

# How to Be Rich

## 4 - A Foolproof Investment

We're wrapping up our "How to Be Rich" series today. We've been talking about, not how to get rich because we hear those messages every day. Instead we decided to talk about how to be rich because many of us, probably most of us, have already crossed the line from not rich to rich and we just want to figure out how to be really good at it.

We've talked about a lot of different things in this series and I hope it's been helpful, I hope you've been challenged in how you think about yourself and your wealth and more than anything I hope you've heard from Jesus and you're obeying.

We've been looking at a passage of scripture, really just 3 verses, in **1 Timothy 6** where Paul, who was rich guy but lost it all when he decided to follow Jesus, was writing to this young pastor named Timothy with some advice for rich people. Essentially Paul said, "Timothy, whenever you're around rich people this is what I want you to teach them."

He gives Timothy a few things to instruct rich people to be careful about and guard against because passing the test of affluence isn't easy. Rich people have temptation and options and pressures that normal people don't. And God, through Paul, wanted to help rich people navigate those things so He teaches them how to get really good at being rich.

We've looked at the first two verses already and learned that we are in fact rich. We don't like admitting it, we don't talk about it in public because it feels awkward but God has given us more than we need which means we're rich. But then Paul teaches us not to trust in our riches, or put our confidence in them, but to trust in the one who so richly provides. Then last week we saw that because we have more time and more money that we can do more and give more. We can take some of our extra time and our extra money and we can give some of it away for the benefit of other people.

Today we're looking at the last verse and the final piece of advice that Paul gives Timothy. What we're going to look at today, especially if you're new to Bible study or

never really been a church person, can be kind of hard to swallow. This can be difficult for some people.

But what Paul tells Timothy was so common in the teachings of Jesus, he simply refers to it because he knew Timothy would know exactly what he was talking about. Paul refers to it and Timothy goes, “Oh yeah, that’s exactly what Jesus taught about when he said that one thing.”

So here it is. I’m going to read the verses we’ve already studied to give you some context and then we’ll get to the new stuff.

**<sup>17</sup>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.** That’s our favorite part. That means God gave us wealth so we can enjoy it which means wealth isn’t bad. We’ll see more of that a little later. **<sup>18</sup>Command them to do good, to be rich in good deeds, and to be generous and willing to share.** That’s where we ended last week.

Now here’s the final part of the puzzle. **<sup>19</sup>In this way**(We’ve got to pause here for a second because that phrase is really important. The phrase “in this way” hangs on the command “be rich in good deeds and be generous”. Paul is saying, “By being rich in good deeds and generosity this is what rich people will accomplish. And the rest of the verse tells us what they’ll accomplish.) **they**(rich people) **will lay up treasure for themselves...** pause.

Now first of all, why would rich people need to lay up treasures for themselves? They already have treasure. That’s the point of being rich, you have extra. And mathematically it doesn’t make sense either. You can’t give your extra time and money away and save it up at the same time. When you subtract from something you have less. So what’s Paul talking about here?

He’s dipping back into the teachings of Jesus as it relates to our money and eternity. Listen how he finishes. **...as a firm foundation for the coming age.**

In other words, by giving it away you’re saving up for yourself. Not for this life but you’re laying a firm foundation for an age or life that is to come.

Again, Paul is alluding to this massive amount of teaching that Jesus did on the relationship between our wealth and eternity. That there is a relationship between how

we manage, invest, spend and give our wealth that determines our future in the age to come. Not where you spend eternity but what it will be like for you when you get there.

A real basic way to think about what Paul is teaching is to always view your wealth through the lens of eternity. That if you can somehow get to the point where you look at how you manage, invest, spend and give your riches through the filter, the lens of what will happen to you after you die, that will be the greatest motivator in your life to be rich in good deeds and generosity.

Paul knew if rich people could view their wealth through that kind of lens they would begin to loosen their grip on their riches AND their riches would begin to loosen its grip on them.

Let me show you one of Jesus' teachings that Paul is alluding to here. Bookmark **1 Timothy 6** and then turn over to **Luke 12**. This is one of the parables that Jesus used to teach about the relationship between wealth and eternity. Many of you are familiar with this parable but I want us to look at it this morning in the context of what it means to be rich. Here we go.

This is Jesus speaking. **<sup>16</sup>And he told them this parable: "The ground of a certain rich man produced a good crop.** In other words, he just got richer. Even 2000 years ago the rich just got richer. **<sup>17</sup>He thought to himself**(here's a rich person problem), **'What shall I do? I have no place to store my crops.'** You could say, "I have no place to store all of my extra crops."

