A Christian's Guide to

Joyful Wealth Management

Solomon, Jesus, and Paul on Abundance without Anxiety



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Joyful Wealth Management:

Solomon, Jesus, and Paul on Abundance without Anxiety

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Contents

Introduction: We can't take it with us 1

The Four Wealth Management Options

1. BINGE 5
Binge with excess consumption

2. BURY 11
Bury it in the ground and die with it

3. TOIL 29
Toil ceaselessly to bury even more

4. ENJOY 43
Follow the ancient path of wealth enjoyment

Step 1: Move from wealth to abundance 47

Step 2: Move from abundance to enjoyment 65

- Accomplish real good 71
- Bring personally meaningful beauty into the world 73
- Live the life of a joyful abundance sharer 79
- Connect with a mutually sharing fellowship community 85
- Inspire others 93
- Build a lasting foundation for enjoyment 101
- Grab life by the throat 115

Appendix: Three more passages on wealth

Endnotes

INTRODUCTION

We can't take it with us

It's not ours to keep

In 1 Timothy 6, Paul writes all about wealth. He writes about building wealth, managing wealth, and enjoying wealth. He describes the many things we can do with wealth. But he begins with the one thing we cannot do with wealth. We can't keep it.

We know this. We know that we can't take it with us when we die. Paul writes,

> "For we have brought nothing into the world, so we cannot take anything out of it, either." (1 Timothy 6:7)[1]

This is not a new idea. In Ecclesiastes, Solomon writes all about wealth. He was the richest man on the planet. Yet, the end result was still the same. He writes,

> "As he came naked from his mother's womb, so he will return as he came. He will take nothing from the fruit of his labor that he can carry in his hand." (Ecclesiastes 5:15)

Job was also rich. And then, suddenly, he wasn't. He responded by saying,

> "Naked I came from my mother's womb,
> and naked I will depart. The LORD gave
> and the LORD has taken away; may the
> name of the LORD be praised." (Job 1:21b NIV)

Wealth-holding is not permanent because we are not permanent. Even while we live, wealth can disappear at any time. In 1 Timothy 6:17, Paul describes wealth as "uncertain." This Greek word means that it "has the quality of disappearing."[2]

Jesus points this out, too. He explains that "thieves break in and steal" and "moth and rust destroy" (Matthew 6:19). Markets crash. Lawsuits take it. Governments confiscate it. Companies go bankrupt. The list goes on.

Wealth is unreliable. It's uncertain. Solomon explains,

> "When you set your eyes on it, it is gone.
> For wealth certainly makes itself wings
> Like an eagle that flies toward the heavens."
> (Proverbs 23:5)

Wisdom in wealth management begins with one simple reality. Our wealth-holding is temporary. It will end. Often, it ends abruptly. We may have wealth, but that's only for the moment.

This creates some urgency. A person with wealth has an attractive opportunity, but it's temporary. Paul describes those with wealth as being rich "at this opportune moment."[3] We can control wealth, but only for a moment. That moment will vanish. Either our wealth will disappear, or we will.

This means that now is the right moment for decision. Now is the time to plan. Now is the time to choose. What will we do with the things God has richly provided? What will we do with our temporary wealth?

What we <u>can</u> do with wealth: Four options

What is wealth? It's the accumulation. Wealth is not income. Many have high income but build no wealth. Others buy low, sell never, and have wealth but little income. Wealth is rarely cash. It's usually assets like stocks, bonds, business interests, and real estate.

Accumulating extra means having more than enough. It's more than enough to cover our regular, expected living expenses (like food, clothing, and shelter) beyond our regular, expected income. It's not for normal living expenses. It's extra.

What can we do with this extra? There are only four options: BINGE, BURY, TOIL, or ENJOY. We can:

1. Binge with excess consumption or wild living.
2. Bury the wealth and die with it.
3. Toil ceaselessly to bury even more.
4. Enjoy it. (Solomon, Jesus, and Paul explain how.)

Those are the options. Those are all the options. That's it. These options appear in Solomon's writings. They appear in Jesus' teachings. They appear in Paul's discussion of wealth in 1 Timothy 6.

Given these options, enjoying it is the obvious choice. Enjoyment is attractive. It's even more attractive when compared with the other options. These other choices are not just second best. They're actually pretty awful. They lead to a poor life experience.

For more on this topic, see Chapter 2 in
Joyful Wealth Management: A Bible Study Discussion Guide [4]

Part I

WEALTH OPTION: BINGE

Binge with Excess Consumption

Solomon's experiment

Riches are "extra." We could use them for wild living and excess consumption. Does this bring satisfaction?

No. It does just the opposite.

We have these examples throughout the Bible. The most extreme case was Solomon. He had massive wealth. Beyond that, he studied wealth and its uses. In his pursuit of wisdom, he experimented. He reports on these experiments in Ecclesiastes.

In one experiment, he plunged into massive consumption. He had wine. He had women. He had entertainment, buildings, and gardens. He was the richest man ever, and here was his plan:

> "All that my eyes desired, I did not refuse them." (Ecclesiastes 2:10)

Solomon's result

So, did it work? No. After "considering all his activities," he found

> "There was no benefit under the sun." (Ecclesiastes 2:11)

Even in this earthly life ("under the sun"), it didn't work.

In fact, things got worse. At the end of his experiment with excess consumption, how did he feel? He wrote,

> "So, I hated life." (Ecclesiastes 2:17)

That's a bad outcome. That's about as far from "enjoyment" as possible!

Notice, he hadn't lost his wealth. He wasn't like the prodigal son who ran out of money. He was still the richest person on the planet. Yet his path of excess consumption led to depression.

Modern results

That was then. What about now? Does this use of wealth get us to "enjoyment"? The answer is still no. Not even close. In fact, it still does exactly the opposite.

This isn't just ancient philosophy. Don McNay is a financial consultant to lottery winners. He explains,

> "So many of them wind up unhappy or wind up broke … People commit suicide."[5]

Rich and famous rock stars have it all. Yet they often take their own lives.[6] Solomon isn't the only one who binged on excess and ended up hating life.

The problem with consumption is not that it's evil. Stuff isn't evil. Consuming stuff isn't evil. The problem is that it doesn't work. Increasing consumption gives an initial hit of excitement. But it quickly fades.

It not only fades but it also changes our reference point for future experiences. Things we once enjoyed lose their appeal. Things that other people take pleasure in, we no longer can. Our standards are higher. We've burned out our capacity for enjoyment. In other words, we're addicts. We have to get the bigger hit just to reach a little enjoyment.

Bingeing on excess consumption doesn't work. The crash after the party is naturally depressing. What's worse is the loss of hope. If a person doesn't have money, they can imagine it would bring happiness. Once they get it, that hope dies. The imagined cure of excess consumption

proves false. Their hope disappears. Their sadness now feels permanent.

Eternal results

These results are bad. They're bad right now. Jesus suggests they can get even worse later. He tells a parable about one who was given wealth to manage. This steward used his temporary wealth to party and get drunk.[7] He used his power to abuse others.

The result? Punishment. The owner returned. He beat and scourged the bad manager.[8] He sent the manager to a place where

> "there will be weeping and gnashing of teeth." (Matthew 24:51)

The results of excessive and abusive consumption just keep getting worse. It starts with "no benefit." It then leads to "hating life." It can even end in punishment.

Moderation

Excess consumption doesn't work. So, what kind of consumption does work? Discussing wealth, Paul writes,

> "If we have food and covering, with these we shall be content." (1 Timothy 6:8)

This refers to clothing, shelter, and food.[9] If we have these, we have enough to be content. Having enough is helpful. But enough is not that much.[10]

One study looked at lottery winners who had good life outcomes. What was their secret? The research professor explained,

> "By spending their prize money responsibly in order to project moderate, non-luxury consumption, the winners are 'rewarded' by feelings of fortune, security and happiness."[11]

The secret was moderation. Excessive consumption doesn't create happiness. At best, we quickly get used to it. Often it leads to depression and even hating life. If we want happiness, bingeing is a big failure.

Overindulgence backfires. It doesn't bring happiness. Contentment requires some consumption, but it's not that much. Once those needs are filled, extra consumption doesn't necessarily help.

Why this isn't really an issue

Wealth can be used in excess consumption and wild living. That is an option. But it's not a good one.

In reality, this is rarely a problem for most wealth holders. Despite popular portrayals, they're rarely attracted to bingeing. It's just not who they are. If it were, they would never have built or maintained their wealth in the first place. They're more likely to spend moderately, often even less.

Wealth holders are a special group. They have special behaviors. They are the wealth accumulators. Rarely are they the wealth squanderers.

Rejecting the bingeing lifestyle makes sense. Moderation is a better choice. It avoids bad outcomes. But it still leaves the question unanswered. What are we going to do with our temporary wealth? Let's consider the next option.

For more on this topic, see Chapters 1 & 3 in
Joyful Wealth Management: A Bible Study Discussion Guide [12]

Part II

WEALTH OPTION: BURY

Bury It in the Ground and Die with It

The real temptation

Another option for wealth is to bury it. God richly provides us with wealth, and we just hoard it. We stack it up in a barn. We hide it away wrapped in a cloth. We bury it in the ground. We hold and protect it. And then, we die with it. This is holding wealth just for the love of holding wealth.

The first option, bingeing, isn't a big temptation among wealth holders. This one is. For wealthy Christians, it's the single biggest financial temptation.

The rich are different

A famous line from F. Scott Fitzgerald is this:

> "Let me tell you about the very rich. They are different from you and me."[13]

Ernest Hemingway's famous reply was,

> "Yes. They have more money."[14]

We could dive into sociological theorizing about "the rich." Instead, let's start with a simple reality. What Hemingway wrote is undeniably true. They have more money. But why?

The answers initially appear to be as varied as the stars. Why are people wealthy? Maybe because they built a business, inherited one, invested in real estate, sold insurance, wrote software, or followed any of a thousand different paths.

Every story is different, but they all have one thing in common. At some point, the person got wealth. And then they didn't spend it. Why not? They didn't spend it because they like to hold wealth.

Everything you know about savings is wrong

The story goes like this. People save up money while they work. Then they retire and spend down that money. They save it up and then spend it down. It makes perfect sense. Except that's not what happens. Some don't save it up. Others don't spend it down.

People often don't save it up in the first place. By age 65, most Americans have retirement savings. That sounds good. But the median amount saved is about one year and nine months'

worth of median income.[15] That's not a very long retirement!

You've probably heard statistics like that before. What you may not realize is the other side of the story. Some people do save it up. But these people do not spend it down.

One study looked at those who were good at "saving it up." It examined the top 6% of wealth holders in the U.S.[16] What happened after they reached age 65? Their wealth went up. In fact, it went up at an even faster rate than before. In retirement, their accumulation rate accelerated.

Their wealth accumulated at a faster rate in their 70s than it had in their 60s. It accumulated even faster in their 80s than it had in their 70s. And, yes, the accumulation rate got faster still in their 90s!

This behavior isn't limited to the top 6%. One national study found that across all retirees

> "The predominant trend is for real annualized wealth to rise significantly with age over the course of retirement."[17]

The theory is this: We save it up and then spend it down. It makes perfect sense on a spreadsheet. But here's the reality: Savers save and spenders spend.

Take a person who has been a saver – an accumulator – for 65 years. Now tell them to suddenly live the opposite way. It doesn't work. Spending it down just isn't how they manage money. They might spend some of the earnings, but they'll never touch the wealth.

Most wealth holders are going to follow the same path. They're going to bury the wealth in the ground. And then they're going to die with it. That's not hyperbole. That's a statistical reality.

The fool's guide to wealth management

The beginning of wisdom with wealth is understanding what we can't do with it. We can't keep it. Acting as if we can is foolish.

Jesus tells of an already rich man who received even more wealth. The man responded by hoarding it all. He just stacked it up in a bigger barn. Here was God's reaction:

> "But God said to him, 'You fool! This very night your soul is demanded of you; and as for all that you have prepared, who will own it now?' Such is the one who stores up treasure for himself, and is not rich in relation to God." (Luke 12:20-21)

Notice God's judgment. He doesn't call the man evil. He doesn't call him a sinner. He calls

him a fool: *aphrōn*. This is a practical description. God is saying, "Well, that was dumb."

The word *aphrōn* is *a-* "without" and *phrōn* "mind." It is acting without a mind. It is acting without thinking. One lexicon describes it as,

> "*Lacking* perspective because *short-sighted*, i.e., lacking the 'over-all picture' (perspective) needed to act prudently."[18]

The rich man acted without thinking it through. He planned for his future by ignoring his future. He didn't consider the full timeline. He acted as if his life and wealth were permanent. He ignored that both are definitely going to disappear, often without warning.

The rich man was foolish. He planned to "enjoy" his wealth someday.[19] But he never did. He could have been "rich in relation to God." But he never was.

God blessed him with more wealth. And he responded – by burying it. He got more, but he didn't do anything with it. He just piled it up in a bigger barn.

The results of saving it up for death: A divided family

Jesus tells this Parable of the Rich Fool. But why? What prompted Him to do this? It was

triggered by a fight – a probate fight. This was a family fight caused by burying wealth and then dying with it. It was a fight over an inheritance. Luke writes,

> "Now someone in the crowd said to Him, 'Teacher, tell my brother to divide the family inheritance with me.'" (Luke 12:13)

Jesus doesn't fix the man's complaint.[20] The next verse continues,

> "But He said <u>to him</u>, 'You there—who appointed Me a judge or arbitrator over the two of you?'" (Luke 12:14)

Then Jesus switches audiences. The passage continues,

> "But He said <u>to them</u>, 'Beware'" (Luke 12:15a)

Jesus stops talking to this man. He turns and uses the man as an example for the crowd. He tells them, "Beware!" He shows them: this is what will happen to your hoarded wealth. The end of that path is lost opportunity and an angry, divided family.

We might think we're hoarding for ourselves. Jesus shows that we're not. We're hoarding for death. And that's dumb. It's foolish.

Problems with leaving a big inheritance

Is leaving a large estate a good idea? The motivation to leave a large inheritance might feel "pro-family." The reality is often the opposite.

Fights over inheritance can tear a family apart. A large windfall of unearned death money can promote poor life choices. Even the expectation of a large inheritance can be bad. It can discourage effort and financial prudence. It can even lead to impatience for the owner's death.

Jesus' Parable of the Rich Fool was prompted by a bad family outcome. Leaving wealth had led to an angry, divided family. In Jesus' parable, God addresses the foolish man by asking,

> "and as for all that you have prepared, who will own it now?" (Luke 12:20b)

Solomon asked a similar question. He writes,

> "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?" (Ecclesiastes 2:18-19a)

So, is leaving a big estate a good idea? Solomon continues,

> "Yet he will have control over all the fruit of my labor for which I have labored by acting

> wisely under the sun. This too is futility." (Ecclesiastes 2:19b)

The result is "futility." It's also called "useless"[21] or "pointless."[22] In fact, it's depressing. Solomon continues,

> "Therefore, I completely despaired over all the fruit of my labor for which I had labored under the sun." (Ecclesiastes 2:20)

An inheritance changes the owner of the wealth. It also changes the meaning of the wealth. Solomon continues,

> "When there is a person who has labored with wisdom, knowledge, and skill, and then gives his legacy to one who has not labored for it; this too is futility and a great evil." (Ecclesiastes 2:21)

Solomon left his enormous estate to "one who has not labored for it." Was this a good idea? He answers bluntly. He calls it "a great evil."

An owner's wealth often reflects their work, intelligence, and prudence. It's the result of their life story. Inheritance changes the meaning of the wealth. It becomes just a handout of unearned death money.

Ask the right inheritance question

So then, how can we do estate planning the right way? It starts by asking the right question.

This question isn't in standard estate planning forms. It's a deeper question. It's the question "How much is enough?"

The New Testament answers this question, but in an unexpected way. "Enough" isn't a specific share of the estate. It's not a lump sum. It's not any one-time amount of wealth. Instead, it's ongoing benefit. It's an amount of provision over time.

How much is enough? Paul explains,

> "If we have food and covering, with these we shall be content." (1 Timothy 6:8)

Food, clothes, and shelter are important. They're also enough. They're enough for contentment.

Those who can't provide this for themselves must be our first priority. Scripture explains,

> "But if a man makes no provision for those dependent on him, and especially for his own family, he has disowned the faith and is behaving worse than an unbeliever … If a believing woman has widows dependent on her, she should relieve their wants, and save the Church from being burdened--so that the Church may relieve the widows who are really in need." (1 Timothy 5:8, 16)[23]

Providing for family is an important goal. But it's not an unlimited goal. In fact, Scripture is

just as concerned with leaving too much as it is with leaving too little.

In this same chapter, verse 6 shows the downside of providing too much. The too-rich widow can end up worse off. She can become one

> "who lives in self-indulgence"[24] or
>
> "who indulges herself in luxury." (1 Timothy 5:6b)

This is not a good result. It's not a good life. She

> "is dead even while she lives." (1 Timothy 5:6c)[25]

A too large inheritance can lead to bad results. It can lead to a life that feels dead inside. It can lead to spiritual death. With addictions, it can even lead to physical death.

When "too much" inheritance still isn't "enough"

Jesus tells a story where "estate" planning went wrong. In the Parable of the Prodigal Son, the younger son,

> "said to his father, 'Father, give me the share of the estate that is coming to me.'" (Luke 15:12a)

He then

> "squandered his estate in wild living." (Luke 15:13b)

The lump sum inheritance had a bad result. It left him without food and shelter. He declared,

> "I am dying here from hunger!" (Luke 15:17b)

Consider the financial aspects of this part of the story. What was the financial planning error? Was it that the father didn't give enough? No. If he had given twice as much (or half as much), the result would still have been the same. The son would still have ended up without enough for food, clothing, and shelter.

The problem wasn't the amount of the estate transfer. It was the timing. Giving it all as one lump sum led to poverty. After spending everything, the prodigal realized what he needed. He actually didn't need wealth; that hadn't worked. Instead, he needed a stable income. Jesus explains,

> "But when he came to his senses, he said, 'How many of my father's hired laborers have more than enough bread, but I am dying here from hunger! I will set out and go to my father, and will say to him, "Father, I have sinned against heaven, and in your sight; I am no longer worthy to be called your son; treat me as one of your hired laborers."'" (Luke 15:17-19)

Leave the right type of financial inheritance

Let's get practical. What does this mean for real-world estate planning? It means we ask not only, "How much is enough for heirs?" but also, "When?" In other words,

- How much should we give outright at death?
- How much as an ongoing income stream?
- How much as lump sum payments over a period of time?[26]

If our goal is ongoing provision for family, then timing becomes key. Providing an ongoing standard of living requires income or payments over time.

Often, people think it's not necessary to spread out an inheritance over time. They reason,

> "My heirs are not spendthrifts, so this won't be a problem."

But often it still is.

A national study tracked what actually happened to inherited wealth. When measured about 12 months later, nearly half of all heirs had already spent it all.[27] Every dime. Inheritances disappeared quickly. They disappeared faster than any other type of financial windfall.[28]

Why? People behave differently with "death money." It's subconsciously aversive. It triggers an automatic negative reaction. One solution is to spend it all – and quickly! That makes the death reminder go away.

Psychologically, the worst time to give money to heirs is at death. That links the money to sadness and bereavement. This can trigger rapid wealth dissipation. Spreading it out over time leads to better results.

