## Joyful Wealth Management

A BIBLE STUDY DISCUSSION GUIDE



RUSSELL JAMES III

# Joyful Wealth Management:

A Bible Study Discussion Guide

#### Russell James III

JD, PhD, CFP®

Professor, School of Financial Planning, Texas Tech University President (former), Central Christian College of the Bible

The views expressed herein are solely those of the author and do not reflect those of Texas Tech University, which has neither reviewed nor approved any content.

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

Copyright © 2025 Russell James III ISBN: 979-8-311-17494-7

#### **List of Discussions**

### Big Questions about Wealth (1 Timothy 6:6-10)

- 1. What Is Financial Contentment?
- 2. What's Next for Our Wealth?
- 3. How Much Do We Need for Contentment?
- 4. What about Leaving a Big Inheritance?
- 5. What's the Wrong Wealth Management Goal?

## The Wealth Enjoyment Manual (1 Timothy 6:17-19)

- 6. Wealth Enjoyment: That's the Point!
- 7. Move from Wealth to Abundance
- 8. Don't Give Until It Hurts
- 9. People Like Us Do Things Like This
- 10. Accomplish Something with It
- Build Your Personal Collection of Beautiful Works
- 12. Live the Life of a Ready, Joyful, Abundance Sharer
- 13. Strengthen Your Fellowship Community
- 14. Plan for the Future by Making an Investment with Real Permanence
- 15. Aggressively Grab the Best Life Experience

#### **Your Big Choice**

16. The End: Which Life Story Will You Choose?

## Big Questions about Wealth

(1 Timothy 6:6-10)

#### What Is Financial Contentment?

#### 1 Timothy 6:6

"But godliness actually is a means of great gain when accompanied by contentment." NASB

"And religion does make your life rich, by making you content with what you have." CEV

1 Timothy 6 has a lot to say about wealth. It tells us about wealth accumulation, wealth management, and wealth enjoyment. And it starts the discussion with contentment. Godliness and religion can make our lives rich. How? Through contentment. The word for contentment in 6:6 is autarkeias. Definitions include:

- "A perfect condition of life, in which no aid or support is needed"
- "A sufficiency of the necessaries of life"
- "A mind contented with its lot, contentment"1
- How would you define financial contentment?
- What would that look like for you? What would it feel like?

One study looked at those with a net worth over \$50 million. Only one in five reported feeling

- "extremely financially secure." One in ten felt "somewhat insecure" financially.
- Can those with great wealth still live a life without financial contentment? Why?
- How might wealth without contentment fail to make your life rich?
- How does godliness with contentment create a "great gain" or "huge profits"3?

#### What's Next for Our Wealth?

#### 1 Timothy 6:7

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

#### Ecclesiastes 5:15

"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."

Suppose you're meeting with your financial planner. He starts by asking, "So tell me, in what way would you prefer to lose your wealth?"

- How does this question reveal a truth about wealth holding?
- How does it make you feel to answer this question? Why?

When someone dies, people may ask, "How much did he leave?" The answer is always the same: "All of it."

- In what sense is it logically impossible to "die rich?"
- How much financial wealth does the dead person get to keep?

Our wealth holding has a hidden timer. It will end. It may end due to death or financial misfortune. We just don't know exactly when. This means our chance to do something with wealth is <u>temporary</u>. Once our chance is lost – it's lost forever.

- As we plan our savings and spending in life, when do our spending needs stop?
- Can we get any personal benefit from unused wealth after the end of this life?

Anxiously hoarding wealth just to die with it makes no sense. We can't take it with us when we go. Facing this reality gives us freedom. It allows us to live differently. We can hold things lightly. We can follow the instruction to live as

"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).

Some people grip their wealth with a tight fist. They worry and strain to protect every penny. Others can hold wealth easily with an open hand. They know it will all disappear soon anyway.

 Which wealth management approach leads to a life with more stress and anxiety?

- If bad luck wiped out half their money, which type of person is more likely to still have peace and joy?
- What examples have you seen of these different types of people in your life?

#### **How Much Do We Need for Contentment?**

1 Timothy 6:8

"If we have food and covering, with these we shall be content." NASB <sup>4</sup>

"But if we have food and shelter, we will be satisfied with that." NET

Consider a student who goes to college and lives in a dorm. Or consider a young, newlywed couple who haven't yet built any wealth. Or suppose you spend time with friends at a campground or on a hiking trip. In each case, food and shelter are simple.

- Is there enough for contentment in such simple circumstances?
- Do the modest food and shelter make these sad times of life? Why not?

Over the last 65 years, real income per person in the US has more than quadrupled. Consumer products have multiplied by a hundredfold. Yet, neither life satisfaction nor financial satisfaction has increased at all. (The same is true for other prosperous countries.<sup>5</sup>)

Why do you think this happens?

#### What does this tell us about money and contentment?

Economists describe a universal experience called the "hedonic treadmill." A new purchase or increased income or wealth creates a brief bump in satisfaction. But this feeling quickly fades. Satisfaction rapidly returns to baseline.

- Have you experienced this?
- Why do you think this happens?

A popular saying is, "The things you own end up owning you."

- As we accumulate more things, how do those things make demands on our lives?
- Has the management and care of your possessions ever brought anxiety, stress, or discontentment to your life?

We can use money to consume more. But filling our lives with more and more consumption doesn't actually lead to more satisfaction. In fact, it can backfire.

- Does bingeing with excess consumption lead to contentment?
- What have you seen? What have you experienced?

In Ecclesiastes 2, Solomon splurged on wine, women, entertainment, buildings, and gardens. He was the richest man on the planet, and he decided, "All that my eyes desired, I did not refuse them." (Ecclesiastes 2:10). What was the result? After "considering all his activities," he found "there was no benefit under the sun." (Ecclesiastes 2:11). At the end of his experiment with bingeing on massive consumption, he wrote, "So, I hated life." (Ecclesiastes 2:17).

- Can bingeing on excess consumption lead to depression even today?
- Why does this happen?

A financial consultant to lottery winners explained, "So many of them wind up unhappy... People commit suicide." So, too, rich and famous rock stars often commit suicide.8

- Why doesn't excess consumption lead to more happiness?
- Why can it sometimes lead to depression or even suicide?

#### What about Leaving a Big Inheritance?

#### 1 Timothy 6:7-8

"For we have brought nothing into the world, so we cannot take anything out of it, either. If we have food and covering, with these we shall be content."

Taking care of family is important. (See 1 Timothy 5:8, 16). It's an important goal, but it's not an unlimited goal.

- When planning an inheritance, how much is enough for family members to have contentment? What does this verse suggest?
- Why wouldn't leaving more guarantee more contentment?

It's important not to leave family members in a needy circumstance. They should not become a financial burden on the church. This is our first financial responsibility. (See 1 Timothy 5:8, 16).

 When you pass away, will any of your family members need your wealth for food, clothing, and shelter? Or will it just be extra for them?  Would there still be some left over even after providing these things for any needy family members?

As Jesus was teaching, a family fight over an inheritance broke out in the crowd. (Luke 12:13-14). Jesus responded by telling the story of a rich man who was blessed with even more wealth. The man planned to use it someday, but he never did. Instead, he just stacked it up and died with it. God called this man a fool. (Luke 12:15-21).

- Can a large inheritance lead to more family conflict than if nothing had been left? What have you seen?
- This rich man saved all his wealth and died with it. What was God's opinion of this?

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 large inheritance left him in a terrible state, without food and shelter. He declared, "I am dying here from hunger!" (Luke 15:17b).

- Can leaving a big inheritance still lead to "wild living" today?
- Can bingeing or addiction make an heir worse off than if they had received nothing?

National studies of inheritors have found that, within roughly a year, about 40% had their net worth fall back to (or below) their pre-inheritance level.9

- What do you think causes this spending?
- Do you think it matters that heirs don't do anything to earn the money?

Solomon built more wealth than anyone else on the planet. He wrote,

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

- Does receiving a large windfall of unearned "death money" make wise life choices more likely or less likely?
- What do you think? What have you seen?

Leaving a big inheritance changes the owner of the wealth. It also changes the meaning of the wealth. Solomon explained,

"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 an enormous estate when he died. Did he think this was a good result?
- Inherited wealth is received by "one who has not labored for it." How does this wealth mean something different than it did to the one who earned it?

