

“How To Be Rich”

1 Timothy 6:17-18

17 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.

18 Command them to do good, to be rich in good deeds, and to be generous and willing to share.

O God, we thank you that you have given us life, that you sustain us by the power of your Holy Spirit, and that you gave Jesus Christ as an offering for us and for our sins. We thank you for the abundance that we have in our lives. And we pray, O Lord, that you would help us. Help us to honor you with our tithes. Help us to care for the poor and those who are in need. Help us to recognize that it is more blessed to give than to receive. We offer ourselves to you. Help us, O Lord, to do your will.

Lead us, we pray. And now, may the words of my mouth and the meditations of our hearts be pleasing in your sight, O Lord, our rock and our redeemer. Amen.

For forty years, Eunice Pike worked with the Mazatec Indians in south-western Mexico. During this time, she discovered some interesting things about these beautiful people. For instance, they seldom wished someone well. Not only that, they were hesitant to teach one another or to share the gospel with each other. If asked, "Who taught you to bake bread?" the village baker would answer, "I just know," meaning he or she

acquired the knowledge without anyone's help. Eunice says this odd behavior stems from their concept of "limited good." They believe there is only so much good, so much knowledge, so much love to go around. To teach another person means you might drain yourself of knowledge. To love a second child means you have to love the first child less. To wish someone well--"Have a good day"--means you have just given away some of your own happiness, and they believe once gone these things cannot be reacquired.

While we may not have the concept of "limited good" in our society, we often seem to act as if we do and that includes us as Christians. This morning, I'd like to take a look at what God has to say to us through the apostle Paul on this matter.

As we look at today's scripture, the first thing we notice is that Paul is talking to those who are rich and so we immediately tune out. He can't be talking to us because we're obviously not rich. But like so many other things in life, our perception of things defies the reality around us. For instance, one of the books that I was reading to prepare for today, said "If you can read this, you're automatically rich by global standards." Things that we view as just common place, to be taken for granted, are viewed as luxuries by others in both our community and around the world.

A Gallop poll was conducted several years ago to see how different socioeconomic groups defined rich. The results were fairly uniform across all groups, but of course no one thought they fell into the rich

category. Everyone surveyed defined rich as roughly double the amount that they currently possessed. Money magazine did a similar survey which determined that a person would need \$5 million in liquid assets to be considered rich. Based on the trend from the Gallup poll, the Money magazine survey participants probably averaged about \$2.5 million in net worth. All this just goes to show us that while we may not consider ourselves rich, there are a lot of people around our country and around the world who think we are.

Whether we think we're rich or not, Paul tells us that money does two things to us over time: It makes us arrogant, and it becomes our primary source of hope, leaving us with the impression that we are self-sufficient. In his book *Enough*, Adam Hamilton discusses two of the modern manifestations of these side effects that Paul mentions.

The first is "Affluenza", the constant need for more and bigger and better stuff – as well as the effect that this need has on us, the desire to acquire. One of the best statistics to highlight this is the fact that we as Americans need 2.3 billion square feet of self-storage space to hold all of our extra stuff that we don't use on a regular basis. Arthur Schopenhauer sums affluenza up when he says, "Wealth is like sea-water, the more we drink, the thirstier we become".

The second condition is known as "Credit-itis". This is an illness that is brought on by the opportunity to buy now and pay later and it feeds on our desire for instant gratification. "Credit-itis" exploits our lack of self-

discipline and allows us to feed our affluenza. Average credit card debt in America in 1990 was around \$3,000. Today it's nearly \$17,000. Statistics also show us that for those of us that still use cash, an average credit card sale is 125% higher than if we pay cash.

These conditions lead to another disturbing trend. As our incomes go up, we tend to waste more and give a smaller percentage away. You'd think that giving would be the other way around, but again statistics defy our perceptions. People in the median income bracket (around \$50K) give about 6% of their income to charities while earners in the \$200K bracket drop to about 4%. Seems rather backwards doesn't it. More disposable income, yet less generosity. And that's certainly at odds with God's plan for our lives. As Paul notes, "Command those who are rich in this present world... to be generous and willing to share."