Leave the right amount of financial inheritance

How much is enough for heirs? If the goal is just to transfer wealth, then there is no such amount. There is no stopping point. But if the goal is to provide enough for contentment, then there is such an amount.

1 Timothy 6:8 describes it. Providing for regular living expenses (food, shelter, and clothing) accomplishes this goal. As Paul explains, "With these we shall be content." In Greek, this result is *arkeō*. That word means enough, sufficient, satisfied, and content.[29] It's enough. It's enough for contentment.

What about family members who could support themselves but won't? Should we still provide the same ongoing assistance to them?

Scripture says this:

> "For even when we were with you, we used to give you this order: if anyone is not willing to work, then he is not to eat, either." (2 Thessalonians 3:10)

Providing for family is an important goal. But this does not mean enabling lazy "trust fund" kids. It doesn't require supporting those who are not in need.

Modern financial and estate planning instruments can help accomplish these goals. They can help translate personal values into a practical legacy. This might include

- Wage-matching payments
- Lifetime annuities
- Spendthrift trusts
- Trusts for health, education, and support

Leaving the best inheritance doesn't mean leaving the biggest inheritance. Taking care of family is an important goal. But it's not an unlimited goal. Once that goal is reached, leaving more isn't necessarily better. Often, it's actually much worse.

In planning an inheritance, it's important to stop and ask, "What are we trying to accomplish?" Once we've accomplished these things for family,

everything else is excess. It's abundance. It's freely available to use and enjoy in reaching other goals.

Solomon tells the end of this path

It's important to provide for our needs and our family's needs. But beyond this, continually stacking up more wealth ultimately makes no sense. Solomon explains,

> "There is a sickening evil which I have seen under the sun: wealth being hoarded by its owner to his detriment." (Ecclesiastes 5:13)

Wealth hoarding can hurt the owner. The need to protect or increase it creates stress and anxiety. And still, there are only two outcomes: loss during life or loss at death. In the next verse, Solomon points to the first result.

> "When that wealth was lost through bad business and he had fathered a son, then there was nothing to support him." (Ecclesiastes 5:14)

The desperate desire to stack up even more resulted in loss. This person lost not only the extra but also that needed for basic living.

Misfortune can cause loss during life. That's bad. The only other outcome of hoarding wealth isn't much better. Solomon describes it in the next verse. It's loss at death. This outcome is not just possible; it's mandatory. He writes,

> "As he came naked from his mother's womb, so he will return as he came. He will take nothing from the fruit of his labor that he can carry in his hand." (Ecclesiastes 5:15)

Here, Solomon describes the only two endings from hoarding wealth. Loss during life or loss at death. That's it. We can lose it to misfortune during life and suffer that pain. Or we can lose it at death – often to have it used in ways that contradict our values.

Don't bury it just to die with it

Wealth management is a "life and death" decision. We can hoard wealth, and we will lose it all at death. This is a bad result. It's often bad in this world. It may be even worse in the next.

In Jesus' Parable of the Talents and Parable of the Minas, the stewards who just bury or hide wealth are called "worthless."[30] What they have is taken from them.[31] They are thrown "into the outer darkness."[32]

Notice these burying bad stewards didn't squander the wealth. They weren't like the bad steward who spent it on bingeing.[33] They were cautious and conservative. They protected the wealth. They didn't spend a dime.

But they're not rewarded. They're punished. Burying the wealth gets the same punishment as

bingeing with it.[34] Both types of bad managers are treated alike. Using wealth for drunken partying and abusing others is bad. Apparently, just burying it all is equally bad.

Burying the wealth doesn't end well. But it could be worse. We can live in a way that makes this "burying" path even more painful. Scripture describes this, too.

For more on this topic, see Chapter 4 in
Joyful Wealth Management: A Bible Study Discussion Guide [35]

Part III

WEALTH OPTION: TOIL

Toil Ceaselessly to Bury Even More

The choice of a greater fool

Jesus tells the Parable of the Rich Fool (Luke 12:13-21). In it, God richly supplied the man. His ground "brought forth abundantly." But the man chose not to enjoy it. He also chose not to be "rich in relation to God." Instead, he just stacked it up in a bigger barn.

God calls him a fool. He received good fortune, and he just hid it away. That's foolish. But he could have been even more foolish. He could have toiled ceaselessly and painfully just to hide away even more. That's even more foolish.

Yet the attraction to buried wealth causes many to do just this. Paul writes,

> "But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is the root of all kinds of evil. And some people, craving money, have wandered

from the true faith and pierced themselves with many sorrows." (1 Timothy 6:9-10 NLT)

Just burying wealth is bad. Choosing this option is even worse. This is actively suffering simply to bury even more wealth.

Notice the attraction. The goal is "to be rich." The attraction is to holding the money. The attraction is not to bingeing. It's not to wild living. It's not to spending money at all. The attraction is to money itself.

The result of this attraction is suffering. It is "ruin." It is "destruction." It is "many sorrows."

Wealth building can be fun

Does this describe everyone who becomes rich? No. Many people have fun while accumulating wealth. Work doesn't have to be toil. It's possible to enjoy our work.

Consider someone who wants to make good art. They work hard on something they enjoy. Over time, they build skill and an audience. Along the way, the price they receive for their work grows. They bring good things into the world. They enjoy building those things.

Or perhaps someone wants to be an excellent surgeon. They work hard on something they enjoy. Over time, they build skills and receive

recognition. They help people and bring good into the world.

Or perhaps someone wants to build a beautiful farm. They love caring for animals and making land flourish. They work hard on something they enjoy. Over time, their land and animals prosper, and their farm succeeds.

Or perhaps someone wants to build a thriving business that offers helpful products. They love creating a place where employees can thrive. They help bring good things into the world. Over time, the business grows.

All of these describe paths that can lead to wealth. But notice something important. The purpose of each path is to do something good. It's to bring good into the world. Yes, all of these can lead to wealth. But wealth is a byproduct. It's not the goal.

Wealth building can be fun unless it's the goal

That all changes when the purpose changes. If the purpose becomes money, work can become toil. The result is often compromise and grief.

For the artist, creating beautiful art is no longer the goal. It's just a way to get money. If pumping out more with lower quality brings in more cash, then that's what will happen.

For the surgeon, helping others is no longer the goal. It's just a side issue. If speed and long hours pay more, that's what will happen.

The farmer's attractive lifestyle and impact on the land take a back seat. If industrial farming makes more, that's what will happen.

The business owner's good influence on the world becomes secondary. If hiding deficiencies and churning employees increase profits, that's what will happen.

What separates these lives? Purpose. Paul makes this contrast with a bit of wordplay in 1 Timothy 6. Those who suffer in verse 9 desperately desire "to be rich." Those who experience enjoyment in verse 18 also desire "to be rich." But their desire is "to be rich in good works."

Notice how this one distinction separates the previous stories as well. One artist desires to be rich. The other desires to be rich in good works. One surgeon desires to be rich. The other desires to be rich in good works. The same difference also separates the two farmers and the two business owners.

Everything changes when the goal changes. 1 Timothy 6:9 describes,

"People who <u>long</u> to be rich" (NLT)

This isn't just a wish. The Greek word means,

> "To plan with full resolve (determination); ('resolutely plan.')"[36]

It is,

> "A strong term that underlines the predetermined (and determined) intention driving the planning."[37]

Once money becomes the determined goal, everything changes. It becomes the master. When that happens, "all kinds of evil" follow.

The problems with working "to be rich"

Those on the wrong path suffer in order "to be rich." One problem with working "to be rich" is that we can never get there. As wealth accumulates, we simply redefine what it means to be rich. Solomon explained,

> "He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity." (Ecclesiastes 5:10 ESV)

Often, we can see this ongoing redefinition of "rich" in our own lives. What did it mean "to be rich" when you were a teenager? What did it mean in your twenties? What does it mean today?

That's why this path is "a trap." We never become rich; we just change what it means to be

rich. Success might bring wealth, but that doesn't reduce the desire to accumulate more. In the meantime, that wealth can't be enjoyed. Why not? Because spending contradicts the determined goal of "to be rich." It hurts accumulation.

But if we accumulate enough wealth, doesn't this feeling fade? No. It never does. Solomon writes,

> "I also amassed for myself silver and gold, and the treasure of kings and provinces … Then I became great and increased more than all who preceded me in Jerusalem." (Ecclesiastes 2:8-9)

Solomon accumulated more than any of us ever will. He amassed several countries worth of wealth. He wasn't just rich. He was the richest ever. So he would know. Does being this rich bring abundance and rest? No. He explains,

> "When good things increase, those who consume them increase. So what is the advantage to their owners except to look at them?" (Ecclesiastes 5:11)

Being rich doesn't create abundance. And it doesn't create rest. He continues,

> "Sweet is the sleep of a working man, whether he eats a little or a lot, but the excess wealth of the rich will not allow him to rest." (Ecclesiastes 5:12 ISV)

Another translation phrases it this way,

> "The rich, however, have so much that they stay awake worrying." (Ecclesiastes 5:12b GNT)

Success just increases the size of the machine we're trying to keep running. That's more stressful – not less. Solomon explains,

> "For what does a person get in all his labor and in his striving with which he labors under the sun? Because all his days his activity is painful and irritating; even at night his mind does not rest. This too is futility." (Ecclesiastes 2:22-23)

More success brings more anxiety – not more rest or abundance. This is life when we're working "to be rich." Paul says it leads to "ruin," "destruction," and "many sorrows." Solomon calls it laboring "for the wind." He describes this life by writing,

> "This also is a sickening evil: exactly as a person is born, so will he die. What then is the advantage for him who labors for the wind? All his life he also eats in darkness with great irritation, sickness, and anger." (Ecclesiastes 5:16-17)

This is not the good life. The problem is not wealth. The problem is the goal. If hoarding it up is the goal, wealth is stressful. Wealth is inherently uncertain and subject to loss. This uncertainty

makes it a source of anxiety and worry. Dietrich Bonhoeffer writes,

> "Earthly possessions dazzle our eyes and delude us into thinking that they can provide security and freedom from anxiety. Yet all the time they are the very source of all anxiety. If our hearts are set on them, our reward is an anxiety whose burden is intolerable … When we seek for security in possessions, we are trying to drive out care with care, and the net result is the precise opposite of our anticipations."[38]

When the goal is money, the master is cruel. John Calvin writes of 1 Timothy 6:17-19,

> "Men toil endlessly, tormenting themselves and working themselves to death as though they were their own executioners."[39]

They toil until death. Then what? Then they leave it all to death. When the determined goal is "to be rich," the result is "ruin," "destruction," and "many sorrows."

The two paths of wealth: Suffering to hoard or doing good to enjoy

Becoming or being rich isn't inherently good or bad. We can do it the right way or the wrong way. One way is about painful struggle, hoarding, and inevitable loss. The other is about doing good and experiencing enjoyment. Scripture contrasts these two paths.

	Wealth path 1: **Suffering to hoard and lose**	*Wealth path 2:* **Doing good to enjoy**
Purpose	Hoard in order to be rich	Enjoy by being rich in good works
Result	Certain loss, ruin, many sorrows, a trap	The best life experience both now and later
Care	Held with a tight fist (as if we could take it with us)	Held with an open hand (as if it were not ours to keep)
Source	My power and painful toil	God who richly provides all things
Mindset	Scarcity (fear of the future)	Abundance (trust in the Provider)

What does the right path look like? Paul explains it in one sentence (1 Timothy 6:17-19). We don't place our hope in the uncertainty of hidden and disappearing riches (1 Timothy 6:17).[40] Instead, we have placed our hope

> "on God, the One richly providing us all things for [the purpose of] enjoyment: to do good, to be rich in good works" (1 Timothy 6:17b-18a).[41]

The determined goal is not "to be rich." Instead, the goal is to experience enjoyment. This comes from being "rich in good works." We each enjoy whatever God provides by using it "to do good." In Solomon's words,

> "I know that nothing is better for them than to rejoice, and to do good in their lives, and also that every man should eat and drink and enjoy the good of all his labor—it is the gift of God." (Ecclesiastes 3:12b-13 NKJV)

Solomon's phrase

> "enjoy the good of all his labor" (NKJV)

is also translated

> "sees good in all his labor" (NASB).

Work is not suffering just to get rich. Instead, we see it as an enjoyable way to bring good into the world. It's an enjoyable way to live. The goal is

> "to rejoice, and to do good in their lives."

Another version translates this goal as

> "be joyful and do good as long as we live." (Ecclesiastes 3:12b ESV)

This is the right goal. This is the right path.

The right path is joy in doing good. The wrong path is hoarding and certain loss. Solomon makes this direct contrast. He writes,

> "For to a person who is good in His sight, He has given wisdom and knowledge and joy, while to the sinner He has given the task of gathering and collecting ["gathering and storing up wealth" NIV] so that he may give to one who is good in God's sight." (Ecclesiastes 2:26a)

This "task" of gathering and storing up wealth is also translated as

- "Toil"[42]
- "Travail"[43]
- "Struggle"[44]
- "Trouble"[45]
- Or even "vexation and superfluous care."[46]

This life of "toil" just to hoard wealth is not enjoyable. It's not a blessing. It's a curse. In 1 Timothy 6:9-10, these people "pierce themselves with many griefs" trying to build more wealth. Even if they're successful, they just bury the wealth in the ground. And then, of course, they lose it all. They lose it, inevitably, to misfortune or death. They never enjoy. They only hoard. This way is a "trap." It leads to "ruin and destruction."

The fool or "sinner" gets a life of "toil" in order to hoard. Ultimately, he stacks it all up just to leave it to another. He only hoards; he never enjoys. Only the good person gets to enjoy.

One path is anxious hoarding and inevitable loss. The other is feeling joy and doing good. These two life experiences are not just different. They are opposites.

It's your choice: Hoard it or enjoy it

Just having wealth isn't the good life. It can even be part of a very bad life. But wealth does provide us with one thing. It provides us with an opportunity. It's a brief, momentary, temporary opportunity. Solomon explains,

> "Furthermore, as for every person to whom God has given riches and wealth, He has also given him the opportunity to enjoy them and to receive his reward and rejoice in his labor; this is the gift of God." (Ecclesiastes 5:19)

God can give wealth. Is this a blessing? Not necessarily. It's just an opportunity. It's an opportunity for enjoyment. And it's also an opportunity for anxiety and worry. We can live the big, impactful life of a thoughtful wealth enjoyer. Or we can live the small, fearful life of an anxious wealth hoarder. The choice is up to us.

God can also give the ability to build wealth (Deuteronomy 8:18). Is this a blessing? Not necessarily. It's just an opportunity. We can "rejoice in our labor" (Ecclesiastes 5:19). Or we can "labor for the wind … with great irritation, sickness, and anger" (Ecclesiastes 5:17). The choice is up to us.

Having wealth can be enjoyable or stressful. Laboring can be enjoyable or stressful. What God gives us is an opportunity. Enjoyment isn't

automatic. It's something we choose.[47] It's not the only option. It's just the only good option.

For more on this topic, see Chapter 5 in
Joyful Wealth Management: A Bible Study Discussion Guide [48]

Part IV

WEALTH OPTION: ENJOY

Follow the Ancient Path of Wealth Enjoyment

1 Timothy 6:17-19, "Instruct those who are rich in this present world not to be high-minded or to set their hope on the uncertainty of riches, but 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."[49]

A-Riches [Death] (6:7, 9-10)[50]
B-Riches [Now/temporary] (6:17a)[51]
C-Riches [Leading to community separation] (6:17b)[52]
D-Riches [Tightly grasped as one's hope] (6:17c)[53]
E-Riches [Hidden/disappearing/uncertain] (6:17d)[54]
F-Riches [Godly source/inflow] (6:17e)[55]
G-Riches [Purpose: for enjoyment] (6:17f)[56]
F'-Riches [Godly use/outflow] (6:18a)[57]
E'-Riches [Visible/beautiful good works] (6:18b)[58]
D'-Riches [Open-handedly shared] (6:18c)[59]
C'-Riches [Leading to community connection] (6:18d)[60]
B'-Riches [Future/permanent] (6:19a)[61]
A'-Riches [Life] (6:19b)[62]

Enjoyment is the point

God richly supplies each of us with all things. Sometimes He blesses with wealth or the ability to produce wealth. But why? What is it for? What is His purpose in supplying these things? The answer may surprise you.

1 Timothy 6:17-19 explains it. In Greek, it's one long sentence. It's part of a chiastic structure.

The first item contrasts with the last, the second with the next-to-last, and so on.

This series of contrasts leads to the main point in the middle. The structure is like a "greater than" (>) symbol pointing to the key idea.[63] The effect is to triple emphasize the main point.

What is the point? It's a purpose clause. It explains the purpose of God's rich provision. That purpose is "for enjoyment."

That's right. The reason for God's ongoing rich provision to us is "for enjoyment."[64] And this isn't just some mild, polite enjoyment. It's a full-on, party-time enjoyment! The New Testament uses this word only one other time. It describes enjoying "the temporary pleasures of sin" in Pharaoh's palace. Here, it's not sinful. But it's still extreme enjoyment.

God doesn't want us to live the depressing life of bingeing and excess consumption. He doesn't want us to live the fearful life of anxiously hoarding wealth just to die with it. He wants us to enjoy it. That's the point. That's the purpose.

That sounds great – and it is! But how? How do we accomplish this? How do we accomplish God's purpose of enjoyment? The passage tells us this, too.

The two steps of wealth enjoyment

1 Timothy 6 outlines the process for wealth enjoyment. It's a two-step process:

Step 1: Move from wealth to abundance

Step 2: Move from abundance to enjoyment

Next, we'll look at each step in detail.

For more on this topic, see Chapter 6 in
Joyful Wealth Management: A Bible Study Discussion Guide [65]

Step 1: Move from wealth to abundance

The life experience of abundance vs. hoarding

The goal is using wealth for enjoyment. This first requires converting wealth into abundance. Why? Because feeling scarcity prevents wealth enjoyment. If we must clutch every dollar tightly, we can never enjoy using it.

In 387 A.D., John Chrysostom explained this. He wrote of 1 Timothy 6:17,

> "The hoarder is a keeper, not a master, of wealth; a slave, not a Lord. For he would sooner give anyone part of his own flesh, than his buried gold. It's as though he were ordered and compelled of someone to touch nothing of these hidden treasures. So with all earnestness he watches and keeps them, abstaining from them, as if it were another's. And certainly, they are not his own … How can he be a real owner of those things, of which he has neither free use, nor enjoyment?"[66]

Hoarding is a painful, difficult way to live. It does not make for an enjoyable life experience.

Biblical wealth enjoyment has the opposite outcome. Paul explains that it leads us to

> "take hold of that which is truly life." (1 Timothy 6:19b)

This is also translated as "real life" or "life indeed."

We can hold wealth differently. We don't have to hold it anxiously, with a tightly closed fist. Instead, we can hold it open-handedly. We can live in abundance. This leads to a joyful wealth experience. It leads to a joyful life experience. It leads to a life experience of "real life" or "life indeed."

What prevents abundance?

The first step toward enjoying wealth changes part of the wealth into "extra" wealth. It converts that wealth into abundance. This step isn't always easy.

Consider this example. Suppose a person has accumulated wealth. In fact, they have more than enough to cover normal lifetime living expenses beyond expected income. On a spreadsheet, they've got extra. But in their heart, they can still feel scarcity. They can feel like they must tightly grasp every dollar.