In Proverbs, people can inherit many things. They can inherit honor (Proverbs 3:35), foolishness (Proverbs 14:18), good (Proverbs 28:10), or even the wind (Proverbs 11:29). In Proverbs 13:22, Solomon wrote,

"A good person leaves an inheritance to his grandchildren,

And the wealth of a sinner is stored up for the righteous."

This verse contrasts the "good person" with "the wealth" of a sinner. Notice, it doesn't say the good person has any wealth at all. Also, the word for "leaves" describes a direct transfer to the grandchild.<sup>11</sup> But inheritance laws of the time prohibited doing this.<sup>12</sup> So, the good person's inheritance wasn't about money. It was something different. The word for "good" person here means a beautifully good, ethically inspirational person.<sup>13</sup>

 Can grandchildren inherit wisdom, inspiration, or a good family reputation from a <u>beautifully good</u>, <u>ethically</u> <u>inspirational</u> grandparent?

- Is leaving this inheritance possible, even without a large financial estate?
- The "sinner" leaves behind stored-up wealth. But it's used by those who disagree with his values. Does this still happen today? Is inherited wealth sometimes used in ways that oppose the deceased person's values? What have you seen?

## What's the Wrong Wealth Management Goal?

#### 1 Timothy 6:9-10

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

Those in verse 9 "want to get rich." This is not mere wishfulness. The word describes a driving, determined intention. He word describes a driving, determined intention. He would business, farm, or valuable skills that happen to make them wealthy. The whole point is to become rich. Having this as the determined goal creates problems.

One problem with working "to get rich" is that the person never gets there. They might accumulate wealth, but their definition of "rich" increases even faster. Solomon explained,

"Whoever loves money never has enough; whoever loves wealth is never satisfied with their income." (Ecclesiastes 5:10a).

As mentioned, only one in five with \$50 million or more felt "extremely financially secure." <sup>15</sup>

- How much money does it take to be "rich?"
- Has your answer changed during your life? Why?
- Do you think this happens to other people who accumulate wealth?

Another problem with working "to get rich" is that this purpose prevents the enjoyment of the wealth. Spending feels painful because it hurts accumulation. It contradicts the goal. In 387 A.D., John Chrysostom 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. For what he can neither decide to share with others, nor distribute to the needy, even on pain of infinite punishments, how can he possibly account his own? How can he be a real owner of those things, of which he has neither free use, nor enjoyment?" 16

 If a person's purpose is "to get rich," why might this prevent him from using or enjoying his accumulated wealth?  It is possible to anxiously hoard wealth, grasping it tightly. How might holding it more open-handedly allow for more enjoyment? Might this help us to be ready for an opportune moment when we can use it to do good?

Both work and the right use of its financial fruits can be enjoyable. But toiling and suffering just to get rich makes for a terrible life experience. It's doubly bad because this goal also prevents enjoying the wealth. It leads to hoarding. It leads to burying the wealth just to die with it. Solomon describes the painful path this way:

"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 <u>futility and a great evil</u>. 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 <u>painful and irritating</u>; even at night his mind does not rest. This too is futility." (Ecclesiastes 2:21-23).

1 Timothy 6:17-18 describes an alternative. We can enjoy wealth as a gift from God. We can enjoy it by using it "to do good." We can use it "to be rich in good works." Solomon describes the alternative this way:

"I know that there is nothing better for them than <u>to be glad</u> and <u>to do good</u> in one's lifetime; moreover, that every man who eats and drinks

- and sees good in all his labor—it is the gift of God." (Ecclesiastes 3:12-13).<sup>17</sup>
- How would working "to get rich" as compared with working "to be rich in good works" match Solomon's two paths?
- If our goal is just to die financially rich, how might this path lead to "ruin," "destruction," and "many griefs"? (1 Timothy 6:9-10).

## The Wealth Enjoyment Manual

(1 Timothy 6:17-19)

#### Wealth Enjoyment: That's the Point!

#### 1 Timothy 6:17-18

"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 <u>for enjoyment</u>: to do good, to be rich in good works, to be generous and ready to share," 18

God richly provides all things. This can include wealth. It can include the ability to produce wealth. (Deuteronomy 8:18). But why? What is it for? What is its purpose? This passage gives the answer. God gave it to us <u>for enjoyment</u>. The phrase "for enjoyment" is <u>eis</u> [for] <u>apolausin</u> [enjoyment]. In technical terms,

"The construction *eis* plus the noun expresses purpose." <sup>19</sup>

The purpose is enjoyment.<sup>20</sup> The reason God richly supplies us with all things, including wealth, is for enjoyment.

- Does this surprise you?
- How do you feel about this?

The word used for "enjoyment" here is extreme. It's party-time enjoyment. It's used only one other time in scripture:

"By faith Moses, when he had grown up, refused to be called the son of Pharaoh's daughter, choosing rather to endure ill-treatment with the people of God than to enjoy [apolausin] the temporary pleasures of sin," (Hebrews 11:24-25).

In Hebrews, this word describes the enjoyment of "the temporary pleasures of sin." In 1 Timothy, it's not sinful, but it's still physical, sensual, material enjoyment.<sup>21</sup>

- How do you feel about this?
- Does this surprise you?

There are only four wealth management options: binge, bury, toil, or enjoy. We can,

**BINGE** on excess consumption and wild living.

**BURY** the wealth and die with it.

**TOIL** ceaselessly to stack up even more.

**ENJOY** it (by using it to do good, to be rich in good works, to be generous and ready to share).

The point of this passage is "for enjoyment."<sup>22</sup> Everything before this phrase explains <u>why</u> wealth holders should enjoy their wealth. Everything after it explains <u>how</u> they can do so.

- How does choosing to <u>binge</u> with wealth contradict wealth enjoyment?
- How does choosing to <u>bury</u> wealth and die with it contradict wealth enjoyment?
- How does choosing to <u>toil</u> ceaselessly to stack up even more wealth contradict wealth enjoyment?

#### Wealth Enjoyment: Move from Wealth to Abundance!

#### 1 Timothy 6:17-18

"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,"

It's easy to think that wealth brings abundance. It doesn't. A miser or hoarder may have great wealth, but they'll have no abundance. They'll have nothing that's "extra."

If we set our hope in wealth, we will never have enough. We'll never have enough because wealth is uncertain. What if we save up more than our remaining lifetime of spending minus earning? That's still not enough. Why not? Because we can still be afraid.

What if an injury happens and we can't earn income as expected? We might need to pile up even more. (Or buy disability insurance.) But we can still be afraid.

What if we live a really long time? We might need to pile up even more. (Or we can buy a deferred annuity.) But we can still be afraid.

What if inflation makes money worth much less? We might need to pile up more assets. (Or we can buy inflation-protected government bonds.) But we can still be afraid.

What if we need to pay for a nursing home? We might need to pile up even more. (Or we can buy nursing home insurance.) But we can still be afraid.

What if we get sued? What if the market collapses? What if the insurance company collapses? What if there's a war or revolution? What if the government taxes or takes our stuff? What if a thief breaks in and steals? What if moths and rust destroy? There is no limit to financial fear. Why? Because wealth is uncertain.

- If we hope in riches, security means having more than enough for every fear, like theft, lawsuits, war, and investment failure. How much is this? Can any amount of savings erase these fears?
- If we're always afraid that we might need the money, will it ever feel like we have extra? Will we ever live in abundance?
- Suppose instead we set our hope and trust in God's ongoing, rich provision.
   Does this make it easier for part of our accumulated wealth to become "extra"?
   How does this help us to live in a state of abundance?

Fear leads to burying wealth. In the Parable of the Talents, a "talent" is a weight. It's about 130 pounds (58 kilograms) of gold. In this parable, the bad steward buried his chunk of gold. He explained,

"And I was afraid, so I went away and hid your talent in the ground." (Matthew 25:25).

In the Parable of the Minas, the bad steward hides money away in a napkin. He explained,

"here is your mina, which I kept tucked away in a handkerchief; <u>for I was afraid</u>". (Luke 19:20b-21a).

- How can fear lead to burying wealth rather than using or enjoying it?
- How can fear affect our willingness to enjoy wealth by using it to do good?
- How might setting our hope in a richly providing God rather than in hidden riches affect this fear?

In this passage, God richly "supplies" [parechonti] all things. This word starts with pare meaning "from close-beside." It means to give in an "upclose-and-personal" way.<sup>23</sup>

This isn't a disconnected transfer. It's part of an up-close-and-personal relationship. And it's not a one-time event. The verb tense includes the

ongoing past, present, and future. One translation uses,

"God, the One who is constantly offering us all things".<sup>24</sup>

Setting our hope in a close-beside, constantly providing God changes wealth into abundance. More of it can become extra. This is a great gain. As 1 Timothy 6:6 (NIV) says,

"But godliness with contentment is great gain."

