6 A 6-SESSION STUDY FOR DIALOGUE IN COMMUNITY AROUND THE SCRIPTURES



First Principles of True Success by Jeff Reed

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These materials are designed to integrate with BILD-International resources, which are designed to help churches train leaders.

All Scripture, unless otherwise noted, is from the New American Standard Bible.

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INVESTMENTS, RETIREMENT, AND PERSONAL SUCCESS 1

In the West, especially in America, we find ourselves living in a time of almost unprecedented wealth. However, for many, the material success brings with it a whole host of pressures and problems. It also reshapes and redefines our lives. *Success* itself is even redefined. We begin to measure our personal significance, our security in life, and the very value of our inheritance in terms of finances. Whole new ideas have been invented to help us manage this wealth. *Investments* and *retirement* are just two of many examples. We build security around investments that we can rely upon later in life and look forward to retirement, a period later in life when we can just relax and enjoy life, living off our investments. In fact, the whole idea of *leaving an inheritance* has been reduced to money and property.

Most of us who live in the West are rich, even if we do not know how we are going to pay our bills tomorrow. Now that the world is becoming a global village, even those in poorer countries are beginning to aspire to these same financial goals and are buying into the same ideas. Whether we live in the wealth of the West or the developing Two-Thirds World countries, we need to develop a correct biblical view of wealth and its proper use in the lives of committed disciples. We need to learn the first principles of true success and the basics of investing for eternity. The passage in this session is taken from Paul's letter to Timothy, in which he gives specific instructions to those who are "rich in this present world." The principles of this passage alone would radically alter our culture's concept of success.



Study the Scriptures READ THE PASSAGE: 1 TIMOTHY 6:17-19

Think Through the Questions:

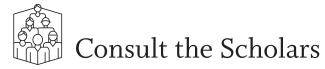
- 1. What does it take to be rich in this world? Are you rich?
- 2. What does it mean to fix one's hope on the uncertainty of riches?

- 3. How are the rich supposed to use their riches?
- 4. How can riches count for eternal investments?
- 5. What does Paul mean when he says that generously using riches for good works will enable one to take hold of true life ("that which is life indeed")?

Summarize the Core Teaching of the Passage:

Write a paragraph, outline, annotate, or chart your conclusions— whatever best communicates for you. Be sure to comment on the relationship between wealth and true success.

Core teaching of 1 Timothy 6:17-19



The following comments are designed to help you better understand the passage and to stimulate your thinking on the implications of the teaching.

Read and Reflect on this Brief Commentary on I Timothy 6:17-19:

In the book of 1 Timothy, this little passage follows a fairly substantial treatment of problems that have the love of money as their root. Paul reminded Timothy that a number

had wandered away from the faith, chasing money and all that it offers. He also addressed the fact that as disciples, we need to be content with food and clothing, reminding us that we brought nothing into this world and can take nothing with us when we die. After encouraging Timothy to flee the temptation of chasing the things of this world, at the end of the letter, he charged him to fight the good fight—to contend for the faith.

This rich little passage contains a set of first principles of the faith regarding the use of our wealth. Why would Paul put this passage as one of the last two concluding thoughts to Timothy? In one way or another, the whole end of the letter (chapter 6) focuses on the future inheritance that awaits Paul, and Timothy if he is faithful, and any believer for that matter. Paul seems to know the tremendous temptation that the rich have—to get off course and to fail to finish strong—and, on the other hand, the enormous opportunity for ministry that they have in front of them.

Two errors face those who are rich: becoming conceited and fixing their security on their riches (6:17). It is common for those who have a lot of money to actually think they are worth more than poor people. It seems to be an attitude that gradually settles deep into a person's life. The word for *conceited* is literally "high-minded," to think more highly of one's self than of others. Money can do this to a person's attitudes. The second error is to think that their futures are really reflected in their wealth. This can involve their own personal security as well as the future welfare of their families and their children's families—their heritage. Their hope—their entire future and all that it can bring—can easily be placed in their riches rather than in God. Paul's comment on God's character, at this time, is very insightful. God is a God who richly supplies us with all things to enjoy—just as parents do with their children. This is very important for us to take to heart, regardless of our financial position in life. God richly supplies. That's the kind of God He is.