Why? What causes that feeling? Usually, it's for one of two reasons:

1. Because "you never know."

Or,

2. Because getting "rich" is the determined goal.

These lead to hoarding. They create scarcity. They prevent wealth enjoyment. Scripture attacks them both.

"You never know" never stops

The future is uncertain. We probably won't ever use that buried wealth. But "you never know." Something might happen. Things could change. We might need it someday.

No amount of wealth makes this feeling go away. Eddie Thompson runs a national estate planning firm. He shared a story from working with a billionaire client. This man's estate plan included some charitable causes. During the planning, the man's son suggested making some of the gifts today. He asked his father,

> "Wouldn't it be more enjoyable to see the impact while you're still alive?"

The father responded,

> "Well, you never know. I might need it."

This fear never fades – even with over a billion dollars.

This is not an unusual case. One study looked at those with an ultra-high net worth

(minimum of $50 million). Only one in five reported feeling "extremely financially secure."[67]

When we place our trust in wealth, there is no such thing as enough. No amount of accumulation makes this feeling of uncertainty go away. Not a thousand, not a million, not fifty million, and no, not even a billion dollars. Placing our trust in wealth will always result in a life of anxious hoarding.

This comes from the nature of wealth itself. 1 Timothy 6:17 explains that wealth is "uncertain." This Greek word references

> "the quality … (of disappearing), indefiniteness, uncertainty"[68]

What if the market collapses? What if we get sued? What if there's a war or revolution? What if inflation makes money worthless? What if the government taxes or takes our stuff? What if a thief breaks in and steals? What if moths and rust destroy?

How much would you have to accumulate to address every future scenario? There is no such amount. The nature of wealth makes that impossible. When we place our trust in wealth, "you never know" never ends.

"You never know" isn't true

People often anxiously hoard wealth because "you never know." 1 Timothy 6:7 begins the wealth discussion by contradicting this. It explains that we do know. We know with absolutely guaranteed certainty. We know that we're going to lose it. All of it. Every dime.

> "For we have brought nothing into the world, so we cannot take anything out of it, either." (1 Timothy 6:7)

It might be ours for a moment, but it's not ours for long. This might sound negative. Yet, this realization creates freedom. It allows us to hold wealth differently. We can hold it lightly. We can live in a different way. We can live like

> "those who buy something, as if it were not theirs to keep; those who use the things of the world, as if not engrossed in them. For this world in its present form is passing away." (1 Corinthians 7:30b-31 NIV)

We still hold wealth, but we hold it differently. We hold it open handedly. Why? Because our wealth-holding is about to end. That is certain. It's guaranteed. Our only choice is how – not if – we're going to lose the wealth.

Tightly grasping every disappearing dollar makes no sense. It's like anxiously hoarding

Confederate money during wartime. It will soon be worthless to us.

"You never know" but He does

The real question is this: Where have we placed our trust? Putting our trust in hidden wealth doesn't work. In the world's view, having buried wealth means we've "got it made." But now we've got so much more to lose. We've got to protect it. We've got to guard it from countless risks and dangers.

But wealth itself is uncertain. It's not reliable. It can disappear in a moment. Buried wealth doesn't drive out anxiety. It creates anxiety.

Where do we ultimately place our trust? 1 Timothy 6:17 presents only two alternatives:

- Trusting in the uncertainty of hidden riches, or
- Trusting in a richly providing God.

But the verse goes even further. It explains that we've already made this choice. Paul uses a perfect tense verb. This describes a past action with continuing effects on the present.

As Christians, we've already chosen. Where have we placed our trust? Not in the uncertainty of hidden riches. Instead, we've placed our trust in a richly providing God.

Understanding our security

We see it on every U.S. coin. "In God we trust." But why should we? This verse explains why. It describes who God is. It describes God's identity. It describes Him as "the One" – the only one – who

- Has, and is, and will
- Continuously provide richly
- In an up close and personal way

That's what the Greek phrase means.[69] This isn't just what God does. This is who God is. He is Jehovah-Jireh.[70] He is God the provider.[71] It's His identity. This identity is why He provided in the past. It's why He provides now. It's why He will provide in the future.

God has, is, and will richly provide for us in a specifically personal way. Consider the implications of this truth. Suppose God, in His infinite wisdom and love for you, knew that for your eternal wellbeing, you needed to go through a season of having only enough for food, clothing, and shelter. Would you be okay with that? Would you trust His judgment? Saying yes reduces the anxious hoarding of wealth. Placing our trust in God makes it easier to hold wealth lightly.

God has, and is, and will continuously provide us with what we, personally, need. This

provision will be different for different people. It will be different for different times in our lives. Circumstances can fluctuate. But God is in control. He's in charge. And He knows exactly what we need.

Placing our trust in this richly providing God creates rest. We don't have to stress. Jesus explained,

> "Look at the birds of the sky, that they do not sow, nor reap, nor gather crops into barns, and yet your heavenly Father feeds them. Are you not much more important than they?" (Matthew 6:26)

This doesn't mean that we don't sow or reap. It doesn't mean we don't gather crops into barns. It means we do these things, but we don't stress about them. We might have an accumulation in the barn, but we don't put our trust there. God is in charge of our future. He is our provider. Placing hidden wealth in God's role doesn't work. It's not reliable. He is.

Yes, we buy stuff. Yes, we use stuff. But we know that stuff is temporary and passing away. 1 Corinthians 7:31 explains that

- We aren't "engrossed" in these things.[72]
- We aren't "attached to them."[73]
- We aren't "dependent on them."[74]

- We're not "fully occupied by them."[75]

Yes, we hold wealth. But we hold it as an abundance. We don't stress about it. We don't expect more from it than it can provide. We know that it's all temporary and passing away. We hold it lightly. We hold it in readiness for a chance to use it. We stay ready to put it to work to accomplish real good.

The heart issue: "Because I was afraid"

Wealth management is a stewardship issue. We know this. But we often miss what this means. Stewardship is not about recognizing that "God owns it all." That's true, but it's not the point. Every steward knows the property isn't theirs. Good stewards know this. So do bad stewards.

In the New Testament there are two kinds of bad stewards. There are bingeing bad stewards and burying bad stewards. They're not bad stewards because they don't know the property isn't theirs. They're bad stewards because of what they do with the property.

A few churches will teach financial stewardship. But they focus only on not being the bingeing bad steward. (For example: Don't spend more than you make. Be careful with debt and credit cards.) This teaching is good, but it misses something major. Jesus actually told more stories about burying bad stewards.[76]

In the Parable of the Talents, the bad steward was given a huge chunk of gold. (In ancient measurements, a "talent" of gold was 125 pounds or 59 kilograms. It's worth about $3-4 million today.) And what did he do? He just buried it in the ground. In the Parable of the Minas, the bad steward was given money. And he just hid it away in a folded cloth.

But why? Why did they do this? When called on to explain, their answers were the same.

> "And I was afraid, so I went away and hid your talent in the ground." (Matthew 25:25a)
>
> "Here is your mina, which I kept tucked away in a handkerchief; for I was afraid" (Luke 19:20b-21a).

When people bury what they never use, it's almost always for the same reason. They do so because,

> "I was afraid." (Matthew 25:25b; Luke 19:21b)

Moving from wealth to abundance: Driving out fear

The motivation for the burying bad steward is always the same: "I was afraid." Fear leads to anxious hoarding. When we are afraid, we can never have extra. We can never have an abundance.

Moving from wealth to abundance means driving out fear. How? The more we trust our richly providing God, the more of our wealth becomes "extra" wealth. But sometimes financial planning can also help.

If our financial fears are limited, we can quantify them. We can define exactly what is causing our specific financial fear. And we can work to address it.

What about you? What specific financial fear is preventing your wealth from being "extra" wealth? What fear is preventing your wealth from being an abundance? What fear would cause you to bury the wealth God has provided to you? What would cause you to report to Him that you did so because "I was afraid?"

What if an injury happens and you can't earn income as expected? You can plan for this. You could buy disability insurance. Anything beyond this is an abundance. But you can still be afraid.

What if you need it in old age? You can plan for this. You could buy a deferred income annuity. Anything beyond this is an abundance. But you can still be afraid.

What if your family needs it? You can plan for this. You can estimate the difference between their expected income and their needs for regular

living. You could cover this with life insurance that pays out as an annuity. Anything beyond this is an abundance. But you can still be afraid.

If any specific fear is preventing our wealth from being "extra" wealth we can plan for it. This can help convert our wealth into abundance.

But financial fears are not always limited. There can always be another reason to fear. There is always another reason to bury wealth because "you never know." There is always another reason to bury even more in the ground because "I was afraid."

A certain future

Ultimately, having abundance is a heart issue. It's an issue of where we place our trust. Wealth itself is unreliable. It's subject to disappearing at any moment. If we place our trust in hidden wealth, we will never be without fear.

So, what is the ultimate solution? What is the secret to converting wealth into abundance? It's actually the single most repeated command in all of Scripture: Fear not. Do not be afraid.

Placing our trust in a richly providing God drives out these fears. Ironically, so does fearing God. God has richly blessed us. We will have to report what we did with this rich provision. Reporting that we only buried it in the ground

ends poorly. So does reporting that we just hid it away in a folded cloth (or in the folded paper envelope with our brokerage statement). The results from doing this are as bad as it gets. These stewards are called "worthless." They're thrown into outer darkness.

The future is not uncertain. We know we will lose our wealth, one way or the other. We know we will report to God. We'll report how we used what He richly supplied to us. Fearing God drives out worldly fears.

We don't have to anxiously hoard wealth. We can hold it open-handedly. We can hold it in readiness. We can stay ready for opportunities to make a personally meaningful impact for good.

Getting to wealth enjoyment by holding it lightly

Wealth enjoyment starts by holding wealth lightly. It starts by holding it open-handedly. How do we get to this feeling? Scripture provides many ways.

Why can we hold it lightly? First, because we're going to lose it anyway. We can't choose <u>not</u> to lose wealth. We can only choose <u>how</u> to lose wealth.

Our wealth-holding will end. It will disappear. It will disappear because we will

disappear. Often it will vanish much earlier. Scripture says that wealth is uncertain and can disappear easily (1 Timothy 6:17; Proverbs 23:5). Focusing our hearts on disappearing wealth guarantees grief and loss. Trying to hold wealth tightly is futile. Sooner or later, wealth-holding will fail.

Facing this reality might feel negative. But it can help us to hold wealth lightly. We know it's all temporary. If we have wealth, we have it only for a moment.

We can also hold wealth lightly because God richly supplies. (1 Timothy 6:17). He blesses us with abounding gifts. (2 Corinthians 9:8). If our wealth bucket empties, we'll be fine. We're still standing in a stream of God's rich provision. We'll still be richly provided by God.

We can also hold wealth lightly because we can be content in various circumstances. Even if it were to vanish, we could still be content. Why? Because we don't need that much for contentment. Paul explains,

> "If we have food and covering, with these we shall be content." (1 Timothy 6:8)

This contentment helps us hold wealth lightly.

We can also hold wealth lightly because just hoarding it up "to get rich" is a trap. We can never get there. We'll just redefine what "rich" means.

That goal leads to pain, grief, and destruction (1 Timothy 6:9-10).

We can also hold wealth lightly because just hoarding it up also leads to bad results after this life ends. We see this with the burying bad stewards in Jesus' parables of the Talents, the Minas, and the Rich Fool. The hoarders are judged harshly.

Even the inheritors are often left worse off. Buried wealth can lead to angry, divided families (Luke 12:13). It can lead to self-destructive bingeing (Luke 15:12-14; 1 Timothy 5:6).

For all of these reasons, we can hold wealth lightly. We can change wealth into "extra" wealth. We can change wealth into abundance. This is the first step to wealth enjoyment. It gets us ready to take the next step.

The science of satisfaction and generosity

Modern research supports this ancient approach. Life satisfaction does not come from having a lot of money. Industrialized societies have doubled, tripled, and even quadrupled their median real income over the years. The net effect on life satisfaction is always the same. Zero. No change.[77] Everyone becomes financially better off, but happiness doesn't change.

If a person's income goes up, satisfaction might rise for a moment. But they quickly adapt.[78] They get used to it. They start comparing themselves with a higher-income group. Their satisfaction quickly returns to baseline.

That's how satisfaction works. When we compare with those who have more than we do, it leads to dissatisfaction. This dissatisfaction spurs toil and effort to catch up.

When we compare with those who have less than we do, it leads to satisfaction. Helping others by giving and volunteering changes our comparison points. It increases life satisfaction. Even in secular research, giving leads to contentment.[79]

Similarly, contentment causes giving. In a national study, the strongest predictor of giving wasn't income or wealth. It was satisfaction with one's wealth.[80]

The two attitudes most detrimental to giving were "inadequacy" and "retention." "Inadequacy" was worrying about money and believing your friends had more. "Retention" was preferring not to spend money on anything (i.e., hoarding). These attitudes prevented charitable giving,

> "regardless of the actual financial resources held by a donor."[81]

In secular research, sharing with others leads to life satisfaction. But this won't happen just because we have wealth. It happens only when we're satisfied with our wealth. It happens only when we feel that we have an abundance.

For more on this topic, see Chapter 7 in
Joyful Wealth Management: A Bible Study Discussion Guide[82]

STEP 2: Move from abundance to enjoyment

Enjoyment is a choice

God richly supplies us with all things. These things have a purpose. That purpose is "for enjoyment" (1 Timothy 6:17). But notice: God does not force us to enjoy them. That part is a choice. It's our choice.

> Solomon explains this, too.
>
> "Furthermore, as for every person to whom God has given riches and wealth, He has also given him the opportunity to enjoy them and to receive his reward and rejoice in his labor; this is the gift of God." (Ecclesiastes 5:19)

God gives riches and wealth, but this doesn't necessarily bring enjoyment. What it brings is:

- "the opportunity to enjoy them" (NASB)
- "the ability to enjoy them" (NIV)
- "the power to enjoy them" (ESV)

God doesn't force the enjoyment. Instead, He gives the opportunity, ability, or power to enjoy. Actually choosing to enjoy? That's up to you.

Is wealth a blessing?

A popular quote goes,

> "I've been rich, and I've been poor. Rich is better!"

This conclusion is obvious. Rich is better. Wealth is a blessing.

But is this actually true? Is being rich better? Is wealth really a blessing? The answer is not a simple yes or no. The answer is "It depends."

Is wealth a blessing to the one who binges with it? No. Feeding addictions and wild living are not blessings. They end terribly.

Solomon tried the bingeing lifestyle. He ended up saying, "So, I hated life" (Ecclesiastes 2:17). The prodigal son got an early inheritance. It allowed him to engage in "wild living" (Luke 15:13). He ended up declaring, "I am dying here" (Luke 15:17). The rich widow who indulges herself in luxury "is dead even while she lives" (1 Tim 5:6). When wealth fuels indulgence and excess, the outcomes are bad.

Is wealth a blessing to the one who anxiously hoards it? No. John Calvin explains of 1 Timothy 6:17-19,

> "Yet think for a moment of what they gain from all their wealth. They and their riches are tossed about as on the sea, assailed by

> worries and distress which torture them and drive them this way and that … they are continually beset by trouble and tempest."[83]

Is wealth a blessing to the one who strives endlessly to stack up more and more? No. In 1 Timothy 6:9, Paul calls this a "temptation and a trap." It plunges "people into ruin and destruction."

In Ecclesiastes 6:1-2, Solomon writes of those who hold wealth but can't enjoy it. He calls this "an evil." This wealth is not a blessing. Instead, it's "futility and a severe affliction." How common is this situation? Solomon observes,

> "It is widespread among mankind."
> (Ecclesiastes 6:1b)

Apparently, it happens a lot.

Being rich isn't better unless we choose to enjoy it. Enjoyment is the purpose for which God provided it. He gives us the opportunity for enjoyment. But He does not force us to enjoy it.

Enjoyment is not the only option. It's just the only good option. Warren Wiersbe explains,

> "Enjoy what God gives you (1 Timothy 6:17c). Yes, the word *enjoy* is in the Bible! In fact, one of the recurring themes in Ecclesiastes is, 'Enjoy the blessings of life now, because life will end one day' (2:24; 3:12-15, 22; 5:18-20; 9:7-10; 11:9-10)"[84]

Accomplishing the purpose

God richly provides each of us with all things. For some, this includes wealth or the ability to earn wealth. What is its purpose? The purpose – the reason – is for enjoyment. But how do we accomplish that purpose?

We don't accomplish that purpose by bingeing with it on excessive consumption. That doesn't lead to enjoyment. It leads to depression and sometimes even addiction.

We don't accomplish that purpose by anxiously hoarding it just to die with it. That makes no sense. Yes, we take care of our family. We make sure they are able to meet their regular needs. But beyond this, a big inheritance isn't always a blessing. It often leads to family fights over the money or poor life choices by heirs. Stacking it up just to die with it causes God to say, "You fool!" (Luke 12:20)

These paths do not lead to wealth enjoyment. They don't lead to an enjoyable life. They don't lead to the "real life" or "life indeed" promised in 1 Timothy 6:19.

So, what does work? What leads to real enjoyment? 1 Timothy 6:17-19 explains it. It describes,

"God, the One who richly provides us with all things for [the purpose of] enjoyment:

- To do [intrinsically] good [work]
- To be rich in [beautifully] good works
- To be generous [a joyful sharer of abundance]
- And ready to share [as part of a mutually-sharing, family-like fellowship community]

[All for the purpose of] storing up for themselves the treasure of a [beautifully] good foundation for the future,

so that they may take hold of that which is truly life." (1 Timothy 6:17b-19)

This path leads to enjoyment both now and later. How? Let's examine each point in detail.

For more on this topic, see Chapters 8 & 9 in
Joyful Wealth Management: A Bible Study Discussion Guide [85]

WEALTH ENJOYMENT STRATEGY 1:

Accomplish real good

1 Timothy 6:18 talks about generosity and sharing, but a deeper dive reveals much more. Notice that it never says to just "give money." Instead, it lists specific goals. Accomplishing these goals is enjoyable. They are methods of wealth enjoyment. Just giving away money might not be.

The first means of accomplishing enjoyment is "to do good." This phrase comes from a compound word in Greek. It combines 1) *agathos*: good and 2) *ergon*: work. *Ergon* is

> "(from *ergō*, 'to work, accomplish') – a work or worker who accomplishes something … a deed (action) that carries out (completes) an inner desire (intention, purpose)."[86]

Is giving away money enjoyable? Maybe, maybe not. But what about accomplishing something truly good – something that carries out our inner desires? Is that enjoyable? Absolutely!

And this is not just the fleeting enjoyment from stuffing in more consumption. This is a lasting enjoyment. Even years later, we can think back on it with pleasure. Accomplishing personally meaningful good works remains deeply satisfying.

1 Timothy 6:17-19 calls us to enjoyment through doing good.[87] Accomplishing real good is enjoyable. It's also godly. This Greek word for "to do good" is special. It had never appeared anywhere before in all of Greek literature.[88] Except once. In Acts 14:17, it describes God's generosity:

> "yet He did not leave Himself without witness, in that He did good [*agathos* + *ergon*] and gave you rains from heaven and fruitful seasons, satisfying your hearts with food and gladness."

Notice the parallel. In Acts, this new word describes God's generous provision to us.[89] In 1 Timothy, it describes our generous response to Him. We respond to God's material blessings by blessing others. We respond by imitating God.[90] By imitating God, we can accomplish real good. We can also experience lasting enjoyment.