- Consider the good things God has supplied in any area of your life. (This includes relationships, work, school, leisure, physical and mental health, spirituality, money, daily living and so forth.) What are the first three that come to mind?
- How does trusting in an "up-close-andpersonal," "constantly providing" God affect our anxiety about money and our future? How does it free us to enjoy more of what we have by using it to do good?

#### Wealth Enjoyment: Don't Give Until It Hurts!

1 Timothy 6:17-18

"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,"

Not all giving is acceptable to God. Scripture describes acceptable giving as

Hilariously cheerful (2 Corinthians 9:7)<sup>25</sup>

Overflowing from abundant joy (2 Corinthians 8:2)

"Party-time" enjoyable (1 Timothy 6:17)

Happy and blessed (Acts 20:35)

With love (1 Corinthians 13:3) and from the heart (Exodus 25:2, 35:5; Deuteronomy 15:10; 1 Chronicles 29:9, 17, 18; 2 Corinthians 9:7)<sup>26</sup>

These all describe a consistent attitude, emotion, and feeling.

 When you think of an ideal giver, what image comes to mind? Is it an image of happiness, love, and hilarious joy?

- In scriptural terms, what should it feel like to make a good gift?
- Have you ever made a gift that brought you joy? What was it?

Scripture describes giving with happiness, love, and hilarious joy. The opposite of this is painful giving. This conflict isn't just practical. It's theological.

In asceticism, a person proves their spirituality through self-denial and suffering. Asceticism says that the ideal giver is the suffering giver. Scripture opposes this philosophy.

"Let no one disqualify you, insisting on asceticism ... These have indeed an appearance of wisdom in promoting self-made religion and asceticism and severity to the body, but they are of <u>no value</u> in stopping the indulgence of the flesh." (Colossians 2:18a, 23 ESV).

Asceticism rejects material enjoyment. It does not follow the "God who richly supplies us with all things for [the purpose of] enjoyment." (1 Timothy 6:17b).

- Is the correct image of an ideal giver one of suffering and painful sacrifice? Or is it one of happiness, love, and hilarious joy?
- Which one matches scripture?

Giving the right way is about happiness, love, and joy. We see this joy even in the ultimate gift of God. We see it in Jesus, "who <u>for the joy</u> set before Him endured the cross." (Hebrews 12:2).

A good gift might be costly. But being costly or painful doesn't make it a good gift. The largest possible gift is to give away everything. Does that make it a good gift? No. Scripture says,

"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).

Other versions read, "It does me no good"<sup>27</sup> or "I have helped nothing."<sup>28</sup> This is the biggest gift possible. It's the most painful gift possible. But it's not a good gift.

- Giving everything you have means you made the biggest possible gift. Why doesn't that make it a good gift?
- How important is our emotional experience when making a gift? Does it really matter as long as we still give?

In the story of the widow's mite, Jesus says she "put in all she owned." (Mark 12:44). Was this a good gift? We can't tell because we don't know her emotional experience. (1 Corinthians 13:3). Jesus simply says, "She put in more." (Mark 12:43; Luke 21:3). He doesn't say, "She did it the right way." He doesn't say, "Go and do likewise." He ends the story by explaining why donating to the temple was pointless, for both for the poor widow and for

the rich. The temple they were donating to was about to be destroyed. Jesus reveals, "Not one stone will be left upon another" (Mark 13:2b).

 The widow put in more. She gave everything she owned. Does this make it a good gift? If not, what else is needed?

Jesus said to the rich young ruler,

"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).

Jesus is offering this man a chance to join His disciples. And He's telling him that joining will likely end in the man's execution. (The cross wasn't yet a symbol of redemption. It was just an instrument of execution – like a hangman's noose or an electric chair.)

Consider a similar situation today. Suppose a young man was flying out tomorrow with a missionary group. They'll preach Jesus in the streets of Afghanistan until they're arrested and likely executed. He's young, unmarried, and has no family needing support. Suppose he also has some stored wealth.

 What's the most enjoyment this person could get from his wealth before leaving on a likely fatal mission? Might this include "making it rain" money on those in need?  Is Jesus calling the rich young ruler to give as a painful sacrifice? Or is Jesus calling him to get enjoyment (and lasting benefit) from his wealth before it's all lost at the man's imminent death? What do you think?

Scripture tells us to hold material things openhandedly. It instructs,

"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).

This doesn't say, "Don't buy." It doesn't say, "Don't use." It says to use it, but know it's all passing away. Buy it, but know you can't keep it. We can't take it with us when we die.

The greedy miser says, "Hold every penny tightly." The harsh ascetic says, "Never hold wealth." These might seem like opposites. But they both live the same way.

Both the ascetic and the greedy miser refuse to enjoy wealth. Both view this as a virtue. The ascetic looks down on the one who enjoys wealth. So does the miser. The idea that God richly provides us with all things for the purpose of enjoyment opposes them both.

 Have you known people who had wealth but refused to use it for anything? • In what way do the ascetic "holy man" of Eastern religions and the greedy miser live the same way?

### Wealth Enjoyment: People Like Us Do Things Like This!

### 1 Timothy 6:17-18

"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 <u>US</u> with all things for enjoyment: to do good, to be rich in good works, to be generous and ready to share,"

This passage starts with the wealth holders. Then, it switches to "us" all. Not everyone must decide what to do with their wealth. But everyone must decide what to do with the things God has richly supplied. Rich Christians should be rich "in good works." So should poor Christians. Even elderly widows seeking financial support from the church have the same obligation. (1 Timothy 5:10).

- How does God richly provide for us in ways other than wealth?
- How have you seen others using their gifts from God in a way that makes them "rich in good works?"
- When you were young, who taught you to be generous? Did you have any role models for sharing and giving? Were they all financially wealthy?

In the Parable of the Talents, the good steward immediately put his talent to work. And by doing so, he ends up with even more. By putting the talent to work, it grows. He gets more. Plus, he gets much, much more when the master returns.

Consider those who have the gift of teaching. Fear could cause them to keep it hidden. But hiding it won't allow it to grow. (It might even rust, fade, or begin to disappear.) Or they could choose to enjoy it by putting it to work. They could use their gift of teaching to do good. They could use it to become rich in visible good works. They could share it with the fellowship community.

- We can hide a gift. Or we can enjoy it by putting it to work to do good. How might this apply to a person with gifts of leading, serving, encouraging, or teaching?
- How might fear motivate their choice to hide or bury their gift rather than share it?
- How does the wealth holder face this same choice between burying a gift and using it for good?

## Wealth Enjoyment: Accomplish Something with It!

### 1 Timothy 6:17-18

"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 <u>for enjoyment: to do good</u>, to be rich in good works, to be generous and ready to share,"

In this passage, what follows "for enjoyment" explains how to accomplish that enjoyment. It's the "how to" manual for wealth enjoyment.<sup>29</sup> Notice that it doesn't say to just give. Instead, it says, "to do good." This Greek word references,

"a work or worker who accomplishes something ... a deed (action) that carries out (completes) an inner desire (intention, purpose)."30

- What's the difference between doing good and just giving away money?
- How is it more enjoyable to "accomplish," "carry out," and "complete" an inner desire to do good rather than to just give away money?

In the Bible, God doesn't want giving. He wants only a <u>specific kind</u> of giving. He wants giving

only with the right emotion. It should be hilariously cheerful (2 Corinthians 9:7), overflowing from abundant joy (2 Corinthians 8:2), from the heart (Exodus 25:2, 35:5; Deuteronomy 15:10; 1 Chronicles 29:9, 17, 18; 2 Corinthians 9:7), with love (1 Corinthians 13:3), happy and blessed (Acts 20:35), and "party-time" enjoyable (1 Timothy 6:17). Even if we give away everything, without the right emotion, it's all pointless. (1 Corinthians 13:3).

- Does it matter to God if our giving brings us positive emotion and enjoyment?
- Is this experience more likely when our giving does good by fulfilling an inner desire?
- Think about the future possibilities for your own giving. What types of good works would you most enjoy creating? What would match your inner desires?

