

# How to Be Rich

## 1 - You Didn't Know?

Have you ever heard somebody say something and thought to yourself, “Why didn't I think of that?” It's just so practical and simple and you kick yourself for not coming up with it first. Ever experience that? Well, pastor's experience that all the time. They hear a communicator or another pastor say something and they think, “Why didn't I think of that first?” and then it usually ends up in their sermon that week.

I say that because for the next 4 weeks I want to walk us through a teaching series that I heard about 4-5 years ago and I thought to myself, “Why didn't I think of that?” It's actually a teaching series that has been redone and repackaged by multiple churches since then so we're just the next in the line to redo it and repackage it. I want to give credit to Andy Stanly and Craig Groeschel for thinking of these concepts and principles first and do my best to build on what they started.

I was actually planning on picking up our study in Acts today but a couple months ago I just really felt like we needed to deal with some of these things as a church and I talked to the board, the elders of our church, and listened to their counsel and they said go for it. So this is somewhat of a last minute addition to the teaching schedule but it's something that I think we need to wrestle with and come to terms with.

So the next 4 weeks we're going to talk about how to be rich. I'm really excited about this series because we live in a world that's constantly clamoring at us and baiting us with messages of how to get rich. I live in the same world you do and experience those same messages. But nobody is really teaching or telling us how to be rich. In other words, once you get rich how do you be good at being rich?

Some of you checked out the second you saw the title of this series because you thought to yourself, “I'm not rich so I guess I don't need to be hear the next 4 weeks.” Here's what I would say about that: nobody really knows where the line is when it comes to being rich, right? You'll never get a bonus or a raise or just go to work some random Monday morning and go, “Finally I've crossed the line. I'm rich!”

Nobody knows where the line is and consequently this is what happens: one day people go from not rich to rich and they don't know it. And instead of learning how to

be rich they just continue trying to get rich and never learn to be what they've already become. Did that make any sense at all?

You've seen this happen. You know some rich people who you could walk up to today and ask them, "Hey, are you rich?" What would they say? They'd say, "No, I'm not rich." And they'd start talking about people who are richer than they are and you'd look at them and go, "You're crazy. You are rich."

They don't know it. Why? Because the same thing happened to them that might happen to you or might have already happened to you; they went from not rich to rich, didn't know it, and instead of learning how to be rich they continue to spend time and energy trying to get rich.

So we're going to learn how to be rich for the next few weeks just in case any of us ever get rich. We're going to learn how to be rich because some of you have already crossed the line and don't know it. We're going to talk about where the line is. We're going to learn how to be rich.

Just in case you think I've lost my mind (I'm sure we're well past that point) and anytime the preacher talks about money it just gets weird. And I understand that because people who do what I do can get really weird sometimes when it comes to the subject of money. If you would have stayed home today and watched the preacher on TV he more than likely would have told you what God supposedly says about getting rich.

So I understand that but if you read your Bible you'll discover it has a lot to say about money. More importantly, especially for this series, there are scriptures addressed specifically to rich people. God's word speaks directly to rich people.

So we're going to look at one of those places over the next month. We're really only going to study 3 verses over the next 4 weeks. There's a lot more in here addressed to rich people but we're only going to look at 3.

These verses are found in a letter written by the apostle Paul to a young pastor by the name of Timothy that he was kind of mentoring. Paul had been rich and lost everything because he decided to follow Jesus at a time when it was illegal to be a Christian. So he lost everything and in this letter he tells Timothy, "When you're around

rich people, when you talk to rich people this is what I want you to tell them.” And Paul gives him instructions for instructing rich people.

So let’s take a look at what Paul tells Timothy. I’m just going to read the first part of the first verse today. This is going to set us up for the rest of the month.

Here’s what Paul said to Timothy in **1 Timothy 6:17**. Don’t blink or you’ll miss it. Paul says to Timothy, “**Command**(pretty strong word) **those who are rich in this present world...**” That’s all the scripture we’re going to look at today.

In other words, “Timothy, there’s a lot we could say to a lot of different people but I have some very, very specific instructions just for rich people.”

Here’s a question we need to think about. Why would Paul, who wrote most of the New Testament, why would God, who inspired Paul to write this, we believe, why would they have specific commands just for rich people? Isn’t that kind of unfair to call them out specifically? Shouldn’t the Bible be inclusive? Shouldn’t it apply to everybody? But there it is. God inspired Paul to write specific commands just for rich people.

