

“Be Rich”

What do we do when we reach the point that we are “RICH”?

Rich Person Problems: Bad cell phone coverage, your child’s teacher didn’t call you back, limited vacation time, computer crashes, slow internet, expensive child care, satellite TV repairman was late, \$8 hot dogs at the ballgame, costs more to fill up the gas tank, airport security lines and rising healthcare costs, etc. “I have a rich person problem ...”

Rich people upgrade ... it’s when you have something that works & you go and get a new one & then you have 2 of something. Trading a car in ... kitchen that is fully furnished & entirely redo kitchen ... go to a mall, get in line @ Apple store & text friends that they’re getting the newest iPhone ... stand in front of their full closet and say, “I don’t have ___!” and the truth is they have work clothes, workout clothes, after-work clothes and work-in-the-yard clothes. I’ve heard of rich women who actually have 11 pairs of shoes and what do they do? ... houses for cars ... garbage disposal eats so well they could feed a small village 😊

“Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to **be rich** in good deeds, and to be generous and willing to share.”

1 Timothy 6:17–18 (NIV)

The more Americans make, they less they give. (In terms of % giving). The median income in the USA is \$50,000 and people in this range give 6%. By the time you get to \$200,000 it’s 4%. The higher you go the lower the percentage is even though the dollar amount may be higher. And Jesus said that what matters most is the percentage.

Greek & Roman cultures gave with the understanding of **Liberalitas ... giving to please the recipient with the hopes that the recipient would return the favor.**

The Roman Emperors would throw coins out into the crowds in exchange for loyalty. This was not charity. They lived, and we often live, in a culture of “*you scratch my back, I’ll scratch yours.*” Consequently, those who had the most often received the most.

Jesus’ kingdom was totally counter-cultural! He taught us to lend and give without expecting anything in return. We need to give richly to others because our Heavenly Father has been so rich and good to us. He is gracious to the wicked and ungrateful.

“And if you lend to those from whom you expect repayment, what credit is that to you? Even ‘sinners’ lend to ‘sinners,’ expecting to be repaid in full. ³⁵ But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be sons of the Most High, because he is kind to the ungrateful and wicked. ³⁶ Be merciful, just as your Father is merciful.”

Luke 6:34-36 (NIV)

1. Do good for those who can’t or won’t do anything good for you.

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Caritas: Charity ... Giving to relieve physical or financial distress without expecting anything in return.

When the plagues came to pagan lands in the first century history tells us that the Christians did not fear death, while all the pagan priests fled into the hills. When the plagues ended, Christianity spread and the pagans converted, not because of theology, but because the Christians were generous in times of need.

Illustration: St. Pachomius; 20 years old; lived in Thebes, Egypt. Romans conscripted him against his will. While he was in prison there was a famine and in captivity they began to starve. Every day people came to help them and he asked who the people were who were helping them and found out they were Christians. After his time in the Roman legion he sought out the Christians and became an early church leader in his region.

Constantine made Christianity legal (along with all other religions in the region) in 313 AD in Milan. Twenty-five years later Emperor Julian tried to convert the Roman Empire back to paganism, but this failed because of generosity: Emperor Julian, *“The impious Galileans support not only their poor, but ours as well...”* (Emperor Julian, *The Rise of Christianity*, Rodney Stark)

2. **Wealth has side effects.**

Rich people live in denial. They won't admit they're rich.

Tall people admit they're tall. Short people admit they're short. Athletic people admit they're athletic. Artsy people will tell you they're artsy. Introverts, extroverts, etc.

Gallop took a survey and they asked Americans what they thought you had to make per year to be considered “rich.” Rich = \$150,000. If you asked those who make that amount if they were rich and they said “no.”

Surveyed people who made \$35-40,000 per year what rich is ... \$75,000. If you asked those who make that amount if they were rich and they said “no.”

