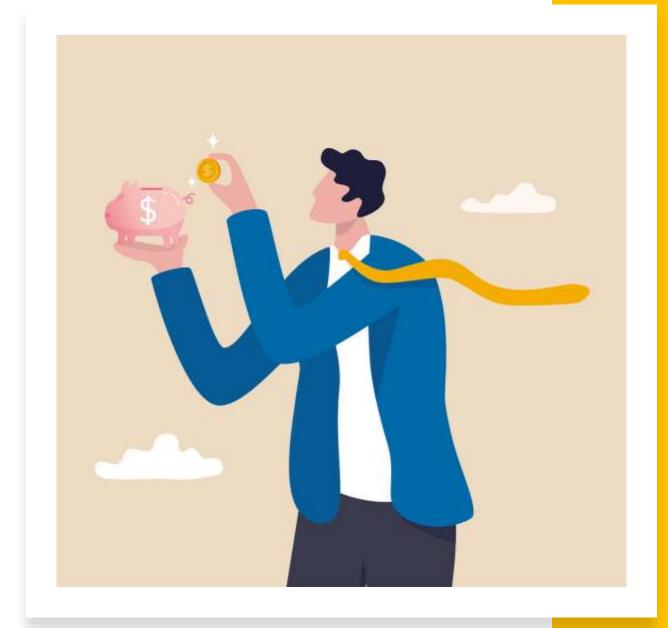


What is wealth?

- It's not income
- It's an accumulation





What is superabundant wealth?

Accumulating more than:
Your normal expected (income – spending) X years left

"Accidentally" wealthy?

- Savers save, and spenders spend. When you reach 65, this doesn't change.
- As you age, expenses fall.
 Children graduate. Mortgages stop. Medicare starts. New consumption falls new things are a hassle; the old one still works. Travel is more exhausting.
- Years left falls



"Accidentally" wealthy? Now what?

Save it up because "you never know?"

Plan for "you never know?"

- Low trust? Buy financial products to cover this: Annuities, Disability Insurance, Liability Insurance, Extra Health Insurance, etc.
- High trust? God is in charge.
 You'll be fine or as fine as He wants you to be.



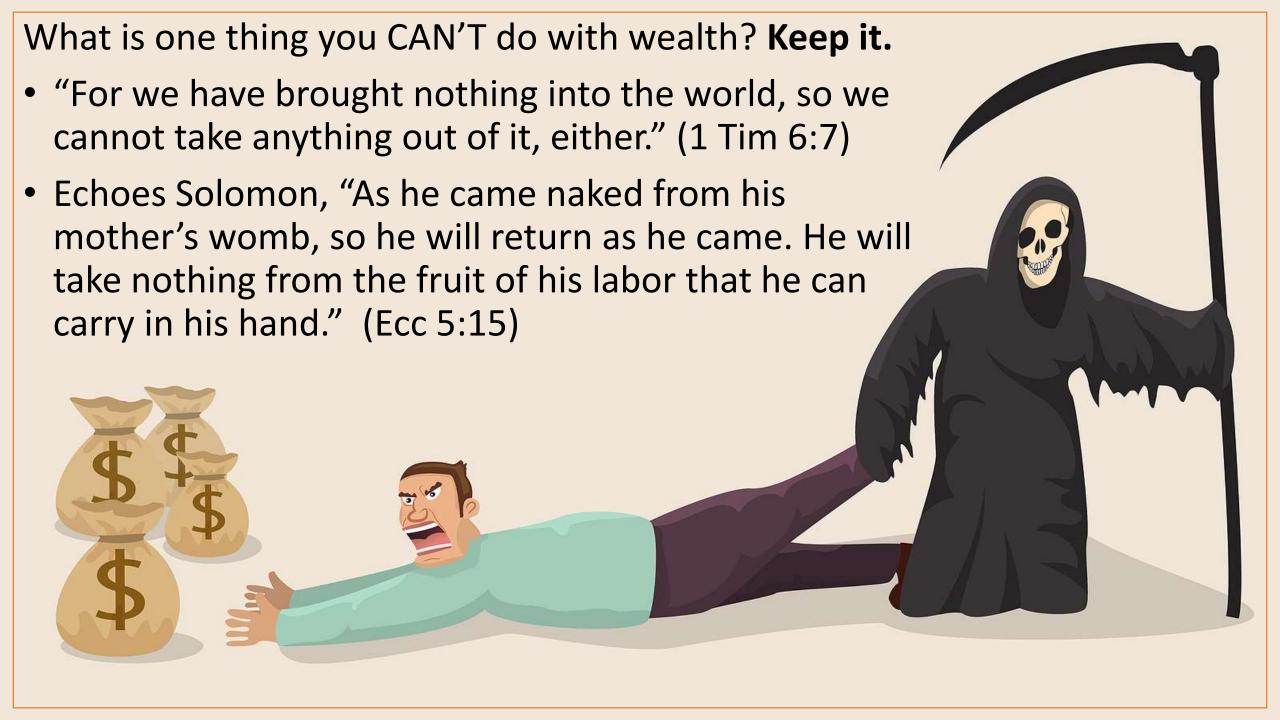


"Accidentally" wealthy? Now what?

