

How to Be Rich

3 - Above Average

We're in the third part of our series figuring out how to be rich because every single day we have somebody trying to tell us how to get rich but nobody's really talking about how to be rich.

We found out in part one that many of us have already crossed that line from not rich to rich and probably didn't even know it. Even though we might not like admitting it, and feel funny talking about it, and kind of shy away from teaching our kids, we just had to come to the conclusion that we are in fact rich.

We found out that most of us are in the top 4% of wage earners in the world. That means 96% of the people in the world would look at our lifestyle and income and say, "Wow! They're rich."

But we also said that doesn't help much, right? Because even though that's true we don't feel rich. Whether we actually start feeling rich or not isn't the point of this series, the point of this series is for us to learn how to be rich and live rich and act rich because the truth is most of us have already crossed that line.

The first lesson was to admit that we're rich. We said if God has blessed us with more than we need, we're rich. And most of us actually admitted that out loud, in church. It was a beautiful moment.

The second lesson, from last week, had to do with trusting in our wealth. We said that even though God has made us rich we're not going to trust in our riches but in the one who so richly provides.

Those were the first two lessons and today we come to the third one.

What's driving all of this is some advice the apostle Paul gave to rich people. That might come as a shock to some of you but the Bible actually speaks directly to and about rich people on multiple occasions, OT and NT.

So we've built this whole series around 3 verses in the book of **1 Timothy 6**, where Paul, who was a rich guy at one time but lost it all when he decided to follow Jesus, instructs(commands) this young pastor by the name of Timothy, "When you talk to rich people here's what I want you to tell them."

If you have your Bible we're going to read the old stuff from the last two weeks and then jump into some new material.

17Command those who are rich in this present world not to be arrogant(talked about that last week) **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.** There's the first two lessons: admit that you're rich so you don't skip over this but don't put your trust in your riches. Put your trust in the one who richly provides.

Then Paul charges Timothy with another command for rich people. **18Command them to do good...** This is a really important distinction. He doesn't tell them to "be" good. That's what the rest of the Bible is about. And he doesn't tell them to do good like an average person does good.

Paul is telling Timothy to command rich people, rich Christians as we saw last week, to think about all of their extra and do good like only a rich person can. This isn't average good, this is rich people good.

Just in case Timothy missed it or wasn't sure what he's talking about, Paul repeats what he's just said by defining what he means by "do good", **...to be rich in good deeds...** We're going to spend a good chunk of time on this because it's really important that we get this.

Paul says, "Tell the rich people, those people that are above average, to be above average in their good deeds." Because here's what Paul knew about rich people: they have extra time.

Now we've already said that we're rich so Paul is talking to us. **FHWC be rich in good deeds, be above average in good deeds because you have extra time.** But nobody in this room or listening to this message feels like they have extra time, do we?

But we do. Most of you get Saturday and Sunday off and you don't have to work. That's unheard of in most of the world. It was certainly unheard of in the 1st century.

Most of you have vacation days. You get paid for 2, 3, 4 weeks and you don't even have to show up for work. Some of you only have to work 4 days a week. You have extra time. Rich people have extra time.

But even though we have extra time, statistically, we spend less of our extra time serving other people than people who have less extra time. Every study, every survey, the more extra time a person has the less of it they spend serving other people.

You know why that is? Because rich people are rich in options. We live in a culture where we are programmed to ask the question, “What can I do with my extra time for me?” We go to KU basketball games. We go to Chiefs football games. We go to movies. We go out to eat. People invite us to go places. You have vacation points. You have airline miles. Rich people are rich in options.

So when there’s some extra time rich people sit down and ask the question, “How can we fill up our extra time doing something we would enjoy?” Which is just another way of saying, “How can we spend our extra time on us?”

Paul says, “You want to know how to be rich? You want to be above average? You’ve got to be rich, you’ve got to be above average, in good deeds.”

What does that mean practically? I think at some point we need to ask the question, “I’ve got these days off, I’ve got these weeks off, before I program all my extra time for me, how can I leverage some of it for the sake of somebody else?”

The odd thing about this is that most of us, if not all of us, have experienced going to a movie and walk away thinking, “It was ok.” You’ll go to a restaurant and say, “I’ve had better.” You go to a hotel, “It was nice and clean but I don’t if I’d go back.” You take trip and think, “We had a good time but it wasn’t exactly great.”

