

How to Be Rich
Strategic Plan
February 23, 2020

Good morning everyone. It's great to be here with you today. Last weekend we were in Hannibal visiting one of our daughters, so we watched on livestream ... which means that we didn't get to participate in the *Big Money Giveaway*.

I'm curious ... how many of you were here and got one of those little envelopes with cash in it?

If you weren't here last Sunday ... what happened is that we gave everyone who was here an envelope with a five, ten, twenty, fifty or hundred dollar bill in it ... with the assignment to do with that money whatever you thought God wanted you to do with it.

That could have been ...

- Spending it to meet someone else's needs.
- Or just doing something nice for someone else – maybe committing a random act of kindness.
- Or even spending it on *yourself* if you're the person in need.

I'm curious, how many of you who got an envelope have done something with it?

If you haven't, you need to do it *this week* (but, remember, you can't put it back in the offering).

And also remember that, whatever you do, you're supposed to file a report about it.

You're supposed to give an account of your stewardship of that resource.

And to do that, here's what you do.

– Big Money Giveaway Reporting

- First you need to go to our website – www.northheartland.org – and click on the giving tab.
- Then click on Big Money Giveaway.
- Then scroll down and click on "Share Your Story" ...
- Which will take you to the story page where you can type in your story and hit submit. You don't have to put in your name if you don't want to, but you do have to put *something* in there and then hit the "comment as" button.

- And then, if you want, you can read the stories other people put in.

By the way, you can also do this on our NHCC app. Just go to the Serve/Give tab and click the Big Money Giveaway button.

And, if you don't use a computer or smartphone, you can also just write your report on the back of the card in front of you and drop it in the basket on the way out.

Now, just so you'll know, the money we gave away (about \$4,800 – and with the consent of our Advisory Council) ...

The money we gave away came from our HOPE fund (which is for helping other people in emergencies) and our Impact Partner fund

(which is for making a difference in our community).

And the point of the whole thing last week was to create a very tangible experience of what it means to be a *steward* – someone who manages someone else’s property.

And it worked because when most of you were very conscious that, “hey, this is not my money, so I need to be thoughtful about this. I need to handle this assignment – this responsibility – with care.”

In fact, one person reported ...

My husband and I each received a \$10 bill during the service. We had a hard time deciding the “right” thing to do with the money, which surprised us both. *We’ve never felt such a sense of responsibility tied to \$20.*

And that's exactly the point we were trying to make ... except that we were making it about all of our money and all of our possessions.

Well, that's not exactly right because if you're not a Christian, this doesn't apply to you. You can do with your money whatever you want.

But if you *are* a Christian – if you believe that Jesus gave his life for the forgiveness of all your sins past, present, future, known and unknown ... and you believe that He rose from death on the third day after his crucifixion ...

... if you're a Christian, you are responsible to God for what you do with all of your money and possessions because everything you have comes from Him and belongs to Him. You're just managing it for Him right now.

Spiritual Mismatch & Stewardship

Ok, one more thing about last week and then we're going to move on. Actually, this will also apply to what we're going to talk about today and next week as well.

One of the questions that always comes up whenever we talk about Christians and money is ...

What if my spouse is *not* a Christian?

What if I'm married to someone who doesn't believe like I do?

How can I be a good steward with the money and possessions God has given to us, given that my husband or wife doesn't recognize that's where it all comes from?"

Short answer is "I don't think you can" – at

least not at the same level where both spouses are believers. I think you're very limited in what you can do.

But that's OK because the long answer is that, in your case ...

Financial stewardship is not God's main concern in your life and in your marriage. His main concern is what your husband or wife does with Jesus.

And, for better or worse, you're the number one influencer in that department.

That's why the Apostle Peter, writing to women who were married to non-Christian men ...

Once wrote ...

*Even if some refuse to obey
the Good News ...*

In other words, if your husband hears the Gospel and doesn't believe it; doesn't accept Jesus as his savior and try to follow Him like you do ...

*... your godly lives will speak
to them without any words.
They will be won over ...*

... not by your outstanding theology of Christian financial stewardship or your ability to guilt them into doing something they really don't want to do.

*They will be won over by
observing your pure and
reverent lives. 1 Peter 1:1-2
(NLT)*

What you do in the areas of life that are your exclusive domain, that's what counts.