Paul talks about wealth in 1 Tim 6.

He starts with the answer to this question:

What is one thing you CAN'T do with wealth?



Until losing it to death, there are only 4 wealth management options

Binge

 Excessive consumption leading to depression (see Solomon)

Bury

Bury it in the ground to lose at death

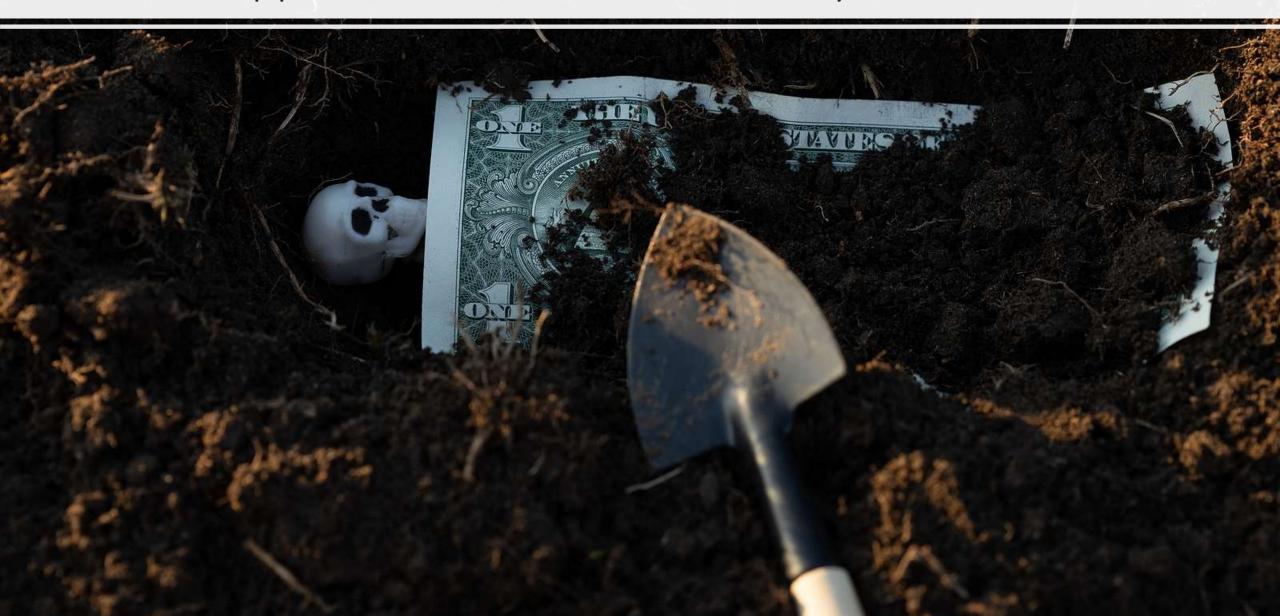
Toil

 Just keep hustling to bury even more in the ground to lose at death

Enjoy



What happens when we choose to bury it and die with it?





Is family harmony usually better or worse than if nothing had been left?

What's been your experience? What have you observed?



In law practice, what do we call it when family members spend money on lawyers to fight with each other over dividing up assets?



In law practice, what do we call it when family members spend money on lawyers to fight with each other over dividing up assets?

We call it divorce.

Or we call it probate.

Jesus tells the story of the fool who just stored up wealth and died with it. (Luke 12). What prompted His story?



Jesus tells the story of the fool who just stored up wealth and died with it. (Luke 12). What prompted His story?

"Now someone in the crowd said to Him, 'Teacher, tell my brother to divide the family inheritance with me.'" "But He said to him, "You there—who appointed Me a judge or arbitrator over the two of you?" But He said to them, "Beware, ... " (Luke 12:13-15a)





Does dying with buried wealth lead to family wisdom?

Solomon wrote,

"So, I hated all the fruit of my labor for which I had labored under the sun, because I must leave it to the man who will come after me. And who knows whether he will be wise or a fool?" (Ecc 2:18-19a)

[Spoiler alert: He was a fool.]



Does dying with buried wealth lead to family wisdom?

