Lasting Investments

Believers should be motivated by the value of living a godly life as opposed to material gain.

1 Timothy 6:6-19

Most of us got our first jobs not because we wanted that particular job but because we wanted the paycheck that came with it. It wasn’t a career choice but something we could do until we found a job that promised a bigger paycheck. There is nothing wrong with wanting a job that pays well. The problem is knowing how to define “pays well.” Money is a useful servant but must not become a master over our thoughts and actions.

What was your first job? What did you like most about it? Would you want to do that kind of work again? Explain.
UNDERSTAND THE CONTEXT

1 TIMOTHY 6:3-21
Paul closed out his letter to Timothy with words of wisdom about money, helping Timothy address the traps that come when we base our lives and self worth on possessions. He restated the necessity of confronting and correcting the false teachings that had infiltrated the church. He pointed out how the false teachers’ thinking was corrupt and conceited. They promoted a false doctrine of prosperity as a means of godliness. They craved material gain and lusted after wealth. Their teaching carried perilous implications for the church.

In response to their greed, Paul gave a warning about the snare of riches and how it can plunge people into ruin. He explained that the love of money was a root of evil and could lure believers away from faith.

After addressing the danger of materialism, Paul urged Timothy to stay clear of false doctrines and to flee from the enticements of harmful desire. He told him to follow hard after holy virtues and to fight for the faith. Paul expected Timothy to proclaim and protect the gospel and to boldly live the life to which he was called. He reminded Timothy about the confession of faith he had made in the presence of many witnesses, encouraging him to faithfully persevere in the tough culture of Ephesus.

Paul cited two reasons for Timothy to continue leading the church: the glorious return of Christ and the immeasurable attributes of God. Since Ephesus was a key center for the worship of the Roman Emperor, Paul deliberately contrasted the worship of a human leader with the worship of the peerless Ruler of the universe who was Lord over all people and all worldly leaders.

Paul added a final instruction to wealthy believers. He urged them to avoid arrogance and elitism. He challenged them to use their wealth generously for good goals and to leverage their stewardship toward eternal dividends.

As you read 1 Timothy 6:6-19, notice the warnings given by Paul. How does each warning relate to the other warnings given?
EXPLORE THE TEXT

TRUE CONTENTMENT (1 TIM. 6:6-10)

6 But godliness with contentment is great gain. 7 For we brought nothing into the world, and we can take nothing out. 8 If we have food and clothing, we will be content with these. 9 But those who want to be rich fall into temptation, a trap, and many foolish and harmful desires, which plunge people into ruin and destruction. 10 For the love of money is a root of all kinds of evil, and by craving it, some have wandered away from the faith and pierced themselves with many griefs.

VERSES 6-8

Paul warned against greed and depending on one’s wealth for security. He reminded Timothy that true contentment can only be found in godliness. The word but in verse 6 contrasts his next statement with what he had written previously regarding those “who imagine that godliness is a way to material gain” (v. 5). Lasting contentment has nothing to do with material wealth or worldly success.

Paul gave two reasons for pursuing godliness. First, there is the obvious reality that we brought nothing into the world, and we can take nothing out. None of the world’s luxuries can be carried into eternity. No one stands before God adorned in earthly riches. It is futile for a follower of Christ to chase worthless things. Second, godliness and contentment are nurtured through simplicity. Some people spend their lives trying to amass wealth and possessions. They equate success with having a certain standard of living. Paul reminded Timothy that having food and clothing is sufficient. Believers can be content with these.

VERSES 9-10

A desire to be rich is both a temptation and a trap. The Greek word that Paul used for trap referred to a snare that suddenly and unexpectedly catches an animal. The trap of greed springs quickly and holds tightly.

The slippery slope of greed starts as a temptation, becomes a trap, then turns ultimately into a tragedy. It will plunge people into ruin and destruction. Paul reminded Timothy that following unchecked desires leads people into a sea of devastation.
Money itself is morally neutral. There is nothing wrong with money. Money can be used for good to secure shelter for those who are homeless, food for those who are starving, and medicine for those who are sick. Money can be used to build schools, seminaries, churches, and hospitals. It can support missionaries and church leaders as they spread the gospel and edify believers.