And, though Peter doesn't say it, the same principle applies to men who are married to

non-Christian women.

So, the practical application is to share what you want to do in this area with gentleness and respect – “honey, I really wish we could think about our money from a perspective of stewardship” – and then submit yourself to whatever your spouse is willing to do ... which might be nothing.

... which means ... if you’re listening to this series but you are unable to apply what you’re learning because your spouse is not a follower of Jesus, *do not beat yourself up*. Pray for him or her and then just do the best you can within whatever limits he or she is comfortable with.

We’re Rich!

Ok, let’s get back on track. Let’s talk about *how to be good at being rich* ... because

that's what the great majority of us are. We're rich.

Now, we may not *feel* rich but, objectively speaking, compared to the vast majority of all the people in the world right now (to say nothing of all the millions of people who lived before us), you and I are at the top of the rich list - literally.

I showed you this in the first week of this series and I think it's worth looking at again just for the shock value of it.

According to the Global Rich List, you are in the top 1% ...

... of all wage earners in the world today if your income is \$39K per year (which is the median per capita income of Platte County).

And if you earn \$80,000 a year or more (and many of us do), you are mega, mega rich

because ...

You are in the top .1% of wage earners in the world; the top 1/10th of 1%.

That's how crazy rich you are.

Now, as I said in the first week, I know that some of us have significant financial challenges right now and I don't want to minimize that. It's no fun to be where you are.

But, for the vast majority of us, there is no denying that we're very well off by comparison.

We were discussing this in our staff meeting last week. And the question was "in what ways are you truly rich?"

As I thought about it, a new idea popped into my head that had never occurred to me before.

You can measure how rich you are by how much you could cut and still be OK.

In my situation, if something really bad happened – say a health issue or something with one of our adult children or loss of a job ...

If something really bad happened ...

- We could stop taking vacations
- We could stop contributing to our retirement accounts
- We could stop eating out and brown bag it
- I could sell my golf clubs and stop playing golf
- Jetta could sell her horse and eliminate those expenses
- We could cut back on what we spend at Christmas

- We could stop making improvements to our house
- We could *sell* our house and most of our furniture and move into something smaller and less expensive to take care of.

And that's just the list that I popped off the top of my head in about 60 seconds. We have a *lot* of margin. We're very rich.

And some of you have *even more margin than we do* which means that you are very, very rich.

But, who cares, right? What difference does it make how rich anyone is?

Well, it depends. If you're not a Christian, it's no big deal. And, as I said earlier, you can do whatever you want with your money.

But, if you *are* a Christian, it *is* a big deal that you're rich because God expects you to be good at it. And the first step in being good at it is recognizing that's what you are: *rich*.

Now, the reason we know that God expects Christians to be good at being rich is because of what Ladell talked about last week: *it's not our money*. Everything we have comes from God. We're stewards.

And a steward is called to be faithful in how he or she handles whatever has been entrusted to them. They have to do a good job with it ... which is why you and I, if we're Christians, have to be good at being rich.

Fortunately for us, we have an instruction manual (so to speak) on how to do that. It's found in a letter that the Apostle Paul wrote to a pastor by the name of Timothy who had a lot of wealthy people in his congregation.

“Timothy,” Paul wrote ...

*Command those who are rich
in this present world ...*

And that’s you and me, right? At least, the great majority of us.

*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)*

And if you want to be good at being rich, that’s the first thing: don’t be arrogant and beware of putting your trust in your wealth instead of God.

And we talked about that in great detail in the first week of the series. If you missed it, you can always check it out in the media section

of our app, website and on our podcast.

Back to Paul.

“Timothy, command those who are rich to ...”

*... to put their hope in God,
who richly provides us with
everything for our enjoyment.*

1 Timothy 6:17 (NIV)

... which, again, means that being good at being rich means ...

a) Recognizing that we're ultimately not the owners of anything. *God is* because He is the one who "richly provides us with everything."

b) Being a good steward – a good manager – of what God has put in our hands.

And if you missed Ladell's message on that last Sunday, you know the drill. Go back and listen to it.

Rich & Generous

But let's move on to the third part of Paul's instruction about being good at being rich.

And this is what we're going to focus on for in the time that remains.

Paul writes ...

Command them ...