But you spend a Saturday morning at Sharefest, serving, or you go to Reynosa or some other short-term mission trip or go serve at the Rescue Mission, or help your neighbor with something, you never get done with something like that and think, “What a total waste of time. It was ok but I’m not sure I’d do it again.”

No, you walk away exhausted but more motivated than ever to do it again. You tell everybody how awesome it was and you can’t wait to go back. But yet, the tendency is to look at our extra time and think, “How can I use that time for me? How can I spend that time on me?” No matter how unfulfilling it is compared to serving somebody else.

Paul says, “Timeout. You want to know how to be good at being rich? Figure out how to be rich in good deeds for other people. Don’t get sucked into the culture vortex that’s all about me, me, me and all that extra time is for me. Be rich in good deeds.”

Then he goes on, as if that wasn’t convicting enough. He says tell those rich people to be rich in good deeds **...and to be generous**(now he’s talking about our money) **and willing to share.**

Maybe you read that and think, “I’m generous. I share.” Paul says, “Whoa, whoa, whoa, I’m not talking to average people. I’m not talking to normal people. I want you to share and be generous as only rich people can. Whatever the average person does, I want you to go beyond that because you’re not average. You need to share and give like only a rich person can.”

The same thing is true of our money that’s true of our time. Not only are we rich in options when it comes to our time, we’re rich in options when it comes to our money. We live in a culture that is rich in options. There’s always something else to wear, always something else to listen to, always something else to watch, always another place to live and **everybody** in sales and marketing know this. If we’re not careful we’ll just get up every morning and do what our culture tells us to do, spend all our extra money on us.

Paul says, “That’s not how to be rich, that’s how to be selfish. You need to be better than that because that’s what average people do and you’re above average.”

We talked a little bit about this last week but every study shows that the more money a person makes, the less they give, percentage wise and often even dollar wise. Which doesn’t make sense because you’d think the more you have the more you’d give but it’s not true, generally speaking.

Part of the reason is because it’s easy to give a dollar out of 10 because what can you do with a dollar? It’s easy to give \$10 out of \$100 because \$10 doesn’t go very far. It’s pretty easy to give \$100 out of \$1000 but you want me to give \$1000 out of \$10,000? You can do a lot with \$1000. You want me to give \$10,000 of my \$100,000? Are you kidding me?

All of the sudden rich people slam on the brakes, “I don’t know if I can really do that.” Why? Because the more income you have the harder it is to give it away but come on, 1 out of 10 is the exact same as 1,000 out of 10,000, right?

Here’s something else rich people do. They sit down with a pencil, a piece of paper and a calculator and try to figure out how they can afford something. You know how I know that? Because I sneak around to your houses and look in the window every now and then. No, it’s because I’ve done it before.

“Honey if we do this and move this around and change that I think we can afford it.” Rich people spend all kinds of time and energy and brain cells trying to figure out how to afford something. And if that’s you, let me just give you some advice: if you have to figure out how you’re going to afford something, you can’t afford it.

But let me ask, have you ever expended that much time, energy or brain cells trying to figure out how you can afford to be more generous? No. Why not? You haven’t figured out how to be rich. You just know how to be selfish.

Aren’t you glad you came to church today?

This is Paul’s point: rich people are not naturally generous. Rich people are naturally selfish because we are rich in options in terms of our time and our money. So he says, “Timothy, don’t assume just because they have more that they’re going to give more. You’re going to have to tell them to be generous and willing to share.”

Now let me tell you how I think this works out in real life because this is harder than I’m making it sound. Nobody really has extra time. It’s not like you have a bottle on your nightstand where you put all your extra time each night, saving it up for a rainy day, right? And nobody really feels like there’s extra money.

But in reality, we do have margin in our time and our money, especially compared to other people in this world. It’s there, we just have to be willing to organize it in a way that it can be given away. We have to push against the cultural norm of spending all of our extra on us.

So, practically speaking, how do we be rich in good deeds and rich in generosity? Here’s what I think we have to do. I think **you have to pre-decide to give time and money to certain things.**

The natural tendency is to be a spontaneous giver of our time and money. An opportunity comes along; somebody calls you about a service project, the church asks for help, somebody shows some sad pictures of little Ethiopian children so you pull out your checkbook and give or spend an hour serving other people. But it dropped in your lap, you didn't pre-decide. We'll talk some more about that next week but that's not how you be rich in good deeds and generosity, that's how you be average. That's what average people do.