Paul turns again to the subject of *good deeds*. Those who are rich are to be rich in good deeds. They can be rich in goods deeds because of the additional opportunities to meet needs afforded to them by their wealth. They are to be rich in good deeds because they are serving a God who richly supplies. Two specific terms are used to expand on this directive to the rich to be rich in good deeds: to be *generous* and *ready to share*. Both of them have to do with making their wealth available to others. The first one seems to carry the idea of being quick to give a possession to another; the second emphasizes a life perspective that views one's possessions as sort of available to the community—a sharing in common (koinonia).

The final part of Paul's instructions addresses the heart of the matter. Those who are rich and follow these guidelines will turn their wealth into a foundation for "the future." He doesn't say in eternity, but just the future. This is key. Generously using their resources to do good deeds and to meet needs in their family, their family's families, their church family, their local community, and churches worldwide will lay a good foundation for the future. It will actually do things that money cannot do. For example, would you rather be alone and rich in the final five years of your life or have generously shared your resources and have a caring family and church family surrounding you and caring for you in your latter years. The future here has to do with true security and true success in this life. The rich who understand this, says Paul, are able to really grab hold of life. This implies that financial security and success without this are devoid of real life itself. In other words, those who are rich need to be generous and use their wealth not for personal security and an enormous inheritance, but for laying solid foundations in the lives of others and for building future generations of believers. This heritage is open to all of us, rich or poor. This passage, addressed to the rich, just makes it easy to see what true life and success are all about. The rest of this booklet will build on these concepts.

Read and Reflect on Key Quotes:

The following quote is taken from John Stott's very insightful chapter, "Poverty, Wealth, and Simplicity," found in *Our Social and Sexual Revolution*, which is volume two of *Major Issues for a New Century*. In this article, he addresses the issue of a Christian's use of wealth. It is the most balanced article I am aware of on the subject.

"In the context of western affluence there are three options before us. The first is to become poor, the second to stay rich, and the third to cultivate generosity, simplicity and contentment....

"The example, teaching and early Church of Jesus all challenge us to renounce covetousness, materialism and luxury, and to care sacrificially for the poor. But they do not establish the case that all Christians must actually become poor.

"If the first option for affluent Christians is to become poor, the second and opposite option is to stay rich....

"In the light of these additional biblical truths, and of the contemporary destitution of millions, it is not possible for affluent Christians to 'stay rich,' in the sense of accepting no modification of economic life-style. We cannot maintain a 'good life' (of extravagance) and a 'good conscience' simultaneously. One or the other has to be sacrificed. Either we keep our conscience and reduce our affluence, or we keep our affluence and smother our conscience. We have to choose between God and mammon.

"Consider Paul's instruction to Timothy regarding rich people 1 Timothy 6:17–19

"We observe at once that the apostle does not tell 'those who are rich in this present world' to 'become poor.' But he does not allow them to 'stay rich' either. Instead, he first warns them of the spiritual dangers of wealth (as Jesus said, it is not impossible for the rich to enter God's kingdom but it is hard), and then tells them to be generous with their wealth, which will inevitably result in a lowering of their own standard of living.

"The first danger of wealth is pride: 'Command those who are rich ... not to be arrogant.'

For wealth makes people feel self-important and so 'contemptuous of others' (Phillips). Rich people are tempted to boast of their home, car, possessions and gadgets. It is easy for wealthy people to become snobs, to emphasize their social 'class' and despise others. James pictures the situation when a rich man enters a Christian assembly wearing fine clothes, and then a poor man in rags comes in. If we behave obsequiously to the rich person and show him to one of the best seats, while rudely telling the poor person to stand on one side or sit on the floor, we have been guilty of class discrimination and so have disrupted the fellowship. It is not difficult to tell whether our affluence has alienated us from our less well-to-do brothers and sisters. If it has, we find ourselves embarrassed in each other's company.

"If wealth's first peril is pride, its second is materialism: 'Command those who are rich ... not to put their hope in wealth which is so uncertain, but to put their hope in God.' 'Materialism' is not the mere possession of material things, but an unhealthy obsession with them. It is but a short step from wealth to materialism, from having riches to putting our trust in them, and many take it. But it is foolish. For there is no security in wealth. It is not for nothing that Paul writes of 'uncertain riches.' Burglars, pests, rust and inflation all take their toll. Many have gone to bed rich and woken up poor, or, like the rich fool in Jesus' parable, have not woken up at all.

"Trust in wealth is not only foolish, it is also unworthy of human beings, since our trust should not be in a thing but in a Person, not in money but in God 'who richly provides us with everything for our enjoyment.' This is an important addition. For the Christian antidote to materialism is not asceticism; austerity for its own sake is a rejection of the good gifts of the Creator.