Why? I think I know why and you know why too you’ve just never thought about it like this before. It’s because rich people have unique temptations and unique responsibilities. It’s hard for some of us to believe but it’s challenging and difficult to be rich. Rich people are set up for all kinds of trials and struggles that non-rich people don’t have to deal with.

And because God loves poor people, middle-class people and rich people he says, “I want to be sensitive to rich people for a second and instruct them in a way that’s helpful to them.”

This was true for rich people in the 1<sup>st</sup> century and it’s just as true today. You know some rich people and you know some of the problems they have to deal with.

For example, rich people have extra money. So here’s what they do. They’ll save up their money, because they have extra, and put it in the bank and then when their kids graduate from high school they send them to college. They have so much extra money that they pay for it. But it’s kind of a hassle because they have to take time off of work to help them move in and help them buy their books and put furniture in their dorm room.

Some rich people even buy their kids cars and then they have extra insurance and they're always worrying about their kids doing something to the car in a way that they'll have to pay for more insurance.

There's a whole layer of stress that rich people have that non-rich people don't have to worry about.

Rich people have so much money that they do something called financial or estate planning. Have you heard of this? Think about this, they know that they're going to run out of time before they run out of money. They're so rich that when they die they're going to have leftover money. So they have to spend money and time planning what they're going to do with their leftover money.

Non-rich people don't have that kind of tension or pressure. But rich people pay other people to help them plan what to do with all their leftover money once they're dead. That's extra responsibility.

Rich people over eat. They have so much extra food, this is amazing, that they'll actually throw the old food away, that's perfectly good, to make room for the new food.

Rich people have extra stress. They do things like go into their kitchen and take everything out of it. They remove the fridge and the sink and the dishwasher (rich people have a machine that cleans their dishes for them) and the cabinets and the countertops, that are perfectly fine, and replace them with new ones.

There's dust and it's just a mess and then they'll complain about all the construction in their own home that they created and they have to use the kitchen in their basement while the other kitchen is all torn up. It just causes all this extra stress and they fight with their spouse over what kind of appliances to buy and countertops they should replace the old ones with.

Rich people have extra stresses that non-rich people don't have.

There's also a lot of social pressure when you're rich. So when you're out with people you have to look a certain way and pay attention to style. They don't want that to be true but it's a part of the world they live in. So rich women will stand in front of a closet full of clothes and they'll stare at their clothes (I've never seen this I've only

heard about it) and they will look at this closet full of clothes and say, what do they say? Yeah, you know some rich people. I have nothing to wear.

Meanwhile, their husband is in down in the garage. A garage is like a house reserved for their cars. A lot of people don't even have a house but rich people have houses for their cars. But the husband will go into the garage and look at their cars and say, "We need a new car." The cars they have run just fine but they'll take them and trade them in for new ones.

Rich people have so much extra money that it just creates stress and extra work and extra responsibility.

This is one of the best thing of all about rich people. Most of them have jobs with bosses that will come to them and say, "You don't have to work for two or three weeks every year but we're going to pay you anyway." It's called vacation time. They don't even have to show up and do their job but they get money anyway. That's crazy.

But it just adds another layer of complexity and stress to their life because then they get all stressed out over what to do with that extra time and they argue with their spouse over where they should go or what they should do. They get on planes or rent cars and spend all of this extra time and money but feel pressure with what to do with their extra time and money during those weeks or weekends when they don't have to work but get paid anyway.

I'm telling you, rich people have layers of pressure and complexity and stress that normal people don't.

So God, who loves rich people, knows all about the extra stress and complexity of their lives so He says to them through Paul, "I want to focus in on who you are and help you with some of this stuff you have to deal with as a rich person."

Now, the problem with this verse is trying to figure out who He's talking to exactly. I mean, who are the rich people? And in our culture, and it's very much just in our culture, rich people won't admit their rich even if they know they're rich because it's such a negative, political, weird thing to admit it.

If rich people can't admit or don't know their rich, when they get to these verses they'll skip over them because they think they don't apply to them. They read them

and like some of you thought, they think, “I wish Uncle Lester was here because he’s rich and he needs to hear this.”

Let me show you what I mean. There was a Gallup poll that tried to figure out who was rich. It’s not all that surprising but every group they talked to thought the next group above them was the rich group.