However, money can also be used wrongly to violate justice, oppress the poor, abuse the innocent, corrupt the meek, and slander the virtuous. The matter of money is indeed a matter of the heart. The love of money and a craving for riches is symptomatic of a heart that puts its trust in a currency that God does not accept. A love of money erects an idol in the heart that exalts itself above God’s sufficiency.

Paul said some people who craved money had wandered away from the faith. He did not mean they had lost their salvation. Rather, they were like sheep who wandered away from the shepherd, seeking greener pastures. These believers followed their desires into unfruitful lives. They experienced self-inflicted injuries, having pierced themselves with many griefs. Instead of finding contentment, they ended up restless and wounded. The word pierced invokes a gruesome image of an animal on a skewer being cooked over a fire.

**What does it mean to base your contentment on Christ?**

---

**TRUE RICHES (1 TIM. 6:11-16)**

11 But you, man of God, flee from these things, and pursue righteousness, godliness, faith, love, endurance, and gentleness.
12 Fight the good fight of the faith. Take hold of eternal life to which you were called and about which you have made a good confession in the presence of many witnesses. 13 In the presence of God, who gives life to all, and of Christ Jesus, who gave a good confession before Pontius Pilate, I charge you 14 to keep this command without fault or failure until the appearing of our Lord Jesus Christ. 15 God will bring this about in his own time. He is the blessed and only Sovereign, the King of kings, and the Lord of lords, 16 who alone is immortal and who lives in unapproachable light, whom no one has seen or can see, to him be honor and eternal power. Amen.
VERSE 11
Paul addressed Timothy as a man of God. That title was a common Old Testament description of someone appointed by God to proclaim His truth. Paul used it to remind Timothy of the sacred responsibilities God had given him.

First, Timothy was commanded to flee from these things. These things included the lust for money, the lure of heretical doctrines, and the liability of quarreling about trivial matters in the church. Second, Timothy was commanded to run toward holy virtues. The verb pursue is an imperative designating strong and immediate action. Not only must Timothy flee from harmful things, he must follow hard after holy things. Righteousness and godliness are distinguished in that the former indicates right standing with God that produces right conduct while the latter indicates right living for God that reflects His character. Faith and love are intersecting virtues that reflect trust in Christ and selfless love for Him and for others. Endurance and gentleness were crucial leadership qualities essential for Timothy’s effectiveness in ministry. Endurance referred to the vital perseverance of someone who remained loyal to Christ despite tribulation. Gentleness referred to a disposition of courteousness and tenderness as Timothy fulfilled his responsibility as pastor.

How would the pursuit of the items identified by Paul counter greed?

VERSE 12
Paul stressed the intense spiritual battle facing every follower of Christ. (See Eph. 6:11.) The tense of the verb fight indicated an ongoing conflict comparable to military combat or athletic agony. Spiritual warfare requires believers to put on the full armor of God. The good fight described the praiseworthy nature of the contest as Timothy contended for the faith. His assignment involved wrestling against the false teachers for purity of doctrine. In addition, Timothy was called to take hold of eternal life. Timothy, like all believers, had eternal life as a present possession and a future anticipation. The phrase take hold meant to seize and grasp something.
Paul expected Timothy to grasp firmly the truth of eternal life and let it seize his perspective as he boldly lived for Christ.

Timothy could achieve this objective for two reasons. First, he had been called by God. He was called to salvation and to ministry. Second, Timothy made a good confession in the presence of many witnesses. He publicly declared his faith in Christ upon salvation and baptism. Furthermore, he testified about Christ in the presence of witnesses when he surrendered to serve Christ in ministry upon his ordination.

**VERSES 13-14**

Paul urged Timothy to fulfill his calling because he was accountable to God who gives life to all. God the Father who breathed life into everything gave Timothy his life and ministry. Furthermore, Timothy was accountable to Christ Jesus, who gave a good confession before Pontius Pilate. When Pilate asked Jesus if He was the King of the Jews, He courageously replied that He was (Matt. 27:11). Timothy was to model his faithfulness after Jesus.

Paul also charged Timothy to keep this command without fault or failure. The command could have referred to Timothy’s specific responsibility as a “man of God” as well as his responsibility to proclaim and defend the essential truths of the gospel.