For more on this topic, see Chapter 10 in
Joyful Wealth Management: A Bible Study Discussion Guide [91]

WEALTH ENJOYMENT STRATEGY 2:

Bring personally meaningful beauty into the world

A different kind of good

The next phrase offers another path to enjoyment. It's "to be rich in good works." In English, both this and the previous phrase use the word "good." But these are different words in Greek. The first good is *agathos*. The second good is *kalos*. *Agathos* means,

> "intrinsically good, good in nature, good whether it be seen to be so or not."[92]

Kalos means,

> "beautiful, as an outward sign of the inward good, noble, honorable character; good, worthy, honorable, noble, and seen to be so."[93]

Kalos good is a different kind of good. It's beautiful. It's visible. It's inspirational. And notice something else – it's personal. *Kalos* good must reflect our own inner character.

A personal kind of good

Your beautiful-good [*kalos*] works will likely be different from mine. Why? Because a

kalos good work must be personal. It must reflect a person's own inner character. In fact, this Greek phrase for "good works" double emphasizes making a personally meaningful impact:

- *Kalos* ("good") is an outward sign of the inward good character.
- *Ergon* ("works") is a deed or action that carries out or completes an inner desire.

Creating this kind of personally meaningful impact takes real thought. It means identifying impact that aligns with your values and life story. What about you?

- What causes or ministries align with your values?
- Which ones have shaped your story?
- What kind of impact would express your inner character and desires?
- What beautiful, noble, and inspiring good works could you fund?

These are the kinds of good works we are called to accomplish with our wealth sharing.

Become a collector of beautiful-good works

Some people with wealth use it to collect art. Private art collections can display wealth and good taste. The discerning, wealthy collector can become rich in beautiful art works. Their collection

reflects their personality, preferences, and identity.

Scripture encourages this same instinct in a different way. We can become collectors – not of beautiful paintings, but of beautiful impact. We can use wealth to buy a rich collection of beautiful-good [*kalos*] works.

We can become discerning patrons of impact. We can commission good works. We can use wealth to bring beauty into the world. Our beautiful collection of impact reflects our personality, preferences, and identity.

Looking at purchased art might bring a little enjoyment. But creating lasting, meaningful impact brings far more. It's a better way to enjoy wealth.

Doing good as a means to enjoyment

This passage directs doing good works. But here is the shocking part: these good works aren't the goal. They are methods for accomplishing the goal. The goal is "for enjoyment."

A professor of New Testament Greek explains 1 Timothy 6:17-19 this way,

> "What is striking is that the purpose for the gift of wealth is not the proper use of it, which is attended by enjoyment; rather, the

> purpose is enjoyment, which is explicated by the three infinitives that follow."[94]

Accomplishing these personally meaningful good works expands our ability to enjoy wealth. In 1946, Professor Richard Lenski explained the passage this way:

> "'to be working good,' what is beneficial to others. Riches furnish a rich man especial means for tasting this enjoyment. He can be in only one suit of clothes, sit only in one chair, eat only one meal at mealtime; but with his wealth he can reach out in a thousand directions and work good."[95]

When we use wealth "to do good" we can achieve greater enjoyment. We can have a better life experience. Solomon explains,

> "I have concluded that the only worthwhile thing for them is to take pleasure in doing good in life;" (Ecclesiastes 3:12 ISV)[96]

This phrase is also translated as

> "to be joyful and do good as long as we live." (Ecclesiastes 3:12b ESV)

The next verse then explains that we can also

> "see good in all our labor" (Ecclesiastes 3:13).

This is a doubly joyful life. We can build wealth by labor that brings good into the world. Then, we can enjoy the wealth by using it to bring

even more good into the world. We can "do good as long as we live." The resulting life experience is "to be joyful," "to be happy," or "to rejoice" (Ecclesiastes 3:12).[97]

The better life experience

The joyful path is "to take pleasure in doing good in life." It's enjoyment from pursuing the goal of "to be rich in good works." This is a stark contrast to the alternative approach to wealth.

When our goal is "to be rich," our labor is often unpleasant. It's just necessary suffering to achieve the goal. But even if we accumulate some wealth, we never quite get to being "rich." We just redefine what it means to be rich.

In the meantime, we can't enjoy the wealth. That would contradict the accumulation goal. So, we anxiously protect it. We bury it in the ground. And then we die with it. Unless things go wrong. Then, we suffer its loss even sooner from theft or misfortune. That is not the path to wealth enjoyment. It's not the path to an enjoyable life.

There is a better way. Doing good as a means of wealth enjoyment is a better way. Becoming rich in good works as a means of wealth enjoyment is a better way. It's a better life experience. It's the path to a life that is "truly life," "real life," and "life indeed" (1 Timothy 6:19).

For more on this topic, see Chapter 11 in
Joyful Wealth Management: A Bible Study Discussion Guide [98]

WEALTH ENJOYMENT STRATEGY 3:
Live the life of a joyful abundance sharer

Paul creates a new word

1 Timothy 6:18 has a third way to use wealth for enjoyment. It's "to be generous and ready." This actually comes from a new word. It had never appeared anywhere before. Paul made it up just for this verse. But since it's a compound word, we know what it means.

The word is *eumetadotous*. The base is *dotous*: giver. The first prefix is *meta*: with or among. *Metadotous* means sharer. It's one who gives with or among others. The final prefix is *eu*: good. To be *eu-metadotous* means to be a good sharer.

This is a third type of good [*eu*-]. It means good in the sense of

- Ready and willing
- Joyful and abounding
- Abundant and rich

Eumetadotous describes a person who is ready to joyfully share abundance.[99]

Getting ready to share abundance

What does it mean to be ready to joyfully share abundance? First, this requires having an abundance. 1 Timothy helps convert wealth into abundance. We don't just have wealth – we have "extra" wealth. Why?

- Because we can't take it with us when we go (6:7).
- Because we don't need that much for contentment. Food, clothing, and shelter is enough (6:8).
- Because although taking care of family is important (5:8, 16), it doesn't take that much to provide for their contentment (6:8). And, leaving more often ends poorly (5:6).
- Because we haven't placed our trust in hidden wealth. It's disappearing and unreliable (6:17).
- Instead, we have already placed our trust in a richly providing God. He has and is and will provide for us (6:17).

We're not just ready to share. We're ready to share abundance. We know we have extra.

Sharing from "extra" is critical because the point is not to give. The point is enjoyment. Sharing from abundance is more enjoyable. It's more fun.

Paul invents the donor advised fund

1 Timothy 6 helps convert wealth into abundance. It helps us to joyfully share from that abundance.

But what if we don't yet have wealth? Paul has a solution. Start saving. Start saving so that you can joyfully share wealth from abundance. How? He describes a first century "donor advised fund." This is an accumulation set aside for charitable giving. Paul writes,

> "On the first day of every week, each of you is to put aside and save as he may prosper, so that no collections need to be made when I come." (1 Corinthians 16:2)
>
> This translation notes that, "put aside and save" is literally "put with himself" in Greek.

Other translations use,

- "let each person of you lay aside in his house"[100]
- "put on one side and store up at his home"[101]
- "put by at home"[102]
- "put aside and keep in his house"[103]
- "put aside at home"[104]

Notice how these instructions increase enjoyment. Setting it aside at home doesn't feel like a loss. The money is still right there.

Week by week, we see it grow. Each day we're reminded of our own generosity. We're reminded of our upcoming charitable impact.

The final transfer also feels easier. That money has already been set aside. Its purpose has already been fixed. Giving simply completes the plan.

Through this weekly process of setting aside, we accumulate riches. But these aren't just riches. They're "extra" riches.[105] They're an abundance held in preparation for the charitable gift. This gets us ready to joyfully share abundance. It helps us to be *eumetadotous*.

The second meaning of sharing abundance

There is another side to being a joyful sharer of abundance. We're not just sharing from abundance. We're sharing abundance itself. Both donor and recipient participate in the experience of abundance.

Paul describes this when thanking his donors. He reports,

> "But I have received everything in full and have an abundance; I am amply supplied, having received from Epaphroditus what you have sent" (Philippians 4:18).

He also describes this in his donor appeal in 2 Corinthians. The donors' giving will result in abundance for the recipients. The result is

> "not only fully supplying [also "completely filling up"[106] or "abundantly supplies"[107]] the needs [also "wants"[108]] of the saints, but is also overflowing through many thanksgivings to God." (2 Corinthians 9:12b)

Writing in the late A.D. 300s, John Chrysostom explained this verse,

> "What he says is this; 'in the first place you not only supply the wants of the saints, but you are abundant even;' that is, 'you furnish them with even more than they need'".[109]

Why give in this way? Why give abundantly, even extravagantly? Because it's more fun. It's more enjoyable to do it this way. And enjoyment is the point.

A gift that "abundantly supplies" creates more joy. And it causes more thanksgiving. The next verse explains this connection:

> "they will glorify God … for the liberality of your contribution" (2 Corinthians 9:13b).

Or,

> "others will praise God … for your generosity in sharing with them and with everyone else." (2 Corinthians 9:13b NIV)

This abundant, generous sharing causes thanksgiving and celebration. This is not just giving. It's joyfully sharing the experience of abundance.

This type of giving is different. The goal isn't to meet the bare minimum needs. It's not even technical efficiency. Instead, the goal is to leave the recipient in abundance (Philippians 4:18). It's to abundantly supply (2 Corinthians 9:12). It's to share liberally or generously (2 Corinthians 9:13).

This extravagance matches the hilariously joyful [*hilaron*] giver God loves (2 Corinthians 9:7). It matches God's purpose of party-time wealth enjoyment (1 Timothy 6:17). And it matches being a joyful sharer of abundance: *eumetadotous* (1 Timothy 6:18).

For more on this topic, see Chapter 12 in
Joyful Wealth Management: A Bible Study Discussion Guide [110]

WEALTH ENJOYMENT STRATEGY 4:

Connect with a mutually sharing fellowship community

The strangest investment advice

People love to share investment advice: Buy gold. Buy stocks. Buy real estate. Even buy crypto. But here's one strategy you probably won't hear:

"Use your money to buy friends."

Buy friends? That sounds crazy, right? Who would suggest that? Actually, Jesus did. He says,

> "I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings." (Luke 16:9 NIV)

What does Jesus say to do with wealth? First, He says to "use" it. Why? Because it's going to disappear. That's what "when it is gone" means. The Greek phrase describes an event that definitely will happen. The only thing we don't know is when.[111] It will soon be gone. So, use it while you can!

Jesus says to use it. How? Use it "to gain friends." What kind of friends? The kind that will welcome you when your wealth is gone.

Why? Because the wealth will definitely disappear. But some friends won't. In fact, they last forever. These are friends bound for "eternal dwellings."

More strange investment advice

Jesus gives this unusual investment advice. Paul echoes the same idea. Where do we find these eternal friends that Jesus describes? We find them in the church's fellowship community. This is called the *koinōnia*. (Also, a friend, partner, sharer, or companion is a *koinōnos*.)

In 1 Timothy 6:17-18, Paul says to enjoy wealth by using it "to share." But this Greek word is *koinōnikous*. It's not just sharing; it's *koinonia*-sharing. It's sharing with the fellowship community. We can use wealth

- To gain *koinōnos* (friends)
- By connecting with the *koinōnia* (fellowship community)
- Through *koinōnikous* (fellowship-community sharing)

We can use wealth to strengthen the fellowship community [*koinōnia*] and our

connection with it. That's a great way to enjoy wealth!

Use it or lose it

What does Jesus say to do with wealth? He says to use it. Why? Because we can't keep it. It's definitely going to disappear. What does Paul say to do with wealth? He says to use it. Why? Because we can't take it with us when we leave this world. We either use it, or we lose it.

But notice something else. Both Jesus and Paul say to use wealth "for yourselves." Jesus says

> "use worldly wealth to gain friends <u>for yourselves</u>" (Luke 16:9b NIV)

Paul says to use it

> "to share [*koinōnikous*], storing up <u>for themselves</u> the treasure of a good foundation for the future" (1 Timothy 6:18b-19a)

You can't keep it anyway. So, use it. Use worldly wealth to gain eternal friends for yourself. Both Jesus and Paul agree: it's a good long-term investment!

The deeply bonded family: Everyone (together) shares (together)

1 Timothy 6:17-19 starts with instructions for wealth holders. But in the middle, it broadens

to include everyone. It describes,

> "God, who richly supplies **<u>us</u>** with all things to enjoy: to do good, to be rich in good works, to be generous and ready to share"

God richly supplies each of us, just with different things. The wealth holder is no different from the one gifted in serving, teaching, preaching, encouraging, leading, or caregiving (Romans 12:6-8). We each face the same choice. Will we bury the gift in the ground? Or will we put it to work? Will we use it

> "to do good, to be rich in good works, to be generous and ready to share"?

The *koinōnia* is a fellowship community of mutual sharing. Everyone shares. Even the poorest widow has the same responsibility as the wealth holder. She, too, must be known for doing good works (1 Timothy 5:10).

This isn't about giving "down" to outsiders. Nor is it about receiving without responsibility. It's about mutual sharing across a community of equals (2 Corinthians 8:13-14). It's sharing as a deeply bonded family.

Wealth and isolation

Connecting to a mutually sharing fellowship community is important for everyone. But it's

especially important for wealth holders. They are at greater risk of isolation.

When most people need help, they turn to friends, family, or a fellowship community. But with enough wealth, we can simply pay for services instead. Being "independently wealthy" makes social isolation easier.

Wealth can also make it harder to trust others. It raises a constant question: Do they care about me, or just my money? Also, Paul warns that some wealth holders can become "high-minded" (1 Timothy 6:17).[112] This too causes separation.

Among the wealthy, social isolation is much easier. But social isolation leads to a poor life experience. It's no way to live.

What's the opposite of this isolation? It's being a valuable member of a deeply connected fellowship community. That's what it means to be a fellowship-community sharer. That's what it means to be *koinōnikous*. That's the path to a truly enjoyable life experience!

Don't just give away your money

We're instructed to enjoy wealth through fellowship-community sharing [*koinōnikous*]. The church family is this fellowship community [*koinōnia*]. But we can also take this approach with other giving.

Some giving opportunities help us connect with a community. They aren't just giving away to an outsider. They're sharing together. This is not just writing a check. It's connecting deeply with a mutually sharing fellowship community.

Part of this depends on us. We've got to get involved. But part also depends on the charity. Some charities offer this kind of community to donors. Others don't.

Some charities invite your friendship and involvement. They offer ways to participate and belong. Others just want the money. They want you to write a check and then go away (until you write the next check). But you can't be *koinōnikous* with that kind of a charity. They're not offering you that opportunity. They're not offering fellowship-community sharing.

If they don't offer community, give somewhere else. If they want your money but not your friendship, give somewhere else. Why? Because it's more fun to give as part of a connected community of friends. It's a better way to enjoy wealth.

And that's the point. Enjoyment is the purpose God had in mind when He blessed you. Being *koinōnikous* fulfills that purpose. It's a great way to use God's rich supply "for enjoyment."

For more on this topic, see Chapter 13 in
Joyful Wealth Management: A Bible Study Discussion Guide [113]

WEALTH ENJOYMENT STRATEGY 5:
Inspire others

From doing to being

1 Timothy 6:18 describes ways to enjoy wealth (or other rich blessings from God). These move from actions to identity.

The first method is an action. It results in an outcome. We enjoy wealth by using it "to do good." We use it to buy work or deeds that accomplish an inner desire. We accomplish something intrinsically good.

The second method goes further. We enjoy wealth by using it "to be rich in good works." This is not just an action. It's a large accumulation of actions. It changes our status. Doing good is an act. Being rich in good works is an identity.

This identity is personal. It's ours in particular. This second kind of good is *kalos*. It means

> "beautiful, as an outward sign of the inward good, noble, honorable character; good, worthy, honorable, noble, and seen to be so."[114]

The work [*ergon*] is also personal. It means

> "a deed (action) that carries out (completes) an inner desire (intention, purpose)."[115]

This identity is also public. It's a status of being rich in good works. But this good [*kalos*] is

> "good, worthy, honorable, noble, and seen to be so."[116]

It's a visible identity that inspires others.

Your "I am" statement

This focus on identity becomes even more explicit in the next phrase. When Jesus makes his boldest identity claims, he uses the "I am" verb.[117] He uses it to say,

- "I am the light of the world" (John 8:12b)
- "I am the resurrection" (John 11:25b)
- "I am the way, and the truth and the life" (John 14:6b)

The next phrase in 1 Timothy 6:18 uses this same verb.

The terms "generous and ready to share" are adjectives. They modify our "I am" verb. These aren't just describing actions. They're describing an identity. This isn't just what we are doing. This is who we are being.

Joyful wealth management is about fulfilling who we were meant to be. It moves us towards the ideal identity that God wants for us. These identity adjectives in 1 Timothy 6:18 trigger important personal questions:

- What good works would carry out our inner desires?
- What visible, beautiful, good works reflect our inward character?
- What adjectives do we want to describe our "I am" statement?

From act to identity: Public reputation

A charitable identity can be private. It can also be public. Which approach is right? The answer is "It depends." The New Testament has direct instructions to give publicly. It also has direct prohibitions against giving publicly. That can seem like a contradiction. It's not.

In the Bible, different gifts have different rules. This was true in the Old Testament. It's also true in the New Testament. In the New Testament,

- Almsgiving – giving "down" to the poor – is called *eleēmosynē*. This giving must be done in secret.
- Sharing "across" within the fellowship community is *koinonia*-sharing. It's called *koinōnikous*,[118] *koinōnian*,[119] *koinōnias*,[120]

koinōneitō,[121] *koinōnountes*,[122] and *ekoinōnēsen*.[123] This giving must be done in public.

The problem is that in English, both are sometimes translated as just "charitable giving." And that's wrong. The gifts are different. The rules are different. We don't mix and match these rules. We follow the right rule for each gift.

Eleēmosynē giving is done in secret. Jesus says,

> "But when you give to the poor [*eleēmosynēn*], do not let your left hand know what your right hand is doing, so that your charitable giving [*eleēmosynē*] will be in secret" (Matthew 6:3-4a).

Koinonia-sharing is done in public. Paul tells such donors to give in this way:

> "the showing therefore of your love, and of our boasting on your behalf, show to them, even in the face of the assemblies." (2 Corinthians 8:24, Literal Standard Version)

In one verse, Paul's giving instruction uses:

1) Showing
2) Boasting
3) Show to them, and
4) Even in the face of the assemblies

The instruction about giving publicly is blunt and repeated.

Donor publicity

Paul directs public giving. And he doesn't leave it up to the donors. He's already been publicly "boasting" about their giving. He mentions this publicity again in 2 Corinthians 9:2 and 9:3.

Such donor publicity is nothing new. The names of ministry donors are widely publicized in Scripture. We know donors like Mary Magdalene, Joanna, and Susanna (Luke 8:2-3). We know that Barnabas made a major asset gift of real estate (Acts 4:36-37). We know the fair market value of Mary of Bethany's major asset gift (John 12:5). Paul publicly commends the giving of the wealthy donor Phoebe (Romans 16:1-2).

1 Timothy 6:17-19 directs enjoying wealth by using it to become rich in beautiful-good [*kalos*] works. Jesus commands doing these good works publicly. He explains,

> "Your light must shine before people in such a way that they may see your good [*kalos*] works, and glorify your Father who is in heaven." (Matthew 5:16)

We are not just to do these beautiful-good [*kalos*] works. We "must" do them in a specific

way. We must do them "before people." We must do them in a way that people may see them. People will then "glorify your Father." Why? Because they know these are "your good works."