Achieving enjoyment from our own personal consumption is limited. Bingeing by stuffing in even more often ends poorly. But enjoyment from accomplishing good works is unlimited. In 1946, Professor Richard Lenski explained 1 Timothy 6:17-19 this way:

"Riches furnish a rich man special 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."31

- How does the enjoyment from accomplishing good works differ from personal consumption?
- Which is more enjoyable to look back on a month later? A year later? At the end of this life? After this life?

This passage says, "To do good." This Greek word is special. It had never appeared anywhere before in all of Greek literature except one time in the Book of Acts.<sup>32</sup> There, it describes God.

"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." (Acts 14:17).

In Acts, the word describes God richly providing us with material things. In 1 Timothy, it describes our response to God's rich provision. We respond to God's blessings by blessing others. We imitate God.<sup>33</sup>

- How is using our rich provision from God "to do good" a form of imitating God?
- If what we have was a gift to us, how does that make sharing it with others easier or more enjoyable?
- How does this relate to gratitude?

In 2 Corinthians 8, Paul encourages people to give. He explains,

"But in this matter I give you an opinion; for my doing this helps forward your own intentions" (2 Corinthians 8:10, WNT).<sup>34</sup>

Good giving helps a person accomplish their intentions.

- What about your intentions? If money were no object – the sky is the limit – what impact would match your inner desires?
- If you could accomplish any change with a gift, what would it do? How would it make a difference in the world?

## Wealth Enjoyment: Build Your Personal Collection of Beautiful Works!

1 Timothy 6:17-18

"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 <u>for enjoyment</u>: to do good, <u>to be rich in good works</u>, to be generous and ready to share,"

We can enjoy wealth by using it "to do good" and "to be rich in good works." In English, this repeats the word "good." But in Greek, these are two different words. The first "good" is from *agathos*. This is,

"intrinsically good, good in nature, good whether it be seen to be so or not." 35

The second good is from *kalos*. This is,

"beautiful, as an outward sign of the inward good, noble, honorable character; good, worthy, honorable, noble, and seen to be so."36

- How are these two types of good works different?
- What kind of good works would fit more with the second definition?

1 Timothy 6:18 directs us "to be rich in good [from *kalos*] works". *Kalos* good is "beautiful to look at, shapely, magnificent."<sup>37</sup> It is "visibly or noticeably good."<sup>38</sup> Jesus says,

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

Paul uses *kalos* "good" to describe the public reputation of church leaders (1 Timothy 3:7),<sup>39</sup> deacons (1 Timothy 3:13),<sup>40</sup> and widows supported by the church (1 Timothy 5:10).<sup>41</sup> In each case, it's not enough that they <u>do</u> good. These works must be known as <u>their</u> good works.

- Why is it necessary for good [kalos] works to be seen?
- How might this influence others to act in the same way?
- Why does it matter if a Christian has a public reputation for good [kalos] works?

The poetic structure of this passage creates a contrast. Relying on "the uncertainty of riches" contrasts with being "rich in good works."<sup>42</sup> One kind of riches is uncertain and disappearing. The other kind is lasting.

 Suppose a person's giving created many beautiful, visible good works. If their

- wealth suddenly disappeared, would they still be "rich in good works"? Why?
- A person's wealth holding stops at the end of life. Does their reputation of being rich in beautiful, visible good works also stop? Why not?

The Greek word for the <u>uncertainty</u> of riches has an additional meaning. It also references the <u>hiddenness</u> of riches.<sup>43</sup> Thus, we do not put our trust in <u>hidden</u> riches. Instead, we become rich in <u>beautiful</u>, <u>visible</u> good works.

- How would a desire to keep riches hidden conflict with using them to be rich in publicly visible good works?
- What does the Bible say about a steward who just hides their money away in a napkin or buries it in the ground?

  (Matthew 25:14-30; Luke 19:11-27)
- Some people use and enjoy their wealth.
   Others just hide and protect it only to
   die with it. Which set of life experiences
   would you rather have? Why?

It's often said that beauty is in the eye of the beholder. The most "beautiful-good" works for you may be different from someone else. The Greek word *kalos* means "beautiful, as an outward sign of the inward good, noble, honorable character." This means that our "beautiful-good" works must be personal. They must connect with

positive aspects of our own character. They must connect to our personal values and life story.

- What causes or ministries have been important in your life story? Which ones closely align with your values?
- What good works could a gift create that you would consider to be beautiful?

## Wealth Enjoyment: Live the Life of a Ready, Joyful, Abundance Sharer!

### 1 Timothy 6:17-18

"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 <u>for enjoyment</u>: to do good, to be rich in good works, <u>to be generous and ready</u> to share,"

One way to get enjoyment from wealth is "to be generous and ready" to share. That phrase comes from a single Greek word. It was a new word. Paul created it just for this verse. It's a three-part word: *Eu-meta-dotous*. *Dotous* means to be a giver. *Meta-dotous* means to be a sharer. (It's giving "with" or "among" others.) *Eu-meta-dotous* means to be a good sharer. But this good is different. It means

- 1) Ready/willing
- 2) Joyful/abounding
- 3) Abundance/wealth

This isn't saying to just give (*dotous*). It's not saying to just share (*metadotous*). Instead, it's saying to be

- 1) A good (ready/willing) sharer
- 2) A good (joyful/abounding) sharer

3) A good sharer of abundance/wealth

These ideas are connected. Recognizing our abundance makes us more ready and willing to share. It also makes giving more joyful. Sharing from abundance is more fun!

- How does recognizing that we have an abundance make us more ready or willing to share? How does it make giving more fun or joyful?
- How does feeling fear and scarcity make us less willing to share? How do these make giving less fun or joyful?

Sharing is more fun when we share abundance. Abundance sharing means two things. It describes the source of the gift. (We share from abundance.) And it describes the result of the gift. (Our sharing leaves the recipients with abundance.) Both giver and receiver share in the experience of abundance.

We see this kind of giving elsewhere in scripture. In thanking the Philippians' for their gift, Paul writes,

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

In requesting a donation for Christians in Jerusalem, Paul explains the result of the gift. It will be

"not only <u>fully supplying</u> the needs of the saints, but is also <u>overflowing</u> [*perisseuousa*] through many thanksgivings to God." (2 Corinthians 9:12b).

In the late 300's A.D., John Chrysostom explained of this verse,

"What he says is this; 'in the first place ye not only supply the wants of the saints, but you are abundant even;' that is, 'ye furnish them with even more than they need".44

This kind of giving is different. The goal is different. It's not simply to meet a need. It's to leave the recipients in abundance. Giving this way is more fun. This extravagancy matches the idea of the hilariously joyful [hilaron] giver. (2 Corinthians 9:7b).

- Can you think of a Christmas gift that might meet a need but wouldn't be fun to give? (A carton of milk? A bag of flour? White tube socks?) Why wouldn't these be fun to give?
- Barely meeting minimum needs might be technically "efficient," but is it a better way to experience "party-time" wealth enjoyment [apolausin] than sharing abundantly? Why not?

Income and wealth are different. Many with high incomes spend even more. This results in little or no wealth. Many with great wealth reinvest profits and never sell their assets. This results in little or no income.

Income and wealth are different. This passage makes that same distinction. It's all about wealth – not income.<sup>45</sup> It's about wealth accumulation, wealth enjoyment, and wealth sharing. Income sharing is great, but wealth sharing is different.

- In the first days of the church, "They sold their lands and other property, and distributed the proceeds among all" (Acts 2:45a).46 Were these gifts of regular income or gifts of accumulated wealth (assets)?
- Later, "all who were owners of land or houses would sell them and bring the proceeds of the sales" (Acts 4:34b). Were these gifts of regular income or gifts of accumulated wealth (assets)?
- Barnabas "owned a tract of land. So he sold it, and brought the money and laid it at the apostles' feet." (Acts 4:37). Was this a gift from regular income or a gift from accumulated wealth?
- In Mark 14:3-5, "She broke the jar and poured the perfume on his head.... It could have been sold for more than a year's wages." Was this a gift of regular income or a gift of accumulated wealth (an asset)?

 Wealth sharing is a different financial issue than income sharing. It can also be a different heart issue. Suppose a person's heart is attached to their buried wealth.<sup>47</sup> Then, they decide to start sharing 10% of their income.
 Will this type of giving touch any of their buried wealth?