Money Magazine ... “How much money would you need to have in liquid assets to feel like you were rich?” Rich = \$5 million

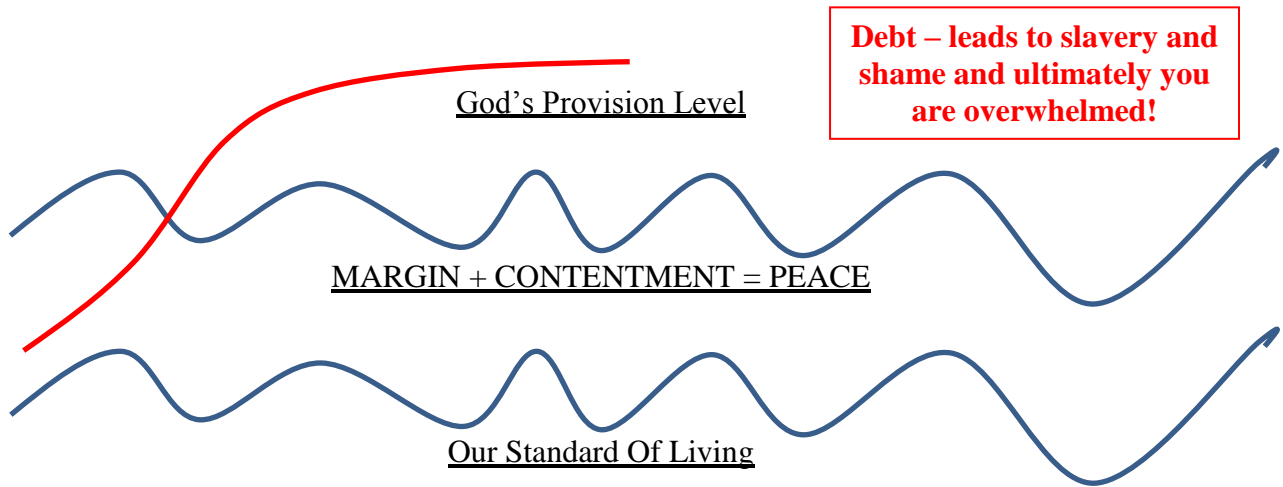
Nobody's rich, but everybody knows somebody who is. No matter how much you have, there's always someone who has more.

Rich people are plagued by discontentment.

The accumulation of stuff is like an appetite. And appetites are never fully/finally satisfied. When you feed an appetite it grows. When you starve an appetite it shrinks. Rich people get more stuff.

THE ROOT OF DEBT: WANTING MORE THAN GOD'S CURRENT PROVISION FOR YOUR LIFE AND ARRANGING ANOTHER WAY OF GETTING IT FOR YOURSELF.

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THE MORE A PERSON HAS, THE MORE HE OR SHE WANTS.

God wants so much more for you than this mess! This cycle of insanity has to END!!

“I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. ¹³ I can do all this through him who gives me strength.”

Philippians 4:12-13 (NIV)

Someone fully reconciled to God financially joyfully accepts God's current level of provision for their lives. **Are you content with a lot or a little? When God increases someone else's level of provision do you rejoice when you see that or are you filled with jealousy?**

What is your life like when you're debt free? The sun shines brighter ... the air is fresher ... your conscience is cleaner ... sex is better! ☺

If you're rich, you're at risk. **How do we avoid the pitfalls of wealth?**

“Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share.”

1 Timothy 6:17–18 (NIV)

Do you know any arrogant rich people? A saying we have in our culture ... “He's worth a ton of money, but you'd never know it.” That's rare because most of the time you know a rich person because they show it ... if they've become conceited.

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What Paul is saying is that when you get the bonus or receive the raise something begins to happen to your hope. You don't see it coming and you're not entirely aware of it. It's not really a specific decision that you make but what happens is that your **hope begins to migrate** ... toward the accumulation of wealth. So he challenges us not to allow our hope to be put into our finances.

