

How to Increase True Wealth

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by S. Michael Durham
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I Timothy 6:17-19

Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. ¹⁸ Let them do good, that they be rich in good works, ready to give, willing to share, ¹⁹ storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.

Last week we re-discovered how wealthy we are. We're rich. We're part of the one-percenters, worldwide speaking, as most of us live better than 99 percent of the world. For God to ordain that we would be born in this nation of great prosperity is His generosity to us. I don't know what else to call it but generous grace. We are greatly blessed in that we have both temporal and spiritual riches, we have more than what we need, which, by the way, is our definition of what it means to be wealthy—having more than you need. And then we've been reconnected to our God in the person of Jesus Christ who is the pearl of great price. We are truly heaven's royalty passing through this present age, indeed, we are rich and you have to believe that.

You need to begin to develop this kind of mentality. You need to see yourself in this regard. You must believe and see that you have an abundance and when you give, it always makes you feel that you have an abundance. So today I want to go further in the definition of true wealth and how we might become richer.

I. WHAT IS TRUE WEALTH?

I want to work on a definition with you and my definition has two components coming from this text. When I began studying this text I didn't have this definition, so this has just been born out of the text and my time in it. The first component of my definition of true wealth is this:

A. Definition of True Wealth

True wealth = to see and to believe God to be your exceedingly great reward.

God appeared to Abraham He said,

"I am your shield, your exceedingly great reward." (Genesis 15:1)

Paul says the same thing in this very text,

“Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God,”

Paul is contrasting faith in uncertain riches with faith in the living God. Paul is therefore telling you and I the opposite of faith in money and possessions is faith in God because God is better than material wealth.

Jesus substantiates this in Matthew 6:24 when He says to us,

“No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.”

He didn't say you couldn't serve God and be wealthy, he says you can't serve God and wealth. Why? Because to serve God is to be opposed to serving wealth. To serve wealth is to be opposed to serving God. The two cannot co-exist.

Paul is saying that true wealth is to realize that God is the pearl, that great treasure the man found in the field and sold everything he had for. He sold it all just so he could purchase the field and gain the treasure. Jesus is worth everything.

That's what true wealth is—when you see and *believe* that having Christ means you are indeed rich.

Many profess Jesus but don't feel rich because they don't believe that Jesus is that great treasure, that exceedingly great reward. Therefore, I want to ask you, do you really think of God in this way? We know with our heads that He's the greatest treasure, but I'm asking you what about in your heart? Can I dare even ask it in such a popular way—how do you feel about God and He being your treasure?

Here is the test, do you know you could be truly content if everything was taken away from you and all you had was God? Could you still be content? You sit there and you say, *Oh yeah, I could do that.* No, please stop right now. I'm not here just to talk. We've got to connect with the proof here. Think with me. Think about your loved ones being ripped away from you. The police taking your children away from you as your wife leaves you. Think about your job gone and not even having a house. You've had to be foreclosed upon and all you have is the clothes on your back. Could you really believe that you are wealthy because you have God?

If you know you can't, then you've got a perception problem. We have an inaccurate perception about Jesus. True wealth is to see and believe God to be your exceedingly great reward. That's why I want to say the richest among us may not be the person who has the largest bank account. The richest among us are those who really see and believe Jesus is their treasure. That's the first

component to my definition of true wealth.

My second component is this:

True wealth is to see and believe that all you possess are merely tools to help you enjoy God.

Which goes back to the first component. It's to really see and really believe that everything you possess materially are tools to help you enjoy God.

“Command those who are rich in this present age,”

God looks at the world globally. I guarantee you America is not the apple of our God's eyes. He looks globally and globally speaking we live much better than many of the kings of the Bible did. We are the ones Paul is talking to here.

“Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who give us richly all things to enjoy.”

God's not sadistic. Some people think *spirituality* means the less I have the more spiritual, and the unhappier I am the more spiritual. That's not biblical at all. Paul debunks that. God gives you what He's given to you for you to *enjoy*. It's not wrong to enjoy your home. It's not wrong for you to enjoy your food. In fact, He gives you those things to enjoy so that you might enjoy Him better. True wealth is not to be enslaved to my wealth, but to see it as a tool God has given me mainly to worship Him.

This sounds silly, but I want to give you an illustration.

