

1 Timothy 6.17-19 The Use and Abuse of Riches

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[0:00] I just have a short question for introduction this morning before we dive into the text.! The question is, what are you holding on to or what is it that you rest in satisfaction for its own sake as the highest good?

We all have something as the highest good that we seek satisfaction in that thing as the highest good. What is that for you? To rest with satisfaction for its own sake as the highest good.

And what are you using to that end? So whatever is not your chief end, what are you using those things for to rest in whatever is your chief end?

Our text this morning is going to be in 1 Timothy chapter 6, specifically verses 17 to 19. But we will start our reading in verse 3 and through to 19.

So 1 Timothy 6, 3 to 19.

[1:33] I urge you in the sight of God who gives life to all things and before Christ Jesus, who witnessed the good confession before Pontius Pilate, that you keep this commandment without spot, blameless until our Lord Jesus Christ appearing, which he will manifest in his own time.

He who is the blessed and only potentate, the King of kings and Lord of lords, who alone has immortality, dwelling in unapproachable light, whom no man has seen or can see, to whom be honor and everlasting power. Amen.

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.

Let them do good that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come that they may lay hold on eternal life.

A great God, we thank you again for your word and the time that we have for the preaching of the word, for the means of grace. We pray that you would bless our time in the word, that by your spirit you would give us an understanding, that which is spiritually discerned, that you would illuminate your word to us and grant us to grow in knowledge and understanding.

[3:59] And I pray that you would also bless the hearing of the word, that you would free us up of distractions that so often compete for our attention. Pray that you would be glorified and that you would advance your kingdom.

We pray this in Jesus' name. Amen. So our text this morning is going to be verses 17 to 19. And what's going on in this text is that we see that God is the source and the end or the chief end of worldly riches, which are to be used to glorify God and to enjoy him forever.

So say it again. God is the source and end of worldly riches, which are used to glorify God and enjoy him forever.

So we'll see in this text three things. First of all, the command to the rich. Second of all, the purpose of riches. And third, the use of riches.

So the command, the purpose, and the use. So first of all, the command. The command which is given to the rich. So we see the recipients. The recipients of this command are those whom are recipients of riches.

[5:12] Now, previously, we've dealt in this, it would be two sermons ago, we've dealt with those of a lower estate or of low estate, because it says those who desire to become rich.

So those that have an inordinate desire of becoming rich, something that they do not have. So then it would be the inordinate motions of becoming rich.

And now it talks to those who are rich. So not those who desire to be rich, but those who are rich.

And the command, you see, it's a command.

It's not just a suggestion. And when we think about the very setting, Timothy, who is young, and who is there to confront those who are false teachers.

And there's probably a lot of hostility. And we've just been reminded of the essence and the glory of God in the face of hostility and confrontation.

[6:17] And now he's told to give a command to those who are rich. And there's probably much temptation to not authoritatively give a command to the rich.

Likely, there were those who were rich were likely patrons, those who had a lot of money through many, had support and possibly even support of the church. So should he give a command to the rich to not be haughty, to not be proud, and they become offended, then they might leave. And should they leave, also would leave the funds for the church. So there might be a temptation to not directly give a command to the rich.

But he's told to command. And it says to command those who are rich in this present age. So a distinction is made between this world, the present age of this world, and the age which is to come. So the distinction is made between this world and that which is to come. And so the rich in this present age are those who are abundant in present temporal material possessions.

[7:28] So temporally, material, wealth. That's anything above the essentials. And probably the distinction there would have been quite a bit more, those who had much more than just the essentials.

But it was, they had comfort and luxury, but there was an abundance of this wealth of comfort and luxury. So notice that in this command, it's not a rebuke.

It's not a rebuke to them for being rich. Not saying that it's evil to be rich, or it's not that money is evil. There's no rebuke there. But for those who are rich, there's a command for them.

So next, let's look at the charge to the rich. The command to the rich, we see it stated negatively. It's stated negatively, and then later on it's stated positively.

Negatively is what not to do. So it's a prohibition. Charge to the rich starts with a prohibition of vices. And those vices are a false superiority, a false sense of superiority, and a false sense of security.

[8:38] So the false sense of superiority would be pride, haughtiness. And a false sense of security would be deceitful hope, putting your trust in those things. So first of all, the false superiority, it says not to be haughty.

So their wealth, their possessions, their riches, is their source of pride. It's their source of boasting. It's their source of what they think makes them important and their value.

And the charge is not to be haughty. Haughty means high-minded. So the charge is not to be high-minded, not to feel superiority, or not to feel superior because of their abundance of temporal things.