Why different publicity for different gifts?

Almsgiving [*eleēmosynē*] must be private. Sharing with the fellowship community [*koinōnia*] or creating beautiful-good [*kalos*] works must be public. Why?

Almsgiving is giving "down" – from high to low. Giving alms publicly can take status and dignity from the recipient. It's best done in secret.

Koinōnia-sharing is not giving down. It's sharing across. It's part of a mutual sharing relationship. Doing it publicly inspires mutual reciprocity. This mutual sharing makes it a relationship of equality. Paul explains,

> "For this is not for the relief of others and for your hardship, but by way of equality — at this present time your abundance will serve as assistance for their need, so that their abundance also may serve as assistance for your need, so that there may be equality;" (2 Corinthians 8:13-14)

This is not a one-way transfer, even if it helps fellowship-community members who are

poor.[124] It's part of a mutual sharing relationship. The recipients are expected to share in return.

This reciprocity makes it, "so that" or "in order that"[125] there may be equality. The mutual sharing obligation causes the equality. This is not giving down to the outsider (which should be private). It's mutual sharing among equals (which should be public).[126]

Good works should impact public reputation

Beautiful-good works should be public. They should impact the public reputation of the one who creates them. This applies to everyone in the fellowship community. It applies even to the poorest elderly widows.

It's not enough for the poor widow to have done good works.[127] She must have done them publicly. She must have "a reputation for good [*kalos*] works" (1 Timothy 5:10b). Enjoying this public reputation is mandatory. Otherwise, she cannot be put on the list for support by the church.

Both the rich person and the poor person display their good [*kalos*] works publicly. The rich Christian's giving is not different. It's the same. It's just another version of what we all do.

This gift publicity is not high-minded. It's like-minded. We all take whatever God has richly

supplied us with, and we use it. We use it to do good. We use it to become rich in good works.

Doing this publicly inspires others. Paul publicized the Corinthians' charitable pledge. He did this to motivate the Macedonians to give. Then, he publicized the Macedonians' giving. He did this to motivate the Corinthians to give (2 Corinthians 8:1-6; 9:2-5).

Giving publicly strengthens the fellowship community. It sets an example for others. It creates a social norm. It inspires others.

For more on this topic, see Chapter 9 in
Joyful Wealth Management: A Bible Study Discussion Guide [128]

WEALTH ENJOYMENT STRATEGY 6:
Build a lasting foundation for enjoyment

Don't become less rich: Diversify!

1 Timothy 6:17-19 explains how to enjoy wealth. It does not tell the wealth holder to become poor. In fact, it says the opposite. It tells the wealth holder to become rich in even more ways. It tells the wealth holder to diversify.

We may have wealth. That's great! But there's a problem. Our wealth-holding is temporary. It's precarious. It could end at any moment. We could end at any moment! So, it makes sense to diversify. Don't put all your eggs in one basket – especially not one that's soon to disappear. Move some wealth into a different asset category.

Wealth holders are to be "rich in good works." They become rich in beautiful, visible, noble good [*kalos*] works. This is different from just being rich, because it's a status that never disappears. It's like winning a championship ring: You can wear it for life. Being "rich in good works" endures no matter what happens to your other assets.

Don't become less rich: Store up for your future!

Paul directs wealth holders to "store up for themselves." What are they storing up for themselves? They are

> "storing up for themselves the treasure of a good [*kalos*: beautiful, visible, noble] foundation for the future" (1 Timothy 6:19b).

This Greek word for "foundation" is investment language. It refers to a financial fund.[129] It's like a bond that pays interest forever.

This foundation is "for the future." Is this future heaven? It can include heaven, but it's not only heaven. It's also next year. It's also next week. It's now and tomorrow. It's immediate and lasting.

A reputation of being rich in beautiful-good [*kalos*] works is valuable even here on earth. This was explicit in the church of 1 Timothy. A reputation for good [*kalos*] works was required for poor widows to access financial support (1 Timothy 5:9-10). A good [*kalos*] reputation with the public was also required for paid (even "double paid") leadership (1 Timothy 5:17-18).[130]

This reputation is also valuable outside the church. Corporations are pure profit-making entities. And yet, many still make donations. Why? Because it builds an economically valuable reputation.[131]

The same is true for people. In experiments, charitable people are more likely to be chosen for leadership positions or joint ventures.[132] A charitable reputation has real economic benefits, both right now and in the future.

Don't become less rich: Enjoy your lasting foundation!

This passage gives instructions for enjoying wealth. Indeed, it gives instructions for enjoying "all things" that God richly provides. This enjoyment happens now. And it happens later.

Any enjoyment from bingeing is only right now. It's extremely short-lived. The inevitable consequences of depression and addiction follow. Bingeing makes the future worse.

Any enjoyment from burying is not right now. It's only someday. Except that someday never happens. The habits of accumulation never change. The hoarder never stops hoarding.

These don't create lasting enjoyment. No one faces the end of life and thinks, "I wish I had fed my addictions even more!" No one thinks, "I wish I had hoarded up even more stuff to die with!" We won't look back on these things with enjoyment. We may even look back on them with regret. And if we're eternal, we'll look back on them for a long time.

The enjoyment from accomplishing good works is different. It happens right now. It's enjoyable right now. It's also enjoyable to look back on in the future.

It's enjoyable today. It's enjoyable tomorrow. It will be enjoyable next year. It's like a financial fund (or foundation) that just keeps paying enjoyment dividends. It is storing up for ourselves the treasure of a good foundation for the future (1 Timothy 6:19).

And when we're facing the end of life, it will still be enjoyable to think about. Even after we die, the enjoyment continues. Using wealth in this way results in enjoyment now and later. It's the path to maximum enjoyment.

Don't become less rich: Poverty is not the goal!

This passage gives instructions for wealth enjoyment. But underlying this good life advice is a spiritual conflict. Paul is fighting a two-front theological battle. Of course, he's fighting a theology of greed and endless accumulation (1 Timothy 6:5, 9-10). But he's also fighting a theology of asceticism (Colossians 2:18-23).

What is asceticism? Picture the "holy man" of eastern religions. He owns nothing. He rejects

holding and enjoying material things. This might appear religious or wise. But it's not Christian.

Paul says that trying to become righteous this way is actually opposed to Christ (Colossians 2:20-22). It even risks disqualifying you as a Christ follower! Paul warns,

> "Let no one disqualify you, insisting on asceticism" (Colossians 2:18a ESV).[133]

Don't be fooled by the voluntary poverty and physical self-denial of the eastern mystic. Paul explains,

> "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." (Colossians 2:23 ESV)

This isn't just a historical issue in the church. It's a modern problem. Asceticism in the church treats the rich Christian as just barely a Christian. It says the real Christian would demonstrate their righteousness by becoming voluntarily poor.

But this is a lie. Poverty is not a spiritual discipline. It's just a circumstance. The real Christian can say,

> "I know how to get along with little, and I also know how to live in prosperity; in any and every circumstance I have learned the

> secret of being filled and going hungry, both of having abundance and suffering need." (Philippians 4:12)

The greedy hoarder can't "get along with little." The ascetic can't "live in prosperity." The Christian can do both. Poverty and riches are just circumstances – not spiritual conditions.

1 Timothy 6:17 does something theologically powerful. It defines God's identity. It describes

> "God, the One who richly provides us with all things for [the purpose of] enjoyment."

Notice the contrast. The ascetics' god rejects enjoying material things. Their god is a different god.[134]

Enjoyment is God's plan. It's not more spiritual to reject God's rich provision. It's not more righteous to avoid enjoying it. At best, that frustrates God's intentions. At worst, it's an attempt at righteousness that's an alternative to Christ.

Misunderstanding sacrificial gifts as painful gifts

Joyful giving is nice, but isn't painful giving more righteous and sacrificial? Wouldn't it be

more spiritual to give away everything? No and no. Paul writes,

> "If I give away all I have, and if I deliver up my body to be burned, but have not love, I gain nothing." (1 Corinthians 13:3 ESV)

We can't give more than everything we have. We can't endure more pain than being burned alive. Does that make it a good gift? No. Paul says it all amounts to nothing.

The goal of giving is to feel and share joy and love.[135] Without this, the gift is pointless. Just making it bigger or more painful doesn't help.

This also reveals a modern misunderstanding about "sacrificial" giving. A donation can be a sacrifice (Hebrews 13:16; Philippians 4:18). But in Scripture, sacrifice means offering. It's a binary (yes/no) quality. It describes the use of a gift.

In the Old Testament, a bull, a dove, or even some flour can be a sacrifice. A bull costs more than a dove. But a bull cannot be "more sacrificial" than a dove. Either the gift is a sacrifice (an offering), or it's not.

In Bible terms, asking "How sacrificial was this gift?" makes no sense. It's like asking, "How dead was the dove?" Either it was sacrificed, or it wasn't. Either it was offered to God, or it wasn't.

The question confuses an English meaning of sacrifice ("painful") with the Bible meaning of sacrifice ("offering").[136]

The real question is, "Was the sacrifice pleasing (or acceptable) to God?" Old Testament sacrifices from the ungodly and unjust were not acceptable.[137] These gifts were still sacrificial.[138] They were still offerings to God.[139] But unless the giver's heart was right, they weren't acceptable.

So, too, in the New Testament, the giver's heart and emotion must be right. Otherwise, the gift, offering, or sacrifice won't be acceptable. It won't be pleasing to God, no matter how big or painful it is.

If we're not experiencing love and joy, we're doing it wrong. This doesn't mean we don't give big. It means we do it with the right emotion. We do it as a means of experiencing joy. We do it because we love to do it, not because we think painful giving is more righteous.[140]

Even if a gift happens to be costly or painful, the pain isn't the point. The joy is the point. This was true even of Jesus,

> "who <u>for the joy</u> set before Him endured the cross." (Hebrews 12:2b)

Paul describes the costly giving of those in Macedonia this way:

> "They gave as much as they could afford and even more" (2 Corinthians 8:3a CEV).

They gave a lot. They gave even beyond their ability. Does Paul praise the painfulness of their giving? No. He does the opposite. He describes how much fun they were having. Paul explains,

> "They gave as much as they could afford and even more, simply because they wanted to. They even asked and begged us to let them have the joy of giving their money for God's people." (2 Corinthians 8:3-4 CEV)

Giving a lot is great. But we should do it because it's joyful. We give as a means of wealth enjoyment. That's God's plan. That's why He richly provided it to us in the first place.

Our good-stewardship playground

In the Parable of the Minas, Jesus provides two examples of good stewards. The first delivered a 10X return. The second delivered only a 5X return. Did the master scold the second steward for not doing more? Not at all. Instead, he rewarded him enormously. He gave him five entire cities.

Being a good steward doesn't mean being a perfect steward. Scripture gives us enormous freedom in our own good-stewardship playground.

Are there limits on our giving within this good-stewardship playground? Sometimes, yes. Giving so much that it leaves our dependents a burden on the church is not okay (1 Timothy 5:8, 16). Providing the regular food, clothing, and shelter needed for contentment is our first responsibility (1 Timothy 6:8). Ignoring family needs and saying it's all "a gift to God" is not acceptable (Matthew 15:5-6; Mark 7:11-13).

Yet, beyond these basic obligations, we have great freedom in our joyful wealth management. We can choose to give a lot – even extravagantly and abundantly. Like the Macedonians, we can sometimes give even beyond our ability.

And yes, we can also choose to give much less. That's acceptable, too. Of course, we'll miss out on a lot. Paul explains,

> "the one who sows sparingly will also reap sparingly, and the one who sows generously will also reap generously." (2 Corinthians 9:6)

All of these are acceptable options in our good-stewardship playground. But it helps to remember that it's a playground. Have fun! The purpose is "for enjoyment" (1 Timothy 6:17). God loves a "hilariously" joyful [*hilaron*] giver (2

Corinthians 9:7).[141] If we give big like the Macedonians, we too should do it "out of abundant joy" (2 Corinthians 8:4). If we aren't experiencing joy and love, we're doing it wrong. Those gifts do us no good at all – no matter how big they are (1 Corinthians 13:3).

Wealth is just a tool

Wealth and possessions are tools. They are temporary, disappearing tools. God puts these tools in some people's hands. He puts other tools in other people's hands. God provides the tools for a reason. He provides the tools so that we can use them.

The proper response is not to bury the tools. (We don't bury wealth just so we can die with it.) That defeats the tools' purpose.

The proper response is not to reject the tools. (We don't live in self-righteous poverty like the ascetics of eastern religions.) That also defeats the tools' purpose.

The proper response is to use the tools. Put them to work. Use them to do good works. Use these temporary, disappearing tools to build something lasting.

Peter, Paul, and Mary sang the song "If I Had a Hammer." Like a hammer, wealth is a tool.

If God richly provides us with a hammer, what are we to do with it?

- Some would say, BINGE! See how hard you can hit yourself with that hammer. You and your friends can get really "hammered!"
- Some would say, BURY! Bury the hammer. That way, you can trust that it will always be there for you.
- Others would say, TOIL and bury! Do whatever it takes to get as many hammers as you can. You can die with a huge hammer collection!
- Still others would say, REJECT! The truly spiritual never carry tools. They are above all such material things.

But what does Scripture say? Tool collecting misses the point. Tool rejecting misses the point. What's the point? The point is enjoyment. Enjoy the tool by putting it to work. Use it to build good things.

We've been given a disappearing tool set. If we have many tools, that's great! We can put them to work. If we lose those tools and get a different set of tools, that's great, too! We can put those to work instead.

That's how we use the tools. That's how we enjoy the tools. That's their purpose. That's the

reason God gave them to us. That's joyful wealth management!

For more on this topic, see Chapter 14 in
Joyful Wealth Management: A Bible Study Discussion Guide [142]

FINAL ADVICE:

Grab life by the throat

What's the ultimate goal?

1 Timothy 6 talks all about wealth. It directs using wealth for enjoyment. It gives many ways to do so. We enjoy wealth by using it, not by hiding and protecting it. We put it to work. We use it

- To do intrinsically good works
- To be rich in beautifully good works
- To be ready and joyful sharers of abundance
- To be deeply connected fellowship-community sharers
- To store up for ourselves the treasure of a good foundation for the future

At the end of this list, we reach the end of the wealth discussion. At the end, it all has a purpose.[143] It is all,

> "so that they may take hold of that which is truly life." (1 Timothy 6:19b)

Now this is really living!

What's the purpose? It's to grab life. This isn't just talking about heaven. It's talking about real life, right now. Different translations call this

> "true life,"[144] "the life that is truly life,"[145] "life which is life indeed,"[146] "the life that really is life,"[147] "life that is real,"[148] "the real life,"[149] or "genuine life."[150]

This is not just living. This is the "abundant life" (John 10:10).[151] It's an amazing outcome. It's the outcome. It's life. What benefit could be better? Only one thing is better than life. True life, real life, life that is life indeed is better.

We've heard the expression. A person reaches a pinnacle moment. They stop to really enjoy it. And they say, "This is the life!" or "This is really living!" That's the idea behind this phrase.

Except it means more because it's not just a passing moment. It's an ongoing, lasting life experience. It's a continuing lifestyle.[152] It's an enduring identity.[153] It's a full life.[154] This "real life" includes

- Enjoying our impact
- Enjoying our status
- Enjoying our personal identity
- Enjoying our social identity

- Enjoying a bright future

Now that's really life! That's truly life. That's life indeed.

This isn't just theology. It's an observable reality. One author interviewed over 50 "mega" donors who gave millions. He explained,

> "Mega givers are filled with joy. You can pick them out in a crowd. I haven't been able to figure out why, but it's true – there's a sparkle and recognizable joy to their living - a *joie de vivre*."[155]

Professor Christian Smith and Hilary Davidson put it in formal terms. They summarize a mountain of research findings, explaining,

> "The association between generous practices and personal well-being is strong and highly consistent across a variety of types of generous practices and measures of well-being … generous practices actually create enhanced personal well-being."[156]

This isn't just esoteric eschatology. It's practical. It's scientifically proven. It's true. It's real life, right now.

It's a matter of life and death

Paul's wealth discussion starts with death. We can't take it with us when we go (1 Timothy 6:7). Some wealth management strategies lead to death

and suffering even while we're alive (1 Timothy 5:6; 6:9-10). But Paul ends with life. Smart wealth management can lead to real life, right now.

For Paul, wealth management is a matter of life and death. This is also true for Jesus. The Parable of the Rich Fool begins in death. Jesus told the parable because someone had buried their wealth and died with it. This divided a family. Inheritances often do. This family fight prompted Jesus' story. His story also ended in death. It showed how stacking up wealth just to die with it is foolish.

This parable is all about wealth and death. But it's also about wealth and life. Afterwards, Jesus explained the parable. He says,

> "one's life does not consist in the abundance of the things he possesses." (Luke 12:15b NKJV)

Different translations put it differently. Holding abundant wealth is not what life is "about."[157] It's not what life "consists in."[158] It's not what life is "made up of."[159] It's not how life "is measured."[160]

We can stack up as much as we want. We can build as many barns to store it as we want. No matter how much it is, one thing won't be there when we sort through it all. There's one thing we won't find. We won't find life.

Merely holding wealth does not lead to a genuine life. It doesn't lead to satisfaction. In fact, it's stressful. Moths and rust destroy. Thieves break in and steal (Matthew 6:19). Solomon explains that wealth is often held to the detriment of its owner (Ecclesiastes 5:13).

The right goal is not to hold abundant things. It's to have abundant life.[161] Abundant things can be useful. We can use them to pursue real life. But not if we simply possess them. If we just hold them, they don't help.

Real life doesn't come from possessing abundance. That's just saving it up to give to death.[162] Instead, it comes from using abundance. It comes from using it

> "to do good, to be rich in good works, to be generous and ready to share." (1 Timothy 6:18)

That's what allows us to

> "take hold of that which is truly life." (1 Timothy 6:19b)

Choose your epitaph

The right use of wealth becomes obvious if we start where Paul started. We start at the end. We start at the owner's death. What's it worth to the owner then? Nothing. We can't take it with us.

Leaving it to the next generation often ends poorly. It creates family fights. It funds harmful choices. Leaving behind too much unearned "death money" isn't a path to family harmony or happiness.

So, let's start at the end. What's the best ending summary of your earthly story? What epitaph do you want to leave behind? How about this one:

"He made a lot of money. The end."

Not very inspirational, right? God wants a different outcome for you. How about this one instead?

> "He accomplished a lot of personally meaningful good work. He helped create many beautiful, noble, inspirational good works that impacted so many people's lives. He was always joyfully generous and ready to share abundantly. His deep connection and support for his fellowship community strengthened it greatly. What an abundant life he lived! He really grabbed hold of that which is truly life!"

Isn't that a better epitaph? Who wouldn't want to trade for this one instead? We all would. Yet, those really are the options. These are the real-world outcomes.

Grab life by the horns!

Joyful wealth management isn't easy. It requires real effort. It requires planning and change. It's always easier to just put it off. It's easier to passively drift along, acting as if our wealth-holding can last.