Oh no! I just came back from the mall with more clothes than I have room to store. What shall I do?

Oh no! We had to get our son a car for college and we only have a two car garage. What shall we do?

This rich guy just got richer because the crops were so good. **<sup>18</sup>"Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones,** (I'll just get a house with a bigger closet. I'll just build onto the garage so all of our cars can have a room for themselves.) **and there I will store all my grain and my goods.** It's a great solution to the problem if all there was to this life, was this life. If there was no eternal significance or ramifications to how you handle money this was a great idea.

<sup>19</sup>And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry." I'm golden. I have enough to last for the rest of my long, easy, happy life. I have plenty of extra money so that must mean I have plenty of extra time.

It's a great plan if all there is to this life is this life. He's making a very wise, in this world, financial decision.

<sup>20</sup>"But God... Whoa, whoa, whoa, why are we bringing God into this? We're just talking about a rich guy and his extra. What do you mean "But God"?

See, we kind of miss this but people in an agricultural society, like Jesus' audience, there was no such thing as an atheist farmer. If a farmer is getting rich because he has extra crops, who gets the credit for that? Farming is wind, rain, bugs, soil conditions, weather patterns, all things they have no control over.

So here's this rich guy who's rich because of God, making a decision without factoring God into the equation. And Jesus is going, "Wait a minute... But God...". Listen to what Jesus says.

<sup>20</sup> "But God said to him, 'You fool! (God didn't call him a fool for being rich. In fact, God just made him richer. He's a farmer and who controls all of that? God called him a fool not because he had more than he needed, not because he was rich, he was a fool because he didn't know how to be rich. He was a fool because he forgot "But God..." He was a fool because he made a financial decision purely based on this life and this life alone. That's foolish.) This very night your life will be demanded from you. To which, I'm sure the rich guy thought, "Oooops?!" He forgot to factor in God.

And then an important question for all of us to consider. Then who will get what you have prepared for yourself?' Answer: somebody else. That's the answer for you too. Not because you were generous, because you're dead.

Now listen to how Jesus applies this for us. <sup>21</sup>"This is how it will be with anyone who stores up things for himself (only, you could add that word) but is not (let's read the last three words out-loud together) rich toward God."

This is a new category. Jesus teaches that there is a way to be rich toward God as it relates to our wealth. The rich guy had missed it. He forgot "But God..." and thought,

“Since I’ve got all this money, I must have plenty of time,” and forgot to view his wealth through the lens of eternity. It was only about this life.

Consequently the “This” that starts verse 21 equals total loss. He lost everything he had here because he died, and had nothing to show for it in the life to come because he wasn’t rich toward God. It was a total loss for this rich man.

And Jesus says to rich people, “I have allowed you to be rich in this life so it’s partly my fault. Don’t forget to be rich towards me because you’re going to run out of time before you run out of money. If you haven’t been rich towards me you run the risk, all you smart people with your investments and retirement and financial planning, you run the risk of a total loss... if you forget to view your wealth through the lens of eternity.”

So the question is, “How do you be rich towards God?” I’ll tell you what you don’t do. You don’t build bigger barns. You don’t hoard. You don’t keep your stuff all to yourself.

Here’s how you be rich towards God: you figure out how to get your extra into circulation so it becomes valuable for somebody else. You take your extra and leverage it for the benefit of God’s agenda in this world and the people that matter most to Him. That’s how you become rich towards God.

Now, I want to spend the final 10-15 minutes of this series talking about how this might apply to us, specifically as a church. As your pastor, from time to time I need to step back and define where we’re at so we can figure out where we need to be. You know that if you’ve ever gotten lost driving. You can’t figure out where you need to get unless you know where you are. So I want to try and define where we’re at when it comes to being rich towards God. I just want to have a very honest, candid conversation about that.

A few weeks ago we took part, for the second year in a row, in what’s called *Advent Conspiracy*. This is something that hundreds of churches across America take part in and we’ve joined them but it’s basically a movement that tries to help us rethink how we celebrate the birth of Christ.

And for the second year in a row the church leadership decided to give an entire weeks income away. Many of you participated in that and it was so much fun to give

more this year than we did last year. Through your spending less and rebelling against the empire of more we were able to collect and give away about \$18,000. We collected \$18,000 in one day.

I gotta' tell you there's never been a prouder pastor than me. Any chance I get to talk about what you guys have done the last two years, outside of our church, I do. I brag about you guys every chance I get because I want people to know how generous a church can be. I want people to know that the church isn't all about "gimme, gimme, gimme". So I brag about you. I'm sorry if that embarrasses you but you'll have to get over it.