Does an unexpected windfall of unearned death money make wise life choices more likely or less likely?



Does dying with buried wealth lead to family wisdom?

In a national study of inheritors:

over 1/3 had net worth fall back to (or below) their pre-inheritance level within about 12 months

Zagorsky, J. L. (2013). Do people save or spend their inheritances? Understanding what happens to inherited wealth. *Journal of Family and Economic Issues*, 34(1), 64-76.



Which choice is most common among the wealthy?

Binge

Excessive consumption leading to depression (see Solomon)

Bury

Bury it in the ground to lose at death

Toil

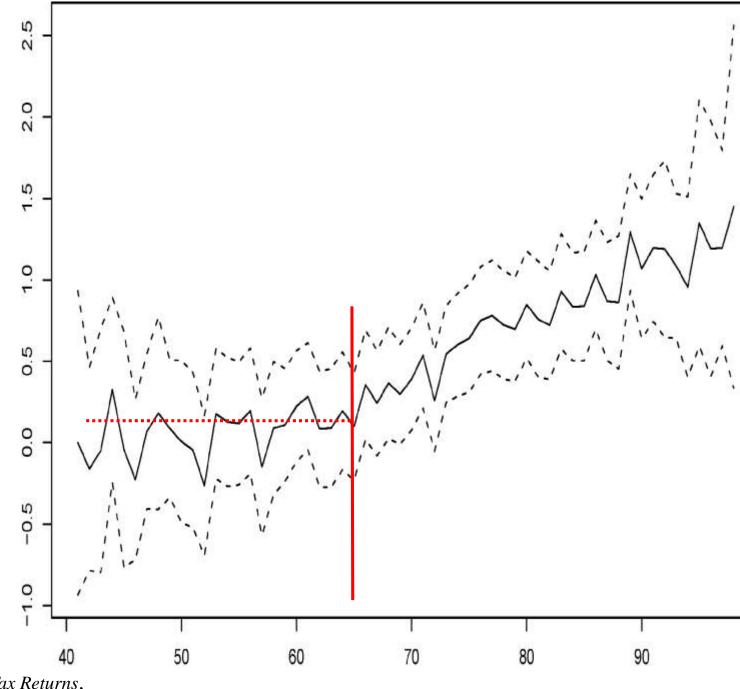
Just keep hustling to bury even more in the ground to lose at death

Enjoy

Wealth management option: Bury

Among the top 6% of wealth holders, the rate of wealth accumulation increases every year after 65, even up to age 98.

Showing age coefficients on an exponential (logarithmic) scale controlling for initial income.



Wojciech Kopczuk, *Bequest and Tax Planning: Evidence from Estate Tax Returns*, 122 THE QUARTERLY JOURNAL OF ECONOMICS 1801 (2007)



What does
God want you
to do with it?

- 1 Timothy 6:17-19 gives the answer
- And it may surprise you

17-19 is just one sentence in the original Greek

- This is the earliest known record of what we call 1 Timothy 6:17-19
- (Don't worry I'm not going to ask you to read Greek, much less all caps Greek with no spacing)

```
TOICHNOYCLOICEN
TUNYNKAPOITA
PALTENAEMHYTH
MAMPINOPOLIN
HATTIKENALETIINET
TOYALHAAYOT
AYYELLIOMLMILY
MINIMHITHOXE
TATILOYCICLECK
MONAYCINATAGO
ELLEINLIYOLLINE
NEPTOICKANOICE
METALOTOYCEINA
KOINWNIKOYCA
HOOH CAYPIZONTA
EXYTOICHEMENIO
KALONEICTOMEL
LONINAETILABO
TAITH CONTOCZ ...
```

riches, but on God, who richly supplies us with all things to enjoy [. Instruct them] to do good, to be rich in

good, to be **PICh** in good works, to be generous and ready to

share, storing

up for themselves the treasure of a

good

foundation

for the future, so that they may take hold of that which is truly life.

It's all about wealth!

- It's one sentence in the Greek with 7 or 8 references to accumulated wealth.
- This is <u>not income</u>.

on God, who richly supplies us with all things for enjoyment:

to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is truly life.

It's time for a joy ride!

- Why does God richly supply these things?
 For enjoyment.
- "The construction eis plus the noun expresses purpose"*
- Everything before explains **why** those who are rich should enjoy their wealth.
- Everything after explains **how** they can do so.

^{*}Malherbe, A. J. (2011). Godliness, self-sufficiency, greed, and the enjoyment of wealth 1 Timothy 6: 3-19 Part II. *Novum Testamentum*, *53*(1), 73-96. p. 89. [Latinized greed]

on God, who richly supplies us with all things for enjoyment:

to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is truly life.

