Lasting Investments

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

1 TIMOTHY 6:6-19

MEMORY VERSE: 1 TIMOTHY 6:10

READ 1 Timothy 6:3-21, First Thoughts (p. 64), and Understand the Context (p. 64) to gain an understanding into the importance of discussing wealth and the dangers of materialism.

STUDY 1 Timothy 6:6-19, using Explore the Text on pages 65–69. Pay attention to how Paul wrote about material wealth versus spiritual wealth. Review the outline of 1 Timothy (p. 12) for an understanding of overall themes of the book.

PLAN the group time using ideas under Lead Group Bible Study (pp. 70–71). Tailor the plans for your group using More Ideas (p. 72) and ideas included online at Blog.LifeWay.com/ExploretheBible/Adults. Consider how you will wrap up this study of 1 Timothy and encourage your group to pursue godliness.

GROW with other group leaders at the Groups Ministry blog (LifeWay.com/GroupMinistry).

GATHER the following items: □ Personal Study Guides. Prepare to display the following Pack Items: □ PACK ITEM 2 (Outlines of 1,2 Timothy; Titus); and □ PACK ITEM 6 (Key Verse: 2 Timothy 2:15).

For More Ideas (p. 72): □ Paper and pens for each group member.
FIRST THOUGHTS

Most of us got our first job not because we wanted that 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.

(In PSG, p. 55) 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

From the first chapter of this letter, Paul wove together the twin messages of right belief and right behavior. In the immediate context, Paul focused on materialistic versus spiritual values. Just as he addressed the problem of false teachers at the beginning of the letter, he continued that theme as he moved to the application of doctrine to believers’ attitudes regarding money. Paul believed selfish attitudes toward wealth were tied to arrogant distortion of Christ’s teachings. People who wanted to justify materialistic values could not do so without twisting the truth.

Paul knew the same people who rejected sound doctrine often did so from selfish desires. Some of the individuals opposing Christ’s teachings had self-seeking motives. They tried to equate godliness with material success, much like proponents of today’s prosperity gospel. Timothy should rebuke these false teachers and teach the church a proper approach to material matters.

Paul identified the issue not so much as the possession of wealth but rather the love of money. Paul spoke of materialistic values at the beginning of chapter 6, and he closed the chapter by addressing individuals in the church who were blessed with affluence. He acknowledged that rich people could be faithful believers. They should recognize God was the source of whatever they had. They should use their possessions to honor the Lord and minister to the needy.

In the middle of this discussion, Paul digressed to apply these principles to Timothy personally. Timothy should commit himself continually to trust and serve Christ. Doing so meant to flee worldly temptations that might deter him from faithfulness. At the same time, Paul urged Timothy to follow after the positive qualities of godliness. Timothy could find encouragement by knowing the Lord would bring everything to pass as Timothy trusted and yielded to Him.
EXPLORE THE TEXT

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

VERSES 6-8
Paul issued a warning 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 contrasts his next statement with what he had written previously regarding those who “imagine that godliness is a way to material gain” (v. 5). These depraved persons had deviated from the sound teachings of Christ in pursuit of personal wealth.

In verse 3 Paul equated teachers of false doctrine with people who rejected proper teaching about godliness. They sought to give legitimacy to their materialistic values (v. 5). Paul reminded Timothy that true gain lies not with one’s affluence but by being contented with godliness.

The term godliness involves an attitude that focuses on God and results in a devout life. Paul had already written about the importance of godliness several times in this epistle. (See 2:2; 3:16; 4:7,8; and 5:4.) He also used the term in 6:11. He wanted the church to understand that the proper goal in life was not one’s financial status but a right relationship with God.

The biblical view of contentment is quite different from the Stoic concept of accepting whatever comes one’s way as inevitable and unchangeable. Paul equated contentment with godliness. Believers can be content with a life focused on the Lord. We view whatever we have materially as being received from God’s hand. As such, we can be at peace.

Paul’s statement in verse 7 could be a paraphrase of Job 1:21. The first half acknowledges that everything we have has come from God because we brought nothing into the world. Even life itself is a gift from the Lord.

Many people wrongly equate success with having a certain standard of living.

Some people spend their lives trying to amass wealth and possessions. Many people wrongly equate success with having a certain standard of living. Paul reminded Timothy that having food and clothing was sufficient. Anything else was a blessing but unnecessary. Therefore, believers should be content with these, meaning the basic necessities of life.

Paul’s words echo Jesus’ message in the Sermon on the Mount. Jesus specifically pointed to these two issues of food and clothing. Christ taught His followers to seek first God’s kingdom, trusting the Father to provide their daily needs (Matt. 6:25-34).

VERSES 9-10
Notice the contrast between those who are content with God’s provision versus those who want to be rich. The emphasis is on their desires. Paul was not denouncing people who had been blessed materially, but he wanted believers not to fall into temptation by having wealth as their goal in life.

