

How to Be Rich
Maximizing Your ROI
March 1, 2020

Good morning everyone. Let's pray before we begin.

God, you tell us that there *is* a bigger picture – that there's more to our life than just our life.

You say there's a greater purpose that we could be living right now. Help us to see that today and help us to embrace it.

Help us to take hold of the life that is truly life.

In Jesus' name, Amen.

Today we're concluding our series *How to Be*

Rich ... which maybe I should change to ...

“How to be less rich than you were last Sunday, before the stock market lost 13%.”

I’m curious – how many of you are at least somewhat aware of what’s happening in the financial markets as a result of the coronavirus?

It’s a bit nerve-wracking, especially if you’re someone who is nearing (or in) retirement and you’re seeing your nest egg just get whacked by 10% or maybe even more – right off the top.

So, as I watched what was going on this past week, I was reminded again and again of the *amazing relevance* of the passage of scripture that we’ve been looking at in this series. It’s from a letter that the Apostle Paul wrote to a first-century pastor by the name of Timothy who had a lot of wealthy people in his

congregation.

The area where Timothy lived was a big player in the import/export business, primarily through shipping. Lots of merchandise went in and out of that area of Ephesus and many of the people who were making money in that business were becoming Christians – people who followed the teachings of Jesus because they believed He died on the cross for their sins and rose again on the third day.

And they were joining the local churches for which Timothy was responsible. And when Paul wrote this letter to Timothy, he gave very specific instructions concerning that group and their wealth.

“Timothy,” Paul wrote ...

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

... and again, Paul is talking about Christians here – and so am I.

So just to be clear ... with what I'm about to say this morning, if you're not a Christian, you don't have to think this way or do these things.

Now, you're certainly welcome to. In fact, I think what Jesus and those who followed in His footsteps (like Paul) teach us about money is a much better way than what this world tells us. So, I don't think you have anything to lose by trying.

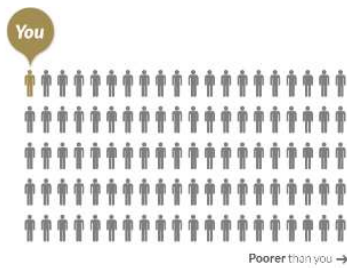
Anyway ...

Paul writes, "Timothy ..."

Command those [followers of Jesus] who are rich in this present world ...

... which, by the way, includes pretty much all of us in this room because, remember, in *this* present world, in *our* present world, in comparison to the rest of the world we are by far at the top of the economic ladder.

Remember this little graphic from the “world rich list?”



You're in the top
0.61%
richest people in the world by income.

That makes you the
36,375,356th
richest person on earth by income.

If you make \$40K a year, which is the average per capita income in Platte County

and probably lower than the income of many of us in this room and watching online ...

If you make \$40K a year, you're in the 1% of all income earners in this world.

And I know you're probably tired of seeing that graphic, but it helps us to remember that

what Paul says about those rich Christians in first-century Ephesus also applies to us rich Christians in 21st century Kansas City.

So, again, Paul writes, “Timothy ...”

Command those [followers of Jesus] who are rich in this present world not to be arrogant nor to put their hope in wealth, which is ...

What? Read it with me.

So uncertain ... 1 Timothy
6:17 (NIV)

And every time I watched the news or checked the feed on my smartphone last week, those two words were ringing in my ears: “so uncertain” ... “so uncertain” ... “so uncertain.”

You couldn't ask for a better and more

current illustration than this week's events to illustrate that truth: "wealth is uncertain." It can be here today and then gone tomorrow *without you doing one single thing*.

That's the scary part isn't it? It's totally out of your control. You and I have nothing to do with the spread of the coronavirus. It's just happening. And it's chopping trillions of dollars of value from the accumulated assets of millions of people.

And all we can do is watch.

This is why Paul says, "look Timothy, make sure those wealthy people in your congregation do not put their ultimate trust in their wealth, which is so uncertain.

Instead, command them ...

... to put their hope ...

Where? Read it with me.

... in God. 1 Timothy 6:17
(NIV)

Now, notice that Paul doesn't say, "Hey, Tim, if you get around to it ... if it crosses your mind at some point ... you know you might want to just mention this to your wealthy folks."

Instead he says, "*Command them*. Get in their face if you need to, Timothy!"

But why?

Because, when you're a wealthy person – even if you're a Christian – you tend to build your life on *that*, whether your wealth is tied up in the market or in your possessions or in your job or in all three.

You spend so much time and energy building *that*, focusing on *that*, managing *that* – and,

to some extent, you should. Part of “being good at being rich” is being a wise steward; being responsible with what God has so graciously given you to manage and to enjoy ...