Now John Gill, on this text, he says, that they be not lifted up in this world with their wealth and worldly substance, and look down from the height of their honor and riches with contempt upon the poor.

So it's as though these who were rich in this present world, not to be haughty, that being haughty, as if others who weren't rich like them, who weren't of a stature of them, that the others were unworthy of their company and unworthy of their conversation.

[9:54] So they look down on them with contempt because of their riches. But both the rich and the poor, they are of the same maker. They are alike, made after the image of God.

Those who are poor and worldly possessions are made after the image of God. Those who are rich in this world with worldly possessions are made after the image of God. Their bodies, both alike, the poor and the rich, their bodies will alike return to dust.

Both come into this world with nothing. Both go out of this world with nothing. And both the rich and the poor, their souls alike, will have to give an account before God for what they have done with this life.

Proverbs 22.2 says, The rich and the poor have this in common. Their Lord is the maker of them all. So what's going on here with the rich who are haughty is that they have an inordinate affection of themselves because of an inordinate affection of their things.

So we see false superiority charged against to not have a false sense of superiority. And then next we see a false sense of security.

[11:04] Those who are rich to not have a false sense of security because of uncertain riches. They are uncertain and that it is not actually true riches.

These riches do not truly satisfy and it is a deceitful hope. First being warned of an inordinate sense of superiority, he next warns about an inordinate sense of security.

What you put your trust in or where you put your trust in is where your help comes from. You put your trust where your help comes from.

So our text is telling us not to put your trust in the gift, but to put your trust in the giver. Because riches, things of this world, riches in this present age, they're here today and they're gone tomorrow. And God has given all these things and he may, God who gives all these things, may by the nod of his will take them away suddenly. So the false sense of security of uncertain riches we see is riches in this present age.

[12 : 14] Those who are rich in this present age or in this world. So to better understand this world, this present age, and why riches of this world are a false sense of security is because this present age or this world is deceitful, it is empty, it is unsatisfying, and it is perishing.

And it makes for a lousy God. To put this world as our chief end, to put the riches of this world as our chief end and as the highest good, it makes for a lousy God.

And material riches are lacking in true greatness and an inordinate desire seeking satisfaction in them. It will not satisfy. Only God will satisfy.

So that brings us then to our second point. Having warned about the abuse of riches, the focus is now turned to the intended purpose of riches.

So the intended purpose. Now first of all, we see the source. To understand the purpose, it's important to understand the source of riches. So we see the source of riches.

[13 : 19] It says, but in the living God. So trust is carried over. Do not trust in uncertain riches, but trust in the living God.

God. The living God being the Trinity. There are many different concepts of God. Different religions have a different concept of God. It might be an idol, or it might be the God that is not the Trinity. But it is, any concept that is not the, of the biblical doctrine of the Trinity is not the living God. The living God, the triune God, is infinitely more valuable than anything of creation, which was made by the living God.

The living God is not a creature, but he is the author and giver of all life and creation. He is life in himself. He is the fountainhead of all life.

He is the source and fountainhead of all blessedness. Jeremiah 17, 7 says, blessed is the man who trusts in the Lord and whose hope is in the Lord.

[14 : 28] So it says, but trust in the living God who gives us richly all things to enjoy. This is interesting, isn't it? Every good gift comes from God.

Every good gift comes from him. And joy that is found in temporal things is to be used to attain enjoyment of God.

Not the temporal things as an end of themselves, but God as the chief end. So the chief end of riches. We're still looking at the purpose of riches and the chief end from the source to the end. The source is from God and the chief end of these riches. God, we see from our text in verse 17 that God intends enjoyment in riches. But trust in the living God who gives us richly all things to enjoy.

So God intends enjoyment, but if you remember, we were previously warned about a desire to become rich and love of money. So what do we do with those two things?

[15 : 31] Where riches, God gives us riches to enjoy, but we also have a warning against desire and a love of riches and of money. So we need to properly distinguish.

That is, distinguish between use and abuse of riches. In 1 Corinthians 7.31, it says, those who use this world as not misusing it, for the form of this world is passing away.

So making a distinction between the use and the misuse. So to misuse this world would be an abuse. So making a distinction, distinguishing between something that is a sign of something and the thing itself.

So for example, kids, let's say your parents are driving you into town to do some grocery shopping, and your parents say, I need you to give me directions.

Here's the directions. I want you to navigate and tell me how it is I need to get into town. So for you to get into town, you're reading the directions and the directions say, turn on to Highway 17.

[16 : 40] So you're driving down the road and you see a sign, there's a post with a piece of tin on it and it says Highway 17. And you say to your parents, say, hey look, that's Highway 17.