I enjoy coffee. Maybe I'm not as sanctified as some of you are, pray for me, but I still enjoy coffee. I was in my chair the other day and I smelled that fresh brewed cup of coffee as I placed it there beside me and took a sip. I enjoyed it and immediately, and I looked upward and said, “Thank You, Lord, for coffee! Thank You that I can sit here this morning; it's dark outside, everybody else is asleep, but I've got You, I've got my Bible and I've got my cup of coffee. I'm blessed!” Now that sounds silly, but in the end I don't think it's silly.

I think that's what Paul is saying here. God has blessed you with an abundance so that you can abundantly enjoy God. That's what he means when he says, “Oh taste and see that the Lord is good.” Every time you put food in your mouth it is to be a reminder of how good God is. So when you enjoy your lunch today you can look to God and say, “Oh, God, thank You! I'm blessed by You!” So then your food doesn't become an idol. My coffee doesn't become an idol. My chair, my home, my possessions don't become idols because they're not the end for which I adore and worship, He is. They just remind me of His goodness. That's true wealth.

Let me put all this together and give you my definition of true wealth.

True wealth = to see and believe God to be your true wealth and all that He gives is to increase your ability to enjoy Him.

If you don't get that first part then your material possessions will become your master.

B. True wealth is Inflation and Theft Proof

True wealth will not erode. Go back to the text, verse 17. Paul calls material wealth "uncertain" for one reason: it's uncertain. It won't last.

"Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches,"

You can't count on money to always be there. There are too many variables that can destroy material wealth; therefore material wealth is not true wealth. True wealth is certain, material wealth isn't.

A leading economist that I sometimes read said recently,

"I think somewhere down the line, we in America will have a massive wealth destruction. I would say that well-to-do people may lose up to 50 percent of their total wealth."

He's talking about material wealth. Yesterday I noticed that almost 60 percent of Americans do not believe that the economy is getting better, but that it's actually getting worse. Our future economical outlook for this country is bleak and most people see it that way because wealth is uncertain. There are too many eroding factors. Let me give you just a few. I won't give you all of them, but these I'm giving you now, you can do very little about, because they're going to happen regardless of what you do.

For example, inflation. Inflation erodes your wealth.

In 1960, the year I was born, a new home cost on average \$16,500. That was the average home.

A first class stamp was four cents.

A gallon of milk was forty-nine cents in 1960.

A gallon of gas, thirty-one cents a gallon.

What that means is a dollar today is not worth what it was in 1960. Inflation has eroded its purchasing value.

And then there is taxes! Most families work from January to May in order to pay off the government, and the government wants more, by the way.

Then there are technological changes. All I have to do is mention VCRs. Remember the VCRs and VHS tapes? Technology changes things that require you to either you go out and spend your wealth, and therefore erode it, to buy a DVD player, or you stay in the dark ages and hope your VCR will never break.

Then there is loss due to breakage. Most appliances aren't made to be repaired but be replaced today. So if the microwave breaks you've got to go out and buy another one. It erodes your wealth.

There is also loss due to fires, wrecks and accidents, and then the ultimate erosion of them all: death.

Listen to me very closely. Warren Buffett will die broke, just like Bill Gates and just like you. You will go out of this world without a penny. Death is the final erosion.

C. True Wealth is Deposited in Heaven

“storing up for themselves a good foundation for the time to come,”

You rich, don't trust in your uncertain riches but use them as God has given to you to do good, to share and to give, and thereby laying up for yourself a good foundation for the day to come. When death comes you leave your paltry material wealth and enter in and enjoy the true wealth you have stored up in your life.

Jesus said in Matthew 6:19-20

“Do not lay up for yourselves treasures on 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 and steal.”

It's erosion proof. That's true wealth—to be able to see and believe that God is true wealth and everything He gives you increases your ability to enjoy Him and that cannot be taken from you.

II. THE WAY TO FIGHT THE TEMPTATION TO TRUST UNCERTAIN RICHES

How do I fight this? Know that I'm speaking truth and not trying to put flair to what I'm about to say. I don't care who you are, statistics proves and human nature is what it is that if you double your income this year your lifestyle may change but your checkbook and its balance would not. You would live up to what your income was that year. And if it doubled the next year the same

would be true. That's human nature. So the more you make, the more debt you would be in, because that's what most of us are doing now. If you don't go into debt you still will be living from paycheck to paycheck; you'd just have more things.

