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## BANKING WITH GOD

2 Timothy 1:12-14

By

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2 Timothy Lesson 6

Banking with God  
2 Timothy 1:12-14

Our subject today is “Banking with God.” I’m not talking about your money, but something far more important—*your life*. Each of us is investing our lives in something. It may be a career. It may be building a solid marriage and rearing our children in the Lord. But we all are allotted a certain number of days. We spend them doing something. The sum total of how we spend our days amounts to the investment of our lives.

My next birthday is already scaring me, even though it is still more than six months away. I will turn 60. For those of you who are younger, that sounds *ancient*—way, way off in the distant future. But let me assure you, it comes around very quickly! You find yourself looking in the mirror at this face that isn’t so young any more, wondering, “Where did the time go?” Whatever your age, you need to think carefully about how to invest wisely the few short years that the Lord gives you. Jesus asked the vital question (Mark 8:36), “For what does it profit a man to gain the whole world, and forfeit his soul?”

When it comes to investing money, most of us are pretty careful. If you’re like me, you don’t have more money than you know what to do with, and so you’re cautious about entrusting it to an unknown person or company that promises you a profit. But, it’s amazing that while people are careful about investing their money, they are often very haphazard about investing their lives. They waste gobs of time. Without thinking, people devote their lives to pursuing fleeting pleasures and possessions. But they give little thought to investing their lives with God, who gives “solid joys and lasting treasure” (John Newton, “Glorious Things of Thee are Spoken”). Jesus referred to this as storing up treasure for yourself, but not being rich toward God (Luke 12:21).

In our text, Paul gives us a guaranteed plan for successful banking with God. Here is a man who, if you look at his outward circumstances, has every reason to be anxious and uncertain about his life. His life is basically over. He is in a dungeon in Rome, awaiting

execution from the evil tyrant, Nero. He was destitute. He didn't even have a coat to keep him warm. He was not a world-renowned best-selling author and conference speaker. At this point, he didn't know, as one author put it, that centuries later men would name their sons Paul and their dogs Nero. He was just a lonely old man, chained to a Roman guard, with many reasons for disappointment.

So as he awaited death, Paul had every reason to say, "I'm not so sure about the way I've lived my life. I'm not going to advise others to follow my example." And yet he exudes confident assurance in God and exhorts Timothy to follow his example. This man has something to tell us about investing our lives successfully! Paul shows us that there are two sides to successful banking with God:

To invest your life successfully, deposit it with Christ and guard His deposit with you.

Entrust everything that you are and have to God for safe-keeping. And, God entrusts something with you for safekeeping.

1. To invest your life successfully, deposit it with Christ (1:12).

You can dream about and study investments all you like, but the bottom line is when you actually deposit some of your hard-earned cash with the investment firm. Until that transaction takes place, all of your knowledge and interest in the subject count for nothing. If the investment shoots up in value, it won't benefit you at all unless you're actually invested in it.

In a similar way, you must personally commit your life to Jesus Christ. Paul writes (1:12), "For this reason [the gospel that had laid hold of him, vv. 9-11] I also suffer these things, but I am not ashamed; for I know whom I have believed and I am convinced that He is able to guard what I have entrusted to Him [lit., "my deposit"] until that day." The Greek word for "deposit" was used of leaving your valuables in the care of a trusted friend to guard while you were away. Until you deposit your life with Christ, all of your knowledge about God and interest in spiritual things amount to nothing. You must make the deposit before the investment can begin to benefit you. So a crucial question is, "How do I deposit my life with Christ?"

A. Depositing your life with Christ involves knowledge and trust.

Paul says that he knew whom he had believed. As I said last week, it's significant that Paul does *not* say, "I know *what* I have believed" (although he did), but rather, "I know *whom* I have believed." There is a vast difference between knowing *about* Christ and *knowing Christ* personally. Of course, you cannot know Christ personally until you first know about Him. You must hear about Christ and the facts of the gospel as revealed in the Bible, and you must believe that those facts are true. But true Christianity involves entering into and maintaining a personal relationship with Him, where you grow to know Him more and more. As your knowledge of Christ grows, your trust in Him grows.