Command who? Followers of Jesus who are rich in this present world which means most of us in this room or watching online.

In case you haven't figured it out, I'm going to hammer that point to death.

“Command rich Christians,” Paul says ...

... to do good, to be rich in good deeds, and to be <what?> generous and willing to share.

1 Timothy 6:18 (NIV)

So, let's talk about generosity and being generous.

And right away, there's a problem. The problem is that “being generous” is as hard to define as “being rich.”

In fact, just as nobody thinks of themselves as being rich, everybody thinks of themselves as being generous!

... because “generous” is one of those words (like “rich”) that's open to interpretation.

For example, if you've ever ...

- Given a few dollars to a homeless person on the side of the road ...
- Or said "yes" when asked if you want to donate in the checkout line at Walmart
- Or responded to the GoFundMe request of a complete stranger ...

... chances are you consider yourself to be a generous person.

And you may be, but it could also be that what you're really doing in those situations is engaging in a random act of kindness or a random act of giving ... with the emphasis on the word "random" because there's no real plan. There's no real strategy.

You did what you did simply because, in the moment, you were ...

- Asked to do something.
- Inspired to do something.

- Persuaded to do something.
- Or maybe even guilted into doing something.

But if no one had asked, inspired, persuaded or guilted you, nothing would have happened! Instead of being strategic, your actions are spontaneous and sporadic.

Now, I'm not trying to downplay the importance and value of random acts of kindness or giving. Quite frankly, that's exactly what our Big Money Giveaway last Sunday was all about. You went out of here and, in the moment, something happened that caused you to do something with the money you had received.

And that was great. Yea God and yea you!

My point is that true generosity goes beyond random acts of giving. Generosity is a *lifestyle* that follows a *strategic plan* (which may actually

include random acts of giving for which you prepare to do in advance).

And I'll tell you what that plan is in just a minute but, before I do, I want to spend a few minutes helping you understand the fundamental mindset that makes it possible for a person – Christian or not – to develop a lifestyle of generosity regardless of their financial situation.

Whoa, wait a minute. You can do that regardless of your financial situation?

- I thought you had to have a lot of money – a big surplus in your cash flow – to be truly generous.
- I thought you had to be able to *give* a lot of money in order to be generous.

And the reason you think those things is because everybody in this culture goes

around saying “well, you know, when I get a really good job making a lot of money ... when I win the lottery ... when I come into a big inheritance ... when I become *wealthy*, then I’ll be able to be *generous*.”

So, let me try to clear this up. It’s not hard to understand.

Wealthy people are wealthy. Generous people are generous.

In fact, let’s just say that together out loud.

Wealthy people are wealthy. Generous people are generous.

And there is no natural correlation between the two.

In fact, let me just predict something. And this is especially important for anyone in their 20s and 30s.

If you are not developing a lifestyle of generosity *now* when you're not very wealthy, if and when you *do* become wealthy, you'll just be a wealthy person who isn't generous. And there are many. You'll just be one more.

Because there's no correlation between how much financial surplus you have and how generous you are. Excessive cash flow and generosity are two completely different characteristics.

But let's get back to that mindset that makes it possible for us to develop a lifestyle of generosity regardless of our financial situation.

Are you ready? Here it is:

Generous people reject the “consumption assumption” which guides everyone else.

This is the shift in thinking that makes all the difference in the world.

Most people think “if it comes to me, it *is* for me. If I earn it, receive it or inherit it, then I can spend it or save it. If it comes to me, it *is* for me.”

That’s the consumption assumption. And to think like that is to think like an owner and not a steward or a manager.

But, again, generous people reject the consumption assumption.

What *they* think is “well, just because it comes to me, doesn’t mean it *is* for me. Yes, I earned it, received it, inherited it, but it might actually be intended for someone else or something else. God may have given it to me so I can turn around and give it to an individual or an organization.”

And that's the mindset that makes it possible for a person – Christian or not – to develop a lifestyle of generosity regardless of their financial situation. That's where generosity – true generosity – begins.

Getting Practical

Now, let's get practical and talk about the strategic plan that goes along with that mindset. This is how it works out in real life.

And let's start with a definition which we learned several years ago from Andy Stanley who is pastor of NorthPoint Church in Atlanta, GA.

Generosity is the premeditated, calculated, designated emancipation of personal financial assets.