Even if there is an exception to what I just said, that doesn't mean your saving won't become hoarding because you're trusting your savings to give you security in a future rainy day and you're still not trusting God. So how do I fight this temptation?

From the text Paul is saying,

A. Remember that True Wealth Leads to Productivity

God is saying true wealth is what leads to productivity.

“Let them do good, that they be rich in good works, ready to give, willing to share,” (1 Timothy 6:18)

Paul is saying that true wealth, which is to see and believe God is your true wealth and that all the things He gives you is to increase your ability to enjoy Him. If you see it that way you can use your uncertain riches to increase your productivity.

The Apostle Paul states that it takes money to do most good works. Some good works do not take any money. But most of them do. If you say you don't agree with that, very well then, how many of you prepared a meal for somebody that was sick or you baked a friend a cake or pie? Where did you get your ingredients for your cake and pie? Unless you grow your own wheat and grind it and raise your own sugar and you milk your own cows and raise the chickens for the eggs, it seems hard for me to believe that you did not go to a grocery store and with currency buy ingredients for your cake or pie that you baked in an oven that you went to a store and purchased. It takes money to bake that cake. Most good works takes money. The vision of Oak Grove Baptist Church takes money. It takes money to do what God is calling us to do. Therefore, listen, this is good news, the wealthy have the greater potential for good works and greater responsibility to do so.

You've been given your wealth to do at least three good things from the text.

1. Enjoy God.

You've been given money to enjoy God. You don't need money to enjoy God, praise the Lord, but God has blessed you. Now the things you now possess are to be reminders of His goodness to you. They increase your ability to enjoy Him.

2. Help those who do not have as much.

I'm not just talking financially; I'm also talking spiritually because true wealth is to believe that God is true wealth. There are billions of people on this planet, thousands of people right here in Paducah, who may be wealthy financially, but do not have true wealth because they do not see and believe Jesus to be the greatest treasure. Therefore, when you share Christ with them, you are sharing your wealth.

Now the Lord has given us this great treasure and uncertain wealth in order to help those who do not have as much. He says in verse 18,

“Let them do good, that they be rich in good works, ready to give, willing to share,”

The Bible is simply saying that you have what you have, not for your own comfort only or so you might increase your margin—an economic term for the money you have after you take out what you need to live—so you can say, “Look how much I’ve accumulated or amassed.” There was a guy who did that and remember what Jesus said to Him? “Thou fool!” *I’m going to tear down my barns and build bigger barns.* “Thou fool!” That’s what God thinks about that mentality.

God has given your wealth in order to help and by your helping, advance the kingdom, which leads me to believe a stingy man is a man who doesn’t enjoy God. He can’t enjoy God. If your hand is gripping what you’ve been given and what you’ve amassed, you’re not enjoying God. When you enjoy the things God has given you and you only enjoy what He’s given, then you are a selfish man and you’ve just choked your own happiness because that’s not the full cup of joy. That’s about a quarter cup. The rest comes as you give, as you share. There is joy unspeakable in giving, which increases your joy in God. So a stingy man cannot enjoy God.

3. To increase your wealth and glorify God.

“that they be rich”

By giving you increase your wealth. Not in material things, but in good works. That is the wealth that’s erosion and theft proof and I tell you God does not overlook the smallest of good works. His books record them all. Why do you think God would impress upon Shawn to exhort us, “Hey, don’t overlook what you’re saying or doing,” because we often do overlook many of our good works. This is just human nature to me. I remember my bad works far more than I remember my good works. When I do something wrong that sticks out, and when I do something good I’ll forget about it and I’ll often say, “Lord, I need to do better. I need to love more, I need to do more, I need to share more.” But God does not forget, even if we do, He records it all.

This is what true biblical stewardship is about.

The definition of stewardship is *to be entrusted with God’s resources with the purpose of increasing those resources.*

One of the reasons I like that definition is not just because I came up with it but because it's what I think Jesus taught us about stewardship. So it's not original.

Paul is saying the more you give, the richer you become in good works. We are all stewards. Another word for *steward* would be *manager*. We believe here in the treasure principle Randy Alcorn teaches that none of us own anything, we're just managers of everything. That's what a steward is. The success of a steward is dependent not on the steward preserving, keeping the Lord's resources but increasing them. The faithful steward or manager increases the holdings of His Master. I've got to prove that and I will be glad to do so.