Trust is at the heart of the banking industry. You don't take your money to a guy in a trailer with a homemade sign that reads, "Fast Eddie's Bank"! Most of us go to a bank with an established name, in a decent-looking building, where we hand over our check to a respectable-looking teller. If all of the tellers looked like guys who were scrounging for drug money, we might decide to bank elsewhere! To deposit money in a bank requires trust.

In the same way, it takes trust to deposit your life with Jesus Christ. When you trust in Christ to save you, you are admitting, "I cannot save myself by my own efforts or good works. Although I am a sinner, I am confident that Jesus Christ can save me. I am entrusting my eternal destiny to Him. I am taking God at His Word by believing that Christ will do what He promised, namely, to give eternal life to every person who believes in Him."

Until you have made that basic transaction, you do not have eternal life and you do not have a relationship with Christ. It is not too strong to say that until you have deposited your life with God, you're wasting your life. Some thirty years before writing this letter to Timothy, Paul had made that deposit on the Damascus Road. At that time, he let go of all that he had been trusting in for standing with God in exchange for the surpassing value of knowing Jesus Christ his Lord (Phil. 3:7-10).

Some may ask, "Can I entrust *part* of my life with Christ now, and if things go well, I'll give Him the rest later?" Or, as it's usually

phrased, "Can I accept Jesus as my Savior, but wait to make Him my Lord?" The Bible is clear that trusting Christ with your eternal destiny is an all or nothing deal. You entrust to Him all of yourself that you are aware of. Over time, He will reveal to you other areas that you have not yielded that you were not aware of at first. But you are not truly trusting in Christ if you're knowingly holding back part of your life from Him. To trust in Him for eternal life is to deposit all of your life with Him.

I read once about a family that put their elderly grandmother on a plane for her first flight. She wasn't too sure about this mode of transportation, but she grudgingly went along with it. When she returned, some of the family members couldn't help playfully asking, "Grannie, did the plane hold you up okay?" She reluctantly admitted that it did, but then added, "But I never put my full weight down on it."

Trusting Christ as your Savior means getting on board and putting your full weight down on Him. You let go of any notion that you can do anything to save yourself. You abandon any trust in your good works. You rely on Christ and His shed blood as the only acceptable payment for your sins. That is the starting point of banking with God.

Someone may wonder, "If I deposit all of my life with Christ, does that mean that I have to be a missionary in Africa?" The answer is, maybe, maybe not. It does mean that you must be *willing* to be a missionary in Africa if the Lord calls you to do that. Trusting Christ means that you trust that He is good and that He knows what is best for your life. If He wants you to be a missionary in Africa, you'd be miserable to be a successful stockbroker on Wall Street. You've got to trust Him for that. You hand Him a blank check for all of your life and He fills in the details.

"But," you may ask, "will my deposit be secure?"

B. Depositing your life with Christ is secure because He is trustworthy and able to guard it.

A literal translation of verse 12b, bringing out the tenses of the Greek verbs, is, "for I know Him in whom I have trusted and still am trusting, and I became convinced and still am convinced that He is able to guard my deposit until that day." Paul's firm and

abiding assurance rested on his personal knowledge of the Lord Jesus Christ. Paul knew that Christ is completely trustworthy.

That knowledge grows over time, but personal knowledge of Jesus Christ is the key to assurance, because you discover that He is totally trustworthy and is fully capable of fulfilling His promises. "He is able!" If He's not able, you shouldn't trust Him. But He has never failed any investor who has entrusted his soul to Him. Here is His promise (John 10:27-28): "My sheep hear My voice, and I know them, and they follow Me; and I give eternal life to them, and they will never perish; and no one will snatch them out of My hand." That's a secure investment!

But you still may wonder, "Is my investment wise? Will it bring me an adequate return?"

C. Depositing your life with Christ is wise because it is to bank on eternity.

Paul says (1:12b), "He is able to guard what I have entrusted to Him *until that day*." He is referring to the day of judgment, when all accounts will be squared away before God. If this life is all that there is, then we live in a cruel and unfair world. Here is a godly, self-sacrificing apostle in a dungeon while a perverted lunatic revels in luxury and debauchery as he rules the Roman Empire. Paul was executed while Nero kept on partying. That was not fair!