But Scripture doesn't tell us to be passive. It says precisely the opposite. In English, we are to

> "take hold of that which is truly life." (1 Timothy 6:19b)

But "take hold" doesn't reveal the full sense of this word. It's *epilambanomai*. This is from

> *"Lambanō*, 'aggressively take' – properly, lay hold of something, showing personal initiative ('focused resolve')"[163]

Lambanō is aggressive. It's intense. Yet, our word is even more extreme. It adds an intensifier [*epi-*] on top of *lambanō*. A lexicon explains,

> "*Epilambanomai* (from epi, 'on, fitting' intensifying *lambanō* 'aggressively take')."[164]

The word expresses intensified aggression. It's forceful. It's often violent. The soldiers "seized"

[*epilabomenoi*] Simon of Cyrene, forcing him to carry the cross (Luke 23:26). In Acts 21:30,

> "The people rushed together, and taking hold [*epilabomenoi*] of Paul they dragged him out of the temple,"

Another crowd,

> "Took hold of [*epilabomenoi*] Sosthenes, the leader of the synagogue, and began beating him in front of the judgment seat." (Acts 18:17)

This violence also applies to our verse. Dr. Flavien Pardigon explains that in 1 Timothy 6:19 the word,

> "seems to also carry the connotation of force or violence."[165]

Timothy Dieppe agrees, explaining of the verse,

> "a connotation of violence may be intended."[166]

The verse directs aggressively grabbing hold of real life. It has the intensity of a real fight. This is not passively receiving a life. It's going out to "win"[167] real life by intense action. The idea is to "Grab life by the throat!"[168] This "is riding life for all it is worth."[169]

The instruction is clear. We don't approach wealth management passively. We don't just drift along with inertia. We don't put it off until

someday. We act with passionate – even violent – intensity. That's how we grab hold of the experience of real life, right now.

Enjoyment is a responsibility

Wealth enjoyment is the right path. It's a better way to live. But it's also a responsibility.

Let's start with a fundamental truth. Suppose a person has wealth. Who is responsible for the use of that wealth? They are. It's their wealth.

In Acts 5, Ananias lied about his gift of wealth. Peter responded by pointing to Ananias' ownership and control of his wealth. Peter said,

> "The property was yours before you sold it, and even after you sold it, the money was still yours." (Acts 5:4a CEV)

Ananias' gift wasn't mandatory. It wasn't required. It was his property. He was in charge. He didn't have to give any of it. But its use was still his responsibility. Lying about his gift was not okay.

If a person's wealth is used deceitfully, whose fault is that? It's their fault. If it's used to do evil, whose fault is that? That's also their fault. It's their wealth. So, it's their responsibility.

Suppose a man bets his entire fortune on one spin of a roulette wheel. Then, he loses it all. Whose fault is that? It's his fault. It was his money. He controlled it. And he chose to leave it all to chance.

Suppose a man decides to bury his wealth and die with it. Then, after all the family fights, it ends up being used for evil. It's used in a way that contradicts his values. Whose fault is that? It's his fault. It was his money. He controlled it. And he chose to leave it all to chance.

Will our buried wealth be used according to our values? It will if we use it. It will if we put it to work. Otherwise, who knows? Just burying the wealth to die with it is dumb. God calls this person a fool and asks,

> "Who will own it now?" (Luke 12:20b)

Solomon writes,

> "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?" (Ecclesiastes 2:18-19a)

There is a smarter way. We can guarantee that our wealth will be used to support our values. We can put it to work right now. We can use it

> "to do good, to be rich in good works, to be generous and ready to share" (1 Timothy 6:18).

We can achieve real wealth enjoyment in this way. We can aggressively grab hold of the real life, right now.

It's a great opportunity. And it's also a great responsibility. The burying bad steward is judged harshly. Just leaving it all to death is not wise. And it's not enjoyable.

Where to start

These verses talk a lot about giving, sharing, and making a real impact. But that's not where we start. We don't start by giving. We start by getting ready. We start by getting ready to joyfully share abundance.

First, we move from wealth to abundance. How much do we have? How much is beyond the basics we need for contentment? How much is extra? This helps define our abundance.

Scripture's most repeated instruction is to "fear not." That also applies to our financial planning. What financial fear is preventing us from holding wealth open-handedly? What fear would cause us to bury our wealth in the ground? What fear would cause us to explain this by saying, "I was afraid." What can we do to get to "fear not"? Pray about it. Plan it out.

If wealth sharing today feels too scary, start with tomorrow. Start with estate planning. What's

left after covering regular living needs of dependent family members? This amount is extra. It's an abundance.

What would you like to accomplish with this extra? Plan it out. What work expresses your inner desires and character? How can you make sure that it will happen? With a simple gift? A gift with instructions? An endowment? Put the plan in place.

That's a great first step. Even if something happens to you, the plan is in place. Now consider the next step. Wouldn't it be more fun to see some of that impact while you're still alive? Wouldn't that be a better way to follow the instruction of enjoying your wealth? What part might you be able to do now?

God had a purpose in richly providing to you. Fulfill God's intended purpose. Don't just passively wait to experience the life that is truly life. Violently take hold of it! Grab it by the horns! Begin to live the joyful life that God intended when He blessed you. Start today. Take the first step.

For more on this topic, see Chapters 15 & 16 in
Joyful Wealth Management: A Bible Study Discussion Guide [170]

Appendix:

Three more passages on wealth

The right use of wealth is to use it for enjoyment. We get the most enjoyment from it by using it

- To do real good
- To be rich in beautiful-good works
- To be ready to joyfully share abundance
- To support and connect with a mutually-sharing fellowship community

Two philosophies oppose this approach. One argues for endless accumulation. This is the philosophy of the greedy, the hoarder, and the burying bad steward. Another argues for the superior righteousness of painful giving or intentional poverty. This is the philosophy of the ascetic.

Both philosophies can make their way into the modern church. Those who favor dying with large amounts of buried wealth often quote Proverbs 13:22. It mentions “an inheritance for grandchildren.” Those who believe in the superior righteousness of painful giving or voluntary poverty often reference the Widow’s Mite or the Rich Young Ruler.

Do these contradict God's plan of wealth enjoyment through doing good? No. The stories we tell about the text might contradict, but Scripture itself is consistent. That's why it's important to focus precisely on the text itself. What does it actually say? What does it not say? When we look at the actual text, Scripture agrees.

What about Proverbs 13:22's "inheritance for grandchildren"?

Solomon left a large estate. He called this result "a great evil."[171] But Solomon also wrote Proverbs 13:22,

> "A good person leaves an inheritance to his grandchildren,
> And the wealth of a sinner is stored up for the righteous."

Is Solomon contradicting himself? Is leaving a large estate now a good goal? Did he change his mind? No.

The confusion comes from thinking that the grandchildren's "inheritance" is financial. It's not. In fact, it can't be. The word for "leaves" describes a <u>direct</u> transfer.[172] It's not parent-leaves-to-child and, maybe someday, child-leaves-to-grandchild.[173] The verse describes an inheritance that goes directly from the parent to the grandchild.

Here's the problem. In ancient Israel, it was not legally possible to leave a financial inheritance directly to a grandchild.[174] Israel had no such testamentary freedom. For example, a person couldn't change inheritance shares between favored and disfavored sons (Deuteronomy 21:16). Even if there were no sons, the owner still had no choice regarding who would inherit (Numbers 27:8-11).

So, if you couldn't legally leave money to a grandchild, what was this inheritance? In the language of Proverbs, a person can inherit many things, not just money. He can inherit honor (Proverbs 3:35), foolishness (Proverbs 14:18), good (Proverbs 28:10), and even the wind (Proverbs 11:29). In Psalms, he can inherit the teachings of Scripture (Psalm 119:111).[175]

Could a good person leave an inheritance of an honorable name directly to his grandchildren? Yes. Could he directly transfer an inheritance of the teachings of Scripture? Yes. Could he directly leave an inheritance of wisdom? Yes. Could he directly leave financial wealth? No. That wasn't possible.

The verse doesn't compare the sinner's wealth to the good person's wealth. (In fact, it never says the good person has any wealth at all.)

Instead, it contrasts the legacy of being a good person with the legacy of buried wealth.[176]

The Hebrew word for "good" used in Proverbs 13:22 means visible, beautiful good.[177] It specifically references being ethical.[178] Thus, the idea is this:

> "A [beautifully-good, ethically-inspirational] person [directly transfers] an inheritance to his grandchildren,
>
> And the wealth of a sinner is stored up for the righteous." (Proverbs 13:22)

We see this idea more clearly in several translations. For example, one reads,

> "A good man leaves an inheritance [of moral stability and goodness] to his children's children, and the wealth of the sinner [finds its way eventually] into the hands of the righteous, for whom it was laid up." (Proverbs 13:22 AMPC, *bracketed words in original*)

Another puts it this way:

> "A good life gets passed on to the grandchildren; ill-gotten wealth ends up with good people." (Proverbs 13:22 MSG)

Solomon's point is this. Don't be the sinner who just dies with their hoarded wealth. This stored wealth ends up erasing and reversing the sinner's legacy. Instead, be an ethically

inspirational, visibly good person. Doing this leaves a legacy that directly benefits grandchildren.

This inspirational example becomes part of their family and personal identity. That is how

> "A good man leaves an inheritance of moral stability and goodness to his children's children."

It's how

> "A good life gets passed on to the grandchildren."

What about the Widow's Mite?

Asceticism seeks holiness by denying material goods. It promotes the idea that painful giving and intentional poverty are more righteous. But what do we know about the biggest, most painful gifts? We know that just being big, or painful, doesn't help. Paul explains,

> "If I give away all I have, and if I deliver up my body to be burned, but have not love, I gain nothing." (1 Corinthians 13:3 ESV)

Without experiencing joy and love, giving is pointless.[179] Giving bigger or more extreme doesn't change this.

Yet we do have an example of someone who gave away everything. This is the story of the

widow's mite (Luke 20:45-21:6; Mark 12:38-13:2). Does this give us an example of an ideal donor?

That's not what Scripture says. Jesus says only one thing about the widow. He says simply, "She put in more."[180] He doesn't say, "She did it the right way." He doesn't say, "Go and do likewise." He says simply and truthfully, "She put in more."

Did Jesus tell others to copy the widow? Quite the opposite. He ends the story by explaining why giving to the temple – both for the poor widow and the rich – was pointless. The temple they were both donating to was about to be destroyed. Not one stone would be left on another.

This is not a story of praise. It's a story of condemnation and destruction. It's not a story of "Go and do likewise." It's a warning – a story of "Beware!" It begins with Jesus telling his disciples,

> "Beware of the teachers of the law." (Luke 20:46 NIV)

Jesus explains,

> "They devour widows' houses and for a show make lengthy prayers. These men will be punished most severely." (Luke 20:47 NIV)

The next verse continues,

> "As Jesus looked up, he saw the rich putting their gifts into the temple treasury. He also

saw a poor widow put in two very small copper coins." (Luke 21:1-2 NIV)

The teachers of the law stole from widows. What little this widow had left, they ended up controlling as part of the temple treasury. They got everything.

Then, they tried to appear righteous. They gave part of their money to the temple. But Jesus says their gifts were small and pointless. Their gifts were small. The widow "put in more." Their gifts were pointless. The temple their gifts supported was about to be destroyed.

Was this widow an ideal donor? There are two correct answers: We don't know, and it doesn't matter.

We don't know because we don't have that information. Jesus says she "put in all she owned." Scripture tells us that giving away all our possessions does no good without the right emotion. What was the widow's emotion? We don't know.

We don't know, and it doesn't matter. It doesn't matter because that's not the point of the teaching. This is about bad people and bad giving. Stealing from widows and then using part of it to make small, pointless gifts won't work.

Jesus never said, “Be like this widow.” Instead, his message was, “Don’t be like these evil scribes.” Scripture gives many positive examples on how to give the right way. This just isn’t one of them.

What about the Rich Young Ruler?

Did Jesus ever tell someone to give away everything? Yes. In talking with the rich young ruler, Jesus says,

> “One thing you lack: Go your way, sell whatever you have and give to the poor, and you will have treasure in heaven; and come, take up the cross, and follow Me.” (Mark 10:21 NKJV)

This was an extreme request! But it came with an extreme opportunity. It was an offer to join the inner band of disciples. This was a special offer, not open to everyone (Luke 8:38-39). However, this big opportunity came at a cost.

The big cost wasn’t the loss of his wealth. It was the loss of his life. Jesus says, “come, take up the cross, and follow Me.” At this time, the cross wasn’t yet a symbol of redemption. It was just an instrument of execution. Joining this inner group ended in execution. Jesus makes this clear. Saying “take up the cross” was like saying “put the hangman’s noose around your neck” or “sit in the electric chair.”

God's plan is for us to use wealth for the purpose of enjoyment. Suppose you're joining a group on a mission of no return. It will be a fatal journey. You are young, unmarried, and you have no family needing support. Also, you've got some wealth. (In other words, you're in the situation of the rich young ruler.)

What is the most enjoyment you can get out of your wealth? Here's a hint:

> "For we have brought nothing into the world, so we cannot take anything out of it, either." (1 Timothy 6:7)

You can't get any enjoyment from the wealth once you're dead. And you're joining a mission of no return.

What does that mean? It means <u>now</u> is the time to enjoy it – all of it! How? Bingeing doesn't work. (You don't have much time for that anyway.) Burying it for future use is pointless. You're on a terminal mission.

It's time to enjoy it. And you've got to do it fast. What's the solution? Jesus gives the right answer. Take pleasure in bringing joy to those in need. Give it to the poor. Throw a giant party! Make it rain on the poor. That's how you enjoy it right now. That's also how you enjoy it in the future. It's the way to have treasure in heaven – where you will likely be very soon!

In this extreme circumstance, this is the right use of wealth. It's the only way to get enjoyment from that wealth. This doesn't contradict wealth enjoyment. It directs wealth enjoyment.

The rich young ruler doesn't follow this instruction.[181] If he didn't have wealth, he could have more easily joined Jesus and the disciples. But because he had wealth, he didn't do this. His wealth gave him less freedom, not more. Jesus wasn't asking for the painful sacrifice of wealth. He was showing how to get the most enjoyment and benefit from the wealth before it was too late.

After the young man leaves, Jesus continues teaching. He emphasizes the benefits, both immediate and future, of giving.

> "Jesus said, 'Truly I say to you, there is no one who has left house or brothers or sisters or mother or father or children or farms, for My sake and for the gospel's sake, but that he will receive a hundred times as much now in the present age, houses and brothers and sisters and mothers and children and farms, along with persecutions; and in the age to come, eternal life.'" (Mark 10:29-30)

Giving it all away isn't always right or always wrong. In some circumstances, it's the smartest thing to do. It can maximize enjoyment both now and later. In other circumstances, giving

it all away is stupid. It literally “gains nothing” for the donor.

Giving makes sense only when it fulfills the right purpose. We don’t give wealth as a means of suffering in order to demonstrate our righteousness. That’s not God’s plan. We give as a means of using wealth for enjoyment. That’s why he gave it to us in the first place!

Endnotes

[1] Unless otherwise noted, Scripture quotations are taken from the (NASB®) New American Standard Bible®, Copyright © 1960, 1971, 1977, 1995, 2020 by The Lockman Foundation. Used by permission. All rights reserved. lockman.org. Note also that all Greek text is ALA-LC Romanized and italicized throughout this book including modifying Greek script in quotations.

[2] Hill, G., & Archer, G. (2021). *HELPS Lexicon* [Software]. HELPS Ministries Inc. www.thediscoverybible.com. The phrase "the uncertainty of riches" in 1 Timothy 6:17 uses the word *adēlotēti*. This has the meaning range of uncertain, disappearing, and hidden. For a discussion see *The Biblical fundraiser in ancient words: The historical ministry of major gifts fundraising,* Chapter 8-III.

[3] The oldest record of 1 Timothy 6:17 in the Codex Siniaticus uses [*en tō nyn kairō*]. See also 2 Corinthians 8:14, "at this present time [*en tō nyn kairō*] your abundance will serve as assistance for their need." For *kairos* as "this opportune moment," *see* Bauer, W., Danker, F. W., Arndt, W. F., & Gingrich, F. W. (2000). *Kairos*. In A Greek-English lexicon of the New Testament and other early Christian literature (3rd ed.). University of Chicago Press. For a discussion of this textual variant in 1 Timothy 6:17, see *The Biblical fundraiser in ancient words: The historical ministry of major gift fundraising*, Chapter 8-I.

[4] Available for free at EncourageGenerosity.com. See also, *The Biblical fundraiser in ancient words: The historical ministry of major gift fundraising*, Chapter 8-II, and *The Biblical fundraiser in modern practice: Helping Christians enjoy their wealth*, Chapter 8-I.

[5] Chan, M. (2016, Jan. 12). Here's how winning the lottery makes you miserable. *Time magazine*. https://time.com/4176128/powerball-jackpot-lottery-winners/

[6] Depending on your generation and genre, this might bring to mind Kurt Cobain, Naomi Judd, Del Shannon, Brad Delp (Boston), Vince Welnick (Grateful Dead), Chris Cornell (Soundgarden), Michael Hutchence (INXS), Chester Bennington (Linkin Park), or Richard Manuel (The Band).

[7] Matthew 24:49; Luke 12:45

[8] Matthew 24:51; Luke 12:46. This is literally "to cut in two parts." However, Thayer argues, "But in the text the words which follow, and which imply that the one thus 'cut asunder' is still surviving, oppose this interpretation; so that here the word is more fitly translated cut up by scourging, scourge severely." Thayer, J. H. (1889). *A Greek-English lexicon of the New Testament.* American Book Company. p. 153, *dichotomeō.*

[9] The Greek word translated "covering" here is *skepasmata* from *skepasma* meaning "Chiefly clothing, but also house" Danker, F. W., & Bauer, W. (2021). *A Greek-English lexicon of the New Testament and other early Christian literature* (4th ed., p. 824). University of Chicago Press; For example, an interlinear translation renders the word in 1 Timothy 6:6 as "shelter-effects" and "protective-covering." Concordant Publishing Concern. (2009). *Concordant Greek text sublinear* (Version 1.5). Concordant Publishing Concern. The New English Translation (NET) Bible translates this as simply "shelter."

[10] In 387 A.D., John Chrysostom wrote of 1 Timothy 6:17, "We build houses that we may have a habitation; not that we may make an ambitious display. What is beyond our wants, is superfluous and useless. Put on a sandal which is larger than your foot: you will not endure it; for it is a hindrance to the step. Thus also a house larger than necessity requires, is an impediment to your progress towards heaven." Chrysostom, J. (1889). Concerning the statutes, Homily 2.15. In P. Schaff (Ed.), *Nicene and Post-Nicene Fathers, First Series, Vol. 9* (W.R.W. Stephens, Trans.). Christian Literature Publishing Co. https://www.newadvent.org/fathers/190102.htm

[11] Hedenus, A. (2011). Finding prosperity as a lottery winner: Presentations of self after acquisition of sudden wealth. *Sociology, 45*(1), 22-37, p. 22. *See also* at p. 28, "Many of them indicated that they for the most part engaged in everyday consumption and only seldom purchased any 'unnecessary' items."

[12] Available for free at EncourageGenerosity.com. See also *The Biblical fundraiser in modern practice: Helping Christians enjoy their wealth*, Chapter 7-II.