## Wealth Enjoyment: Strengthen Your Fellowship Community!

#### 1 Timothy 6:17-18

"Instruct those who are rich in this present world <u>not</u> <u>to be high-minded</u> or to set their hope on the uncertainty of riches but on God, who richly supplies us with all things <u>for enjoyment</u>: to do good, to be rich in good works, to be generous and ready <u>to share</u>,"

The poetic structure of this passage links not being high-minded with being ready to share.<sup>48</sup> The Greek word for "share" references *koinōnia*-sharing. The *koinōnia* is a mutually supportive, family-like, fellowship community.

The rich Christian's wealth does not make them high-minded. It does not separate them from the fellowship community. Instead, their sharing more deeply connects them with the fellowship community. They use their wealth to strengthen the fellowship community.

- Have you ever known people who were "high-minded" because of wealth? What enjoyable social connections and life experiences might a "high-minded" person miss because of this attitude?
- When we need help, friends, family, and a fellowship community can assist. But

with enough money, we can just pay for services instead. How might being "independently wealthy" make it easier to become socially isolated?

- Could having wealth make it harder to trust other people's intentions? How might it cause a person to become socially isolated?
- Does social isolation lead to a more enjoyable life experience? What about being a valuable member of a deeply connected fellowship community?

Luke 8:2-3 publicly names donors to Jesus' ministry: Joanna, Susanna, and Mary Magdalene. Romans 16:1-2 publicly shares the name of a donor to Paul's ministry: Phoebe. Acts 4:36-37 names an individual donor: Barnabas. It also describes the gift itself: a tract of land. 2 Corinthians 8:1-5 provides massive publicity for the Macedonians' gift. 2 Corinthians 9:2-4 describes massive publicity for the Corinthians' charitable pledge. 2 Corinthians 8:24 directs people to give in this way:

"Therefore, openly before the churches, show them the proof of your love and of our reason for boasting about you."

#### Yet, Jesus says,

"So, when you give to the poor [eleēmosynē], do not sound a trumpet before you ... But when you give to the poor [eleēmosynē], do not let your left hand know what your right hand is doing, so that your charitable giving [eleēmosynē] will be in secret." (Matthew 6:2-4).

Is this a contradiction? No. These are two different types of giving. In Greek, giving "down," "almsgiving" or "giving to the poor" is *eleēmosynē*. It refers to mercy, pity, or alms. Sharing "across," *koinōnia*-sharing, within the fellowship community, is a different word.

The charitable giving described in the Epistles is not almsgiving, *eleēmosynē*. It is *koinōnia*-sharing.<sup>49</sup> Just as in the Old Testament, different gifts have different rules. Giving down, *eleēmosynē*, is best done in secret. Sharing across, *koinōnia*-sharing, is best done in public.

- Why might giving "down" (almsgiving) take dignity away from the recipient if it's done in public?
- Why is sharing "across" within a reciprocal, mutually sharing fellowship community different?
- How might publicly sharing "across" strengthen this kind of group? How might it inspire others to do the same with whatever God has richly provided to them?

Giving down, *eleēmosynē*, is best done in secret. This allows a disconnection between the giver and receiver. Sharing across, *koinōnia*-sharing, is best done in public. This strengthens the connection between mutual sharers.

The connection to a mutually supportive fellowship community is lasting. It remains even if a person's wealth is lost, stolen, or disappears.

- How is our bond with a mutually sharing fellowship community more secure than membership in a group only for the rich?
- In what way can this bond of mutual support be more dependable and lasting than hidden wealth?
- Why might sharing with others in a close-knit community be a particularly enjoyable way to give?

### Wealth Enjoyment: Plan for the Future by Making an Investment with Real Permanence!

#### 1 Timothy 6:17-19

"Instruct those who are <u>rich in this present world</u> 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 <u>for enjoyment</u>: to do good, to be rich in good works, to be generous and ready to share, <u>storing up for themselves the treasure of a good foundation for the future</u>, so that they may take hold of that which is truly life."

Wealth holding is short-term. What we hold, we hold only "in this present world." More literally, we hold it only "in the now time" or "at this opportune moment." Wealth holding is temporary. Wealth enjoyment need not be.

When we use wealth correctly, looking back on its impact is enjoyable. We can enjoy having used it to accomplish good. We can enjoy having used it to be rich in beautiful, good works. We can enjoy having been a good sharer who built up the fellowship community.

This kind of enjoyment is lasting. It's enjoyable not only for the moment but also for the future. Joyful wealth management creates lasting

enjoyment. Bad wealth management doesn't. In fact, it does the opposite. It leads to regret.

For the bingeing bad steward, regret happens quickly. Bingeing and wild living soon end poorly. For the burying bad steward, the regret is often later but also greater. These people never enjoy their wealth. They simply bury it and die with it. Their opportunity is lost. The ultimate use of the wealth rarely matches their values or beliefs. Often, the unused wealth leads to family fights. These results are painful to look back on.

- Why might using wealth to binge on excess consumption not be enjoyable to look back on years from now?
- Suppose you're in charge of your wealth.
  You just bury it and die with it. Others
  then use it in a way that contradicts your
  values and beliefs. Whose fault is that?
  Who was in charge of your wealth?
  Would that result be enjoyable to look
  back on?

Holding wealth can feel secure. It can feel permanent. Both practical reality and scripture show us that's a false feeling. Wealth holding is uncertain. It's disappearing. It's guaranteed to end. Often, it ends without warning. Wealth holding can't last. But some things do last even when the wealth disappears.

Suppose one person used their wealth

To accomplish good,

To be rich in beautiful, good works, and To build up their fellowship community.

Suppose another person never used their wealth To accomplish good,

To be rich in beautiful, good works, or To build up their fellowship community.

Then inevitably, due to misfortune or death, wealth holding ends for both of them.

- What lasting reputation would remain for each person?
- What could each report to God about their use of the temporary wealth He provided?
- In what way did the first person diversify their portfolio to be rich in more ways?
- Which person likely got more enjoyment from their wealth?

In 1 Timothy 6:17-19, wealth enjoyment is not just a fleeting experience. It lasts. We can use wealth in a way that is enjoyable to look back on in 2 years, 20 years, or even 200 years. Having created intrinsically good works is always enjoyable to look back on. Having become rich in beautifully good works is also enjoyable to look back on. Having lived the life of a joyful, abounding, good sharer is enjoyable to look back on, too. Having

built up our fellowship community is likewise enjoyable to look back on.

- When you look back 200 years from now, are there any ministries or causes where you would like to have made a lasting impact? How do they connect with your life story?
- The most repeated command in the Bible is "Do not be afraid." How might we use wealth differently if we trusted in our richly providing God?
- Suppose God personally gave you permission to use your wealth right now to make an impact that matched your values. What would that look like for you? What instruments or organizations might you choose to use to make this impact?

## Wealth Enjoyment: Aggressively Grab the Best Life Experience!

#### 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 <u>for enjoyment</u>: 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, <u>so that they may take hold of that which is truly life</u>."

A few sentences earlier, Paul writes about "eternal life." Here, he uses a different word. Different versions call it "true life," "life indeed," "really life," or "real life." This is about the quality of our life experience. It's about feeling like, "This is the life!" It's about feeling like, "This is really living!"

Consider a person who lives their life anxiously hoarding their wealth. They constantly worry about lawsuits, inflation, taxes, theft, market crashes, and other threats. They mistrust others because people might act deceptively to get at their money. They never use their wealth. They bury it.

They anxiously protect it. And then they lose it, inevitably, to misfortune or death.

 Would this life experience make you say, "Now, this is really living!"? Would it make you say, "Ah, now this is the life!"? Why not?

Suppose God blessed you with the ability to make wealth. (Deuteronomy 8:18). Now, you get to pick between two eulogies describing your life.

- 1. "He made a lot of money. The end."
- 2. "He really took hold of that which is truly life! He did a lot of real good! He was so rich in beautiful, good works! He was certainly good at being generous in the best ways! He was always ready to share with his fellowship community and build the Kingdom! He really stored up for himself the treasure of a good foundation for the future!
- How does the second description reflect the kind of life that is "life indeed," "really life," or "real life"?
- How might the way we use (or don't use) wealth lead to one of these two descriptions being accurate?

Does this actually work? Does living life this way produce "real life" or "life indeed" right now? It does. And it's not just a matter of faith. It's also a matter of science. Charitable giving increases happiness and health.<sup>53</sup> Giving in the scriptural

way is even more powerful. One textbook summarizes everything we know from research about increasing well-being and life satisfaction.<sup>54</sup> It reports only six "established interventions" proven to work.<sup>55</sup> Aside from forgiveness, these are: 1. Gratitude, 2. Appreciating what we have (savoring), 3. Empathy, 4. Highlighting our strengths, and 5. Meaningful purpose.