But, *that day* is coming. When he was preaching to the intellectuals in Athens, Paul proclaimed (Acts 17:31) that God "has fixed a day in which He will judge the world in righteousness through a Man whom He has appointed, having furnished proof to all men by raising Him from the dead." If Jesus is risen, then *that day* is coming. No one will get away with anything. All wrongs will be brought to light and punished. All who have trusted in Christ will not face judgment, but will "stand in the presence of His glory blameless with great joy" (Jude 24). In light of eternity, it is a secure and wise investment to deposit your life with Jesus Christ.

Have you made that deposit with your life? That's where you begin. You commit everything that you are and have to Christ, convinced that He is able to guard your deposit until that day. But, there is another side to banking with God.

2. To invest your life successfully, you must guard Christ's deposit with you (1:13-14).

Paul exhorts Timothy (1:14), "Guard, through the Holy Spirit who dwells in us, the treasure [lit., "the good deposit"] which has been entrusted to you." When you entrust your life to Jesus Christ, He entrusts His good (the Greek word means "morally excellent," or "beautiful") deposit with you. Paul is referring to the gospel, which includes the whole body of Christian truth about the person and work of Jesus Christ.

While the gospel is contained in the written Word, the Bible, at the same time it is preserved and communicated in and through the lives of God's people. Many people never read the Bible, but they read your life. You are to personify the good news of Jesus Christ in what you believe and how you live. While in verse 12 the emphasis is on *whom* you believe, in verses 13 & 14 the emphasis is on *what* you believe. Satan is relentless in attacking the truth of the gospel, because "it is the power of God for salvation to everyone who believes" (Rom. 1:16). You must guard that deposit. How do you do that? Three ways:

- A. You guard the deposit by holding to sound doctrine.

"Retain" (1:13) means to have or hold in one's charge for safekeeping. It was used of Judas having the money-box (John 12:6; 13:29). "Standard" refers to a pattern or example. Thus Paul is telling Timothy that he must hold to the pattern or blueprint of sound doctrine that Paul had laid out. Because sound doctrine, especially on core issues, such as the gospel, is always under enemy attack, we must guard it and fight for it as if we were guarding a precious treasure.

Obviously, there are many doctrinal disputes among those professing to know Christ. How do you determine what sound doctrine is? More could be said, but there are two clues in our text:

- (1) Sound doctrine leads to spiritual health.

"Sound" means "healthy" (we get our word "hygienic" from it). Sound doctrine is teaching that leads to genuine spiritual health. It results in people being truly born again and growing to maturity in Christ. In Ephesians 4, Paul talks about pastor-teachers equipping the saints. The goal of their teaching is (4:13) that "we all at-

tain to the unity of the faith, and of the knowledge of the Son of God, to a mature man, to the measure of the stature which belongs to the fullness of Christ." He goes on to talk about not being tossed around by every wind of doctrine.

In our day, doctrine has become a dirty word. The slogan is, "Doctrine is divisive. Jesus said that the world would know we're Christians by our love, not by our doctrine. So let's set aside our differences and come together in the areas where we agree." That may be fine if we're talking about doctrines that are peripheral to the gospel. But if we set aside the essentials of the gospel, we have failed to guard the good deposit that God entrusted to us.

(2) Sound doctrine is apostolic doctrine.

Paul tells Timothy to retain the standard of sound words "which you have heard from me." Paul was an apostle in a sense that no one today can be. He had seen the risen Lord and he was entrusted with authority from Christ to build the church (1 Cor. 9:1; 2 Cor. 13:10; Eph. 2:20). His writings are inspired Scripture (2 Pet. 3:15-16). The New Testament contains apostolic doctrine.

To find out if a teaching is sound, go to the New Testament and compare Scripture with Scripture. Be careful, because Satan knows Scripture, too, and he is subtle in lifting verses out of context, or emphasizing one verse while neglecting another. Systematic theology is the process of fitting *all* of the relevant verses of Scripture together into a unified whole. If any despise theology as an academic exercise, I would point out that we all are theologians, because we all try to fit the Scriptures together. If you despise theology, I would venture that you are a sloppy theologian and you're not retaining the standard of sound doctrine that Paul handed down to us in the New Testament. We all are charged to guard the deposit of biblical truth by holding to sound doctrine.