Here’s how it broke down: The households in the US who earned less than \$30,000/year thought people who earned \$74,000/year were rich. Which meant they thought, “If I could just a little more than double what I currently make, I’d be rich.”

Then they asked those who made in between \$30-\$50,000 what is rich and they said \$100,000. They would consider themselves rich if they made that much. Again, basically doubling their current income.

Then Gallup did a broad survey trying to find that median number, what’s the average American consider rich and the number was \$120,000/year. According to the average American that’s what’s considered rich.

Then they took a step further. They asked some top income earners, “What is rich?” The top income earners felt like they would need \$5 million dollars in assets to consider themselves rich. You’re thinking, “I guess so.”

But the point is the guy with \$2.5 million would say, “I’m not rich. I need \$5 million to be rich.” I’ve never met anyone with this kind of money before but my guess is if I asked somebody with \$5 million if they were rich they’d say, “No, I know somebody with \$10 million.”

What’s the point? The point is this: **rich is a moving target**. That’s why you may cross the line from not rich to rich and not know it and continue to think it’s the next category and the next category and the next category.

So let’s take this another level. The Gallup poll was just for American household income. Internationally, if you earn \$37,000 or more you are in the top 4% of wage earners in the world. 96% of the people in this world are poorer than you. But if you make \$37,000/year you don’t think you’re rich, do you?

If you make \$45,000/year you’re in the top 1% of wage earners in the whole today.

Here's the interesting thing about that. When I said those numbers not one person in this room went, "Yes! I'm rich. Honey, I love this church because today I found out that I am rich." It created no energy in you at all did it?

It didn't take away any of the anxiety or pressure you feel when you think about your finances. There was no sense of relief. Even though the reality is, internationally speaking, most of us have crossed the line a long time ago. And in this country, many of us have crossed the line too.

But you don't feel it, do you? Which is the point. The reason we don't think we are rich is because we don't feel rich. And until you feel rich you'll continue to try and get rich and as long as you're trying to get rich you'll never act rich.

You'll come to these verses we're talking about over the next month and go, "God's not talking to me there because I'm not rich."

I thought about this idea of feeling rich and tried to think about a time in my life when I felt rich, at least financially speaking. And there's really only a couple times but the first time I felt rich was when I got my first real paycheck. I would mow lawns for my Grandpa during the summer as a teenager. He owned a lot of property in Bartlesville and never wanted to hire a professional landscaping company to take care of the grass so he hired me to do it.

I remember the first time I got a paycheck for mowing lawns for one month. It was like \$400. I remember getting that check and folding it and putting it in my pocket and the whole way home I thought about everything I could do with \$400. I was the king of the world. I felt rich. Was I rich? No. But I felt rich because I had absolutely no bills, no responsibility, tons of financial margin and not a care in the world. I felt rich.

Because feeling rich isn't about income it's about what you do with your income. Feeling rich isn't about "how much" it's about what you do with the "how much". It's about margin, it's about being smart with what you've got. We'll come back to that lesson in a couple weeks.

But because we don't feel rich we don't consider ourselves rich and consequently, don't miss this, we don't act rich. In fact, we act poor even though many of us have crossed the line from not rich to rich.

There's a story about Bill Gates traveling to India trying to figure out how to be responsible with all this money he'd made developing Microsoft. And while he was there he visited this village and talked to a single mom in her hut through a translator. Very, very, very poor part of the world. And there was a journalist traveling with him recording the story and when Bill Gates left the hut the journalist asked the lady, "Did you know that the man who just left your house is the richest man in the world?" And the lady, without skipping a beat, said, "Everybody who visits from the west is rich."

In other words, if you had been the next person to walk through her front door she would have put you in the same category as Bill Gates. In her mind if you could afford to get to her part of the world, clearly you're rich.

But that doesn't make you feel rich either, does it? I could tell stories all day like that and it wouldn't make you feel rich. There's something in us that thinks we always need more so we chase it and chase it and chase it, spend all of our time trying to get there and never pause to ask the question, "What should I do if I've already crossed that line? What if I need to stop trying to get rich and just be it?"

There is a lot riding on your answer to that question. It's so much more than just thinking different. And this has nothing to do with guilt. I'm going to talk about that in a minute but this isn't about feeling guilty or coming up with some kind of Jedi mind trick to fool ourselves into thinking we're rich.