To do this the way Paul instructs us, here in **1 Timothy** and elsewhere in the NT, we have to pre-decide how we're going to be rich in good deeds and generosity.

Many of you already know how to do this. You pre-decide to take a certain amount of money out of your paycheck and put it in some kind of investment instrument. A 401(k), an IRA, a savings account and the same amount of money goes into the same investment instrument over and over and over again, when the markets up, when the markets down, when things are good, when things are bad, it just automatically goes there. It's a pre-determined amount of money that goes into a pre-determined fund and it happens on the front end of your paycheck before anything else happens.

The experts will tell you that is one of the best ways to ensure you'll have something in the future. The Bible talks about this same thing. It teaches about pre-deciding to do something with an asset now in order to show something for it in the future. We're going to come back to that principle next week.

Just as we pre-decide with our money when it comes to investments or retirement, I think the way to be rich in good deeds and generosity in our culture is to pre-decide what we're going to do with some of our time and some of our money.

Here's my challenge for you today. I think you need to find an organization or two, if you haven't already, and commit some time to it and quit being random, spontaneous servers. Become a systematic server.

Some of you are already doing this. The reason our church can do what it does is because there are dozens and dozens of people who have pre-decided to give a portion of their extra time to make sure the whole thing works. Robots are not teaching your children right now. We don't hire professional counselors to run the youth group. Our musicians are not paid professionals. Computers don't lead our small groups or organize

service opportunities for you to be involved in. There are real, live human beings that do that.

They don't say, "You know, I might show up one Sunday morning and help out sometime." Imagine the chaos if that were the case. You are served every Sunday or Wednesday or whenever you show up to some church related event or cause by a group of people who say, "I'm rich. I have some extra time so I'm going to invest it on Sunday mornings with kids or Wednesday nights with teens or during the week with a small group." They've pre-decided to be rich in good deeds.

Every single one of us who's rich, that means you've got extra time and extra money, need to find an organization or two and say, "You know, we've got 3 weeks of vacation, why don't we take 2 and give 1 one away and go on a missions trip. We've got 4 weekends off this semester, let's spend 3 on us and give one away. I get 2 days off a week, why don't I spend half a day on other people and the other day and a half on me."

It can't be spontaneous. That's what average people do. Rich people think ahead, they pre-decide today to set aside a portion of their extra so their tomorrow is secure.

It also can't be spontaneous because you won't serve from your heart, you'll serve out of guilt. When you pick an organization and invest an amount of time over and over and over again, a piece of your heart will go there. If you just randomly volunteer your heart won't be in it. It's only when you pre-decide and then invest in the same group or same organization, when things are good, when things are bad, that a piece of your heart goes there.

I love Jesus' church and it's an honor to serve it but there are many other organizations in our community that could use a piece of your heart.

If you'd like a list of organizations in Topeka that we trust, we support, and we believe are great candidates for a piece of your heart you can go to our website, fhwc.org, click on the local partners tab in the mission's page. If you need some direction that's a great place to start but there are many other organizations in our city that are always looking for people to serve.

I can't force you to do it but I'm just challenging you to think about taking some of your extra time and pre-decide to give it away.

If you don't, you know what you'll give? Leftovers. In the world of food, who gets the leftovers, your guests' or your family? If you had guests' over you wouldn't pull out the Tupperware and tell them to pick which container they'd like heated up. The leftovers are for us. You don't give away and serve leftovers.

If you don't pre-decide how to spend your extra time, God and the people that matter the most to God will always get your leftovers. That's not how to be rich. That's how to be average, normal, status-quo.

The only way to keep from doing that is to pre-decide to be rich in good deeds. If you want to break the cycle of selfishness in your life, pre-decide to give away some of your extra time.

In terms of your money, here's what I think you need to do. You need to take a percentage of your income and pre-decide, just like you do with your investments, to spend it on something other than yourself and your family. You need to become a percentage giver, not a spontaneous giver.

You need to pick an organization or two that you love, that your family loves, that your kids can be involved in and say, "You know what, before we spend anything on us, the first portion goes there and we'll just learn to live on the rest." That's what rich people do. They take money off the top and invest it in other things.

Some of you need to begin tithing. Again, we'll talk more about this next week but some of you need to take 5, 10, 15, some of you can even afford 20% of your income and funnel it into kingdom initiatives. You need to pre-decide to fund the work that God is doing in this world because right now you're giving Him your leftovers.