Paul instructed Timothy to live faithfully until the appearing of our Lord Jesus Christ. Anticipation of Christ’s return would inspire Timothy to give his best and to live each day to the fullest, as if it could be his last.

**VERSES 15-16**

The return of Christ will occur according to God’s timetable. Timothy was expected to labor in the harvest and avoid speculation about the timing of the second coming. In view of Christ’s return, Paul erupted in majestic praise to God. He expressed several attributes of God’s greatness that would motivate Timothy’s service.

God is the only Sovereign because He alone is God. The word sovereign indicates power and authority. Timothy’s effectiveness in ministry rests in the assurance that the One who was all powerful would impart the power needed to complete the task.

God is also King of kings and Lord of lords. This title was used of God in the Old Testament (Deut. 10:17; Ps. 136:2-3; Dan. 2:47) as well as God the Son in the New Testament (Rev. 17:14; 19:16). Kings rule
over people and impose their will upon them. God is the King who exerts His rule over all human kings. Moreover, He is the Lord who wields authority over all rivals and is absolutely superior to any challenges.

God alone is **immortal**. While God gives eternal life to believers, their lives began with His creation. Only God is without beginning or ending. He dwells in **unapproachable light**. God is so holy that the light of His glory renders Him unapproachable by sinful beings. Therefore no one has seen, or can see Him. He is Spirit whom no one has seen at any time, but who has revealed Himself in the Son.

This doxology reflects the adoration of God with which Paul began this letter (1 Tim. 1:17). Paul continually found himself overwhelmed by the majesty of God. He closed his praise with ascribing to God **honor and eternal power**. God is worthy of our worship because He rules and reigns forever.

*How does focusing on Jesus and His character help a believer fulfill God’s purposes?*

---

**KEY DOCTRINE:** **Stewardship**

God is the source of all blessings, temporal and spiritual; all that we have and are we owe to Him (Deut. 8:18).

**STEWARDS OF GOOD WORKS** *(1 Tim. 6:17-19)*

17 Instruct those who are rich in the present age not to be arrogant or to set their hope on the uncertainty of wealth, but on God, who richly provides us with all things to enjoy. 18 Instruct them to do what is good, to be rich in good works, to be generous and willing to share, 19 storing up treasure for themselves as a good foundation for the coming age, so that they may take hold of what is truly life.

**VERSES 17-19**

Previously Paul addressed the problem of those who craved wealth. Here he addressed those who were already wealthy. He instructed
Timothy to warn them about arrogance. The word *arrogant* referred quite literally to a high minded attitude of conceit. The danger of wealth lies in its power to subtly persuade a person to look down on others and look away from God. Rather than putting confidence in the accumulation of earthly treasures, the wealthy should trust God, who rightly provides everything necessary for enjoyment.

Moreover, affluent believers should strive for two goals: First, **to be rich in good works**. Material wealth could be used to bless others and spread the gospel. Second, believers should strive **to be generous and willing to share**.

Paul knew that wise stewardship of all possessions was an eternal investment. Believers who invest in eternity store up for themselves a **good foundation**. Believers fail or succeed in their stewardship to the measure of their conviction that everything belongs to God. Consequently, a faithful steward in Ephesus understood what it meant to **take hold of what is truly life**. Followers of Christ who lived in the shadow of first-century wealth could testify that real life—the abundant life (John 10:10)—did not reside in the fleeting pleasures of materialism but in a true relationship with the Savior now and forever.

*In what ways can a person leverage his or her financial resources to spread the gospel and strengthen the church?*

---

**BIBLE SKILL:** *Review a parable of Jesus on the same subject.*

Read about Jesus’ encounter with the rich young ruler (Mark 10:17-22). What were the differences found in 1 Timothy 6 and James 5:1-5? What guidance do these Scriptures provide? What adjustments might a believer need to consider to live out these passages?
IN MY CONTEXT

• Believers find purpose and contentment by pursuing godliness.
• Believers are to live in light of the promise of eternal life.
• Believers are to use what they have to bless others.

Reflect on 1 Timothy 6:10. Ask God to show you any areas in your life where your love is misguided. Memorize the verse.

As a group, identify needs in your community your Bible study group can address with your resources. What actions do you need to take to address that need?

What changes can you make to honor Christ so that your earthly resources enhance kingdom opportunities locally and globally?

Prayer Needs