VERSES 9-10
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.
The lust for affluence is a trap. Paul used a word picture that portrays persons who lust for wealth as falling into a snare much like a wild animal being trapped as it pounces on the bait. Instead of finding fulfillment, they are taken captive by their many foolish and harmful desires. They are slaves to their lusts, always wanting more and never being satisfied.

Notice the three parallel terms: temptation, trap, and desires. While each word has attributes distinct from the others, they lead to the same result: ruin and destruction. These twin terms repeat similar meanings to emphasize the devastation that these people will experience. This statement does not mean that people who pursue riches will not gain much material wealth or that they will fail in business. Instead, they lose spiritually. Having gained the whole world, they miss what is most important. (See Matt. 16:26.)

Paul did not denounce money itself; the love of money is the problem. A materialistic value system creates a desire for financial gain that is a root of all kinds of evil. Paul did not list examples but merely recognized the wide range of sins associated with greed.

Some people experience a craving for wealth. The word craving connotes reaching out with strong desire to take something. Even believers can fall prey to this lure. After previously being a steadfast companion, love for the world eventually led Demas to forsake Paul (2 Tim. 4:10). Like Demas, some people who crave money had wandered away from the faith. Paul did not mean they had lost their salvation. Rather, they were like sheep who wandered away from the shepherd as they sought greener pastures. These believers followed their desires into unfruitful lives. Instead of finding contentment, they ended up restless and wounded.

Instead of falling into such deception, believers can find purpose and contentment by pursuing godliness. Focusing on the kingdom of God and His righteousness, we can be at peace knowing He will provide all we really need. (See Matt. 6:33.)

If someone examined your calendar and checkbook, what kind of values would be revealed?

TRUE RICHES (1 Tim. 6:11-16)

VERSE 11
11 But you, man of God, flee from these things, and pursue righteousness, godliness, faith, love, endurance, and gentleness.
the context focuses on materialistic desires. The word flee pictures someone running away to escape danger.

Not only should Timothy flee desires that could destroy him, Paul wanted him to pursue positive qualities that would build him up. Timothy should seek godly characteristics with the same intensity that he should take flight from sinful ones. Paul did not try to give an exhaustive list of character traits but offered six important ones that characterize a godly person.

The first three qualities describe one’s relationship with God. Righteousness is not the self-righteous arrogance of people who believed they merited God’s favor because they follow religious rules. True righteousness is bestowed by God through faith in Christ. (See Phil. 3:9; Rom. 3:22.). Similarly, godliness is not the personal piety of the law-keeper, but a heart that desires to please God. Both qualities require faith, sincere trust in God demonstrated by obedience.

The second group of qualities focuses on Timothy’s relationship with other people. To love with God’s love begins with receiving the love of Christ and allowing that love to flow to others. Endurance applies to the believer’s perseverance in difficult circumstances. Finally, Christians should seek to be known for gentleness. This characteristic should not be mistaken as weakness but the strength to deal with others humbly rather than harshly.

**VERSE 12**

Timothy should also fight the good fight of the faith. The word for fight means to strive or contend with diligence. The term suggested an imagery from athletics, similar to usage in other epistles. (See 1 Cor. 9:25; Col. 1:29.) This was a good fight, worthy of commitment.

Similarly, Timothy should take hold of eternal life. Paul was not saying Timothy was not saved. He wanted the young preacher to live with an eternal perspective as he resisted the false teachers and led the church.

Timothy already made a good confession of his salvation. He was not timid about his profession of faith but made it in the presence of many witnesses. He was not boastful but grateful for the life he had received in Christ.

**VERSES 13-14**

Paul charged Timothy with a strong admonition. He again invoked the heavenly witnesses of God and Christ Jesus. In using this familiar formula, Paul was not emphasizing the distinctiveness of the two, as if Jesus were not equal with the Father. Instead, he used these designations to appeal to these two Persons of the Godhead.

Paul referred to God as the One who gives life to all. Paul also made the point that Jesus gave a good confession before Pontius Pilate. This dual reference built on what Paul had previously said about Timothy in verse 12. Timothy could not have eternal life had it not been given by God through Christ. Similarly, Timothy’s profession was preceded by that of Jesus who did not shy away from His declaration of truth even when confronted by a powerful opponent.

Paul charged Timothy to keep this command. By command, Paul was referencing the previous statements regarding Timothy’s faithfulness in verses 11 and 12. This was not a suggestion. Paul earnestly called Timothy...
to take this admonition seriously. The phrase *without fault or failure* further emphasized the fidelity Paul expected from Timothy. The first term emphasized the moral nature of his charge while the second focused on the need to live beyond reproach or criticism.