What I want to call that, for the purposes of this discussion, is giving 1.0. **Giving 1.0 is giving directly to something that will help immediately.** We gave about \$5,100 to dig a well in Africa so a community could have clean drinking water. That's something that will help immediately. We helped Randy Knight raise some of his support. That will help immediately. We gave to different families and individuals in our congregation that will help meet needs immediately.

Please here me, we're going to continue giving 1.0 and so should you and your family. So don't let anything I say take away from what you're doing or what we're doing as a church because we're more than likely going to continue doing it in the future.

But giving 1.0 is the basic version of how to be rich towards God. We're pretty good at this as a church but it's the basic version. I want to talk about, and challenge some of you to start Giving 2.0.

Giving 2.0 is simply what we talked about last week. It's taking a percentage of your income and giving it to a local church you believe in so they can hire staff, pay them, build/maintain buildings, keep the lights and electricity on, create environments for kids and teens, buy curriculum for small groups, and all the things a local church needs to accomplish its mission.

Giving 2.0 is what created the context for us to even be able to give \$18,000 in one day. Giving 2.0 is steady, plotting giving that says, "I'm not doing this because it feels good, I'm not doing it because it's emotional, and I'm not doing it because the pastor convinced me I should with sad pictures of little starving children."

I'm all for that kind of giving and we'll do it again in the future but the reason we were able to give \$18,000 in one day was because of what many of you have been doing for years and years and years. You understand there is a place for giving 1.0 but you understand that giving 1.0 doesn't happen unless giving 2.0 is already happening.

Here's another way to think about this. Giving 1.0 is intervention giving, giving 2.0 is prevention giving.

Intervention giving is when somebody is in a crisis and you give to help them out of it. It's emotional and the results are measurable. You see pictures of people drinking from polluted water sources, hear stories or statistics and it becomes an emotionally driven thing.

And the results are measurable. We're going to build one clean water well that will provide x number of people with clean water. We're going to help 8 families in need. We're going to give x number of dollars to prison outreach. Intervention giving is emotional and measurable.

Prevention giving is when you give to keep somebody out of the crisis in the first place. But prevention giving is not generally emotional and it's much harder to measure.

Let me put it this way, would you rather give to an organization that prevents child abuse or give to an organization that rescues kids from child abuse? It's a little bit of a trick question because the answer is both, right? I want save a child from ever experiencing abuse but I also want to rescue them from it.

The problem is you can't measure what's been prevented. And because you can't measure it, because it's not as emotional many people don't see the benefit. Especially in America, we lean towards intervention giving in almost every area of our lives.

It happens in marriages. People want to get married and they get all this advice and books and go to conferences but they don't apply any of it to their lives so they get into horrible relational habits. The marriage gets worse and worse and worse and then what do they decide they need? They decide they need some... intervention. So they go to a professional counselor and say, "Fix us!"

They want an intervention. They don't want to work on the marriage before it gets to that point, they don't want to prevent relational breakdown, they just want a counselor to sit down and fix what's broken.

Same with our health. We don't exercise, don't eat right, don't get enough sleep and something breaks down and we go to the doctor and ask, "Isn't there something you can give me for this? I need a surgery or a pill." The doctor looks at us and says, "You could have prevented this." But we don't do prevention, we do intervention.

Unfortunately, the majority of Americans, the majority of American Christians give that way too. When there's an emotional plea, when there's an easily defined goal, we give because we lean toward intervention giving. But prevention giving is far, far superior. It's harder and un-emotional and difficult to measure but it's far superior.

Here's my point: when you give to a great church its prevention giving. When you give to a church that is active in their community and cares about marriages and kids and teenagers and is intentional in proclaiming the gospel in word and deed, when you systematically give a percentage of your income to a church like that it is prevention giving.

We'll never be able to measure the families that don't split apart because they're a part of our church. We'll never be able to measure the number of kids that weren't abused because their parents are learning to submit to the leadership of Jesus in their life. We'll never be able to measure the marriages that don't end in divorce because they're hearing and applying Biblical truth. We'll never be able to measure the number of teenage pregnancies that don't happen because of their involvement in Tandem.

We can't measure what doesn't happen but I'm telling you in a great church, like ours, we prevent child abuse, divorce, addictions, teenage pregnancy, poverty, and the list could go on. I'm all for rescuing people and we'll keep doing it until Jesus comes back but the power of the local church isn't the rescue, the power of a local church that is getting it done is what you can't measure. It's the stories that we, together, prevent from ever being told.

Those of you who are percentage givers, you tithe, you give 10%, 15%, 20% right off of the top are helping us pay the bills, pay the staff, maintain the buildings, all the non-sexy, non-emotional stuff, you have no idea the difference you're making because

you've prevented the stories from ever happening. That's the power of giving 2.0. That's the potential a local church has when they're rich towards God.