Suppose we receive all things from a close-beside, richly-providing God. He gives them for the purpose of enjoyment. We then enjoy these things by using them to accomplish beautifully good works. These good works are uniquely meaningful for us. They reflect the best parts of our own personal characters.

- How would living this way help us
  - 1. Experience gratitude?
  - 2. Appreciate what we have?
  - 3. Feel empathy?
  - 4. Highlight our strengths?
  - 5. Fulfill a personally meaningful purpose?
- According to modern science, what impact would this have on our personal well-being and life satisfaction?

The instruction here is to "take hold" of real life. This taking hold is aggressive — even violent. It's the word used when the soldiers "seized" Simon of Cyrene, forcing him to carry the cross. (Luke 23:26). It's the word used when the crowd "took hold of

Sosthenes, the leader of the synagogue, and began beating him in front of the judgment seat." (Acts 18:17).

This is aggressive, fighting language. This instruction is like saying, "Grab life by the horns!" or "Grab life by the throat!" One commentary calls it "riding life for all it is worth."<sup>56</sup>

And what's the opposite of this approach to life? It's the burying bad steward's explanation in the Parable of the Talents:

"So <u>I was afraid</u> and went out and hid your gold in the ground. See, here is what belongs to you." (Matthew 25:25 NIV).

It's also the burying bad steward's explanation in the Parable of the Mina Coins:

"here is your mina, which I kept tucked away in a handkerchief; <u>for I was afraid</u>". (Luke 19:20b-21a).

What's the opposite of aggressively grabbing real life? It's living a life of fear.

- In what way does fear lead to burying our chunk of gold or hiding our coins in today's world?
- How is this different from the instruction to aggressively grab hold of real life by using wealth "for enjoyment: to do good, to be rich in good works, to be generous and ready to share"?

# Your Big Choice

## Discussion 16

## The End: Which Life Story Will You Choose?

Our wealth-holding story will end. We've brought nothing into the world. We'll take nothing out of it. Often, wealth holding ends much sooner. Thieves break in and steal. Rust and moths destroy. So do taxes, inflation, lawsuits, and a hundred other things. Wealth is unreliable. Wealth holding is temporary. It might be ours at this moment. But it's not ours to keep.

Before that inevitable loss, we get to choose. We get to choose <u>how</u> we want to lose our wealth. We can

**Binge**: Binge with it through excessive personal consumption.

**Bury**: Bury it in the ground and die with it.

**Toil**: Toil ceaselessly to bury even more.

**Enjoy**: Enjoy it by using it

To accomplish meaningful good, To become rich in beautiful, good works, To live as a good, joyful sharer of abundance,

To build up our fellowship community, and

To store up for ourselves the treasure of a good foundation for the future.

Before we lose it, we can choose to use it. This is not just a choice about our wealth. It's a choice about our life.

 When you look back at the end of your life, which of these four paths would you most enjoy having chosen? Why?

One approach to wealth management is to always focus on stacking up more and more. This path ends tragically. In the meantime, it's more anxious. It's more self-focused and isolated. Scripture calls this path a "temptation and a trap." It's "foolish and harmful." It causes people to "plunge into ruin and destruction." It causes them to "pierce themselves with many griefs." (1 Timothy 6:9-10).

And what is the result of all this anxious suffering? The physical result is still, inevitably, to lose it all. The spiritual result is to approach the master who provided you with the wealth (or the ability to earn wealth) and report:

"So <u>I was afraid</u> and went out and hid your gold in the ground." (Matthew 25:25a NIV).

It's to report that you never used it. You never trusted in God's ongoing rich provision. So, you hid the money away in a corner. Why?

"For I was afraid." (Luke 19:21a).

This approach to wealth management creates anxious hoarding and isolation. It's a life of scarcity and fear. It leads to inevitable loss, disappointment, and suffering. This is not the good life.

- Why is toiling and burying to "die rich" pursuing a logically impossible goal?
   What does a dead person take with him?
- How can toiling and burying to pursue a goal of "dying rich" contradict the goal of "living rich?" How can it prevent "taking hold of that which is truly life?"

Joyful wealth management starts by facing the truth.

*Truth*: We're going to lose it anyway.

Consequence: Enjoying it now (by creating beautiful good works) makes sense. Why wouldn't we do so, given the alternative?

Truth: Contentment doesn't require that much. Consequence: We can enjoy wealth by using it to accomplish real good and still have plenty left over for our contentment.

Truth: It was all a gift to us in the first place.

Consequence: It's more fun to share from a gift.

We can respond to the gift by using it to make the giver happy.

*Truth*: We can trust in our richly providing God. *Consequence*: God's supply doesn't stop. This gives us a great abundance. Sharing from abundance is joyful!

These truths lead to joyful wealth management. They help fulfill God's purpose of enjoyment. They help avoid the tragic options of bingeing with it, burying it just to die with it, or toiling to bury even more.

The good news is this: You get to choose. You don't have to passively accept a life of anxious hoarding and inevitable loss. Instead, you can expand your portfolio to become rich in even more ways. You can accomplish meaningful good. You can make beautiful things happen. You can live a life that inspires others. You can aggressively grab hold of a life that is really living!

- If you chose to enjoy your wealth, how might your future differ from a life of bingeing, burying, or toiling to bury more?
- What financial fear might make you ultimately report to God, "I buried my wealth and hid it because I was afraid?" How might you overcome this barrier to enjoying your wealth?
- How would you live differently tomorrow if you took just one step towards enjoying your wealth in these ways?

## **Endnotes**

Note: Greek and Hebrew text is ALA-LC Romanized throughout, including modification of quotations. For a detailed explanation of the Biblical concepts discussed here, please see the book *The Biblical Fundraiser in Ancient Words: The Historical Ministry of Major Gifts Fundraising*.

<sup>&</sup>lt;sup>1</sup> Thayer, J. H. (1889). *A Greek-English lexicon of the New Testament*. American Book Company. 84-85.

<sup>&</sup>lt;sup>2</sup> 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.

<sup>&</sup>lt;sup>3</sup> 1 Timothy 6:6, "A godly life brings huge profits to people who are content with what they have." (GOD'S WORD® Translation); "Now godliness combined with contentment brings great profit." (New English Translation - NET Bible); "Of course, godliness with contentment does bring a great profit." (International Standard Version)

<sup>&</sup>lt;sup>4</sup> Here, "covering" includes both shelter and clothing. The Greek word 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].

<sup>&</sup>lt;sup>5</sup> Frey, B. S., & Stutzer, A. (2002). What can economists learn from happiness research? *Journal of Economic Literature*, *40*(2), 402-435; Kahneman, D., & Krueger, A. B. (2006). Developments in the measurement of subjective well-being. *Journal of Economic Perspectives*, *20*(1), 3-24; Clark, A. E., Frijters, P., & Shields, M. A. (2008). Relative income, happiness, and utility: An explanation for the Easterlin paradox and other puzzles. *Journal of Economic Literature*, *46*(1), 95-144.

<sup>&</sup>lt;sup>6</sup> Keely, L. C. (2005). Why isn't growth making us happier? Utility on the hedonic treadmill. *Journal of Economic Behavior & Organization*, *57*(3), 333-355.

<sup>&</sup>lt;sup>7</sup> Chan, M. (2016, Jan. 12). Here's how winning the lottery makes you miserable. *Time magazine*. https://time.com/4176128/powerball-jackpot-lottery-winners/

Depending on your generation, this might bring to mind Kurt Cobain, Del Shannon, Kim Jonghyun (SHINee), Goo Hara (KARA), Brad Delp (Boston), Mark Linkous (Sparklehorse), Vince Welnick (Grateful Dead), Chris Cornell (Soundgarden), Tom Evans (Badfinger), Michael Hutchence (INXS), Chester Bennington (Linkin Park), or Richard Manuel (The Band).

<sup>&</sup>lt;sup>9</sup> Thompson, J. & James III, R. N. (2025). Wealth dynamics and received inheritances: Analyzing the impact of financial inheritances among older adults; 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.

<sup>10</sup> This same Hebrew word referencing an inheritance in Proverbs 13:22 also appears in Proverbs 14:18, "The naive <u>inherit</u> foolishness, But the sensible are crowned with knowledge."; Proverbs 3:35, "The wise will <u>inherit</u> honor, But fools increase dishonor."; Proverbs 11:29a, "One who troubles his own house will <u>inherit</u> wind"; Proverbs 28:10, "But the blameless will <u>inherit</u> good".