Paul did not necessarily expect Timothy to live *until the appearing of our Lord Jesus Christ*. The early church expected Christ to return at any moment. However, this phrase meant that Timothy should carry out the command for the rest of his life. He was to persevere faithfully regardless of the circumstances or consequences.

**VERSES 15-16**

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.

We can endure difficulties and opposition to our faith in the knowledge that our God reigns.

Believers live in the promise of eternal life. We can endure difficulties and opposition to our faith in the knowledge that our God reigns. The life He gives us in Christ can never be lost. His power not only provides our life in Christ but preserves us as well.

How does worldly wealth compare to the riches of God’s grace?
STEWARDS OF GOOD WORKS (1 TIM. 6:17-19)

VERSES 17-19
Paul directed Timothy to instruct the wealthy believers to remember God’s grace and the responsibility that comes with it. The phrase in the present age distinguishes financial wealth as opposed to spiritual riches. These persons were not to be arrogant because of their material possessions, especially in relation to other believers.

Believers of financial means should focus their hope on God rather than on the uncertainty of wealth. Investments can be lost. Possessions can be destroyed or stolen. Only God is sure. Whatever we have has come from Him who provides us with all things. He gives us these things to enjoy, so we give thanks for His provision and use our blessings to glorify Him.

Believers should focus on doing what is good instead of on increasing their riches for personal pleasure and security. We should seek to be stewards of God’s gracious provisions. Our good stewardship over whatever He has put into our hands reflects our acknowledgment of God as the source and ultimate owner.

Real wealth is found in good works. Believers are to be generous and willing to share. A significant characteristic of first-century believers was their willingness to give financially to help others, even when it meant selling personal property to do so. (See Acts 4:34-35.)

Jesus taught that we should not focus our efforts on amassing treasure on earth but instead on laying up heavenly treasure that cannot be destroyed or stolen (Matt. 6:19-21). He knew the correlation between one’s treasure and one’s heart. Paul also encouraged believers to store up treasure as a good foundation for the coming age. He was talking about spiritual treasure based on love for Christ and for one another. Our love for Christ is demonstrated by our ministry to each other. (See Matt. 25:35-40.)

The phrase the coming age should be understood in light of the result of storing up spiritual treasure—to take hold of what is truly life. Some translations render this phrase “eternal life.” While the coming age obviously relates to eternity, we should not see Paul equating good works as part of gaining eternal life. Instead, these acts of love are reflective of hearts that have been transformed by Christ. In other words, believers are to use what they have to bless others. People who have been born again naturally will share with other believers who are in need.

In what ways do your giving patterns demonstrate generous stewardship of God’s blessings?
FOCUS ATTENTION (FIRST THOUGHTS)

ILLUSTRATE: As the group arrives, write Wealth at the top of a board, and then make two sub-columns, Spiritual and Material. Guide the group in discussing the difference between these types of wealth. Invite a volunteer to fill out the poster as the group lists examples or symbols of each type of wealth (e.g. material: expensive clothes; spiritual: patience).

DECLARE: Paul warned Timothy to flee from a love of material wealth and run after spiritual wealth.

DISCUSS: Direct the group to read the paragraph on page 55 of the PSG. Then ask: Do you agree or disagree with the paragraph? Would it be safer to just treat money as an evil and flee from it altogether? Why or why not?

TRANSITION: In 1 Timothy 6, we will see how living a life motivated by a love of spiritual wealth guides us in stewarding our material possessions.

EXPLORE THE TEXT

READ: As a volunteer reads 1 Timothy 6:6-10, guide the group to underline words about contentment and discontentment/desires.

CROSS-REFERENCE: Paul wrote that “godliness with contentment is great gain” (v. 6). We can gain further insight into his meaning by reading corresponding Bible passages. Create two teams, assigning each a Bible passage: Hebrews 13:5-6 and Philippians 4:11-13. Direct each team to study their passage and discuss how this enhances their understanding of 1 Timothy 6:6-10.

DISCUSS: Guide the group to the following in the PSG (p. 57): Godliness and contentment are nurtured through simplicity. Ask: Why is material wealth often a stumbling block to godliness? Give examples to support your answer (biblical persons or other historical or modern persons).

ASSERT: Paul didn’t state that money is evil. Reread verse 10. Having money isn’t the same as loving money; however, Paul warned that loving money is a trap that plunges people into destruction (v. 9). Therefore, believers must be careful not to fall into this temptation. Ask: What signs in a believer’s life indicate that money is becoming an idol? From the PSG (p. 58): What does it mean to base your contentment on Christ? After discussion, ask: Did anyone share anything in the group today that impacted how you would respond to those questions now?

TRANSITION: In verses 11-16, Paul directed Timothy to pursue Christ instead of wealth and reminded Timothy of the supreme worth of God.