This is an extreme statement!

- This is "party-time" enjoyment. It's only used in scripture one other place.
- Moses "choosing rather to endure illtreatment with the people of God than <u>to</u> <u>enjoy</u> the temporary pleasures of sin" Heb. 11:25

on God, who richly supplies us with all things for enjoyment:

to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is truly life.

Paul is in a fight (of course)

- On the one hand, he's fighting endless greed and accumulation
 - But those who want to get rich fall into temptation and a trap, and many foolish and harmful desires which plunge people into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs. (1 Tim 6:9-10)
- On the other hand, he's fighting religious ascetics who think suffering is a good goal
 - "Let no one disqualify you, insisting on asceticism ... If with Christ you died to the elemental spirits of the world, why, as if you were still alive in the world, do you submit to regulations— "Do not handle, Do not taste, Do not touch" (referring to things that all perish as they are used)— according to human precepts and teachings? These have indeed an appearance of wisdom in promoting self-made religion and asceticism and severity to the body, but they are of no value in stopping the indulgence of the flesh." (Col 2:18a, 20-23 ESV)

on God, who richly supplies us with all things for enjoyment:

to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is truly life.

Paul is in a fight (of course)

- The miser (endless accumulation) and the ascetic (rejecting consumption) are opposites.
- But they both live the same way.
- Paul says don't do this.

on God, who richly supplies us with all things for enjoyment:

to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is truly life.

This is an extreme statement! (Part II)

- Notice how Paul attacks asceticism.
- He doesn't just say, "It's OK to enjoy things."
- He defines who God is.
- God is the one who richly supplies us with all things for enjoyment.
- The ascetics are proclaiming a <u>different</u> god!

on God, who richly supplies us with all things for enjoyment:

to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is truly life.

The point of the passage is enjoyment

Binge

Excessive consumption leading to depression (see Solomon)

Bury

Bury it in the ground to lose at death

Toil

Just keep hustling to bury even more in the ground to lose at death

Enjoy

Here's what you might not hear...

- The message in our Bible is correct.
- But some parts of meaning, structure, and sound are hidden by language differences.



Instruct those who are rich in this present world not to be conceited or to set their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy: 1) to do good, 2) to be rich in good works, 3) to be generous and 4) ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is truly life.

4 Levels of Enjoyment

- **1. Enjoyable Impact**: agatho-ergein. Agathos "good whether it be seen to be so or not"
- 2. Enjoyable Status: A large accumulation of ergois kalois. Kalos "good, worthy, honorable, noble, and seen to be so."
- 3. Enjoyable Personal Identity: eumetadotous einai. Einai is the donor's "I am." Eu-metadotous is sharing that is joyful/abounding, ready/willing, and abundant/rich.
- **4. Enjoyable Social Identity**: *einai koinōnikous* is one who shares with the *koinōnia* (fellowship-community)

Instruct those who are rich in this present world not to be conceited or to set their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy [. Instruct them] to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is truly life.

The word for "uncertainty" of riches also means "hiddenness" of riches

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Excessive consumption leading to depression (see Solomon)

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Instruct those who are rich in this present world not to be conceited or to set their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy [. Instruct them] to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is truly life.

The word for "uncertainty" of riches also means "hiddenness" of riches

"so I was afraid, and I went and hid your talent [gold] in the ground." MT 25:25

Why do people bury wealth and die with it? Fear. Because "you never know."

Except that's not true. You know with complete certainty. You will die and you'll have to give an account. Don't end up by giving this account! That story doesn't end well.

Instruct those who are rich in this present world **not** to be conceited or to set their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy [. *Instruct them*] to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is truly life.

It's not an accusation.

This is not an instruction to stop or start something. It's an instruction to continue something.

Why share? Because you've already, in the past (with continuing effects on the present), made a decision. You've already decided not to set your hope on hidden/disappearing riches, but on God, right? So, act like it!

 Set their hope on: is a <u>perfect</u> tense, which in Greek expresses the present result of <u>a past action</u>. An interlinear calls it "to <u>have</u> put hope".

Instruct those who are rich in this present world not to be conceited or to set their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy [. *Instruct them*] to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is truly life.

It's not an accusation.

This is not an instruction to stop or start something. It's an instruction to continue something.

Why share? Because **you're already** in the in-progress continuing process of not being high-minded. You're not hypsēlo-phronein [high-minded] or "above" the fellowship-community, right? So, follow through!

Not to be conceited: references an inprogress continuing process. "The present
infinitive ... pictures the action expressed
by the verb as being in progress."

Instruct those who are rich in this present world not to be conceited or to set their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy [. Instruct them] to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is truly life.

