

How to Be Rich

The Management Principle

February 16, 2020

If you had a million dollars, tax free, what would we do with it? (Talk amongst yourselves!)

Here's a quick breakdown of what I might do with it:

>SLIDE:

- 1. Give at least 10% of the money to NHCC.**
- 2. Pay off our house.**
- 3. Invest some money in the stock market.**
- 4. Give money to our 4 adult children to pay off their houses.**
- 5. Buy my dream car.**
- 6. Go on some exotic vacations.**
- 7. Set up a college fund for each of my grandchildren.**
- 8. Randomly bless 10 people off the street by giving them each a bunch of money.**

I'm sure everyone in this room has a slightly different answer than the ones I picked.

Now I want to turn the question on its side and ask it in a slightly different way. If you were given a million dollars to manage for someone else, what would you do with it? (Talk amongst yourselves)

You probably had a harder time answering that last question, didn't you? Why? Because it all depends. It depends on whose money it is and what the owner wants to do with it.

Let's say it was Clark Hunt's money. How would you spend his million? You might start by meeting with Clark and trying to understand the current priorities of the Chiefs organization and make sure that you spent it accordingly.

Let's assume it was the Park Hill School district's money. What would the money go towards? Teachers' salaries? Technology for students? Sports programs? You'd have to investigate and find out the wishes of the superintendent and school board.

How about Joe's KC BBQ's money? That's an easy one because I'm SURE the ownership of Joe's would want to spend the entire million on preparing burnt ends for people like me! Agree?

Ok, I think you get the picture. When it comes to spending money, ownership is king. Ownership is EVERYTHING. Whoever owns the money determines how the money is spent. Or as my old boss at Hallmark used say about the Golden Rule: He who has the gold makes the rules.

The truth is most of us wouldn't even consider making decisions on how to spend someone else's money without consulting them first. But the question I want us to explore today is this: what are we supposed to do with the money WE have? Whose money is it anyway? The answer to that question is one of THE most important issues we must settle if we are ever going to learn how to be rich. This is what I want to focus on today.

REVIEW

As you know, we are in the middle of a new series entitled, "How to Be Rich". As Rick said last week, almost everyone wants to be rich, but what's the best way to actually BE rich? We learned last week when you considered your income in comparison to the rest of the world, two surprising words could be said about almost everyone in this room today. "You're rich!"

If we're going to be good at being rich, the first step is to admit that we are rich.

Even if you earn the least amount compared to everyone else in this room, you are most likely in the top 1 percent of the world's wealthiest people.

However, it is fair to say that just because statistics tell us we are rich doesn't mean we all feel that way. We may not feel that way because of heavy debt or because others around us are "richer", but those things do not change the fact that we're all rich from a global perspective. Therefore, given the reality of our prosperity, those of us who are Christians need to pay close attention to God's

instructions about how to approach our wealth and that's why we are tackling this series.

There is a bible passage in the book of 1 Timothy that Rick referred to last week that speaks specifically to this topic. It was written by the Apostle Paul to one of his young protégés, Timothy and the church in Ephesus there, and it has a lot to say about how to be good at being rich. Rick read it last week, but we are going to continue to explore it more fully again this week. Let's read it again.

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.

Command them to do good, to be rich in good deeds, and to be generous and willing to share.

In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. 1 Timothy 6:17-19 (NIV)

As we learned last week, the first thing this passage teaches those of us who are rich in this present world (yes, he is talking about you and me) is that there are two dangers of being rich.

The first danger is that

riches can make us arrogant.

Rich people tend to see themselves as superior in each and every category that makes up a person's self-worth. When you're wealthier than those around you, there is an inclination to see yourself as ...

Smarter than other people ... Better looking than other people...and more competent than other people. And the people around you, if you're rich, tend to reinforce those ideas ... because the richer people are, the more inclined we are to respect them and their opinions and decisions. It's just human nature to do so. So, is it any wonder that people who have a lot of money — who are constantly surrounded by people bowing down to their so called "superior self-worth" —

would, over time, begin to see themselves differently ... and become at least, to some extent, arrogant?