11 With the Hiphal stem, as here, יַבְחֵיל or yan hîl has the two 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]. In the Geneva Bible, "The good man shall give inheritance unto his children's children," and in the Peshitta Holy Bible Translated, "A good man gives an inheritance to his grandchildren." 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".

<sup>12</sup> Israel's legal system did not have 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 summarized, 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 outlined 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).

<sup>13</sup> Compare "A good person [ $t\bar{o} \cdot w\bar{b}$ ,]" in Proverbs 13:22 with the same Hebrew word elsewhere such as, for example, Genesis 1:10,

12, 18, 21, 25, "and God saw that it was good  $[t\bar{o}\cdot w\underline{b}.]$ ."; Genesis 6:2, "that the sons of God saw that the daughters of mankind were beautiful  $[t\bar{o}\cdot \underline{b}\bar{o}t]$ ; and they took wives for themselves, whomever they chose"; Genesis 24:16, "The girl was very beautiful  $[t\bar{o}\cdot \underline{b}\underline{a}t]$ , 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  $[t\bar{o}\cdot w\cdot \underline{b}\underline{a}t]$ ."

The word generally means pleasant and agreeable to the senses: to the sight, taste, and smell (definition 1 a, b, & c) but here specifically references the ethical person (definition 10.a. referencing Proverbs 13:22) [Brown, F., Driver, S. R., Briggs, C. A., Gesenius, W., & Robinson, E. (1996). The Brown-Driver-Briggs Hebrew and English lexicon. Hendrickson Publishers. שוֹני or tָסֿ-wַטַּ, Strong's 2896.]

<sup>14</sup> "Boulomai ('resolutely plan') is a strong term that underlines the predetermined (and determined) intention driving the planning." It contrasts with mere "wishfulness." Hill, G., & Archer, G. (2021). HELPS lexicon from The Discovery Bible [software]. HELPS Ministries Inc. www.thediscoverybible.com.

<sup>15</sup> 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.

<sup>16</sup> 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 [Here modified to modernize some of the language].

<sup>17</sup> Legacy Standard Bible

<sup>18</sup> 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 Chapter 7 of *The Biblical Fundraiser in Ancient Words*.) The phrase "for enjoyment" replaces "to enjoy" in order to highlight that this is a purpose clause and not an infinitive. The term "high-minded" replaces "conceited" as it is closer to the sense of the original term

hypsēlophronein where hypsēlo is high and phronein is mind.

<sup>19</sup> "The construction *eis* plus the noun expresses purpose ... The infinitives thus describe how wealth is to be enjoyed, namely in the ways it is used: first, simply by doing good, ... describing the doing of such works as being rich in them, ... to be generous and sharing"

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

<sup>20</sup> "The second adjunct indicates that the purpose of God's bringing about these things is 'for enjoyment' (eis apolausin). The preposition eis indicates the intention of the action, which is apolausin, with the noun appearing here and in Hebrews 11:24 and denoting enjoyment or pleasure". [Porter, S. E. (2023). The Pastoral Epistles: A commentary on the Greek text. Baker Academic. p. 488.]

<sup>21</sup> Professor Linda Belleville explains, "Eis apolausin does not have to do with spiritual enjoyment but instead with material pleasures." [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.]

<sup>22</sup> This passage is structured in a poetic form called chiasmus. This is "the use of inverted parallelism of form and/or content which moves toward and away from a strategic central component." [McCoy, B. (2003). Chiasmus: An important structural device commonly found in Biblical literature. *Chafer Theological Seminary Journal*, 9(2), 17-34.]

The chiastic structure of the passage is:

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

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

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

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

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

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

## G-Riches [Purpose: for enjoyment] 6:17g

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

E'-Riches [Visible/beautiful good works] 6:18b

D'-Riches [Open-handedly shared] 16:8c

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

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

A'-Riches [Life] 6:19b

<sup>23</sup> "from pará, 'from close-beside' and éxō, 'have') – properly,

have close beside, i.e., give (offer) in an 'up-close-and-personal' way." [Hill, G., & Archer, G. (2020). *HELPS lexicon from The Discovery Bible [software]*. HELPS Ministries Inc. www.thediscoverybible.com.]

- <sup>24</sup> "but upon God, the One who is constantly offering us all things in a rich manner to enjoy;" [Wuest, K. S. (1952). *The Pastoral Epistles in the Greek New Testament for the English reader*. William B. Eerdmans Publishing Company. p. 102.]
- <sup>25</sup> 2 Corinthians 9:7 [hilaron]
- <sup>26</sup> 2 Corinthians 9:7 [tē kardia]
- <sup>27</sup> New American Standard Bible; Amplified Bible; Good News Translation
- <sup>28</sup> Literal Emphasis Translation
- <sup>29</sup> Professor Abraham Malherbe writes, "The infinitives thus describe how wealth is to be enjoyed, namely in the ways it is used: first, simply by doing good, stated in a verbal form (agathoergein) that captures the favorite ergon agathōn of the Pauline Epistles; second, stating the same thing with a similar favorite expression, erga kala, but explicitly describing the doing of such works as being rich in them (ploutein en ergois kalois); third, giving specificity to these general directions, to be generous and sharing (eumetadotous, koinōnikous)." [Malherbe, A. J. (2011). Godliness, self-sufficiency, greed, and the enjoyment of wealth 1 Timothy 6:3-19 Part II. Novum Testamentum, 53(1), 73-96. p. 89.]
- <sup>30</sup> "To do good" is *agathoergein* from *agathos* (good) and *ergon* (work). The quote references *ergon*. Hill, G., & Archer, G. (2021). *HELPS Lexicon* [Software]. HELPS Ministries Inc. www.thediscoverybible.com.
- <sup>31</sup> Lenski, R. C. H. (1946). *Interpretation of St Paul's Epistles to Timothy, Titus, and Philemon*. Augsburg Fortress. p. 730.
- <sup>32</sup> "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.]; "'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.]
- <sup>33</sup> Similarly, Paul points to Jesus's gift in his fundraising appeal letter 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.]

- <sup>35</sup> Souter, A. (1917). *A pocket lexicon to the Greek New Testament*. Oxford University Press. p. 2. (parentheses removed)
- <sup>36</sup> Souter, A. (1917). A pocket lexicon to the Greek New Testament. Oxford University Press. p. 123. See, e.g., Luke 21:5a, "And while some were talking about the temple, that it was decorated with beautiful [kalois] stones and vowed gifts".
- <sup>37</sup> Thayer, J. H. (1889). *A Greek-English lexicon of the New Testament*. American Book Company. p. 322.

The notion of physical beauty is demonstrated in the Septuagint's uses of kalos in Genesis 6:2, "the sons of God saw that the daughters of mankind were beautiful [kalai]; and they took wives for themselves, whomever they chose."; Deuteronomy 21:11, "and you see among the captives a beautiful  $[kal\bar{e}n]$  woman, and are strongly attracted to her and would take her as a wife for yourself,"; 1 Samuel 25:3, "(now the man's name was Nabal, and his wife's name was Abigail. And the woman was intelligent and beautiful  $[kal\bar{e}n]$  in appearance"; and in Joshua 7:21, "when I saw among the spoils a beautiful  $[kal\bar{e}n]$  robe from Shinar".

- <sup>38</sup> Post, T. L. (2019). *Doing "the good" in the Apostle Paul's ethical vision* [Doctoral dissertation]. Asbury Theological Seminary. p. 48. *See also* the same title by Lexington Books / Fortress Academic (2023).
- <sup>39</sup> "And he must have a good [*kalen*] reputation with those outside the church, so that he will not fall into disgrace and the snare of the devil." (1 Timothy 3:7). This *kalos* "good" describes a visible, public reputation. Other translations here use "well-respected" (Contemporary English Version), "respected by" (Good News Translation), or "well thought of" (English Standard Version).
- <sup>40</sup> "For those who have served well as deacons obtain for themselves a high [kalon] standing" (1 Timothy 3:13b). Other translations here use "rewarded with respect from others" (New Living Translation); "earn a good reputation" (Contemporary English Version); "gain an excellent reputation" (GOD'S WORD® Translation); "gain an excellent reputation for themselves" (International Standard Version). David Verner notes, "the author appears to speak for his church in regarding office in the church as socially prestigious in the same way that citizens of Greek cities and members of associations regarded office holding (1 Timothy 3:1, 13) ... Thus, although the leaders of the church may not have been on the same social level as the members of their municipal aristocracy, they shared the same aristocratic social aspirations within a smaller sphere." [Verner, D. C. (1983). *The household of God: The social world of the Pastocal Epistles*. Scholars Press. pp.