But the net result of all that time and energy and focus is that ...

You are easily deceived into thinking *that* is your security in life.

... when the truth is that the wealth of this world – be it financial assets, property or income – is so uncertain. It can be here today and gone tomorrow. You can lose all three of those “just like that” through no fault of your own, without doing one thing.

Furthermore, even if you’re fortunate enough to never experience a downturn, or you’re smart enough to wait it out – “don’t panic! the stock market always comes back!” ...

... even if you're fortunate or smart, your wealth is only temporary.

There's a day coming when how much you have or own or earn won't matter. And not just because *wealth* can be gone "just like that" but because *you* can be gone, I can be gone, "just like that."

The Rich Fool

That was the point of the story Jesus told which we looked at last week. And we're going to look at it again in a little more detail because it's just so powerful and, I think, even more pertinent than it was seven days ago.

Jesus said ...

"The ground of a certain rich man yielded an abundant

harvest. So, he thought to himself, 'What shall I do? I have no place to store my crops.'" Luke 12:16-17
(NIV)

You can just imagine the situation. The weather had been extremely favorable. Political and economic conditions were great. There were no marauding bands of thieves or invading armies and he could easily afford to pay enough workers to rake it all in.

But now he was out of room to store it all.

So, he came up with this solution.

"This is what I'll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain."
Luke 12:18 (NIV)

"I have so much coming in, but I don't really

need it right now.”

So, I’m going to be smart about this. I’m going to max out my agricultural 401Ks and IRAs (so to speak), so that I can be financially free. I’m going to ‘out Ramsey’ Dave Ramsey before he’s even born.”

“And when I get to that point ...”

“Then I’ll say to myself, ‘You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.’” Luke 12:19 (NIV)

Sounds like the American Dream, doesn’t it?
Sounds like what many of us here are working towards.

Just one little problem.

According to Jesus ...

"But God said to him, 'You fool. This very night your life will be demanded of you.'"
Luke 12:20a (NIV)

What a horrible, horrible fate!

After all, this guy was highly productive and highly responsible. He worked and saved, worked and saved ... and then *bam* – heart attack in the middle of the night.

But what's even worse is that when he stands before God, God calls him a *fool*!

Now Jesus doesn't say this, but I can just imagine the guy's reaction because it would be mine and probably yours, too. I can imagine him saying something like, "Whoa, whoa, whoa. God, I'm no fool. I was just going to do what my financial planners told me to do. I was thinking about the future. I was planning ahead."

“If you want to talk to a *fool*, you should talk to all those undisciplined people who overspend their income, who go into debt on things they don’t need and can’t afford. They might as well flush their money down the toilet or burn it!”

“*That’s* who you should call a fool, not me. I wisely said ‘no’ to all those distractions that suck other people in, and I shoveled as much as I could into mutual funds and IRAs for later. But, then ... *bam* ... just like that, You pulled the plug on me!”

It seems kind of unfair, doesn’t it? And it seems a little harsh for God to call him a fool.

So, why *did* He call him that?

The answer is in the next thing God says to him.

"God said to him, 'You fool. This very night your life will be demanded of you.'"

And then He says, *"But then ... after you are dead and gone ..."*

*"... who will get what you have prepared for yourself?"
Luke 12:20b (NIV)*

As I said last Sunday, that's not a trick question. The answer is very simple.

Who will get everything you put away for your future consumption when you're dead?

Somebody else.

Somebody else not named "you" is going to get everything you have accumulated. And you will have nothing.

- Everything you have put away for you ...
- Will no longer be of any use to you ...
- Because there won't be any you ...
- To make use of it.

“Well ... OK ... that makes sense. I guess. But that's just how life works, isn't it? What's so foolish?”

Let me try to explain it like this.

What does almost every investment professional tell you when you buy stocks or bonds or ETFs or mutual funds? They all say almost the same exact thing.

For example, this past week, I got three

emails about the market volatility caused by the coronavirus – one from Fidelity, one from Guidestone and one from Vanguard. They all said basically the same thing.

Here's the one from Vanguard:

"We encourage investors, as we have for ages, to hold a diversified portfolio of assets, to remain disciplined by avoiding impulsive decisions based on fear and uncertainty ...

... and to ...

"... stay focused on their (what?) long-term goals and their plan for achieving them."¹

Almost every investment professional will tell you that the key to maximizing the return on your investments is to think long-term. Unless you're a day-trader (and really good at it), you

can't be thinking short-term and make a move every time it goes up or down; every time you get scared.