Adam Hamilton goes on to point out that there is a spiritual issue behind both affluenza and credit-itis. Our souls were created in the image of God but have been distorted. We were meant to find our security in God, but instead we try to find it by amassing wealth. We were meant to love people, but instead we compete with them.

Charles Spurgeon, the famous 19th century English preacher, was once invited by a wealthy man to come down and preach in a country church in order to help them raise funds to pay off a debt. The man told Spurgeon that he was free to use his country house, his town house, or his seaside home. Spurgeon wrote back and declined the invitation. His note said,

‘Sell one of your homes and pay the debt yourself’. Practical advice from a practical man.

All Satan has to do is convince us to pursue the goals of the world around us. Thankfully for us, Christ has a better way, a higher calling – a calling to simplicity and faithfulness and generosity. With God’s help, we can pursue that calling.

Our society tells us that our life purpose is to consume – to make as much money as possible and then spend it. The Bible, however, tells us that we were created to care for God’s creation, that we were created to love God and to love our neighbors as ourselves. It’s very hard to do that, however, if we are intent on spending all of our resources (time, talents and money) on ourselves. Being able to accomplish the greater purposes God has for our lives requires some measure of planning on our part. Taking the time to set goals related to our lives and our finances is crucial if we are to become wise stewards of our God-given resources.

In his Enough study series, Adam Hamilton gives us the following six financial planning principles to help us manage our money with wisdom and faith:

- Pay your tithe and offering first
- Create a budget and track your expenses
- Simplify your lifestyle (live below your means)
- Establish an emergency fund

- Pay off your credit cards, use debit cards for purchases, and use credit wisely
- Practice long-term savings and investing habits

Unsurprisingly, these principals match very closely with the 7 steps promoted by Dave Ramsey in his Financial Peace University course. One of the stated goals of that course is to allow you to build wealth so that you can be outrageously generous.

Saving money is the number-one wise money management principle that each one of us should practice, but it's hard to get to that point if we don't also practice the other five principles Adam Hamilton lays out. It's important to note that we don't save merely for the sake of saving. That's called hoarding. Rather, we save to be prepared to carry out God's purpose for our lives which includes taking care of others who may not be able to take care of themselves.

I'd like to close with a story told by author and pastor John Ortberg that sets the stage for much of what Randy and Scott are going to be talking about over the next 2 weeks. This story comes from his book *God is Closer Than You Think*. In the beginning of the book, John notes that "The story of the Bible isn't primarily about the desire of people to be with God; it's the desire of God to be with people."

John was on a plane next to a businessman who had a picture of a little boy on his computer as the screen saver. The boy was taking his first shaky steps in the picture. John asked, "Is that your son?" and he says that

he almost immediately regretted it. Yes, that was the man's only son and that picture had been taken about 3 months earlier. The man talked about the boy's first steps, his first words and every other detail about the boy's life over the last 3 months. The man then proceeded to show John even more pictures on his computer and some on his palm pilot. Eventually, the man said "I could look at these pictures a hundred times a day. They never get old to me." John notes that the pictures were already getting pretty tiresome to him and everyone else in his section of the plane.

The man then said, "I can't wait to get home to him." And so John replied, "You obviously miss your son. How long ago did you leave home?" The man answered, "Yesterday." John thought to himself, "One day away from his son is one too many. He doesn't want to simply love his son from a distance. He wants to be with him."

And that's when it hit him. John realized that he's the child on God's screen saver. And so are you. The tiniest details of our lives never grow old to God. He always wants to be with us and can't bear to simply love us from a distance.

And so, I leave you with Paul's words from 1 Timothy to reflect upon for the week: 17 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. 18 Command them to do good, to be rich in good deeds, and to be generous and willing to share.

May it be so, in the name of the Father, the Son and the Holy Spirit.
Amen.