Look at Matthew 25:20-30.

I'm not going to read the whole parable, but this is what Jesus taught about being a good steward. There was a master who gave three servants each sums of money. One he gave five talents, gave another two talents and gave the final steward one talent. Then the master left to receive a kingdom. This parable is Messianic, it's about Christ. When he comes back he calls the three servants to present what they had done with what he had entrusted.

“So he who had received five talents came and brought five other talents, saying, ‘Lord, you delivered to me five talents; look, I have gained five more talents besides them.’ His lord said to him, ‘Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’ He also who had received two talents came and said, ‘Lord, you delivered to me two talents; look, I have gained two more talents besides them.’ His lord said to him, ‘Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’ “Then he who had received the one talent came and said, ‘Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed. And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.’”

Watch this—Look, you have what's yours, I didn't lose it. I protected it. No loss. You've got what was yours. It didn't erode, nobody stole it, look it's yours. It's safe—that was his reply.

“But his lord answered and said to him, ‘You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest.’”

In other words, the lord intended there to be an increase.

“Therefore take the talent from him, and give it to him who has ten talents. ‘For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away. And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.’”

Jesus associates stewardship with eternal consequences. Two faithful stewards were honored and rewarded because they did not just protect the owner's assets, but increased them. The unfaithful steward was rebuked and punished because he only protected and did not increase the owner's assets. That's why my definition of stewardship may be a little different than others.

God didn't give me what He gave to me to protect and preserve it, but to use it so that there would be an increase and He will be the one glorified. He gives what He gives to me even this suit that I'm wearing, this watch that was given to me as a birthday present, everything I have is to somehow be used for the glory of God so that when He comes for me either through death or at the return of Christ I have increased His goods so that now His glory is greater and larger. That's stewardship.

So true wealth leads to productivity. God has given to you so that you may increase God's wealth by giving to others.

B. Remember Eternity

You've got to maintain an eternal focus and how little we do that. I'm trying to practice making myself think about my death everyday. That day will come and I'm trying to teach myself now to measure my days so that my productivity will be better for each day. Look at what Paul says in the text, verse 19,

“storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.”

Paul, like Jesus, puts our present living and giving in terms of eternity. Go back to that evil servant in Matthew for a moment. He claimed that out of fear of the owner he hid that talent he had. *You're a hard man, you gather where you've not sown and I was afraid so I buried my talent in the ground so I would preserve it and not lose it.* But that was a lie because the owner recognized it as a lie. Listen to what the man said to the servant and see if you can distinguish what the man's true problem was:

“You wicked and lazy servant,”

Should I keep reading? There it is.

You knew that I reap where I have not sown, that's why you should have at least gone to the bank and gotten some interest. The man's problem was that he was both evil and lazy. His own words entrapped him. If he was truly afraid of his master he would not have buried the talent, therefore I don't think he was afraid at all. I think the man truly believed—and this is his wickedness—that when the master returned he could tell him this lie and the master would be sympathetic. I think his first problem is wickedness, which is nothing more than unbelief. He really didn't believe the owner would do anything to him for not performing his stewardship. And how many of us so-

called Christians does this describe? We don't believe that God really expects anything from us except a few Christian duties such as going to church, giving—as little as possible, of course—reading our Bibles, praying—occasionally. How often do we think *I'm saved and therefore I'm going to make heaven when I die. So what if I don't get that many rewards when I get there, at least I'm there.*

Friends, that is rank unbelief and it's evil.

The second problem was the man was lazy. He lived for today at the expense of tomorrow and greed does the same thing. Greed lives for this world at the expense of the next. That's why there were all these issues in the man's life. That's why Paul is warning us who are blessed with abundance.

This is the natural gravitation of wealth. When money comes and you begin to amass it, there is something that happens internally that says *I've got to have more in order to be secure and be happy* and the whole goal of your life becomes things and God has said *No, I am giving you these things as a manager and in return I'm going to ask and expect more than I gave. What have you done with what I've given you?*

That's why we're asking you to be in prayer these few weeks—because your eternity depends on it. Now, I know that sounds a little over the top, but this is what Paul is saying. *Give so that you may lay hold of eternal life.* That's what Jesus was saying to the wicked servant, “cast him out into the outer darkness where there is weeping and gnashing of teeth”. The man lost in the end. Why? Because he was not a faithful manager of what was entrusted to him. There is a relationship between the way we deal with monies and the kingdom of God that has some bearing on eternity, more than just rewards. I think it's this—the way you can distinguish true Christianity is that a true Christian is a giver.