The point of this passage is that we're supposed to enjoy whatever God has richly supplied us with.

- The point is physically constructed into the structure of the text
- It's a chiastic structure
 - It's an expanding circular series of contrasts surrounding the main point

A-Riches [Death] 6:7,9-10

Wealth enjoyment is the point of the passage

B-Riches [Now/temporary] 6:17a

C-Riches [Leading to community separation] 6:17b

D-Riches [Tightly grasped as one's hope] 6:17c

E-Riches [Hidden/disappearing/uncertain] 6:17d

F-Riches [Source/inflow: God's rich provision to us] 6:17e

G-Riches [Purpose: for enjoyment] 6:17d

F'-Riches [Use/outflow: Our provision to others] 6:18a

E'-Riches [Beautiful/visible finished works] 6:18b

D'-Riches [Open-handedly shared] 6:18c

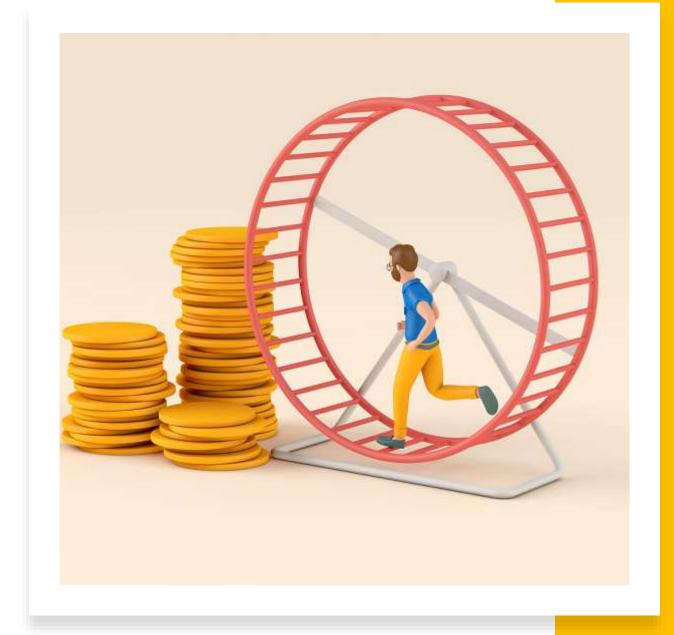
C'-Riches [Leading to community connection] 6:18d

B'-Riches [Future/permanent] 6:19a

A'-Riches [Life] 6:19b

Why do people just bury their wealth and die with it? Habit.

- Savers save and spenders spend
- This doesn't stop at 65
- This doesn't stop when you've hit a goal
- This doesn't stop when you end up with more than enough
- There's only one way to stop it...



Why do people just bury their wealth and die with it? Habit.

- Savers save and spenders spend
- This doesn't stop at 65
- This doesn't stop when you've hit a goal
- This doesn't stop when you end up with more than enough
- There's only one way to stop it...

A big jolting interruption!





Paul's interruption: You're going to die!

Stop burying wealth just to die with it.



Paul's interruption: You're going to die!

7: "For we have brought nothing into the world, so we cannot take anything out of it, either."

10-11: "But those who want to get rich fall into temptation and a trap, and many foolish and harmful desires which plunge people into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs."

Paul's repeated death reminders

But those who want to get rich fall into temptation and a trap [pagida], and many foolish and harmful [blaberas] desires which plunge [bythizousin] people into ruin [olethron] and ...

Pagida "trap". "a. properly, of snares in which birds are entangled and caught. b. [as a trope or figure of speech], a snare, i. e. whatever brings peril, loss, destruction: of a sudden and unexpected deadly peril,"

Blaberas "harmful". injurious, hurtful. Mark 16:18a "they will pick up serpents, and if they drink any deadly poison, it will not harm [blapsē] them;"

Bythizousin "plunge" Frequently translated here as "drown." "harmful desires that drag them down and destroy them."

Olethron "ruin" ruin, doom, destruction, death. "From a primary ollumi (to destroy; a prolonged form); ruin, i.e. Death, punishment -- destruction. from (Homer), Herodotus down, destructive, deadly"

Paul's repeated death reminders

... and destruction [apōleian]. For the love of money is a root of all sorts of evil [kakōn], and some by longing for it have wandered away from the faith and pierced [periepeiran] themselves with many griefs [odynais].

Apōleian "destruction"

Kakōn "evil". In other versions, "harm" or "injure." "Don't kill [kakōn] yourself" Acts 16:28b (NLT).