That's a foolish way to invest.

And that's why God called this rich farmer a fool.

He was a fool because he wasn't thinking long-term.

Now, he *thought* he was because he had a plan – a really good one, a really responsible one, in fact – for the final days of his life, just like many of us do.

Unfortunately, what he didn't realize was that there was *more* to his life than *just this life*.

And, therefore, he *should* have been making investments that would have *outlasted* his life. That's why he was a fool.

And the point of Jesus' story is that if you handle money like this guy – if your timeframe doesn't include the life *after* this life – it might look to you and everyone else like you are maximizing the return on your investments.

You'll have worked and saved and worked and saved and invested in stocks and bonds and property and amassed a huge pile of wealth ... but, in reality, your true return will be zero because when you die, somebody else will get it all and you will have invested in nothing that lasts longer than your own life.

You'll have been very rich; just not very good at it.

Long-Term Investing

Now, fortunately for those who heard Jesus tell this story (and for us), Jesus didn't leave

them (and us) hanging. In spite of the unhappy ending, there' a moral to it; a moral that helps us avoid this same fate in our lives.

After telling the story, Jesus made this statement:

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

Obviously, the key to avoiding the same end of the rich fool is to somehow become "rich toward God."

Hmmm ... obvious question then is "what does it mean to be rich toward God?"

To answer that, let's go back to that letter that Paul wrote to Timothy because that's exactly the question he answers in the final part of the passage we've been looking at.

Remember, he starts out by saying ...

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

And, by the way, the fact that Paul talks about “this present world” means that there must be a *non-present* world; a *future* world. He’s tipping his hand to the fact that he believes there’s *more* to this life *than* this life.

And he’s not alone in that. 97% of Americans believe the same thing: that there is something beyond this life – another world besides this present world.ⁱⁱ

Anyway, Paul says ...

*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.

Then he says ...

Command them to do good, to be rich in good deeds, and to be generous and willing to share. 1 Timothy 6:18 (NIV)

And we talked about that particular verse in great detail last week.

Specifically, we drew the distinction between “random acts of giving” that almost everyone engages in from time to time because we feel inspired or guilty, and true full-fledged generosity which is ...

- A mindset
- A way of thinking and acting
- A lifestyle.

**And we used this definition on the screen,
which is the best one I've ever heard.**

Let's all read it out loud together, shall we?

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

- *Premeditated* means it's not random; it's not haphazard; you've thought about it and you have a plan.
- *Calculated* means you have decided how much of what comes "in" to you is going to go "out" from you. You've determined a specific percentage and you're going to give that percentage regardless of the amount.
- *Designated* means you've decided in advance where it's going. You've picked

organizations and individuals that you feel you should support, which means you're not guilty by some on-the-spot arm-twisting.

- *Emancipation* means you set not only your financial assets free to help the people and causes God loves, you also set yourself free from temptation to trust in your wealth.

Now, we spent a lot of time talking about how each of those aspects works in real life, so I'm not going to go back through it. If you weren't here, I strongly encourage you to check out the message in the media section of our app and website and on our podcast. It will revolutionize the way you think about generosity.

But what we didn't talk about last Sunday was what Paul wrote *after* he wrote ...

Command them to do good, to be rich in good deeds, and to be generous and willing to share. 1 Timothy 6:18 (NIV)

What he says next is ...

And this is the conclusion ...

In this way ...

In what way? By *being generous*.

In this way – by being generous – they will lay up treasure for themselves ...

And you know what that's called, right? It's called *investing*! Investing is "laying up treasure for yourself so that you have something in the future."

In this way – by being generous – they will lay up treasure for themselves ...

... as a firm foundation for <when?> the coming age ...

... which is “Bible code” (so to speak) for “the life after this life.”

So what Paul is saying is, “Timothy, make sure that the rich Christians in your congregations understand that ...

By being generous, they’ll be making investments that *outlast* this life. Instead of being fools who believe that everything that *comes* to them *is* for them, they’ll literally become rich toward God.”

And then he adds one more phrase, which I just love.

By being generous, followers of Jesus will lay

up treasure as a firm foundation for the coming age ...

... Paul says ...

*... so that they may take hold
of <what?>*

Read it with me.

*... the life that is truly life.
1 Timothy 6:19 (NIV)*

Wow, what a vision!

- *That* life – the life to come – is the *real* life.
- *This* life? Eh, not so much.

... which is why it is foolish if you're a Christian to think short-term when it comes to your investments.

It's foolish to think about and plan solely for how much money you're going to have for retirement as you live out your final days on this earth ... because your final days on this earth are not your final days!