Listen, if you don't trust me, if you don't trust our church, don't give. You can get mad at me, you can disagree with me but I don't write the mail I just deliver it. I love you enough to tell you the truth, you are not being rich by giving Jesus' church your leftover's. You're not. You're actually living in disobedience.

You need to pick a percentage and consider it already gone before you even get the paycheck. Just like money comes out of your paycheck for retirement or investments. Start with 5% or 10%.

Some of you have been giving 10% since you were 7. That's how I was raised. I just always thought all God wanted from me was 10%. But then one day I was talking to a

friend about all of this and they asked, “Do you do anything else the same way you did when you were 7?” I thought, “That’s not a very nice question.”

But come on, some of you have been at the same level of giving for 30, 40, maybe even 50 years. What else do you do the same today that you did back then? Maybe it’s time for you to grow up in your giving.

Maybe you’re like I used to be and you think, “I just always thought God wanted 10%.” No, God wants you to learn to be rich. He wants your heart. He wants something for you, not something from you.

Listen, organizationally we’ll never get to the place, as a church, where we’re growing and fully staffed and reaching our full redemptive potential in our community until we get this figured out. We’re too inconsistent in this area and we need to grow as a church. Again, we’re coming back to it next week but this is a faith issue for some of us. This is a heart issue for some of us and I just want Jesus to have your heart.

Be above average in your generosity. The way you do that is to pre-decide what you’re going to give and give it, when things are up, when things are down, when things are solid, when things are a little shaky.

We were talking in staff meeting this week and Pastor Frank told us a story about somebody in his small group. Their small group was talking about being rich and some of the things we’ve talked about so far and I haven’t even touched the subject of tithing until today but one individual in that small group spoke up last week and told them that they decided, back in August, that they were going to start tithing. They felt convicted in this area and just decided to start doing it.

They’re just like anybody else who decides to start tithing for the first time or start tithing again. They’ve got bills, they didn’t suddenly get a raise or win the lottery so they had to make adjustments but they just felt like God was telling them to do it so they obeyed.

Here’s the cool part of the story. They had multiple medical bills and hospital bills that they had no idea how they were going to pay for. One of the bills was for \$20,000. You want to talk about faith? You want to talk about challenging your obedience?

But after they decided to start tithing “out of the blue” the hospital wrote off the \$20,000 dollar bill and told them that any other charges they incurred from that point on would be written off as well.

I forgot to mention, this was a single mom with 3 kids. If I would have known all this at the time I would have said, “Just keep your money. God doesn’t want you to tithe. In fact, I think he actually wants me to pay you.”

Here’s the part where the preacher tells you if you start tithing your mortgage will be paid off tomorrow by an anonymous donor, you’ll lose 30 pounds and your kids will never cuss again. I’m not going to tell you that.

I’m just going to tell you the way you be rich is pre-decide to give a percentage of your income away and let God deal with the outcome. You can’t out-give God and there’s a single mom with the story to prove it.

Can you imagine how different the perception of Christianity would be if Christians started to out-serve and out-give everybody else in culture? Can you imagine how different the perception of the church would be in America if we started giving away more and more and more time and more and more and more money to organizations and people and needs that are being met any other way?

You can’t dislike somebody who serves you well and often. You can’t dislike an organization that is always looking to meet needs. You can’t hate somebody who comes to your rescue. You can’t ignore somebody who gives toward the things you need even if you don’t believe everything they do.

That’s why, perhaps, the greatest method of evangelism in our culture today is not simply telling people about Jesus but being extraordinary, being above average in good deeds and generosity.

So Paul says to Timothy, “Tell those rich people that they have an opportunity most of the world doesn’t have. Warn them not to spend all their extra time and money on them. Tell them to leverage their extra for the sake of other people.”

We’ve kind of had a bottom line each week that I’ve had you say but here’s kind of the bottom line for us today: since I have more, I can do more and give more. That’s how to be rich.

The whole thing together: **God has blessed me with more than I need; I'm rich. I will not trust in my riches, but in Him who so richly provides. Since I have more, I can do more and give more.**

Maybe one day, those who disagree with what you believe or aren't sure about who Jesus is will see you serving selflessly or giving generously over and over and over again and they might ask the question "Why?" and you can say "Because of what was so freely and richly given to me when God sent His son, not leftovers, to this world to die for my sin. How can I not be rich in good deeds and generosity as well?"

You have more so come on, let's do more and let's give more. That's how to be rich.