“The wealth of the rich is their fortified city; they imagine it a wall too high to scale.”
Proverbs 18:11 (NIV)

When you begin to head in this direction your hopes are all wrapped up in the accumulation of stuff and that's a slippery slope you don't want to go down. **Are you imagining that you can save your way to safety?**

How much money would you need to secure your future against all imaginable eventualities?

Answer: More than you currently have. Because as you begin to increase in wealth and your hope migrates you find yourself asking, **“But what if?” (Pause)**

Why is it that people who are poor are a lot more generous in terms of %? Because they haven't put their hope in their wealth! Poor people know that there is no point in trying to save their way into security. So they are more open-handed when asked to give or loan things to others. But

3. When wealth become your hope, you feel compelled to hoard.

There will never be enough. You think you'll be generous but you'll constantly be plagued by the “what if” question. You think you're building an unscalable wall so you won't actually be generous from the heart. You'll be hampered by all the “what if” contingencies.

As you become more wealthy your hands begin to close and you become a terrible rich person. Some of us don't consider ourselves rich yet but our hearts have already started to migrate. It just happens.

“Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God ...”
1 Timothy 6:17 (NIV)

What is the chief competitor with your heavenly Father? It's your money. Jesus hardly ever mentions heaven and hell but He constantly talks about money! The chief competitor for your heart is your money!

“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰ But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also.”
Matthew 6:19-21 (NIV)

Wealth becomes a substitute for God ...

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“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

Matthew 6:24 (NIV)

“Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. ⁹ Otherwise, I may have too much and disown you and say, ‘Who is the LORD?’ Or I may become poor and steal, and so dishonor the name of my God.”

Proverbs 30:8-9 (NIV)

Which of these statements creates more anxiety in you ...

There is no God.

You have no money.

How does it change if you hear those statements in the hospital and you don’t have long to live?

If your hope is going to be in God at the end when you have no control over what happens next, why not go ahead and put your hope in God in the middle (when you have no control over what happens next)?

“Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment”

1 Timothy 6:17 (NIV)

In other words, it’s okay to enjoy our stuff. But again, where is your hope? Why would you put your hope in the provision when you can put your hope in the Provider?! Why hope in riches when you can hope in the one who richly provides?

I WILL NOT PUT MY HOPE IN RICHES, BUT IN HIM WHO RICHLY PROVIDES.

Don’t be arrogant. Be grateful. Don’t lean on your wealth. Lean on the One who gave you your wealth. That way, you can have peace in your heart as well as money in the bank.

When was the richest you ever felt? I feel the richest when I have **MARGIN**. When I have money in the bank and no obligations to spend it on this or that. The moral of the story is ... if you want to feel rich, get a job and move back in with your parents. 😊

How do I keep my hope from migrating?

“Command them to **do** (*not be; that’s a given*) good, to **be rich** in good deeds, and to be generous and willing to share.”

1 Timothy 6:18 (NIV)

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Be a radical do gooder ... be a good doer! But this hard for us. The more money we have the more opportunities we have. The more money we have, the more discretionary time we have. We have more options so we tend to spend our time and our money on ourselves. There is nothing wrong with enjoying our stuff, having hobbies and having fun.

Here is the warning Paul gives rich people ... as your wealth increase and your opportunities increase that eat up your time and you'll have more discretionary time because of your wealth ... your inclination will NOT be to use that discretionary time to do things for others. Rather, it will be to spend that time and those resources on yourself. Isn't it true that whenever you have extra of anything you have a tendency to waste it?

Most of us only have to work 5 days a week to get 7 days' worth of food and shelter. Did you know that is NOT the case in most places in the world? We take this for granted. There are some of you who think that you're owed two days off a week. Unreal!

That means that if you work 60 hours a week and sleep 8 hours a day you have 52 hours a week to do WHATEVER you want to do! I know you're busy. We're all busy. So what's the point? (**PAUSE**) Those of us who have extra have EXTRA responsibility. So Paul says ...

“Command them to do good, to be rich in good deeds,
and to be generous and willing to share.”
1 Timothy 6:18 (NIV)

This goes against the grain and the assumption that everything I have and all the time I've got are for my consumption!