<sup>&</sup>lt;sup>34</sup> Weymouth New Testament

159-160.] A sense of aristocratic virtue may also apply to the appeal for wealth sharing in 1 Timothy 6:18.

<sup>41</sup> A widow supported by the church must be "having a reputation for good works [ergois kalois]; ... has devoted herself to every good work [ergō agathō]." (1 Timothy 5:10a, c). The supported widow must have a public reputation for good [kalos] works. Doing these hidden away in some corner wouldn't qualify. Her good [kalos] works must have been seen. (Indeed, that's part of what kalos means.) They must have been seen as her good works. Otherwise, she would have no such reputation. And she would receive no support.

<sup>43</sup> See, e.g., adēlos "is equivalent to 'not manifest, hidden,' is properly 'hiddenness,' then 'uncertainty.'" Huther, J. E. (1885). Critical and exegetical hand-book to the epistles to Timothy and Titus (Vol. 9). (D. Hunter, Trans.). Funk & Wagnalls. p. 195.

<sup>44</sup> [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].

<sup>45</sup> For example, the single Greek sentence in 6:17-19 references wealth seven times. Like verse 9, it begins with ploutos, referencing an accumulated pile of wealth and valuable possessions. It starts with rich [plousiois], richly [plousiōs], riches [ploutou], and rich [ploutein]. The result of generous sharing is a different pile of valuable stuff: "thus storing up treasure [apothēsaurizontas] for themselves as a good foundation [themelion] for the future" (1 Timothy 6:19a, ESV). Themelion parallels the double meaning of the English word "foundation" and can mean "fund." Finally, eu- in eumetadotous often references wealth such as in eu-kteanos: wealthy; eu-ktēmōn: wealthy; eu-olbos: wealthy, prosperous; eu-piōn: very fat, very rich: eu-mēlos: rich in sheep: eu-pokos: rich in wool: eu-stachus: rich in corn; eu-chirmaros: rich in goats; eu-botrus: rich in grapes; eu-bous: rich in cattle; eu-karpos: rich in fruit, fruitful; eu-krithos: rich in barley; eu-chrusos: rich in gold. All seven terms in 6:17-19 are wealth references – not income references. (This is not, for example, prosodos referencing income or rent in contrast to stock or principal. It's not gignomenon used to describe the earliest income taxes as opposed to property taxes on wealth in Classical Athens.)

<sup>&</sup>lt;sup>42</sup> See previous endnote on chaismus.

<sup>&</sup>lt;sup>46</sup> Weymouth New Testament

<sup>49</sup> 1 Timothy 6:18 "to do good, to be rich in good works, to be generous and ready to share [koinōnikous]"; Romans 12:13, contributing [koinonountes] to the needs of the saints, practicing hospitality."; Romans 15:26, "For Macedonia and Achaia have been pleased to make a contribution [koinōnian] for the poor among the saints in Jerusalem."; 2 Corinthians 8:4, "begging us with much urging for the favor of participation [koinōnian] in the support of the saints"; 2 Corinthians 9:13, "Because of the proof given by this ministry, they will glorify God for your obedience to your confession of the gospel of Christ and for the liberality of your contribution [koinōnias] to them and to all,"; Philippians 4:15, "Now you Philippians know also that in the beginning of the gospel, when I departed from Macedonia, no church shared [ekoinōnēsen] with me concerning giving and receiving but you only."; Galatians 6:6, "The one who is taught the word is to share [koinōneitō] all good things with the one who teaches him."; Hebrews 13:16, "And do not neglect doing good and sharing [koinōnias], for with such sacrifices God is pleased."

<sup>50</sup> Literally, the words reference those who are rich "in the now time" [en tō nun aiōni]. This is, "in [en] the [tō] now [nun] time [aiōni]." The word nun is defined as "now, the present" and aiōn is "a space of time, an age." [Strong, J. (1890). A concise dictionary of the words in the Greek New Testament. Thomas Nelson. p. 9, 50; Thayer, J. H. (1889). A Greek-English lexicon of the New Testament. American Book Company. p. 18-20, 430.]

<sup>51</sup> The oldest known appearance of 1 Timothy 6:17 is in the Codex Sinaiticus. There, 1 Timothy 6:17 doesn't read "en to nun aiōni" as in later manuscripts. Instead, it reads "en to nun kairō." Aiōni means a space of time. Kairō means the opportune moment.

<sup>52</sup> For example, the NASB shows 55 occurrences of "Do not fear," 50 occurrences of "Do not be afraid," and 2 occurrences each of "Have no fear" and "Fear not." [Count from https://salvation101.com/fear-not-occurrencesin-the-bible/]. References to this as the most frequent command appear in

<sup>&</sup>lt;sup>47</sup> Jesus said, "For where your treasure [thēsauros] is, there your heart will be also." (Luke 12:34). Thēsauros references accumulated wealth, not income. It means "storehouse," "the place in which goods and precious things are collected and laid up," "the things laid up in a treasury," or "collected treasures." [Thayer, J. H. (1889). A Greek-English lexicon of the New Testament. American Book Company. p. 290.] Notice, Jesus hadn't just said, "Share your income and give to charity." Instead, he had said, "Sell your possessions and give to charity" (Luke 12:33). This is a reference to wealth and asset sharing, not to income sharing.

<sup>&</sup>lt;sup>48</sup> See previous endnote on chaismus.

several popular press books [See, e.g., Holiday, R. (2021). Courage is calling: Fortune favors the brave. Penguin; Speicher, B. (2023). Hearing from God. WestBow Press.].

<sup>53</sup> See, summaries of research findings in e.g., 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. p. 46; Hui, B. P., Ng, J. C., Berzaghi, E., Cunningham-Amos, L. A., & Kogan, A. (2020). Rewards of kindness? A meta-analysis of the link between prosociality and well-being. *Psychological Bulletin*, *146*(12), 1084-1116; Choi, N. G., & Kim, J. (2011). The effect of time volunteering and charitable donations in later life on psychological wellbeing. *Ageing and Society*, *31*, 590-610.

Professor Christian Smith and Hilary Davidson summarize, "The more generous Americans are, the more happiness, health, and purpose in life they enjoy." [Smith, C. & Davidson, H. (2014). *The paradox of generosity*. Oxford University Press. p. 2.]

Giving creates happiness, health and even strength. One study found that "participants who had donated to a charity were able to squeeze a handgrip for more than 20 seconds longer than were control participants. Participants also reported happier moods after donating, but their enhanced strength did not stem from their elevated happiness. Thus, prosocial spending may have independent positive effects on both emotional and physical vitality." [Dunn, E. W., Aknin, L. B., & Norton, M. I. (2014). Prosocial spending and happiness: Using money to benefit others pays off. *Current Directions in Psychological Science*, 23(1), 41-47, p. 45. (Citing Gray, K. (2010). Moral transformation: Good and evil turn the weak into the mighty. *Social Psychological and Personality Science*, 1, 253-258.)]

The scientific research may be new. The results are not. In the fourth century, John Chrysostom called charitable giving "the foundation of health, the abundance of light and the origin of joyfulness." [Chrysostom, J. (n.d./1862). Homily 64.5 in Matthew. In Migne, J. P., (Ed.), Patrologia Graeca. Volume 58:615. p. 48-49. Translation from Bae, J. (2018). John Chrysostom: On almsgiving and the therapy of the soul (Doctoral dissertation, Australian Catholic University. p. 68.) Australian Catholic University.]

<sup>54</sup> Parks, A. C., & Schueller, S. M. (Eds.). (2014). *The Wiley Blackwell Handbook of Positive Psychological Interventions*. John Wiley & Sons, Ltd.

<sup>55</sup> In *The Wiley Blackwell Handbook of Positive Psychological Interventions*, the six chapters listed under "Established areas of intervention" reference gratitude, forgiveness, savoring, highlighting one's strengths, meaning/purpose, and empathy. [Parks, A. C., & Schueller, S. M. (Eds.). (2014). The Wiley Blackwell

handbook of positive psychological interventions. Wiley-Blackwell.]

 $^{\rm 56}$  Hughes, R. K., & Chapell, B. (2000). 1 & 2 Timothy and Titus. Crossway Books. p. 163.