B. You guard the deposit by living a godly life.

Timothy was to retain the standard of sound words "in the faith and love which are in Christ Jesus." In other words, holding to sound doctrine is not enough. *How* you hold to sound doctrine matters greatly!

First, you must hold to sound doctrine in the *faith* that is in Christ Jesus. You must truly believe what the Bible teaches, to the

degree that it filters down into your everyday life. Jesus said (Luke 6:46), "Why do you call Me, 'Lord, Lord,' and do not do what I say?" Genuine faith always results in obedience to Christ.

Second, you must hold to sound doctrine in the *love* that is in Christ Jesus. Biblical love is not syrupy sentiment, but rather a commitment to seek the highest good of the one loved. It is not mere words, but also good deeds (1 John 3:18). I have known men who hold to sound doctrine, but they do not hold it in genuine love towards others. Rather, they use their knowledge of the truth to prove that they are right and to put down those who are wrong. That is just pride, not love. But, as Paul says (2 Tim. 2:24-25), we must not be quarrelsome, but kind, patient, and gentle towards those who do not know the truth.

How do we guard the deposit of sound doctrine in true godliness? Paul answers,

C. You guard the deposit through the indwelling Holy Spirit.

The Holy Spirit is the third person of the Trinity. He is given to every believer at the moment of salvation (Rom. 8:9; 1 Cor. 12:13). He is directly involved in both aspects of guarding the deposit of the gospel, namely, holding to sound doctrine and living a godly life.

(1) The Holy Spirit is the divine interpreter of sound doctrine.

Jesus promised the apostles (John 14:26) that "the Holy Spirit, whom the Father will send in My name, He will teach you all things. . . ." John later wrote to a church that was wracked with confusion because of false teachers (1 John 2:27), "As for you, the anointing which you received from Him abides in you, and you have no need for anyone to teach you; but as His anointing teaches you about all things, and is true and is not a lie, and just as it has taught you, you abide in Him."

John was not dispensing with the need for human teachers, in that he himself was at that moment teaching them! Rather, he was writing against the Gnostic false teachers, who claimed that you had to go through them to understand the secret truths about God. John was affirming the ability of believers, indwelt by the Spirit, to interpret the Word of God. As we depend on the Holy Spirit

and diligently study the Scriptures, He will enable us to guard the treasure of the gospel that is always under attack.

(2) The Holy Spirit is the divine enabler for a godly life.

As we saw, we guard the deposit of the gospel by living in the faith and love that are in Christ Jesus. If we walk in daily dependence on the Holy Spirit, we will not carry out the deeds of the flesh (Gal. 5:16-21), but will instead produce the fruit of the Spirit (5:22-23): “love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control...” Walking in dependence on the Holy Spirit enables our lives to back up the gospel, so that we will guard that good deposit that God has entrusted to us.

### Conclusion

In one of his books, Watchman Nee points out that a person will walk differently when he has a treasure in his pocket. If you're walking down the street and only have a quarter in your pocket, you aren't very concerned about losing it. But if you're given \$10,000 and told to guard it in your pocket as you go from one place to another, you'll walk a bit differently than if you only have a quarter. You'll be careful not to go to certain places, where you could get mugged. There are certain things that you just won't do, for fear of losing that treasure.

If you have deposited your life with Jesus Christ, then He has deposited the precious treasure of the gospel with you. He asks you to guard it by holding to sound doctrine and by godly living. To be apathetic about growing in sound doctrine or to be careless about how you live as a believer is not to guard the treasure. Walk carefully! Invest your life wisely, which means, invest wisely how you spend each day. To invest your life successfully, deposit it with Christ and guard His deposit with you.

## Application Questions

1. Some argue that Mark 8:34-38 refers to discipleship, not to salvation. Why is this not valid? What are the implications?
2. Does doctrine divide or unite (Eph. 4:13)? When should we divide over doctrinal differences?
3. The Catholic Church argues that individual believers do not have the right to private interpretation of Scripture, which is reserved for the Church. How would you answer this claim?
4. Why must sound doctrine always be held "in the faith and love which are in Christ Jesus"? What happens when it is not?

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