Some of you remember this, right?

Can we all read it together out loud?
Generosity is the premeditated, calculated, designated emancipation of personal financial assets.

Now, let's break it down word by word.

And let's start with "premeditated" which simply means that, in order to be generous, you have to have thought about it and come up with a plan.

Premeditated means you have a plan for being generous.

Now, I know that when some of you hear that, your first thought is "yeah, Rick, but I'm not a planner. It's not my personality type or my spiritual gift. I don't like to be boxed in. I like to keep my options open and go with the flow."

But here's the truth. Even if you're not a planner, you really *do* have a plan. You just don't realize it.

And I know that because you (and I) have *financial habits*. And if you have financial habits, there's a plan at work in your life that you've just never written down.

In other words, if somebody followed you around and took notes on everything you spent, they could organize it and write it up and give it to you. And that would be your plan.

In fact, if you've never thought about a plan for your finances, if you've never written it down, I bet I can tell you what your plan is *without* following you around.

If you're somebody who lives with the assumption that it's all for your consumption

...

... here is your plan:

- Consume pretty much everything that comes your way
- Save a little if you can
- Then give from whatever might be left over (if anything)

That's your plan: consume, save, give if there is anything left.

But that's a really bad plan if you want to be a generous person because whenever a financial need presents itself, who knows if you'll be able to help?

Maybe once-in-a-while you will but, even in those cases, you'll often think "gosh, I wish I

could give more but this is all I have left" ... which is why generosity demands a plan.

Generous people know that to be truly generous, they can't just *hope* to be able to give when someone asks. They can't be restricted to giving only when they have extra or leftovers.

So, they have a plan and they work the plan. That's what I mean by generosity being *premeditated*.

Now, let's look at *calculated*.

Calculated means you have decided ahead of time – before money comes to you – how much you will be giving.

Calculated means you have determined a

specific amount or a specific percentage you're going to give away.

And percentage is better. It's better because as you make more, you give more.

Of course, that freaks some of us out, right?

- If you made \$100 and I said, "hey would you give 10% of that?" you would think "sure, OK. \$10, that's not a big deal."
- And if you made \$1,000 and I said, "would you give 10% of that?" you would think, "\$100 ... hmmm ... that's a lot more than \$10 but, OK."
- But once our income increases and the zeros start adding up, a lot of people freak out. "Oh my gosh, 10% is a \$1,000! \$2,000! \$10,000! That's just too much to give!"

But it's not. It's just a percentage.

And the beauty of the percentage plan when your income goes up is that, not only do you still *have* more than you ever did before, you actually *give* more than you ever did before.

That's how generous people think. They give percentages because generous people want to give more. And as their income goes up, that's what happens.

Now, here's what else generous people do (and what I'm challenging you to do it, too, if you want to become generous): *Generous people give the percentage before they consume it.* Otherwise, they might not have it to give.

See, the key to generosity isn't just "giving

more." It's not just having a plan.

The key to generosity is reordering your finances so that what was once last ("if I have any left over, I'll give it") now becomes first.

So the plan looks like this:

- You give a percentage first
- You save second
- And then you consume what's left

You flip the whole default plan upside down. You make it a *priority* to give and you give whatever percentage you've decided on before you do anything else with what came to you.

In other words, "when I get paid, when I get my bonus, when I get my tips, when I get my dividends, when I sell my stuff on Craigslist, etc., I'm going to give a percentage of that

first because it's a priority."

That's what a lifestyle of generosity looks like.

Ok, so generosity is *premeditated* – you have a plan. It's not haphazard.

And it's *calculated*. You've decided in advance how much and how often you're going to give.

And it's also *designated* which means you decide ahead of time where it's going.

And what's so great about this is that, once you've decided, you don't have to figure out how to respond to every sales pitch designed to get you to give.

You don't have to wrestle with "is this worth it? Are these folks on the up and up?"

And you don't have to feel guilty saying "no" to those things because you've got a plan and you know where your percentages are going.

Of course, the question is ... how do you know *where* to give your money?

There are lots of great organizations and people in the world that you could give it to, but, if you're a Christian, you might consider a story that Jesus once told about a very rich man who assumed (as most people do) that *everything that came to him was for him.*

"The ground of a certain rich man," Jesus said, "yielded an abundant harvest. So, he thought to himself, 'What shall I do? I have no place to store my crops.'"