So your dad or your mom, whoever's driving, they crank on the wheel and they turn and they drive right into the post. They drive right into the sign because you told them, turn and drive on Highway

17 and there's Highway 17.

But the sign isn't Highway 17. It just points to Highway 17. So the sign isn't the thing itself. It's there to indicate what the thing is.

So there's a distinction between the sign and that which a sign points to. Signs are not the things that they are signs of and creation is a sign.

Creation is for us to use, to assist and support us in our efforts after blessedness and rest in the one who made all of creation.

[17 : 45] So creation is a sign to point us to the one who created all of creation. So we are not to take it as the creator, the one who created it, in whom comes true blessedness.

So if we were to settle ourselves to rest in merely the enjoyment or the misuse of things that we ought to use, we settle ourselves to rest, sorry, we get off course.

To settle as an end in itself is to get off course and sometimes even let us stray by it so that getting entangled in the love of worldly gratifications, the warning against the love of money, the love of worldly gratifications, we lag behind or even altogether turn back from the pursuit of the real and proper object of enjoyment.

So like turning on to the sign would be like settling with this world which is a sign to point us to the one who created all of this world.

Creation is a sign. It's not God. Just like the sign is not Highway 17 but it's to point us to Highway 17, all of creation is not God but it's a sign to point us to the one who created all of it who is the living God, the fountainhead of all blessedness.

[19 : 11] So to use properly is to employ whatever means are at one's disposal for the only proper object of desire, God, for an unlawful use ought rather to be called an abuse.

The unlawful use of creation or the misuse of creation which includes riches. Is riches God? No. Then it's creation because all that's not God is what God has created.

So the misuse of creation, the misuse of our riches is an abuse of that which was given for a proper use.

So another example, let's say that you're in a foreign country and when you're in a foreign country you're not at home and for whatever reason you decide that you have to get back home. So you use the means that are available to you to get back home.

For example, means of transportation, let's say a train or an airplane and the things which you have in your backpack, maybe a change of clothes, in order for you to get back home. But you wouldn't settle for those means that you're using to get back home regardless of how enjoyable or charming those things may be.

[20 : 18] Perhaps the train goes through a very scenic route and there's access to a bathroom and there's food in your backpack. You wouldn't decide to settle down and live in the seat in that train.

It's merely the means in which you are to use as enjoyable as it may be in order to get back home. Because those means are not your home.

They're merely to be used to get you there. And Augustine said that becoming engrossed in a factitious delight, our thoughts are diverted from that home whose delights would make us truly happy.

Such is a picture of our condition in this life of mortality. So the true and only true thing of enjoyment, God gives us richly all things to enjoy, but the only true thing of enjoyment is to rest with satisfaction and for its own sake is the Trinity, is the Triune God.

who is one in essence subsisting in the Father, Son, and Holy Spirit. Which is why knowing the doctrine of God is so important. To actually know God, to understand even our way of access to God through Christ, through his blood, or to understand our means of communication that we have access to the throne of grace through Christ as our mediator by the Holy Spirit.

[21 : 45] Augustine furthermore, he wrote, it is a wretched bondage of the soul when signs are taken for things. So just as wretched as it would be to assume that the sign of Highway 17 was Highway 17 itself and to drive onto it, to ram right into the post, even more of a wretched thing it would be to our souls if we were to assume that creation is that which creation is to point to, the chief end and the highest good, which is only God, God, the living God who has created all of creation and given us creation for our enjoyment in our pursuit of living for God.

So when that which exists to point us to God is sought and settled on for its own sake as though it were the highest good and chief end. Only the living God is the highest good and chief end.

So that brings us to our third point. The meaning of to enjoy, our text says, but trust in living God who gives us richly all things to enjoy. The meaning of to enjoy is elaborated with proper use of riches to give back to God.

So in other words, practically speaking, how do we enjoy these riches properly without abusing them or without misusing them? So the use of riches in verses 18 to 19.

Now the use of riches, again, it's not, it's not a reproof. It's not saying not to be rich, but the right and proper use and enjoyment of riches indicates, first of all, that it's lawfully acquired.

[23 : 27] For us to say that the living God has given us richly all things, riches, these riches to enjoy, if we were to falsely acquire it through stealing, God did not give us that richly all things to enjoy, but it is against his preceptive will.

So the lawful acquisition of riches, second of all, the humble possession to not be haughty, and third of all, the pious, to piously achieve their designed end, which is for man to use according to the chief end of man.

So we are to use all that we have for the chief end of man. So the question then is, what is the chief end of man? And if you've been working on catechism, that asks that question, you know the answer is the chief end of man is to glorify God and enjoy him forever.