And what you do with what comes to you *financially*; what you do with your money and your wealth (whether it's a big pile or a little pile), is going to affect the life to come.

I mean, it is totally possible that some of us, even though we're Christians, are going to hear God say, "you fool. You could have used what you were given to invest long-term. You could have maximized your ROI by laying up treasure as a firm foundation for this life in which you now find yourself."

"But you didn't. And now you have nothing."

"But wait a minute, Rick. Aren't Christians

saved by grace alone through faith alone in Christ alone? I mean, it's not like you're going to go to hell because you don't give, right?"

"I mean, it's going to be OK, right? We're still going to experience Heaven after we die and the restoration of this world from the curse of sin when Jesus returns. So, I really don't mind if I miss out on some eternal treasure because *just being there* will be enough."

And I get why people think that way, because it's true that nothing we're talking about today or over the past month has anything to do with your salvation as a Christian.

- If you know you're a sinner ...
- If you believe Jesus died for you ...
- If you believe He rose again ...
- And if you have turned to him and prayed to receive him ...

You belong to Him. You're part of his family.

And, as Paul writes elsewhere, "there is no condemnation for those who are in Christ Jesus."

But, even so ...

- Why do you think Jesus told that story – along with so many other direct statements about it – if it's not going to matter in some way?
- Why would Paul tell Timothy to get in the face of the rich Christians in his church if it's not going to matter in some way?

It is going to matter in some way.

How you handle money *now* affects your life *forever*.

Listen: you and I get one chance to do good

in such a way that we can positively impact our standing in the age to come ... *so, don't miss the opportunity!*

Find a way to engage in the premeditated, calculated, designated emancipation of your personal financial assets to the people and causes God loves.

Getting Practical

Now, I want to address three concerns I've heard many times over the years as a pastor about this issue and then we'll be done.

First of all, from time to time, serious followers of Jesus have asked me ...

“What should I do when money gets really tight ...

”... and it feels like I can't keep giving like I

used to? Or I can't give like I want to, or like I think God wants me to give?"

My advice is to always give something regularly *despite* your difficulty.

Even if it's only \$5 a week, or \$5 a month ... do it and do it regularly because even that is an investment in your eternity. Even that is laying up treasure in Heaven.

Furthermore, when you're having financial difficulty and you give anyway, what do you think that says to God?

It says, "I trust You. I believe what you say."

And when people trust God, God rewards them – and sometimes even financially.

Jesus once said if a person is faithful with little, they'll also be faithful with much. So, prove yourself faithful with little today so you

might be trusted with much in the future.

Another thing I've heard a lot over the years is ...

“I just don't know how I could ever give 10% to the Lord's work ...”

“... or even 5%. When I look at what I'm spending right now and I look at that number, it's just such a huge amount. How does anyone ever do that?”

Here's a thought – actually, another question. *What if the market doesn't come back from its decline for a couple of years?*

And I know not everyone has a retirement account or is investing, but just play along with me on this.

What if you're about to retire or you've been

saving up for a big goal and now you have 5% or 10% or even 15% less than you used to? Five or ten or 15 percent less than you were planning on?

What are you going to do?

I know what you'll do. You'll figure it out. You'll adjust.

- You won't buy a brand new truck. You'll get a used one instead. Or you'll hang on to what you have for a while longer.
- You won't take three exotic vacations this year. You'll just go on one. Or maybe you'll learn how to do a really good staycation.
- You won't eat out or get fast food five times a week. You'll learn to cook at home.

- You won't get a whole new wardrobe this spring. Instead, you'll break out what you wore last spring or you'll go to the thrift store.

If the stock market doesn't come back, you'll figure it out and make adjustments because you're smart.

So, why – if you're a Christian – do you think you can't do that same thing when it comes to giving to the people and causes God loves?

And why wouldn't you do that given what both Jesus and Paul said about the eternal benefits of doing so?

Truth is, if you really want to give, you'll figure it out and make adjustments because you're smart. Just start somewhere.

Pick a percentage and then start giving that.

That's what you did when you set up your 401K, isn't it? Why can't you do that with investing in your eternity?

And, by the way, Jesus once said that when you do "lay up treasure in Heaven," you don't have to worry about it failing or being stolen or destroyed by some pestⁱⁱⁱ or some virus like you do with that 401K.

Well, He didn't say that about the *virus*, but He did name those other things.

Ok, one more thing.

Sometimes when Christians hear this kind of teaching they think, "this sounds awfully selfish."

"Shouldn't I be motivated to give just because

of the good it does?”

“Shouldn’t I focus on what it does for others and not be concerned about what it does for me whether it’s in this life or in the life to come?”