[13] Fitzgerald, F. S. (1926). *The rich boy.* Project Gutenberg Australia http://gutenberg.net.au/fsf/THE-RICH-BOY.html

[14] In the form of an actual conversation, this exchange is apocryphal. However, it comes from a passage in Hemingway's fiction that references Fitzgerald. Hemingway writes in *The Snows of Kilimanjaro*, "He remembered poor Julian and his romantic awe of them and how he had started a story once that began, 'The very rich are different from you and me.' And how someone had said to Julian, 'Yes, they have more money.'" Hemingway, E. (1966). The snows of Kilimanjaro. In *The short stories of Ernest Hemingway* (pp. 52–77). Scribner. (Original work published 1936)

[15] The median retirement account savings for those aged 55-65 was $120,000 in 2019. The median household income was $69,560. See Shrider, E. A., Kollar, M., Chen, F., & Semega, J. (2021, Sept. 14). *Income and poverty in the United States: 2020*. United States Census Bureau. Report P60-273. https://www.census.gov/library/publications/2021/demo/p60-273.html ; PwC. (2023). Retirement in America. https://www.pwc.com/us/en/industries/financial-services/library/retirement-in-america.html

[16] Kopczuk, W. (2007). Bequest and tax planning: Evidence from estate tax returns. *The Quarterly Journal of Economics, 122*(4), 1801-1854. Figure I.

[17] Love, D. A., Palumbo, M. G., & Smith, P. A. (2009). The trajectory of wealth in retirement. *Journal of Public Economics, 93*(1-2), 191-208, p. 191.

Another study reported, "This was not what we expected to find: on average across all wealth levels, most current retirees still had 80% of their pre-retirement savings after almost two decades of retirement … One-third even grew their assets over the course of retirement…" Ackerley, A. & Nefouse, N. (December, 2023). *To spend or not to spend.* Blackrock. p.2. https://www.blackrock.com/us/individual/literature/whitepaper/ spending-retirement-assets-final-whitepaper.pdf.

Many other studies also reflect this same tendency to hold or increase wealth during retirement. *See, e.g.,* Browning, C., Guo, T., Cheng, Y., & Finke, M. (2016). Spending in retirement: Determining the consumption gap. *Journal of Financial Planning,* 42-53; Forsyth, P. A. (2022). Short term decumulation strategies for underspending retirees. *Insurance: Mathematics and Economics, 102*, 56-74.

[18] Hill, G., & Archer, G. (2021). *HELPS Lexicon* [Software]. HELPS Ministries Inc. www.thediscoverybible.com

[19] "And I will say to myself, 'You have many goods stored up for many years to come; relax, eat, drink, and enjoy [*euphrainou*] yourself!'" (Luke 12:19). This is not the same word for enjoyment as in 1 Timothy 6:17. The ending phrase is more commonly translated, "eat, drink, and be merry." It often references a celebration. For example, the word is used for the father's celebration of the prodigal son's return, "and bring the fattened calf, slaughter it, and let's eat and celebrate [*euphranthōmen*]; for this son of mine was dead and has come to life again; he was lost and has been found.' And they began to celebrate [*euphrainesthai*]." (Luke 15:23-24).

[20] The man may have been expecting Jesus, as a rabbi, to advocate for the Jewish law rather than the prevailing Roman law. Note that Deuteronomy dictates, "When the man divides his inheritance, he may not give the larger inheritance to his younger son, the son of the wife he loves, as if he were the firstborn son."

(Deuteronomy 21:16 NLT). These same restrictions did not exist in Roman law.

[21] Good News Translation

[22] International Standard Version; GOD'S WORD® Translation

[23] Weymouth New Testament

[24] Legacy Standard Bible

[25] Legacy Standard Bible

[26] Eddie Thompson phrases the question this way: "What percentage of your children's total inheritance would you like to give outright at death, to give as an ongoing income stream, or to give as lump-sum payments over a period of time?" Thompson, E. (2011, May 16). *Helping donors answer their most perplexing question. Thompson & Associates*. https://ceplan.com/helping-donors-answer-their-most-perplexing-question-2

[27] Thompson, J. & James, R. N. III. (2025). *Dissipation of inheritance windfalls and the case for time-phased transfers: An empirical assessment from HRS data*. Confirming similar results for a younger age group found in 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.

[28] The likelihood that a financial windfall would be entirely exhausted when measured about 12 months later was greater for inheritances than for other financial windfalls when controlling for total windfall size.

[29] 1 Timothy 5:8 uses *arkesthēsometha*, future indicative passive of *arkeō*. *Arkeō* is translated in various places in the NASB as "content," "enough," "sufficient," or "satisfied" and in Strong's concordance as "be content," "be enough," "suffice."

[30] Luke 19:22; Matthew 25:26; Matthew 25:30

[31] Luke 19:24; Matthew 25:28

[32] Matthew 25:30

[33] Matthew 24:49; Luke 12:45

[34] Luke 12:45-46; 19:22, 24; Matthew 24:49-51; 25:26, 28, 30.

[35] Available for free at EncourageGenerosity.com. See also, *The Biblical fundraiser in ancient words: The historical ministry of major gift fundraising*, Chapter 8-III; and *The Biblical fundraiser in modern practice: Helping Christians enjoy their wealth*, Chapter 7-II.

[36] *Boulomai*. Hill, G., & Archer, G. (2021). *HELPS Lexicon* [Software]. HELPS Ministries Inc. www.thediscoverybible.com

[37] *Id.*

[38] Bonhoeffer, D. (1937/1979). *The cost of discipleship*. Macmillan Publishing. p. 197.

[39] Calvin, J. (1561/2018). A word to the wealthy (1 Timothy 6:17-19). In R. White (Tr.), *Sermons on First Timothy* (pp. 785-798). The Banner of Truth Trust. p. 797.

[40] The phrase "the uncertainty of riches" in 1 Timothy 6:17 uses the word *adēlotēti*. This has the meaning range of uncertain, disappearing, and hidden. For a discussion see *The Biblical fundraiser in ancient words: The historical ministry of major gifts fundraising,* Chapter 8-III.

[41] See discussion on the use of the colon here in *The Biblical fundraiser in ancient words: The historical ministry of major gifts fundraising*, Chapter 7.

[42] Webster's Bible Translation

[43] American Standard Version; English Revised Version; Literal Standard Version; World English Bible; Young's Literal Translation

[44] Contemporary English Version

[45] Brenton Septuagint Translation; "troublesome task" in the International Standard Version

[46] Douay-Rheims Bible

[47] Commenting on 1 Timothy 6:17, Troy Roberson writes, "Enjoying your life is a privilege that most people don't have, either because they were brought up in a certain lifestyle or because they are ignorant … You have the choice to make your life enjoyable." Roberson, T. A. (2017). *Understanding spiritual and physical health: A Biblical perspective.* WestBow Press.

[48] Available for free at EncourageGenerosity.com. See also, *The Biblical fundraiser in ancient words: The historical ministry of major gift fundraising*, Chapter 6; and *The Biblical fundraiser in modern practice: Helping Christians enjoy their wealth*, Chapter 4 & 6.

[49] This translation modifies the NASB by removing the phrase ". Instruct them". The excised phrase is italicized in the NASB, indicating that it does not appear in the original text. The omitted period is replaced by a colon, reflecting that this is not two sentences but one continuous sentence where the phrase "for enjoyment" is elucidated by the subsequent list of infinitive phrases. (See a full discussion of this in *The Biblical fundraiser in ancient words: The historical ministry of major gifts fundraising,* Chapter 7.) The phrase "for enjoyment" replaces "to enjoy" in order to highlight that this is a purpose clause and not an infinitive like the subsequent "to" phrases. The term "high-minded" replaces "conceited" as it is closer to the textual sense of the original term *hypsēlophronein* where *hypsēlo* references "high" and *phronein* references "mind."

[50] 6:7 is a direct death reference. 6:9-10 then uses seven death-related words: *pagida, blaberas, bythizousin, olethron, apōleian, kakōn, periepeiran, odynais*. The unit sequence is death[7]–pause[8]–death[9-10]–pause[11-16]. See *The Biblical fundraiser in ancient words: The historical ministry of major gift fundraising*, Chapter 15-III.

[51] 6:17b "rich in the now time" *plousiois en tō nyn aiōni.* (This is time as age, *aiōni*, or perhaps as this present opportune moment, *kairō*, as found in the Codex Sinaiticus)

[52] 6:17c "not being high-minded" *mē hypsēlophronein.*

[53] 6:17d "Nor to-have-hoped in of-riches" *mēde ēlpikenai epi ploutou.*

[54] 6:17e "of-riches uncertainty/hiddenness" *ploutou adēlotēti.*

[55] 6:17f "but on God the-One providing us all-things richly" *all' epi Theō tō parechonti hēmin panta plousiōs.*

[56] 6:17g "for [the purpose of] enjoyment" *eis apolausin.*

[57] 6:18a "to-do-good [intrinsically good]" *agathoergein.* This word appears nowhere else in Greek literature except in Acts 14:17 where it describes God richly providing to all; here is our matching godly provision to others.

[58] 6:18b "to-be-rich in works good [beautiful, visible, noble]" *ploutein en ergois kalois.*

[59] 6:18c "generous in distributing" *eumetadotous*. Also "open-handed" in some translations such as Centenary Translation of the New Testament; Goodspeed New Testament; Moffatt New Testament; Montgomery New Testament; Twentieth Century New Testament; Weymouth New Testament; Williams New Testament.

[60] 6:18d "ready-to-share" *koinōnikous.*

[61] 6:19a "treasuring-up for-themselves a-foundation good for the future" *apothēsaurizontas heautois themelion kalon eis to mellon.*

[62] 6:19b "so-that they-may-take-hold of that-which-is-indeed life" *hina epilabōntai tēs ontōs zōēs.*

[63] It is the left side of an X, or chi in Greek, hence the term "chiastic" structure.

[64] *See also* Acts 14:17, "yet He did not leave Himself without witness, in that He did good and gave you rains from heaven and fruitful seasons, satisfying your hearts with food and gladness." Similarly, the first-century Christian treatise, *The Didache*, includes the same phrase, *eis apolausin*, in "You gave food and drink to men for enjoyment, that they might give thanks to You." Anonymous. (1886). The Didache (M. B. Riddle, Trans.). In *Anti-Nicene fathers*, Vol. 7. Christian Literature Publishing. 10.3.

[65] Available for free at EncourageGenerosity.com. See also, *The Biblical fundraiser in ancient words: The historical ministry of major gift fundraising*, Chapters 7-I, 7-II; and *The Biblical fundraiser in modern practice: Helping Christians enjoy their wealth*, Chapter 7-I.

[66] Chrysostom, J. (1889). Concerning the statutes, Homily 2.14. In P. Schaff (Ed.), *Nicene and Post-Nicene Fathers, First Series* (Vol. 9, W. R. W. Stephens, Trans.). Christian Literature Publishing Co. https://www.newadvent.org/fathers/190102.htm [Modified to modernize the language].

[67] Rooney, P. M. & Frederick, H. K. (2007). *Portraits of donors: Bank of America study of high net-worth philanthropy.* The Center on Philanthropy at Indiana University. p. 11.

[68] Hill, G., & Archer, G. (2021). *HELPS Lexicon* [Software]. HELPS Ministries Inc. www.thediscoverybible.com

[69] For a word study discussing this full meaning see *The Biblical fundraiser in ancient words: The historical ministry of major gifts fundraising,* chapter 6-I "God the provider."

[70] Providing is a characteristic of God from the Garden of Eden forward. Genesis 22:14 reads, "And Abraham named that place The LORD Will Provide, as it is said to this day, 'On the mountain of the LORD it will be provided.'" Some use the name of this place, Jehovah-jireh or Yahweh Yireh as equivalent to a name for God, referencing "God the provider."

[71] *See, e.g.,* Psalm 145:15-16, "The eyes of all look to You, and You give them their food in due time. You open Your hand and satisfy the desire of every living thing."

[72] New International Version

[73] New Living Translation

[74] GOD'S WORD® Translation

[75] Good News Translation

[76] Parable of the Rich Fool (Luke 12:13-21); Parable of the Minas (Luke 19:11-27); Parable of the Talents (Matthew 25:14-30).

[77] Frey, B. & Stutzer, A. (2002). What can economists learn from happiness research? *Journal of Economic Literature, 40*, 402-435.

[78] Lyubomirsky, S. (2011). *Hedonic adaptation to positive and negative experiences.* Oxford University Press.

[79] Konrath, S. (2022). The joy of giving. In G. Shaker, E. Tempel, S. Nathan & B. Stanczykiewicz (Eds.), *Achieving excellence in fundraising* (5th ed., pp. 45-56). Wiley.

[80] Wiepking, P., & Breeze, B. (2012). Feeling poor, acting stingy: The effect of money perceptions on charitable giving. *International Journal of Nonprofit and Voluntary Sector Marketing, 17*(1), 13-24. Table 4: Model 1 and Model 2.

[81] *Id.,* p. 13.

[82] Available for free at EncourageGenerosity.com. See also, *The Biblical fundraiser in ancient words: The historical ministry of major gift fundraising*, Chapter 6-IV; and *The Biblical fundraiser in modern practice: Helping Christians enjoy their wealth*, Chapter 12.

[83] Calvin, J. (1561/2018). A word to the wealthy (1 Timothy 6:17-19). In R. White (Tr.), *Sermons on First Timothy* (pp. 785-798). The Banner of Truth Trust. p. 795.

[84] Wiersbe, W. (1981). *Be faithful*. ChariotVictory Publishing. p. 87.

[85] Available for free at EncourageGenerosity.com. See also, *The Biblical fundraiser in ancient words: The historical ministry of major gift fundraising*, Chapters 7-III & 7-IV; and *The Biblical fundraiser in modern practice: Helping Christians enjoy their wealth*, Chapter 7-III.

[86] Hill, G., & Archer, G. (2021). *HELPS Lexicon* [Software]. HELPS Ministries Inc. www.thediscoverybible.com

[87] In 1882, Henry Spence explained, "The rich should set their affections and place their trust, not in these uncertain riches, but in God, the bestower of them, who wills, too, that His creatures should find pleasure in these His gifts – given to us to enjoy. This is another of the many sayings of the old man St. Paul, in which he urges on the people of God, that their kind Master in heaven not only allows men reasonable pleasures and gratifications, but even Himself abundantly provides such for them." Spence, H. D. M. (1882). Timothy. In C. J. Ellicott (Ed.), *The epistles to the Colossians, Thessalonians, and Timothy. The commentary for schools*. Cassell, Petter, Galpin & Co. p. 270.

[88] "This is the first time *agathoergein* occurs in Greek literature." 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. 92.

[89] "'Do good' is a single word in the Greek, a word used in only one other place in the New Testament, where it speaks of God showering his good gifts on his hearers (Acts 14:17)." Hughes, R. K. & Chapell, B. (2000). *1 & 2 Timothy and Titus*. Crossway Books. p. 162.

[90] Similarly, Paul points to Jesus' gift in his fundraising appeal in 2 Corinthians 8:9. This imitation of God is also known as, "the mimetic gift – one gives in order to follow the example of Jesus." Chastenet, P. (2022). Giving under God's gaze: Figures of the gift in the Bible and in the work of Jacques Ellul (C. Roy, Trans.). In J. M. Rollison (Ed.), *Jacques Ellul and the Bible: Towards a hermeneutic of freedom* (pp. 168-188). The Lutterworth Press. p. 171.

[91] Available for free at EncourageGenerosity.com. See also, *The Biblical fundraiser in ancient words: The historical ministry of major gift fundraising*, Chapter 9; and *The Biblical fundraiser in modern practice: Helping Christians enjoy their wealth*, Chapter 9.

[92] Souter, A. (1917). *A pocket lexicon to the Greek New Testament*. Oxford University Press. p. 2. (parentheses removed)

[93] Souter, A. (1917). *A pocket lexicon to the Greek New Testament*. Oxford University Press. p. 123. *See, e.g.,* Luke 21:5, "And while some were talking about the temple, that it was decorated with beautiful [*kalois*] stones and vowed gifts."

[94] 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. 91-92.

[95] Lenski, R. C. H. (1946). *Interpretation of St. Paul's Epistles to Timothy, Titus, and Philemon*. Augsburg Fortress. p. 730.

[96] Here, the Septuagint uses "*agathon* [good]," and Paul uses the compound "*agathoergein* [to do good]." The Septuagint writes of the goal as "*tou poiein agathon en zōē autou* [to do good in his life]." Paul writes of the goal as "*agathoergein* [to do good] … *hina epilabōntai tēs ontōs zōēs* [so that they may take hold of that which is indeed life]."

[97] "I perceived that there is nothing better for them than to be joyful and to do good as long as they live;" (Ecclesiastes 3:12, ESV); "I know that there is nothing better for people than to be happy and to do good while they live." (Ecclesiastes 3:12 NIV); "I know that there is nothing better for them than to rejoice and to do good in one's lifetime;" (Ecclesiastes 3:12, NASB).

[98] Available for free at EncourageGenerosity.com. See also, *The Biblical fundraiser in ancient words: The historical ministry of major gift fundraising*, Chapter 10; and *The Biblical fundraiser in modern practice: Helping Christians enjoy their wealth*, Chapter 10.

[99] For a discussion of this see *The Biblical fundraiser in ancient words: The historical ministry of major gifts fundraising,* Chapter 12.

[100] Aramaic Bible in Plain English

[101] Weymouth New Testament

[102] Darby Bible Translation

[103] Lamsa Bible

[104] "put a syde at home" Tyndale Bible of 1526.

[105] The verse directs us each to set aside "as he may prosper [*euodōtai*]." (This is also translated using "extra," "gain," or "surplus.") We set aside *euodōtai* in order to be *eumetadotous*. We set aside from the good abundance [*eu*-] that we receive along our path or journey [*odōtai*]. We use it to become a good abundance [*eu*-] sharer [*metadotous*]. We set aside received abundance in order to share abundance. [*See*, New Revised Standard Version: "put aside and save whatever extra you earn"; Weymouth New Testament: "put on one side and store up at his home whatever gain has been granted to him"; International Standard Version: "set aside and save something from your surplus". *See also* the similar abundance sharing themes in 2 Corinthians 8:14; 9:8, 11.]

[106] Berean Literal Bible

[107] Haweis New Testament

[108] Anderson New Testament, American Standard Version, English Revised Version, Lamsa Bible, Literal Standard Version, Smith's Literal Translation, Weymouth New Testament, Worsley New Testament, Young's Literal Translation.

[109] Schaff, P. (1889). Homily 20 on Second Corinthians. In T. W. Chambers (Trans.), *Nicene and Post-Nicene Fathers, First Series, Vol. 12.* Christian Literature Publishing Co. Revised and edited by Kevin Knight. https://www.newadvent.org/fathers/220220.htm ; This translation is from*, "Prōton tá hysterēmata tōn agiōn ou monon plēroute, alla kai perisseuete, toutesti, kai pleon tēs chreias autois parechete eita di autōn euphēmian anapempete tō Theō*" Patrologia Graeca 61 Colossians 537. *Homily 20 on Second Corinthians*; https://www.newadvent.org/fathers/220220.htm

[110] Available for free at EncourageGenerosity.com. See also, *The Biblical fundraiser in ancient words: The historical ministry of major gift fundraising*, Chapter 12; and *The Biblical fundraiser in modern practice: Helping Christians enjoy their wealth*, Chapter 12.

[111] The phrase "when it is gone" or "when it fails" is *hotan eklipē*. *Eklipē* means to die, expire, or come to an end. *Hotan* in the New Testament is "used of things which one assumes will really occur, but the time of whose occurrence he does not

definitely fix." Thayer, J. H. (1886/1889). *Greek-English lexicon of the New Testament*. The American Book Company. p. 458. *Hotan.*

[112] The term "high-minded" (instead of "conceited") is a bit closer to the 1 Timothy 6:17 Greek term *hypsēlophronein*: *hypsēlo* means "high/above" and *phronein* means "mind/concern." The idea is not being above or separated from the fellowship community or others.