Periepeiran "pierced". to put on a spit, hence, to pierce. Impaled. "he impaled [peripeiranta] on his spear and thrust on high the head of an aged man," Plutarch, Galba 27.3

Odynais "griefs". Often grief associated with death. Septuagint: "And it came about, as her soul was departing (for she died), that she named him Ben-oni [the son of my sorrow: odynes];" Gen. 35:19a; "when he sees that the boy is not with us, he will die. So your servants will bring the gray hair of your servant, our father, down to Sheol in sorrow [odynes]." Gen 44:31; "The snares of death encompassed me and the terrors of Sheol came upon me; I found distress and sorrow [odynen]." Psalm 116:3

Paul's interruptive message comes with an interruptive soundtrack

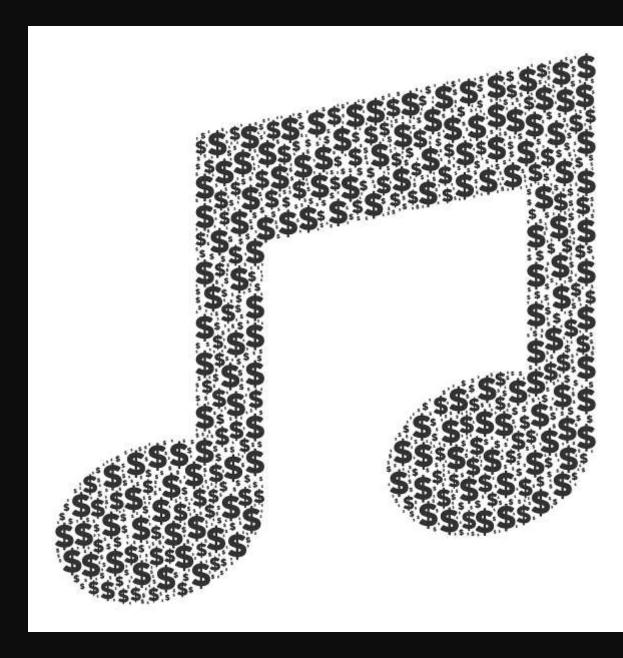
Paul's letters were intended to be read out loud. They were written – and performed – for the ear. They were not just letters in the modern sense. They were public performance pieces.



Paul's message comes with a soundtrack

Professor William Rhys Roberts explains,

"The extraordinary sensitiveness of Greek audiences to the music of sounds is described by Dionysius, who also indicates the musical intervals observed in singing and in speaking, and touches on the relation borne by the words to the music in a song."



Paul's message comes with a soundtrack

Dionysius' book On Composition was written a few years before the birth of Christ. In it, he explains that,

"the science of public oratory was a musical science, differing from vocal and instrumental music in degree, not in kind."



What's the most extreme, interruptive sound? The p-plosive. It's ancient beatboxing!

Dionysius of Halicarnassus references the plosives used in Homer's most extreme scene in the Odyssey: men being smashed by the Cyclops.

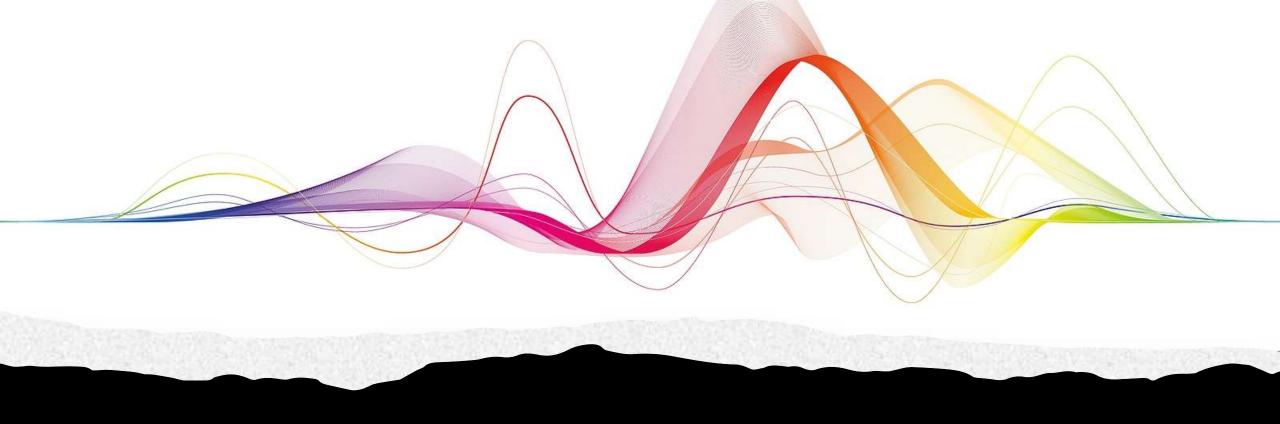
Professor Alex Purves explains, "The most unpleasant and ill-sounding letters', which are nowhere 'smooth or attractive' in their arrangement, are here captured in the sequencing of the plosive consonants, κ , π , and τ . Although Dionysius does not mention this, it is only after the smashing is over that the sounds in the sentence begin to level out and 'flow', with the gentle'r sounds and open vowel patterns..."





