a way you can almost always tell where someone is spiritually. Whenever anyone asks him how he is, he always answers, "Better than I deserve." Of course, when he says that to a Christian, we understand that he's testifying that God has done far more for him than he could ever earn or deserve. But quite often, people will say to him, "You deserve to be happy. You deserve to be blessed. You're a nice guy and a good person." That is the lie of our age. That is where all the false wisdom and false scholarship always leads. If you believe it, you will destroy your faith because you will believe that you can get to heaven on your own.

That simply cannot be. Whether we're talking about the arrogance of wealth or trusting in our wealth to take care of us here, or whether we're talking about following what seems to be so smart in the world around us, sin leads us astray. Paul has to warn us about these things because we all still have sinners in our hearts who wants to be led astray. Don't we all have to confess that sometimes we treasure wealth or the wisdom of this age more than we treasure the good news about Jesus? Don't we all have to confess that we want the world to respect us and welcome us, so we feel a pull toward all that it thinks and believes? That's all sin and it all deserves God's judgment in hell.

But Christ died to pay for those sins and for that sinful nature that rebels against God every single day. His blood has washed all that sin away. Jesus rose and God says that we are forgiven. Jesus rose and God decreed that we will not spend one minute in hell. Jesus rose and God promises that these bodies will rise and we will live with him in joy forever. Then we will be free from that old sinful nature and we will truly treasure God's gifts. Until that day comes, that good news is our treasure here. It gives us our true treasure in heaven. You keep that treasure safe, not by burying it and making a map where x marks the spot. You keep it safe by keeping it at hand and going back to it again and again and again. **How do you make the most of your treasure? By guarding your true treasure.** Amen.