“Command them to do good, to be rich in good deeds,
and to be generous and willing to share.”
1 Timothy 6:18 (NIV)

Isn't the assumption that these things would be true of rich people? Absolutely not! In fact, we've already said that those who are rich give less in terms of % than those who are poor.

Rich people give larger sums, but smaller percentages. The issue according to Jesus is NOT the amount of dollars. The issue is the percentage! Do you think the Creator of the universe would ever be impressed by the number of dollars a person gave away? God is not moved by the number of zeros tacked on to a number. **God is interested and impressed by the percentage.**

“Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts.⁴² But a poor widow came and put in two very small copper coins (*equivalent of 1/128 of a denarius – a day's wage; about 6 minutes worth of work time*), worth only a few cents.⁴³ Calling his disciples to him, Jesus said, “Truly I tell you, this poor widow has put more into the treasury than all the others.⁴⁴ They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.””

Mark 12:41-44 (NIV)

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She was richer toward God than all the others! This is a game changer! This is why poor people out-give rich people. In the kingdom of heaven ... it's all about percentage giving! Jesus and Paul would want us to hear this today and apply it now ...

Rich people should give larger sums and higher percentages. Most people don't think in terms of percentages. The only time that comes around is when it's tax time. The truth is, you're living on a percentage of your income ... and I'll bet that the vast majority of you don't know what it is.

Premarital counseling couples ... CHOOSE a percentage and live on it! Stick with it.

You'll have MARGIN! You'll have peace ... and you will FEEL rich. But when you spend all your money you feel PRESSURE. You need to know what percentage you're living on ... saving ... and giving away. Why? **(PAUSE)** Because Jesus said, *I evaluate more and less based on the ratio of income to giving to saving to spending.*

Americans don't tend to give strategically like this. They give spontaneously. Don't impress yourself by the dollars you give. That's not what the Savior considers a win.

4. The only way to ensure that your hope does not migrate to the accumulation of wealth is to pre-decide what percentage of your income you're going to live on save and give away.

If you want to be prepared to manage more money ... to be good at being rich ... and have margin, you have pre-decide.

APPLICATION: Pre-decide first what you're going to GIVE AWAY and where you're going to DO GOOD! That way you don't give leftovers and you don't succumb to feeling generous when in fact you're not generous.

Spontaneous giving and serving are great. But it's only in the strategic giving and serving that we are truly able to experience the blessing of being generous.

If you accept this challenge and pre-decide first here's what's going to happen: **when you begin to give first you begin to save better and you spend less. You also begin to see what a demon debt is to you!** Because debt keeps you from giving your time and money to what your heart is turned to and that makes you made because debt gets in the way.

Should I wait until I'm out of debt to start giving? NO!! Because giving redirects your heart. And when your heart is right everything you do financially begins to get aligned.

Let's wrap this up by looking at the underlying reason why Christians have been so generous throughout the ages. It's this idea that allows followers of Jesus to be radical givers and selflessly contribute to the needs of others on an individual, regional and global scale.

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Jesus continually talked about money not because He was greedy or needed it. Rather, He had a front row seat in eternity to the principle that we’re going to talk about today and knew its power and significance. Paul caught it from the teachings of Jesus and he alludes to it in verse 19 ...

“Command those who are rich in this present world ...”
1 Timothy 6:17 (NIV)

What other “world” might there be? Is there something beyond this life?

“In this way (*by doing good and being willing to share*) they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”
1 Timothy 6:19 (NIV)

What Paul is saying is that when we give treasure away we lay up treasure for ourselves. That’s counterintuitive. We think that when we give away our money and time for the good of others that we’ll have less. NO!

The coming age points us in the direction of something that Jesus talked about all the time. There is more to this life than this life. This life is just a test or an indicator. In this life we have tools, resources and opportunities. How we use the tools and opportunities in this life determine not WHERE we go when we die but WHAT it will be like when we get there!