The auditory effect of repeated plosives has been described by various language experts as:

- "Harsh"
- A "hammer"
- "Cacophony"
- A "battering ram"
- A "burst of energy"
- "Aggression"



Paul's deathreminder soundtrack

Paul introduces the death topic with a soft, lyrical aphorism. He pauses for a line. Then he returns with a steady drumbeat of harsh, death-related words.



The poetic, rhymy, sing-songy, soft, lyrical, open-vowel beginning 1 Tim 6:7

- ouden gar
 - eisē-nen-kamen
 - eis ton kosmon
 - hoti
- oude
 - exe-nen-kein
 - ti

```
The
escalating
plosive death
reminders
```

```
Verse 9 includes 4 "p-" plosive words
     ploutein
      peirasmon
      pagida
     pollas
and 3 vowel-softened "p-" plosive words
     epithymias
     apōleian
     empiptousin
Verse 10 includes
     pantōn
      pisteos
      periepeiran
      pollais
along with
     apeplanēthēsan
     apo
```



The escalating plosive death reminders in 9-10

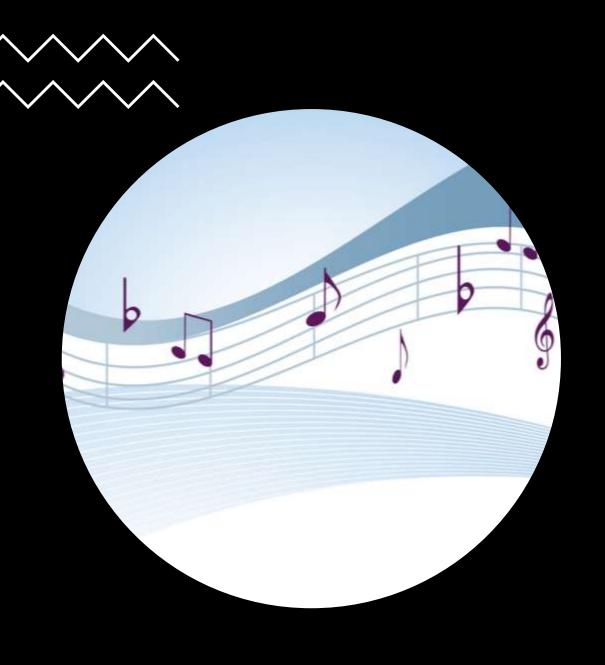
- In both verses, 30% of the words used begin with these "p-" plosives.
- In verse 10, the sounds become more intense than verse 9. The words shorten. Median character length drops from 7 to 5.
- The soft, lyrical beginning has transformed. The soundtrack grows to a crescendo.
- Then a pause or digression before 17-19.

A return to the noise in 17-19



It begins: Tois

- 1. plousiois en tō nyn aiōni
 - <u>parangelle</u> mē hypsēlophronein, mēde ēlpikenai epi
- **2.** <u>ploutou</u> adēlotēti, all' epi Theō tō
 - parechonti hēmin
 - panta
- 3. <u>plousiōs</u> eis apolausin agathoergein
- **4. ploutein** en ergois kalois, eumetadotous einai ///// koinōnikous,



Then a softening ending

The six sections of 17-19 start with 4 hard p-plosives and end with 2 open vowel softened p-plosives:

- 1. plou-
- 2. plou-
- 3. plou-
- 4. plou-
- 5. apo-
- 6. epi-

The final softening, lyrical conclusion

Final hard p-plosive heading

- **4. ploutein** en ergois kalois, eumetadotous einai koinōnikous,
- 5.apothēsaurizontas heautois themelion kalon eis to mellon hina
- 6.epilabontai tes ontos zoes

to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is truly life

After the final percussive *plou*-comes the euphonious,

ergois kalois [good works]