So the chief end for our use of all things which God gives us and for our riches, the chief end for our use is to glorify God and to enjoy God through these things.

So the charge is stated positively. Previously we saw the charge to the rich stated negatively, the prohibition of vices, and now the charge is stated positively, the instruction of virtue.

[24 : 50] So first I want to look at 6.18. Let them do good, that they be rich in good works, ready to give, willing to share.

So we see here habits of piety and charity, or we could say being beneficent and benevolent. So the question is, is that the things which God gives us, these riches that God gives us all things to enjoy, should we hoard them or should we give them?

Maybe the question should be, is there more enjoyment in hoarding riches or is there more enjoyment in giving riches? Because God gives us richly all things to enjoy.

So how do we rightly and properly enjoy these things, including riches? But being beneficent and benevolent, willing stewards to give without grudging.

2 Corinthians 9, 7 says, But this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully.

[25 : 51] So let each one give as he purposes in his heart, not grudgingly or of necessity, for God loves a cheerful giver, and God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work.

Next, in 19, we see heavenly dividends. Let's read 19. Storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.

So we're here, we're coming back to that distinction that was made earlier. The distinction between this present age and for the time to come, that they may lay hold on eternal life.

So, heavenly dividends, spiritual riches laid up for the time to come, as we considered really the nature of this present age, now consider the nature of eternity of the time to come, which is unlike this world, it is a firm foundation, there is nothing uncertain about it, there is no instability, it is where moth cannot consume, it is where rust cannot corrode, it is where a thief cannot steal, it is where fire cannot destroy, it is where time cannot fade, sin cannot corrupt, evil cannot defile, the world cannot shake it, but it is what is firm, fixed, immovable, and enduring.

So, the heavenly dividends is indeed where we would want our spiritual riches laid up for the time to come. For this world is passing, this world is fading, we have come into this world with nothing and we will go out of this world with nothing.

[27 : 41] So, next we see the benefit of virtues. What exactly is the benefit of these virtues of piety and charity? It says that they may lay hold on eternal life or that they may lay hold of true life.

So, rightly understanding this text with all of scripture, because scripture is not merely just a collection of single proof texts, but the scope of all of scripture to understand that God does not contradict himself, but it all speaks to the same end.

What does it mean that they may lay hold on eternal life? First of all, what it doesn't mean, our doing good works, our acts of charity, our doing good works and charity cannot merit eternal life.

So, when it says that they may lay hold on eternal life, it's not suggesting that the works of charity is laying hold of and securing by merit eternal life. But, what is meant that they may lay hold on eternal life is that it contributes to the enjoyment of eternal life as we cognitively affix our gaze and our orientation on glory indefectible and the saints' eternal blessedness.

So, it's our enjoyment of and the affixing of our gaze and orientation on eternal life. Not as wages, but the free grace of God.

[29 : 12] The overall message of Scripture is very clear that by no means can we merit our way into heaven. There's no way that we can purchase eternal life or inherit eternal life.

We cannot lay hold on eternal life by our good works or by our charity, by our giving. The only way of eternal life in the kingdom of Christ is through Christ.

Because all creatures, as I said, are stewards of this life and all that God gives us. God gives all of creation for the sake of man to enjoy God. And every man, all of creation, will be called to give an account after this life.

And if we think that our account, we will impress God by our acts of charity or the good works that we've done, we will be sorely disappointed to find that it will not suffice.

Because God is holy, God is righteous, God is just, and he will by no wise clear the guilty. And he demands perfect, exact, entire, perpetual obedience of every single person.

[30 : 17] And none of us here can say that we have perfectly obeyed God. So if we think that we will stand before God and be just based upon our righteousness, righteousness, we will find that we will be condemned and there will be no second chances.

The only way to stand before a holy and righteous God is with perfect righteousness. And we cannot produce that. Only Christ did. So it is only by Christ's righteousness that we can stand before God.

And that's why in the doctrine of justification, we see that by laying hold of Christ, by receiving Christ by faith, we have a full pardon of all of our sins, so our sins will not come back to condemn us before God.

And we have Christ's righteousness accredited or imputed to our account that we can stand before God not because of anything we've done but because of the righteousness of Christ which was perfect, which was exact, entire, and perpetual obedience.

And this righteousness is received only by faith. We do not merit Christ's righteousness by anything that we do. It is merely received by faith and receiving Christ by faith, we are justified.

[31 : 28] And then we no longer have to maintain that justification by our good works or by our acts of charity, but it's the righteousness of Christ alone. So, eternal life, by laying hold on eternal life, it's eternal life as the believer's priority or the kingdom, the eternal kingdom of Christ, kingdom priority.

kingdom priority in this world as pilgrims, an example of that would be faithful church plants. So, how can we use and enjoy the riches God gives us with a kingdom priority, with giving?