I suppose you can do that if you want. There’s nothing stopping you.

However, God is pretty smart about this kind of thing. He understands that *we humans always choose whatever we believe is in our best interest.*

Problem is, obviously, that what we *believe* is in our best interest very often is not. But in this case, it is.

So, my answer is “How awesome it is for God to arrange things so that what is in your best interest just so happens to coincide with the good accomplished by your generosity.”

It's the ultimate win-win.

If you're a Christian, whenever you give to benefit the work of God's Kingdom (which is, literally, giving for the good it will do for others), it always comes back to you in some way. Jesus promised that again and again and again.

So, whether you want to start with the personal motivation of not being a fool, or you want to start with the noble idea of giving to do good for others, either way, you're going to get the other side of the equation, which is pretty cool.

A Special Opportunity

And having said that, I want to let you know about a special generosity opportunity that will benefit you in the ways we've been talking about while also benefiting the work of God's

Kingdom in this community through our church.

And you're not a Christian or this isn't your church, I want it to be crystal clear that this isn't something we're asking you to even consider helping with, although you're certainly welcome to if you wish.

So, here's the deal.

We are at a defining moment in our life as a church.

There are some critical needs and urgent challenges we need to address as well as some opportunities ahead will greatly enhance and advance our mission in this community, which is to help seekers – people who are looking for something more in their lives – to begin a life-changing relationship with Jesus and His Kingdom.

**But it's going to require everyone who says
"this is my church" to be generous ...**

... to engage in the premeditated, calculated, designated emancipation of some of our financial assets to North Heartland.

And I would so appreciate the opportunity to talk with *everyone who says "this is my church"* at another time and place because it's too complex and too involved for a Sunday morning presentation.

Plus, again, we don't want anyone who still isn't sure about church or Jesus, or anyone for whom this isn't their church to feel pressure to be involved. So, we're handling this discussion offline.

And we've already begun by meeting with many of the small groups we have. As of last Friday night, we've had 11 meetings attended by about 150 people.

We've invited more than that, but some of you may not have gotten our invitation because it went into your spam folder. Or maybe you just didn't read it or you weren't able to come.

In any case, in your program today, there's a sign-up sheet for the remaining meetings.

There are five more opportunities: tomorrow night, next Saturday, then Monday, Wednesday and Thursday of the following week.

Childcare is available for the final four meetings so, if you're a parent, one of those might work best for you.

As to the meeting itself ...

- Each one is the same format and content.
- It lasts a little over 90 minutes.

- We have some very yummy snacks beforehand.
- And we spend some time at the beginning thinking about how God has gone above and beyond for us in ways we never expected.
- Then I talk about our critical, urgent and future needs and open the floor for questions.

What we *don't* do is to ask for money or for a commitment to give money. This is just purely an informational vision meeting.

And what I'm asking you to do today – if this is your church – is to fill out that sheet and take it to the *Above and Beyond* table in the commons and turn it in so we can get you into a meeting.

If you're watching online, you can go to our website and contact us through there. Or call the office and they'll get you scheduled.

And speaking of our website, we've added a special *Above and Beyond* page that we're going to be building out over the next few weeks that will describe in detail what we're going to be doing. We've already posted a really cool video that gives a little bit more of the motivation behind what we want to do ...

... which, really, comes down to one thing:

- God so loved the world
- that He gave his only Son
- that whoever would believe in him
- would not perish
- but have the kind of life that God Himself experiences: full, abundant and never-ending.

And he has given us – this Body of Christ called North Heartland Community Church – the incredible opportunity to participate in getting that message out.

So, if this is your church, I want you to understand what it is we're going to be doing around here over the next two to three years in order to better reach our community with that message.

And I want to help you be generous so that you can be rich toward God; so that you can lay up treasure for yourself as a firm foundation for the coming age so that you can take hold of the life that is truly life.

Let's pray. <PRAY>

Feature – God So Loved (4)

CLOSING COMMENTS (2)

1. Because engaging in generosity is sometimes complex, and because there are sometimes some tax advantages to giving accumulated wealth, I want to make you aware that we have a team ... Joseph St. George down front.
2. If you've ever had one of those experiences where you were kind of having trouble communicating with another person but then it dawned on you ... oh, you said *this* but I heard *that* ... then you don't want to miss next week.

Endnotes

ⁱ <https://vanguardblog.com/2020/02/24/coronavirus-uncertainty-and-the-markets/>

ⁱⁱ Stanley, Andy. *How to Be Rich*. Zondervan. Kindle Edition.

ⁱⁱⁱ Luke 6:33