"Here then are the two main dangers to which rich people are exposed—pride (looking down on the poor) and materialism (enjoying the gift and forgetting the Giver). Wealth can spoil our two noblest relationships. It can make us forget God and despise our fellow human beings. These negative warnings prepare us for the positive instruction which follows.

"After considering and rejecting the opposite options of becoming poor and staying rich, we come to the third, which is to be generous and contented. The apostle summons Christian believers to be both....

"Take generosity. The skeleton of verses 17 and 18 is striking: 'Command those who are rich ... to be rich.' More precisely, 'Command those who are rich in this present world ... to be rich in good deeds.' In other words, let them add one kind of wealth to another. Tell them 'to do good, to be rich in good deeds, and to be generous and willing to share.' Then they will be imitating our generous God 'who richly provides us with everything for our enjoyment.' They will also store up treasure in heaven (v.19), as Jesus urged us to do....

"We have looked at the three options which confront all affluent Christians. Should we

become poor? No, not necessarily. Though doubtless Jesus Christ still calls some like the rich young ruler to a life of total voluntary poverty, it is not the vocation of all his disciples. Then should we stay rich? No, this is not only unwise (because of the perils of conceit and materialism) but actually impossible (because we are to give generously, which will have the effect of reducing our wealth). Instead of these two, we are to cultivate generosity on the one hand and simplicity with contentment on the other."

This next quote is taken from *Called & Committed: World-Changing Discipleship* by David Watson. Watson is a well-known leader from England who transformed a small parish into a thriving, full orbed community of believers.

"When attempting to teach the biblical values about lifestyle in Western churches, I have usually encountered strong and determined opposition, except perhaps from students. Most Christians will readily agree with teaching about faith, love, hope, service, mission. But the area of money, possessions, and a simple lifestyle, is a very sensitive spot indeed. The reason may be that our security is materially-based (however much we may consciously deny this) or that the God of mammon exercises a much more powerful influence in our lives than we will admit, or that most of us instinctively know that we cannot withstand the pressures of the world and live by biblical standards on our own. Very few Western churches know anything of the degree of the sharing of lives and possessions that was the norm in New Testament times and is best exemplified today in Third World churches or where there is active persecution. For countless Christians in the West 'discipleship' means little more than going to church regularly, giving a proportion of one's income and getting involved in a limited number of church activities."²

Record any insights from the brief commentary and quotes:

- continued



Think Through the Issues

We are all concerned about personal security, especially in our later years; we are all desirous of at least a reasonable amount of success in this life; and we all desire to have our lives count in some way. It is very difficult to be poor, but it is also difficult—at least from God's perspective—to handle wealth. It is hard for a wealthy man to turn to Christ, and it is hard for a wealthy man to be generous and ready to share. Regardless of our life situation, we need to think about laying solid foundations for the future. The following issue is designed to help us think very deeply about these significant matters for our own lives and futures.

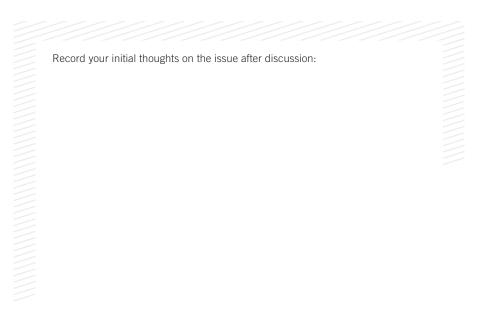
ISSUE: Laying a good foundation for the future

Think Through the Issue Before Discussion:

- 1. As you were raised, how were you taught to look at success and personal security? How has culture shaped your thinking?
- 2. What does it mean "to be generous" with your wealth? Really generous?
- 3. How can you turn your wealth into a solid foundation for the future? A true and lasting inheritance?
- 4. Even if you have little wealth, how can you build an inheritance for future generations?

Record your initial thoughts on the issue before discussion:

Discuss the issue in your small group.





Apply the Principles

It is now time to respond to what you have studied and discussed. Take your time on this section.

Think Back Through the First Three Steps.

Design an Application for Your Life.

Think through your perspectives on the use of your resources. Think through where your confidence really lies. Evaluate your life in light of the directives to be generous and ready to share. Does this characterize you? What kind of inheritance are you building? Is it really built upon a solid foundation?

Write your core convictions concerning wealth, generosity, and building a solid future, including a heritage. Then evaluate your life in light of these convictions. Record any initial changes you need to build into your perspectives and lifestyle.