This is simply about paying attention to God's word when he speaks specifically to us and I don't want us to miss it. I don't want us to skip over it because we think it doesn't apply to us.

**So lesson #1 in how to be rich is to admit that you're rich.** So we're going to practice that.

And before I get letters and e-mails, and I understand those, I want you to know that I understand that there are people and families going through tough times right now. I'm very aware of the fact that there are plenty of people upside down financially and struggling. But the majority of us today are doing ok and the majority of us have crossed the line from not rich to rich in somebody's estimation. So we've got to learn to be rich and it starts by admitting it.

I'm going to ask you to do something that might be very uncomfortable. In fact, if this is really, really, really uncomfortable for you, after you get over being mad at me for asking you to do it in church, later on today or this week when you're passed that, I'd like you to ask yourself, "Why was that uncomfortable? If Tim would have asked me if I was tall and I'm tall, that's not uncomfortable. Why, when it comes to money and talking about being rich, why is that so uncomfortable? Is it cultural? Is it political? Is it a pride thing?"

So we're going to practice acknowledging and confessing that we're rich and I'm going to ramp up to it slowly because I know this is a little uncomfortable. But it's good to squirm in church sometimes.

I was talking about this with my family earlier this week. I was telling them I was going to be talking about how to be rich this Sunday and I turned to Cole and Mayson and asked them, "Do you guys know any rich people?" And they both kind of looked at me and shrugged their shoulders, "No," and just completely ruined my sermon illustration. But then Jana came in and saved it and said, "I'm rich, we're rich" and she starts kissing on Cole and Mayson.

And if you're a parent you understand my next thought. I immediately thought, "I really hope they don't go telling everybody at school that we're rich." I could just hear the conversation with their friends, "What does your dad do?" "He's a pastor and we're rich." That's exactly what I want people to hear my kids talking about.

Isn't that how we think as parents? We don't want to admit we're rich in front of our kids because they'll go running around telling everybody we're rich. It's this negative, political, uncomfortable thing to admit. But it's true. I'm rich. We are a rich family.

We own two cars. Only one family lives in our house. Can you believe that? We have rooms that nobody sleeps in. We have a bedroom in case somebody comes over. Don't go in there, that's for people we don't even know yet. Don't mess up that room that somebody might stay in sometime.

So I just swallowed my tongue. I want to teach my kids and help them own up to it, yea, we're rich. I don't want to teach my kids to spend their lives trying to get rich. I want to teach my kids to spend their lives being rich.

So here we go. It's your turn now. I'm going to say it and I want you to repeat after me. Let me say it first: **I have more than I need, I'm rich.** How'd that feel? One more time. I'll say it first: **I have more than I need, I'm rich.**

Now this time we're going to do the Christianized version. You may be here just checking the church thing out and you're not sure what you believe about God and you may not want to do this. That's fine, we're just glad you're here but here's the Christian version. Say this after me: **God has blessed me with more than I need, I'm rich.**

I think we just need to get used to saying that and when we embrace it we'll start paying attention to what God says specifically to us in His word.

One more thing and we'll wrap this up. I want to talk about guilt for a second. Rich people can have the tendency to associate guilt with their wealth. Why that is I don't know and I'm not going to waste my time trying to figure it out but it is a reality.

But associating guilt with wealth will never contribute anything good to your life or this world. In fact, it actually stems from bad theology.

Here's why: the reason you have so much has very little to do with you. Did you choose to be born in this country, at this time in history? Did you choose to be born into the family you were born into? Did you choose the environment you grew up in? No.

So many of the factors that contribute to your wealth have very little to do with you. So you can't take full credit. It was given to you and why would you feel guilty about something that was given to you? If somebody gives you a gift you're not supposed to feel guilty, you're supposed to feel grateful.

Especially if you're a follower of Jesus. Because as a Christian, we talked about this last year, we believe everything belongs to God, comes from God, and is dispersed by God. If God gave it to you, it's a gift, you shouldn't feel guilty, you should feel grateful.

Feeling guilty that you're rich stems from bad theology AND it never drives people to long-term change. So whenever you feel guilt creeping in you need to remind yourself that your wealth is a gift from God. You don't need to feel guilty. You need to learn how to live gratefully.

God has blessed you with more than you need, congratulations, you're rich. Now it's time to learn together, over the next four weeks, how to get really good at being rich.