It's no wonder at all ... which is why Paul says to Timothy "command rich Christians not to do that. Get in their faces if they start to think they're better or smarter than everyone else just because they're rich."

Arrogance is the first danger we must watch out for. But then he goes on to warn Timothy of a second problematic tendency for rich people – and this one's even worse than the first.

According to Paul, when you're rich,

Danger #2: You can put your trust in your riches instead of God.

There's a natural inclination for your hope in life to migrate towards those riches. And what makes this so dangerous is that once you start down that road, the wealthier you get, the more you will trust in those riches. It becomes like a flywheel, leaving us with the impression that we are self-sufficient...that we don't need God or anyone else. Yet Paul warns of us in this passage that wealth is so uncertain. And that's why he says if you're a rich person, don't be fooled. Don't put your ultimate trust in your wealth. Put it in God.

Now that's a short summary of what we learned last week. But this week we need to talk about another principle we must apply if we are going to learn to how be rich.

WHOSE MONEY IS IT ANYWAY?

Let's go back to our passage and read the second half of vs. 17.

(Command those who are rich in this present world) ... to put their hope in God, who richly provides us with everything for our enjoyment. 1 Timothy 6:17

Now when we read verse 17, we miss the specific principle because we tend to read this verse as a general "common grace" verse. Common grace is the idea that God provides liberally for all people. For example, He sends rain on the just and the unjust. He blesses the righteous and the unrighteous equally. And that is true. But the meaning of this verse goes way beyond common grace. If you look

more closely, you realize that when Paul says that “God provides us with everything”, he is also implying an important principle:

God owns it all, including all OUR stuff.

This is where we get off track when it comes to learning to how be rich. We tend to think of our money as our own. For example, we say, “I’m going to deposit MY paycheck” or we say, “MY finances are really tight or “I don’t think that’s how we should spend OUR money.” Every one of us here today talks like that, don’t we? But in reality, our money isn’t ours. It’s God’s. The bible makes this principle clear. Listen to these verses:

“The earth is the LORD’s, and everything in it.” Psalm 24:1

Ps 50:10-12 God tells us, “Every animal of the forest is mine, and the cattle on a thousand hills, and the creatures of the field are mine.

If I were hungry, I would not tell you, for the world is mine, and all that is in it.”

It’s very clear from those verses alone that...

All we have is a gift from God.

But there’s more. In the New Testament, we read:

What do you have that you did not receive? If then you received it, why do you boast

as if you did not receive it? (1 Corinthians 4:7)

Let me ask you a question. “What do you have that you did not receive?” You may say, “I have wealth because I worked hard for it. I took my gifts and talents and was diligent and applied myself.” But let me ask you: “Who gave you your gifts and talents? Who gave you the ability to think? Who gave you the health and strength to be diligent? Who gave you opportunities? Who allowed you to live in this country where there are jobs?”

In Deuteronomy 8:17-18 God says,

“Be careful not to say, “My own ability and skill have gotten me this wealth.” You must remember the Lord your God, for he is the one who gives ability to get

wealth; if you do this he will confirm his covenant that he made by oath to your ancestors, even as he has to this day. “

Therefore, if we are going to good at being rich, we must acknowledge in our heads and believe in our hearts that God owns everything. Not just the cattle on a thousand hills, but all our cattle as well.

The bottom line is this. Our money isn't OUR money. Our cars, houses, boats, tools, appliances, our bank accounts, you name it, none of it is ours. God has LOANED it to us and we are managers of it. And God is watching to see what we will do with HIS money, His stuff, His possessions.

THE ROLE OF A STEWARD

Let's push pause for a second. I'm sure by now some of you are wondering: "If this is true, how in the world can we ever know what to do with our money and possessions? How does this even work?"

I think questions like these naturally arise when we give back to God his rightful control over all that we have. We naturally struggle with relinquishing control of our money and possessions. But relinquish we must if we are ever going to become good at being rich. Now there is a word in the bible that is used to describe how we are supposed to approach the wealth we have in our possession. It's the word "steward". This is the word the bible uses to describe the relationship we have between God and our wealth.