Paul tells Timothy to teach rich people who have extra opportunity to do good in such a way that it will impact their status and standing in the life and the age to come. *Rich people ... there is way more at stake than what you see around you. You have a unique opportunity ... don’t miss it!*

Jesus would constantly connect money to eternity. His teachings on money can be summed ...

5. If you will view your wealth through the lens of eternity you will lose your grip on it and it will lose its grip on you!

“And he told them this parable: “The ground of a certain rich man yielded an abundant harvest.
¹⁷ He thought to himself, ‘What shall I do? I have no place to store my crops.’ ¹⁸ “Then he said,
‘This is what I’ll do. I will tear down my barns and build bigger ones,
and there I will store my surplus grain.’
Luke 12:16-18 (NIV)

His assumption (and ours too – everything I have is for my consumption; hoarding) ... Save it now to consume it later.

¹⁹ And I’ll say to myself, “You have plenty of grain laid up for many years.
Take life easy; eat, drink and be merry.”
Luke 12:19 (NIV)

If Jesus had stopped the story there it would be a great lesson on saving and preparing for retirement. And those are wise things to do that we’re encouraged in Scripture to do.

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Jesus’ audience would have been totally captivated by this story with their mindset that those who were rich, smart, and healthy were blessed by God and those who were not had either done something wrong or were just cursed by God. But He doesn’t stop there ...

²⁰“But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’”
Luke 12:20 (NIV)

6. There is no correlation between the amount of our wealth and the amount of our time.

In the story it becomes clear that the opportunities for this made up rich man are over. What the answer to the question that God asks the man? Who will get what you have ... someone else ... but NOT because he’d been generous ... but because he was dead!

7. We don’t get credit for what we leave. We get credit for what we give.

Why is that? (**PAUSE**) Because we all leave the same amount ... ALL!

²¹“This is how it will be (*total loss*) with whoever stores up things for themselves but is not rich toward God.”
Luke 12:21 (NIV)

Total Loss: death and the opportunity to do something with what he had before he died. **Are you set up or are you setting yourself up for total loss?**

Rich toward God ... this was a different idea than what the pagan religions taught. They would be rich toward their gods by bringing animal sacrifices and leaving them with the priests at the temples in hopes of procuring favor. But Christianity taught that in order to be rich toward God He wanted His people to do good and be generous to the people He had created. So Jesus taught ...

“Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.”
Luke 12:33–34 (NIV)

This wasn’t my idea, it was Jesus’. So take it up with Him. ☺ Viewing wealth through the lens of eternity loosens our grip on it and its grip on us. Back to our final verse ...

“In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”
1 Timothy 6:19 (NIV)

What’s your plan to be “Rich Toward God?”

8. Without a giving plan our natural tendency is to be a 3s Giver.

SPONTANEOUSLY, SPORADICALLY AND SPARINGLY.

If you give this way (3S Giver) you miss an opportunity to be rich toward God. In addition, without a giving plan your heart will migrate toward selfishness, hoarding, and greed. But ...

9. With a giving plan we move toward being a 3p Giver.

PRIORITY, PERCENTAGE, PROGRESSIVE

You give first ... you pre-decide a percentage ... and you progressively give more over time. This is what frees up massive generosity in our lives! **What I want for you is that God would have your heart!**

Let's Pray!

Thank God for the blessings He has given you as a result of you returning the tithe. Tell God your struggles with tithing/giving. Ask Him to help you be more diligent with tithing and managing your finances. Commit to God that you will give to Him the first fruits of your labor. Commit to making the changes necessary to make that happen. (Spontaneous, Strategic & Sacrificial) Ask God to help you impact those around you in a positive way for generations to come as a result of your tithing. Ask God to show you what He wants you to give and who He wants you to give it to. Commit to carrying out your act of giving.

Resources: “Multiply” series by Robert Morris, Gateway Church, TX; Lifechurch.tv; “Be Rich” series by Andy Stanley & “Strapped” series by Craig Groeschel