One example would be to faithful church plants, whether that be locally or abroad. Faithful church plants who are faithful in the means of grace or faithful missionaries.

And what a missionary is, is a church plant somewhere else, somewhere abroad, where qualified elders are sent out to plant church. So, in other words, it's not about me and my empire.

The riches that God gives me to enjoy is not about me and my empire, it's about the eternal kingdom and laying hold of, affixing our gaze and our orientation on the eternal kingdom of Christ.

[32 : 47] The question then is, how can I be a faithful steward with what God has graciously given me for his kingdom and for his glory?

So, a couple of concluding uses to take from this. First of all, I want to quote Patrick Van Mastricht. I think he puts it very well. He wrote that God created the world for the sake of man and man for the sake of himself.

We should use the world in such a way that we do not abuse it. So, concluding uses of abuse of this world and abuse of this world.

First of all, abuse. Abuse is possessing worldly things as though they were the highest good and chief end in themselves. Or, possessing worldly things as though without God.

So, the worldly riches which God richly gives us for us to possess those things as though without God as the source of richly giving them to us and the chief end of why he has given them to us for our use.

[33:57] And Romans 11, 36 says, for from him and through him and to him are all things, to him be the glory forever. So, riches are from God and to be used to God for his glory.

So, abuse is possessing them as though without God. Abuse is also elevating worldly riches above God or equal with God.

And Matthew 6, I'm sure you recognize this, Matthew 6, 24 says, no one can serve two masters, for either he will hate the one and love the other, or else he will be loyal to the one and despise the other.

You cannot serve God and mammon. And there's a materialistic culture in this world and materialism is antithetical to Christ's return.

It's affixing the material possessions of this world as though that's all that there is. You only live once, let's eat, drink, and be merry, because this is as good as it gets.

[35:00] But that is antithetical to the fact that Christ will return and that Christ will judge the living and the dead. So it's antithetical to the Christian lifestyle in light of the fact that Christ will return.

So we are not to abuse the things of this world which God gives us richly to enjoy. We are to use the proper use, not abuse.

So, concluding uses of the use of the riches God gives us. Use is the possessing all things as received from the hand of God, the source, and placed beneath God as creation, not the chief end.

So, the riches which God gives us richly, God is the source, but it is not the chief end. It must be placed beneath God. So we are to use creation to serve and enjoy God.

The tendency is to flip that order, to use God to serve and enjoy creation. we are to direct all things received from God to the glory of God.

[36:10] God has given us all, has richly given us all things to enjoy and our enjoyment of it is using those things and directing the use of them to the glory of God. What is the chief end of man?

To glorify God and enjoy him forever. So we are stewards of the things which God has given us. So as faithful stewards, enjoying and using what God richly gives us includes giving back to God through giving thanksgiving and honor to God and giving of our riches for the kingdom of Christ.

So we have all things from God and for God. I just want to quote Van Maastricht one more time. I think he puts it well into perspective if we were to apply this way of thinking to all the things we have that God richly gives us with the kingdom priority, he said so that they serve his honor, kingdom, and will, and so that they stand or fall at his pleasure.

In this way, we lead our donkey with its colts to Christ and to God, the creator. We place our cloaks on them, and then finally, we place Christ upon them.

and this at last is what it is not to abuse, but to use the world and worldly things. Let's pray. Our great God, we praise you again that you are the living God, the only living God.

[37:43] You are the one who has created all things and all that exists that is not you is your creation and that you have created the world for our sake, for the sake of man, and you have created man for your own sake, for the enjoyment of you and for glorifying you.

I pray, Lord, that you would help us to properly use the world and not abuse the world by enjoying you as the highest good and the chief end.

So we thank you for all things which you do richly give us, and we praise you as the source of these things. We pray that you would help us with our orientation to affix our gaze on the kingdom of Christ in eternity, in glory, and that we would, with that orientation, use the many blessings which you give us, the many riches that you give us, for that end, for your glory, and we thank you that according to your benevolence, we do enjoy you through the world which you have given as a sign to point to you, the one in whom and the only one in whom is true rest and satisfaction and enjoyment.

I pray that you would help us to contemplate on these things, and I pray, Lord, that you would indeed enlighten our minds and help us to be renewing our minds according to your word, and if there are those whom are still depending upon their own good works or their own sense of righteousness, I pray that you would show them their sin, the misery of their sin, their need of salvation, and of great salvation in the Lord Jesus Christ.

So we pray, Lord, that we might see your kingdom advanced. We pray these things in Jesus' name. Amen.