Money is like manure in many ways, it piles up and it begins to stink, but if it's spread out like a fertilizer it can be productive. Some of you, I'm not going to say you're stinking, but I am going to say it's piling. You say, *Well you should see my checking account, I'm just praying the check I wrote to the church won't bounce.* Okay, but I can go to your home as you can go to mine and see a lot of things that aren't necessities. There are a lot of things in our lives that we are spending our monies and our possessions for that have no eternal bearing. The kingdom is not advanced, God's increase is not happening, God is not becoming wealthier and more glorified by those thing—we are. We're the ones that are becoming more glorified, more comfortable.

The way to increase your wealth is to give it away in the name of Christ for the advancement of the kingdom and the glory of our King.

Please think back with me to when you were children or think back to your own children or grandchildren. When one of them didn't want to share with another, what did you tell that child? Did you not tell them to not be selfish because being selfish is ugly? Didn't you instruct that child to give and share with his or her siblings because that would make his brother or sister happy?

Perhaps you can remember when someone didn't share with you when you were a child and how that made you feel?

What makes not giving or sharing now any less wrong?

Isn't the same principal that made us grab our toys and not turn loose of them when we were children exactly the same as how we grab our money and possessions now?

You may reply in your defense, that it's different now than when you were a child. You've got needs, you've got to provide for a family, besides, you've worked hard and you've earned everything you have. Well, my friends, tell me what the difference is between that answer and the reply a child makes when he or she is asked to share, "But it's mine, it's mine!" There is no difference. In that little child's mind he is fully justified to hold on to what he has because it's his. No other reason. And I think in our case it's the same. *What's mine is mine* is the fuel of our greed.

Most of you in this room could live on far less than you do, that is if you wanted to. But in the end, the only justification you can fall back on and give to the Lord is the same as a greedy child, "It's mine."

I don't want to end the message on such a negative point, because I realize guilt is not the best motivator, although it is a motivator. That's law, and I don't want law to motivate us, I want grace to move our hearts. Let me suggest to you that you think long and hard on how the Lord has greatly blessed you. Think of the abundance you have. We have luxurious foods, we drink luxurious coffees and other beverages, we live in luxurious homes that make Solomon envious with all the modern appliances and conveniences.

We don't have to walk to draw water and carry it a long distance, we walk as far as our kitchen to turn a knob or raise a lever. Think of the fullness of your closets and then please think of the dear Christian brothers and sisters who do not have the certainty that they will eat today. Surely, when you think that way you must ask why am I so blessed? Why has the Lord granted to me these kindnesses? Why do I have an abundance and other Christians have want and poverty? The Bible's answers and the text is screaming, shouting at us—**it's so you can have the experience of sharing and giving and meeting the needs of others to increase your own true wealth.**

He has graced you so you could be rich not just in material goods but rich in good works, which is true wealth. How can we claim the namesake of Christ when we are stingy and tight-fisted? How can we continue to call ourselves by His name when "He was rich yet for our sakes became poor that you through His poverty might become rich?"

All you've got to do is go home this afternoon and think how God has graced and loved you and given so much to you by His grace. You didn't deserve anything you have today. You may have worked and earned it, but can you really believe and say, "I deserve this" when you have rejected

and displeased the God of the universe? And yet, in His great mercy, He came down and snatched you out of the jaws of death, took you out of darkness and put you in the kingdom of His dear Son, the kingdom of light. And then on top of that lavished upon you these comforts and wonderful things that we can thank Him and bless Him for? Oh, think that way, my friend.

Let your heart be led to true wealth so you can experience true joy, because finally, Paul is saying to us that your experience of the intimacy with Jesus is somehow linked to your giving. When you give, your intimacy with God and joy in Him increases exponentially, amazingly. Isn't the greatest motivation to give because you love God and you want more of Him? In giving you experience Him because He's the greatest Giver of all. Amen.