"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. And I'll say to myself, "You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry."

But God said to him, "You fool. This very night your life will be demanded of you. And who will get what you have prepared for yourself?" Luke 12:16-20 (NIV)

And, by the way, that's not a trick question.

Who will get everything we put away for our future consumption when we're dead?

Somebody else. You can assume that it's all for you, but there's one day there's not going to be any more you to consume it.

And then Jesus said – and this is the part I think that's helpful in this question of where to give ...

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

And the point Jesus is making here is that not only is the consumption assumption foolish; when it comes to what comes to you, you want to be giving some of it to those things that make you rich towards God. You want to be investing in the people and causes that are near and dear to God's heart.

And this is why every Christian; every follower of Jesus who is blessed by their local church and is grateful for their church and sees the value of their church in their community,

should regularly *give* to their church a percentage of their income.

That little community of believers – as imperfect as it may be – is a part of God’s “plan A” to bring “up there down here.” (“Thy Kingdom come on earth as it is in Heaven” Jesus taught us to pray). It’s meant to be part of the light shining in the darkness. And it matters to God. Jesus loves the church.

Back in January when we had our Potluck and Praise night, many people came to down to the front here to share a testimony of how God had been working in their life. One of those who came was Debi Bruce.

I asked her if I could show you all the clip of what she said, and she gave me permission. As we watch, notice how many qualities of

generosity she mentions and, specifically, what she says about giving to the church.

Could we thank Debi for sharing that story?

By the way, some of you have a story about generosity and how you learned to become generous or how God has blessed you as you've developed a lifestyle of generosity. I have a request of you. It would be so helpful for a project that we're doing if you would take a few minutes on the way out today to stop by the camera and let us get it on video.

In addition to your local church, if you're a Christian, you should next consider designating some of your income to other people and organizations that deal with issues that God cares about – people who are missionaries or aid workers; international

organizations like Compassion International, Doctors Without Borders and World Vision; local organizations like Hillcrest or Parkville Women's Clinic, Restoration House.

And the list could go on and on.

In addition to that, if you're a Christian and you really want to take this somewhere, you should also designate some of your income to be available for random acts of giving.

For example, Jetta and I years ago decided to put \$20 a month in the glove compartment of our cars so that if we saw someone in need, we would have something to give. Sometimes that money builds up to \$40 or \$80 and that's what the person gets. It's random but it's planned.

We also put money in our annual budget to be able to give when people come and ask us

to sponsor them in a cause. Same idea. It's random but it's planned.

So that's what true generosity looks like. It's very different from spontaneous, sporadic, random acts of giving.

- It's premeditated. You've got a plan.
- It's calculated. You've decided on a percentage of your income that you're going to give *first* not last.
- And it's designated. You've decided where it's going. Even the random acts are planned for.

But there's one more word ... *emancipation*.

“Emancipation” means setting your money free

for the benefit of people and causes God loves.

And what's amazing is that when you do that, not only do the people and causes God loves benefit, you do, too.

That's because when you begin to set your financial assets free, *you* are free. When you free your money, you free yourself *from* your money.

And that's part of the reason why Paul told Timothy to "command rich people" (like us) to be generous. It wasn't because "the church just wants your money," but because God doesn't want our money to have us.ⁱ

Conclusion

So, there you go.

If you're a Christian and you want to be good

at being rich (and you *should* want that simply because you *are* a Christian), it starts with recognizing that you really are rich, but not letting that go to your head and not trusting in your wealth instead of God.

And then it means recognizing that everything you have comes from God and that you're called to be a steward and to manage it well.

And then it means recognizing that just because it comes to you doesn't mean it is for you and that you're called to a lifestyle of generosity, which is the premediated, calculated, designated emancipation of personal financial assets to the people and causes God loves.

Ok?

Let's stand together and let me pray for you

as we leave.

And as we do leave, just a reminder that if you have a story about generosity and how you learned to become generous or how God has blessed you as you've developed a lifestyle of generosity, we really would like to get your story on video. It won't take very long so please stop by the camera on the way out.

<prayer>

Amen.

See you next week!

Endnotes

ⁱ Stanley, Andy. How to Be Rich . Zondervan. Kindle Edition.