This is followed by four words ending with the harmonious,

- -otous
- -ikous
- -ontas
- -eautois

Next, is the highly lyrical, rap-like

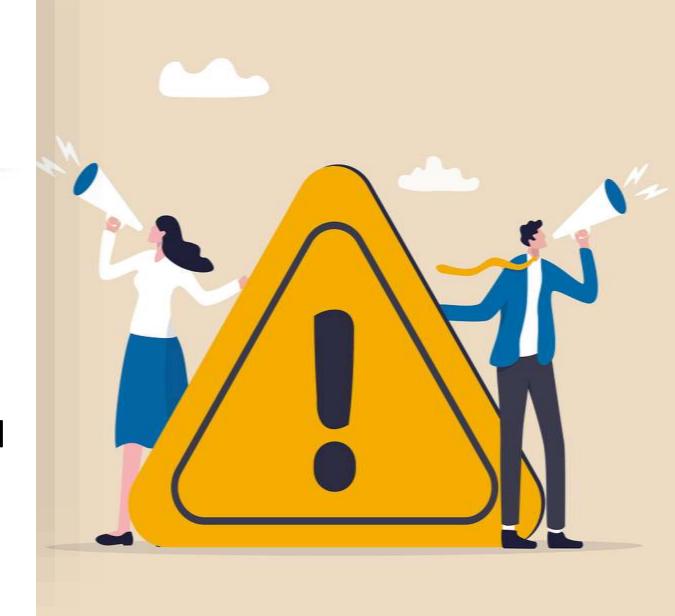
themelion kalon eis to mellon

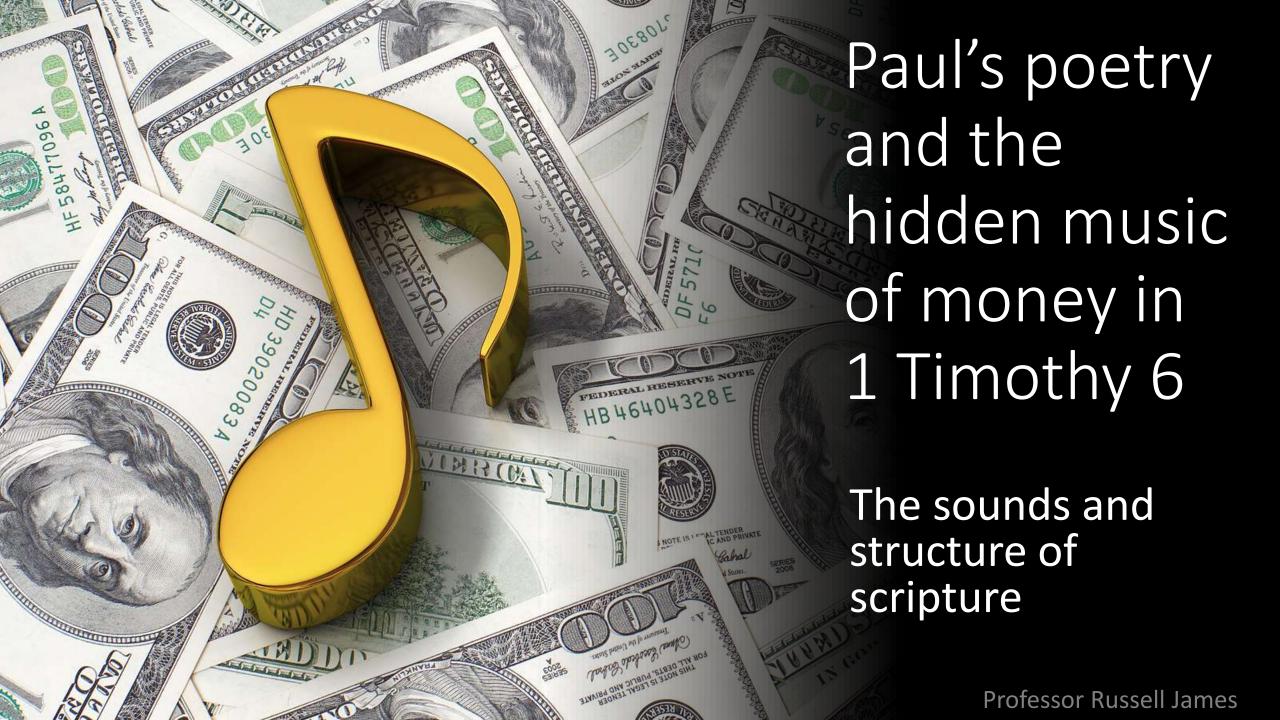
The final 3 words finish with the rhyme-like endings: -ēs, -ōs, -ēs.

What's the point?

Sometimes we need to be interrupted in our habits. Savers save and spenders spend. OK, but if you're a saver, remember:

- Don't bury your wealth and die with it!
- Enjoy it. That's why God gave it to you.
- Enjoy it by doing good, being rich in good works, being generous and ready to share, storing up for yourself the treasure of a good foundation for the future, so that you may take hold of that which is truly life!







What do you think?

- What ideas connect for you?
- Any thoughts, comments, or reactions?