Let me ask you this: Has anyone ever asked you to watch their kids? Are you responsible for managing an office or people on behalf of an employer? Do you look after the financial affairs of your elderly parents or relatives?

If you answered yes to any of these three questions, then you are a steward.

In general,

a steward is someone who manages something on someone's behalf.

Whenever a family member, friend, or employer asks you to watch over something, then you're stewarding, or managing whatever they entrusted to your care.

In the Bible, stewardship is another way of talking about how you live your life. In the New Testament, the word

“steward” is rooted in the Greek word “oikonomos,” which means “the manager of a household.”

If you were a steward in Ancient Greek culture, you were not the owner of the house. Instead you would have been the manager of the house and the household affairs. From making sure the home was clean, to managing the finances and perhaps servants, you would have managed everything on behalf of the owner. Just like in ancient Greece, your life and possessions in the year 2020 are on loan from God—regardless if you acknowledge this or not—and God calls you to steward everything about your life for his glory and the good of others.

Therefore,

Stewardship means that we fully acknowledge we are not our own but belong to Christ, who gave Himself for us.

If we want to be rich, then we must live as a steward or manager, not as an owner because everything we have, even our very own life, is under God’s control.

THE FAITHFUL STEWARD

Now the bible not only says that we called to be stewards or managers of all that God has entrusted to us, we also called to be FAITHFUL in the discharge of our stewardship.

**Now, a person who is put in charge as a manager (steward) must be faithful. I
Corinthian 4:2**

Notice it says we are to be faithful or trustworthy stewards. He doesn’t say we have to be brilliant or successful ...just faithful. We are responsible, not for the result of what you do, but for doing it honestly, sincerely, devoutly, and prayerfully.

So what does a faithful steward look like?

There’s a great example in the bible of a faithful steward and his name was King David.

The Bible says that for a long, long time, back in the early days of the nation of Israel, they went without a temple in which they could worship God. They lived for centuries in Egypt as slaves, and when God set them free, they wandered in the desert for forty years, and even when they finally settled in the Promised Land, for many years they had no permanent place of worship.

But King David – who God once called “a man after His own heart” – had a vision to build a temple in Jerusalem. But God said, “No, David, you have been a man of war and the Temple needs to be a place of peace, so I’m going to allow your son, Solomon, to build the temple. You will see it built, but he will lead the effort.”

And when the day finally came to begin the building, the Bible tells us that all the people gathered for a great commitment service. And at this service, David stood in front of everyone and said:

“Using every resource at my command, I have gathered as much as I could for building the Temple of my God. Now there is enough gold, silver, bronze, iron, and wood, as well as great quantities of onyx, other precious stones, costly jewels, and all kinds of fine stone and marble ...”

In addition, he said ...

“I am giving all of my own private treasures of gold and silver to help in the construction ... more than 112 tons of gold ... 262 tons of refined silver to be used for overlaying the walls of the buildings and for the other gold and silver work to be done by the craftsmen.”

And then he said ...

“Now then, who will follow my example and give offerings to the Lord today?” I Chron. 29:5

Then the family leaders, the leaders of the tribes of Israel, the generals and captains of the army, and the king’s administrative officers all gave willingly. For the construction of the Temple of God, they gave about 188 tons of gold, 10,000 gold coins, 375 tons of silver, 675 tons of bronze, and 3,750 tons of iron. They also contributed numerous precious stones ...

The bible says, the people rejoiced over the offerings, for they had given freely and wholeheartedly to the Lord, and King David was filled with joy. 1 Chronicles 29:2-9 (NLT)

Friends, these people were wealthy. They had worked hard; they had been responsible; they had been productive, and it had paid off financially.

And at this point in the commitment service, something amazing happens. David starts praying about how great and wonderful and majestic the One True Creator God is. And then what he says in essence, “Why me? Why us?”

Literally, he said:

Who am I and who are my people that you enable us to give so generously?

>SLIDE: Everything comes from you. We give you only what has come from your hands. 1 Chronicles 29:14 (GW)

Friends, if you want to be good at being rich, this is what it looks like. You don’t focus on “I” when it comes to what you have because ...