[113] Available for free at EncourageGenerosity.com. See also, *The Biblical fundraiser in ancient words: The historical ministry of major gift fundraising*, Chapters 13 & 14; and *The Biblical fundraiser in modern practice: Helping Christians enjoy their wealth*, Chapters 13 & 14.

[114] Souter, A. (1917). *A pocket lexicon to the Greek New Testament*. Oxford University Press. p. 123. *See, e.g.,* Luke 21:5, "And while some were talking about the temple, that it was decorated with beautiful [*kalois*] stones and vowed gifts."

[115] Hill, G., & Archer, G. (2021). *HELPS Lexicon* [Software]. HELPS Ministries Inc. www.thediscoverybible.com

[116] Souter, A. (1917). *A pocket lexicon to the Greek New Testament*. Oxford University Press. p. 123.

[117] The bread of life (John 6:35); the light of the world (John 8:12); the door (John 10:9); the good shepherd (John 10:11); the resurrection (John 11:25); the vine (John 15:5).

[118] 1 Timothy 6:18

[119] 2 Corinthians 8:4; Romans 15:26

[120] 2 Corinthians 9:13; Hebrews 13:16

[121] Galatians 6:6

[122] Romans 12:13

[123] Philippians 4:15

[124] Paul's fundraising project in 2 Corinthians 8 & 9 was for the poor in the church in Jerusalem. Romans 15:26, "For Macedonia and Achaia have been pleased to make a contribution [*koinōnian*] for the poor among the saints in Jerusalem."

[125] Christian Standard Bible; Godbey New Testament; Catholic Public Domain Version.

[126] Explaining "For I mean not that other men be eased, and ye burdened: But by an equality," (2 Corinthians 8:13-14a, KJV), John Gill writes, "But by an equality, ... All that he meant was, that there might be an equality both in givers and receivers, proportioned to their several circumstances and stations of life:" Gill, J. (1748). *An exposition of the New Testament.* https://sacred-texts.com/bib/cmt/gill/co2008.htm

[127] 1 Timothy 5:9-10, "A widow is to be put on the list only if she is not less than sixty years old, having been the wife of one man, having a reputation for good works; and if she has brought up children, if she has shown hospitality to strangers, if she has washed the saints' feet, if she has assisted those in distress, and if she has devoted herself to every good work."

[128] Available for free at EncourageGenerosity.com. See also, *The Biblical fundraiser in ancient words: The historical ministry of major gift fundraising*, Chapter 11; and *The Biblical fundraiser in modern practice: Helping Christians enjoy their wealth*, Chapter 11 & Introduction.

[129] One commentary notes of *themelion*, "Thus, the word seems to have taken on a meaning approaching the ambiguous word 'funds.'" Dibelius, M. & Conzelmann, H. (1972). *The Pastoral Epistles: A commentary on the Pastoral Epistles*. Fortress

Press. p. 91. Different translations render the phrase as "storing up for themselves a good reserve" (Holman Christian Standard Bible), "laying up for themselves a good deposit" (Charles Thomson Translation), "treasuring up for themselves a good fund" (Riverside New Testament).

[130] 1 Timothy 5:17-18. This church leader cannot serve unless he has a good [*kalos*] reputation with those outside the church. (1 Timothy 3:7).

[131] Brammer, S., & Millington, A. (2005). Corporate reputation and philanthropy: An empirical analysis. *Journal of Business Ethics, 61*(1), 29-44.

[132] Barclay, P., & Willer, R. (2007). Partner choice creates competitive altruism in humans. *Proceedings of the Royal Society B: Biological Sciences, 274*(1610), 749-753; Hardy, C. L., & Van Vugt, M. (2006). Nice guys finish first: The competitive altruism hypothesis. *Personality and Social Psychology Bulletin, 32*(10), 1402-1413.

[133] The Holman Christian Standard Bible uses, "Let no one disqualify you, insisting on ascetic practices … although these have a reputation of wisdom by promoting ascetic practices." The Christian Standard Bible uses, "Let no one condemn you by delighting in ascetic practices." The Amplified Bible uses, "These practices indeed have the appearance [that popularly passes as that] of wisdom in self-made religion and mock humility and severe treatment of the body (asceticism), but are of no value against sinful indulgence [because they do not honor God]." The Weymouth New Testament uses, "an affectation of humility and an ascetic severity."

[134] Professor Jouette Bassler explains of this verse, "With this last notion, the author's basic anti-ascetic stance reappears strongly (see also 4:4)." Bassler, J. M. (2011). *Abingdon New Testament commentaries: 1 & 2 Timothy and Titus*. Abingdon Press. p. 119.

[135] The word here in 1 Corinthians 13:3 is *echō*. Its meanings include "experience" as in "experience not love." This is often a relational word describing a shared experience. Thus, this donor, although extreme in sharing, is not sharing the relational experience of love.

[136] For additional discussion see, *The Biblical fundraiser in ancient words: The historical ministry of major gift fundraising*, Chapter 7-14.

[137] Amos 5:22; Proverbs 15:8, 21:27; Isaiah 1:11-15; Jeremiah 6:20; Malachi 1:10, 2:13.

[138] *See, e.g.,* use of sacrifice, זָבַח – Strong's H2077, in Jeremiah 6:20b, "Your burnt offerings are not acceptable And your sacrifices are not pleasing to Me."; Isaiah 1:11, "'What are your many sacrifices to Me?' Says the LORD. 'I have had enough of burnt offerings of rams And the fat of fattened cattle; And I take no pleasure in the blood of bulls, lambs, or goats.'"; Proverbs 15:8, "The sacrifice of the wicked is an abomination to the LORD, But the prayer of the upright is His delight."; Proverbs 21:27a, "The sacrifice of the wicked is an abomination"

[139] Amos 5:22, "Even though you offer up to Me burnt offerings and your grain offerings, I will not accept them; And I will not even look at the peace offerings of your fattened oxen."; Mal 2:13, "because He no longer gives attention to the offering or accepts it with favor from your hand."

[140] This doesn't mean that it's bad to live a simple, or even a monastic, lifestyle. It means if we intentionally live this way then we should be doing so because we enjoy living this way. It must not be a painful demonstration of personal righteousness. Instead, it should be just our particular means of maximizing enjoyment from our life. Notice how using this motivation removes the egoism from a simple lifestyle. It's no longer displaying an earned righteousness that supplants the work of Christ. It's not asceticism. It's just an application of joyful living for our particular preferences.

[141] *Hilaron*. "From the same as hileos; propitious or merry ('hilarious'), i.e., Prompt or willing -- cheerful." Strong, J. (1890). *A concise dictionary of the words in the Greek New Testament.* Thomas Nelson. p. 37.

[142] Available for free at EncourageGenerosity.com. See also, *The Biblical fundraiser in ancient words: The historical ministry of major gift fundraising*, Chapter 15; and *The Biblical fundraiser in modern practice: Helping Christians enjoy their wealth*, Chapter 15.

[143] "*hina*, 'in order that,' goes back to *parangelle*, 'urge,' explaining why the rich should follow these six imperatives." Mounce, W. D. (2000). *Word Biblical commentary (Vol. 46): Pastoral Epistles.* Thomas Nelson Publishers. p. 368.

[144] New Living Translation; Aramaic Bible in Plain English; Contemporary English Version; Douay-Rheims Bible; Catholic Public Domain Version; Lamsa Bible.

[145] New International Version; Amplified Bible. Christian Standard Bible; New English Translation (NET) Bible.

[146] American Standard Version; English Revised Version; Weymouth New Testament; Godbey New Testament.

[147] New Revised Standard Version

[148] Holman Christian Standard Bible; International Standard Version.

[149] Complete Jewish Bible

[150] Lenski, R. C. H. (1946). *Interpretation of St Paul's epistles to Timothy, Titus, and Philemon*. Augsburg Fortress. p. 727.

[151] Professor Linda Belleville explains, "The dividends received are "experiencing true life" (v. 19). A Scrooge-like mentality may facilitate our continued earthly existence, but it does not lead to life as God intended — abundant, eternal life." Belleville, L. (2017). Investments for abundant life. In J. S. Duvall & V. Verbrugge (Eds.), *Devotions on the Greek New Testament: 52 Reflections to inspire and instruct*. Zondervan Academic. p. 110.

Professor Miroslav Volf and Dr. Matthew Croasmun connect the two passages explaining, "Christian faith in its entirety is about flourishing life – good life, true life, or, in biblical terms, 'abundant life' (John 10:10) or 'the life that really is life' (1 Tim. 6:19). Christian theology should follow suit. Flourishing life should be the encompassing purpose that all theologians' endeavors serve." Volf, M., & Croasmun, M. (2019). *For the life of the world: Theology that makes a difference*. Brazos Press. p. 185.

[152] "The rich (who by definition have much) are *to be rich in good deeds*. They are to have a large quantity of them, just as they have a large quantity of money or property. In other words, they are to keep on doing good. This has been implied already in the present infinitive but it is here brought out into the open. They are to keep on doing good – many times." Ward, R. A. (1974). *Commentary on 1 & 2 Timothy and Titus.* Word Books. p. 123.

[153] The adjectives "generous," from *eumetadotous*, and "ready to share," from *koinōnikous*, both modify the donor's "I am" verb, *einai*. This word translated "to be," *einai*, is the present infinitive active of *eimi* – I exist, I am. These are identity statements. They describe who the donor is being.

[154] Gary Inrig writes, "Generous people also 'take hold of the life that is truly life.' *Wise stewardship lays hold of life.* We hear people say, 'This is the good life. This is really living!' Often that describes a time of special self-indulgence. There is such as thing as real life, and it refers to living life at its fullest here and now in a way that is consistent with God's promises for eternity. As Paul wrote earlier in this letter, 'Godliness has value for all things, holding promise for both the present life and the life to come' (1 Timothy 4:8). There is a richness to life when we use the abilities and resources that God has made available to us to make a difference in

the lives of other people. And there is a huge difference between living with a thirst for pleasure and living with a sense of purpose. The richest times in life come when we use our money to further God's kingdom. That is real living, and its value extends far beyond the present world into eternity." Inrig, G. (2015). *True North: Discovering God's way in a changing world.* Our Daily Bread Publishing.

[155] Panas, J. (2014). *Mega gifts: Who gives them, who gets them.* Emerson & Church. p. 137.

[156] Smith, C. & Davidson, H. (2014). *The paradox of generosity.* Oxford University Press. p. 2.

[157] GOD'S WORD® Translation

[158] Weymouth New Testament

[159] Good News Translation

[160] New Living Translation

[161] John 10:10, "I came so that they would have life [*zōēn*], and have it abundantly [*perisson*]."

[162] The idea of "saving it up to give to death" matches with each parable of burying bad wealth managers. In the Parable of the Rich Fool, prompted by a family fight over an inheritance, the hoarding wealth holder was told "You fool! This very night your life will be demanded from you." (Luke 12:20 NIV). In the Parable of the Talents, the burying bad steward hid [*kruptō*] the talent by burying it in the ground (Matthew 25:25). The same Greek word is used in the Septuagint in passages such as "Bury them all in the dust together; shroud their faces in the grave."(Job 40:13 NIV); "If only you would hide me in the grave" (Job 14:13a); "he struck and killed the Egyptian, and hid his body in the sand" (Exodus 2:12b). In the Parable of the Minas, the burying bad steward hid the money in a cloth [*soudarion*] (Luke 19:20). This same Greek word is used for the burial cloth covering the head or face for both Lazarus (John 11:44) and Jesus (John 20:7).

[163] Hill, G., & Archer, G. (2021). *HELPS Lexicon* [Software]. HELPS Ministries Inc. www.thediscoverybible.com

[164] *Id.*

[165] Pardigon, F. O. C. (2008). *Paul against the idols: The Areopagus speech and religious inclusivism* (Doctoral dissertation). Westminster Theological Seminary. pp. 230, n. 161.

[166] Referencing *epilambanomai*, "all uses with a plural agent (especially crowds) are negative in Luke-Acts, and also for the rest of the New Testament with the exception of 1 Timothy 6:19, though even there a connotation of violence may be intended." Dieppe, T. (2016). *Paul vs. the pagans: The apologetic approach of the Areopagus address* (University of Chester, Master's thesis). p. 18.

[167] Good News Translation; New American Bible (Revised Edition).

[168] The more profane version of this sentiment, "Grab life by the balls!" also matches. This, too, conveys the sense of an aggressive fight.

[169] Hughes, R. K. & Chapell, B. (2000). *1 & 2 Timothy and Titus*. Crossway Books. p. 163.

[170] Available for free at EncourageGenerosity.com. See also, *The Biblical fundraiser in ancient words: The historical ministry of major gift fundraising*, Chapter 16; and *The Biblical fundraiser in modern practice: Helping Christians enjoy their wealth*, Chapter 16.

[171] Ecclesiastes 2:21. And indeed, in his case, the results were quite bad. Solomon's son Rehoboam led the kingdom into physical and spiritual catastrophe.

[172] This sense of direct transfer may be more clear in translations such as "The good man shall give inheritance unto his children's children," (Geneva Bible) or "A good man gives an inheritance to his grandchildren." (Peshitta Holy Bible Translated). With the Hiphal stem, as here, the word has the meanings of "to give as a possession" or "to cause to inherit, give as an inheritance." Strong, J. (1890). *The exhaustive concordance of the Bible*. Abingdon Press. Hebrew-5157. Professor John Peter Lange, commenting on Proverbs 13:22 writes, "For this absolute use of Hiph., 'causeth to inherit, transmitteth his estate' compare Deuteronomy 32:8." Lange, J. P. (1874). *A commentary on the Holy Scriptures. Vol. X of the Old Testament containing Proverbs, Ecclesiastes, and The Song of Solomon* (Trans: P. Schaff). Scribner, Armstrong & Co. p. 136. This references Deuteronomy 32:8a, "When the Most High gave to the nations their inheritance." This, too, was a direct transfer from a living benefactor.

[173] One's child might someday leave a money inheritance to his own children, but that's not the same thing. That's not a direct transfer. That's not a grandparent giving an inheritance to grandchildren. And that's definitely not something the grandparent could control. Wealth is unstable. This lack of control was the repeated point of Solomon's complaints in Ecclesiastes. Leaving money to a child creates no assurance that it won't disappear. Solomon repeatedly explains how quickly wealth can vanish. This isn't just something that happens to sinners and spendthrifts. It happens to good people, too. Wealth itself is uncertain.

[174] Israel's legal system did not offer testamentary freedom. Boecker explains, "Here again, such laws as there are deal with particular cases, but they enable us to discern the fundamental principles of OT thinking on inheritance. Briefly summarised, they are:

(1) that only sons could inherit, normally speaking, and

(2) that the eldest son received a double share.

Unlike the [Code of Hammurabi], therefore, the principle of primogeniture was observed." Boecker, H. J. (1980). *Law and the administration of justice in the Old Testament and Ancient East.* Augsburg Publishing House. p. 118.

As an example of this lack of testamentary freedom, changing distribution rights among sons was not allowed. "When the man divides his inheritance, he may not give the larger inheritance to his younger son, the son of the wife he loves, as if he were the firstborn son." (Deuteronomy 21:16 NLT). Moses outlines the rules when there was no son: "Further, you shall speak to the sons of Israel, saying, 'If a man dies and has no son, then you shall transfer his inheritance to his daughter. And if he has no daughter, then you shall give his inheritance to his brothers. If he has no brothers, then you shall give his inheritance to his father's brothers. And if his father has no brothers, then you shall give his inheritance to his nearest relative in his own family, and he shall take possession of it; and it shall be a statutory ordinance to the sons of Israel, just as the LORD has commanded Moses.'" (Numbers 27:8-11)

[175] This same Hebrew word referencing an inheritance in Proverbs 13:22 also appears in Proverbs 14:18, "The naive inherit foolishness, But the sensible are crowned with knowledge."; Proverbs 3:35, "The wise will inherit honor, But fools increase dishonor."; Proverbs 11:29a, "One who troubles his own house will inherit wind"; Proverbs 28:10, "But the blameless will inherit good"; Psalm 119:111, "I have inherited Your testimonies forever, For they are the joy of my heart."

[176] The point is reiterated in Proverbs 28:10's use of a mirrored phrase. Proverbs 13:22 uses "*yan·ḥîl ṭō·wḇ*". Proverbs 28:10 uses the mirrored "*ṭō·wḇ. yin·ḥă·lū-*". In Proverbs 13:22, "A good [man] leaves an inheritance". In Proverbs 28:10, "But the blameless will inherit good". Both phrases use the same two words but in reverse order. The good leave an inheritance; the good inheritance is received by the upright.

The statement, “A good [man] leaves an inheritance” isn’t saying bad people don’t leave money. Similarly, the statement, “The blameless will inherit good” isn’t saying bad people don’t inherit money. These aren’t talking about money. They’re talking about leaving and receiving a legacy of “good.” Only the good person can leave this kind of legacy. (The wicked, sinner, or ungodly cannot.) Only the upright can receive this kind of legacy. (The wicked, sinner, or ungodly would spoil such an inheritance.)

[177] For example, Genesis 1:10, 12, 18, 21, 25, “and God saw that it was good [ṭō·wḇ.].” Genesis 6:2, “that the sons of God saw that the daughters of mankind were beautiful [*ṭō·ḇōṯ*]; and they took wives for themselves, whomever they chose”; Genesis 24:16, “The girl was very beautiful [*ṭō·ḇaṯ*], a virgin, and no man had had relations with her”; Genesis 26:7, “When the men of the place asked about his wife, he said, ‘She is my sister,’ for he was afraid to say, ‘my wife,’ thinking, ‘the men of the place might kill me on account of Rebekah, since she is beautiful [ṭō·w·ḇaṯ].’”

The word means pleasant and agreeable to the senses: to the sight, taste, and smell. Brown, F., Driver, S. R., Briggs, C. A., Gesenius, W., & Robinson, E. (1996). *The Brown-Driver-Briggs Hebrew and English lexicon.* Hendrickson Publishers. טוֹב or ṭō·wḇ, Strong’s 2896. [Definition 1 a, b, & c.]

[178] Brown, F., Driver, S. R., Briggs, C. A., Gesenius, W., & Robinson, E. (1996). *The Brown-Driver-Briggs Hebrew and English lexicon.* Hendrickson Publishers. טוֹב or ṭō·wḇ, Strong’s 2896. [Definition 10.a. referencing Proverbs 13:22]

[179] God loves a cheerful, “hilariously” joyful [*hilaron*] giver. (2 Corinthians 9:7). Giving is even happier [*makarion*] than receiving a gift. (Acts 20:35). It’s supposed to bring “party-time” enjoyment [*apolausin*]. (1 Timothy 6:17).

[180] “this poor widow has put in more than all the others” (Luke 21:3b); “this poor widow has put more into the treasury than all the others.” (Mark 12:43).

[181] Of course, the text doesn’t say he refused to make the gift. It says, “he went away grieving; for he was one who owned much property.” We presume he did not follow Jesus’ instructions to “go and sell all you possess and give to the poor.” But even if he did so, this would not have been an acceptable gift as it would have been accompanied by “grieving” rather than joy.