READ: Call for a volunteer to read 1 Timothy 6:11-16. Guide the group to underline the action words.

DISCUSS: Paul not only warned Timothy to flee from a love of money but also told him what to pursue instead. Ask: What are the dangers of focusing only on restrictions (what to flee from) and not studying what God wants us to pursue? How can guidance on what to pursue help a believer avoid temptation? Read Jesus’ words in Matthew 6:24 and guide the group in considering
how serving money prevents people from serving God, but also how faithfully serving God helps people avoid the idol of greed.

**EXPLAIN:** Ephesus was a center for the worship of the Roman Emperor. Paul deliberately contrasted the false worship of a human ruler with the true worship of the one true God. Guide the group in discussing the attributes of God highlighted in these verses. Ask: How does focusing on Jesus and His character help a believer fulfill God’s purposes? (PSG, p. 61)

**COMPARE:** As a volunteer reads 1 Timothy 6:17-19, direct the group to compare these verses to verses 6-10. Invite the group to discuss similarities and differences between the two passages.

**EXPLAIN:** While verses 6-10 warn against a pursuit of wealth, verses 17-19 give instructions on how to use the wealth one has. Both, however, warn against putting your hope and security in wealth instead of in God.

**DISPLAY:** Point to and read aloud Pack Item 6 (Key Verse: 2 Timothy 2:15). Guide in a discussion of how believers can pursue wealth and honor God’s Word. Follow up by posing these questions and asking for explanations to each answer: Should a believer pursue a high-paying career? Should a believer work to be successful in his or her career? Guide the group in using 1 Timothy 6 to support their answers. Then discuss the following question from the PSG (p. 62): In what ways can a person leverage his or her financial resources to spread the gospel and strengthen the church?

**COMPARE:** To further understand the principles studied today, lead the group to complete the Bible Skill activity on page 62 of the PSG.

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**SUMMARIZE AND CHALLENGE (IN MY CONTEXT)**

**SUMMARIZE:** Use Pack Item 2 (Outlines of 1, 2 Timothy; Titus) to provide a brief summary of 1 Timothy. Call for volunteers to share one thing they have learned that has influenced their lives as a result of this study.

**REVIEW:** Create three teams (a team can have just one person), and assign each team a bullet point from In My Context (PSG, p. 63). Direct the group to discuss specific examples of how to live out their assigned point. Consider neighbors, family life, work, and so forth. Invite each group to share an example or two.

**CHALLENGE:** Direct the group to the second question set (PSG, p. 63), and encourage the group to prayerfully consider this challenge throughout the week: 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?

**PRAY:** Close in prayer, thanking God for all that He has provided the group. Ask God to direct your hearts away from a desire for wealth and toward a desire for Him.
PRACTICE

- Prayerfully consider the third question set in the PSG under In My Context (p. 63): *What changes can you make to honor Christ so that your earthly resources enhance kingdom opportunities locally and globally?*
- Contact the group to thank them for their contributions this session. Discuss plans for the next study and encourage them to continue prioritizing Bible study.

MORE IDEAS

FOCUS ATTENTION (FIRST THOUGHTS)

Pass out paper and pens. Read the following from page 55 of the PSG: *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.* Direct the group to make graphs by listing dollar amounts on the y-axis (vertical side) and ages on the x-axis (horizontal bottom), then plotting points representing what they considered to be a “well paying” dollar amount at various times in their lives. For example, $5/hour when they were 16 years old may have seemed like enough, but that likely changed over time. Ask: *What factors have contributed to your changing opinion of “well paying”?*

EXPLORE THE TEXT

- For further discussion of 1 Timothy 6:6-10, invite someone to read verse 7. Ask: *Do you think most people would agree with this statement? Do you think most people live like they believe this? Explain. Why is there often a disconnect between what we know and how we act?*
- To supplement the study of 1 Timothy 6:11-16, direct the group to verses 11-12. Ask them to imagine an action movie as you read these verses aloud. *What types of images come to mind? How would you describe the people in these imagined scenes? How can this impact your understanding of these?*
- To enhance the discussion on avoiding a love of money, explain that hashtags on social media are often leveraged to draw attention to certain causes or movements. Create two teams and direct each to develop a hashtag that reflects the Christian ethic toward money and/or generosity based on 1 Timothy 6. Share your answers.

SUMMARIZE AND CHALLENGE (IN MY CONTEXT)

Assert: *Looking to money instead of God for security and contentment is a trap that leads to ruin and destruction. When people do this, what attributes or promises of God are they doubting?* As the group discusses, encourage each individual to write down any attribute or promise that stands out to them and then look up corresponding Bible verses this week.

SUGGESTED MUSIC IDEA

Remind the group that believers know their true treasure and strength are found in Christ. Listen to “I Surrender,” by All Sons & Daughters.