So I want to challenge some of you to start being rich towards God by giving 10, 15, 20% of your income to your local church. I'm asking some of you to join the rest of us in giving 2.0.

Let me tell you who I'm talking to. I don't see the giving records of our church. I choose not to. I don't know who gives and who doesn't give so I had our finance team do a little research for me.

We have about 160 giving units in our church. A giving unit could be a family, a single young adult, a couple, but our entire church right now is made up of about 160 giving units.

Of those 160 giving units, 100 are consistent in their giving. So as best as we can tell, about 63% of our church is involved in giving 2.0. If you're a part of the 100 giving units that consistently gives, you tithe, I'm not talking to you. You're already doing this, you've already bought in to what we're trying to do as a church, you're already a preventive giver.

I want to challenge those of you in that group of 60 giving units who don't to start tithing. Let me give you something measurable. I'm going to throw out some numbers so hang with me.

To do what we feel like we need to do as a church, to be fully staffed, fully funded and accomplish our mission, to the best of our ability, at this point in the life of our church, we need to set our yearly budget at about \$520,000. That's kind of the bottom line, the bare minimum of where we feel like we need to be.

That breaks down to \$10,000 a week. And starting in June of this year (that's when our fiscal year starts) that's where we want to set our budget. It's an increase over this current year's fiscal budget by about \$20,000. And we're behind in our current budget by about \$23,000.

So I'm challenging those of you in that 60 giving unit category who don't to join the rest of us and start giving 2.0. Take a percentage of what God has blessed you with, right off the top, and start tithing. We've got a \$23,000 gap we need to close to finish off this year by June 1<sup>st</sup> and a \$20,000 increase we need you to help us with next fiscal

year. I don't know who you are but you would go home this week and sit down with your spouse or sit down with your calculator and your budget and figure out how you can start giving 2.0.

Let me just talk to those of you who are skeptics for a second because I know you're here. If that scares you, to think about giving 10% of your income scare you, let me assure you, God can do more with your 90% than you're currently doing with your 100%. If you don't believe me, there are plenty of individuals who are sitting next to you right now who would love to talk to you about how God did more with 90% than they could do with 100%.

The other thing I would say, if you think this is just about the preacher trying to get your money and I'm just trying to guilt you into giving it to me, let me remove that excuse. Sometime this week sit down and call around to some other churches in town and pick one that you think is actually getting the job done and give your 10% there.

This isn't about me trying to get something from you. I don't want something from you, I want something for you. I want you to learn to be rich towards God and if you think I'm just trying to get your money give it to another local church.

We need those of you who aren't giving, who are scared to give, who aren't sure you can make it if you start giving like this, we need you to take a step of faith, even if it's just a baby step, and start being rich towards God.

Let's go back to wrap this up in **1 Timothy 6**. Listen to the final phrase in this passage we've looked at this month. **<sup>19</sup>In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that**(here's the purpose for all of this learning how to be rich stuff) **they**(rich people, you and me) **may take hold of the life that is truly life.**

What Jesus and Paul knew about rich people is that every single day they would be tempted to take hold of a life that's not truly life. They would be tempted to wrap up their identity and personality and future in what they own or drive or live in.

So Paul says, "Timothy, tell those rich people that if they'll learn to be rich towards God, if they'll learn to be rich in good deeds and generosity, they'll be rich in this life and in the next. They'll be able to take hold of the life that is truly life."

Isn't that what we want? We want the life that is truly life. You don't get there on accident. You don't accidentally get life that is truly life.

So here's the plan:

1. Admit that you're rich.
2. Don't trust in your riches but in the one who so richly provides.
3. Look for ways to spend your extra time and money for the benefit of others.
4. Step back and view every dollar that comes your way through the lens of eternity. There is more to this life than this life. What you do with your riches now somehow impacts eternity.

Maybe it's a morbid thought but you are going to run out of time before you run out of money. So while you have time, be rich towards God. Otherwise, you run the risk of total loss.

We're going to run out of time before we run out of money so let's learn to be rich while we've still got time. As we do, we'll take hold of the life that is truly life. You will pass the test of affluence. You won't be deceived by your riches.

And maybe, just maybe, we can be people and we can be a church that redefines what it means to be rich. And maybe, in our affluent culture, as we redefine what it means to be rich God will use us to make the biggest impact for His sake and His kingdom.

Let's be rich towards God and then stand back and watch what He does as we simply apply what He taught us 2000 years ago. That's how to be rich.