1. Faithful stewards understand that God is the source of their wealth.

They understand that even the stuff they “got honest” isn’t about them. They understand that they didn’t get to live in a time and place of incredible abundance and peace and prosperity because of anything they did or because they were somehow more worthy than anyone else. For some reason, unknown to them, God chose it to be that way. God gave them the ability to produce the wealth that allowed them to be generous. It’s about Him, not them.

And because God is the source of all wealth –

2. Faithful stewards realize the implication: that God owns it all.

In fact, in David’s prayer just before he asked the “why me?” question, this is what he said:

Yours, O Lord, is the greatness, the power, the glory, the victory, and the majesty. Everything in the heavens and on earth is yours, O Lord, and this is your kingdom. We adore you as the one who is over all things. 1 Chronicles 29:11 (NLT)

David believed that God owns it all. And, he would provide.

And just like David, we are called to love and worship God in this same way and connect the dots, acknowledging that what we have really doesn't belong to us. Therefore,

3. Faithful stewards do not think of themselves as owners but as managers.

That just makes logical sense, right? If God is the owner, how can I be the owner? So, even though they possess money and stuff, faithful stewards don't think of that money and stuff as their money and their stuff.

Now at this point, some of you may be wondering, "How do I know if I have a stewardship/manager mentality or an ownership mentality? I know this may be a new concept for some of us, so here's a good way to see how much of a stewardship mentality you really have.

Once a religious leader asked Jesus this question: "Good Teacher, what should I do to inherit eternal life?"

"... you know the commandments: 'You must not commit adultery. You must not murder. You must not steal. You must not testify falsely. Honor your father and mother.'"

The man replied, "I've carefully obeyed all these commandments since I was young."

When Jesus heard his answer, he said, "There is still one thing you haven't done. Sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me."

When he heard this, he became very sad, because he was a man of great wealth. Luke 18:18, 20-23 (NLT)

Maybe another way of saying this would be: "he was a man just like us."

Question: If Jesus told you to do what he told this man to do, would you? Would you take everything you have and sell it and give it to the poor?

The degree of your willingness to do what Jesus asks you to do is a measurement

of your willingness to be a manager and not an owner.

This is a challenging statement for all of us. When I look at my own life, I find that I often vacillate between being a faithful steward and feeling like the sad guy in the parable that I just read. Early on in our marriage, Norma and I were taught the biblical concepts of stewardship. Because of this belief, we've consistently given to the local church and to other Christian organizations as God has laid them on our hearts.

However, I have often struggled when God prompts me to do more than I wanted to do or something different than I had planned with the money or stuff in my possession. Oftentimes my answer to God's prompting has been, "No Lord, I want to hang onto what I have." I must regularly fight the urge not to take back ownership of our cars, our house, our savings, our retirement account or whatever else God has a rightful claim on. Often, it takes some serious soul searching before I come back to God and confess that I was wrong.

I just want you to know that I struggle in this area just as much as you do. It's not easy to be a faithful steward. Sometimes we go away sad just like the guy in the passage I read. And oftentimes we go away arrogant and self-sufficient without ever stopping to consider our actions.

The bottom line is this: If we are going to succeed at being rich like we've said from the beginning, we must remind ourselves that God is the source of wealth; he is the owner. We are not. We are simply stewards who are called to manage His money and possessions in a way that brings the most glory and honor to Him.

BIG MONEY GIVEAWAY

Now, to try and make this idea even more personal today, we've devised a little experiment for everyone. We are calling this the "Big Money Giveaway". Do you have that envelope from earlier? Ok, open it up. How many of you have \$5? How many have \$10? How many have 20s? 50s? Who has a \$100? Just like in the real world, God distributes wealth to individuals in varying degrees.

Now, here's the deal. Here's what you need to do with the money that is in your hands:

Use the money as you see fit, with one exception: do not put it in the basket when you walk out the door. God just gave you a gift. Spend that money. Do what God tells you to do with it.

Report back what you do with the money. You can do this by going to our website and clicking on the

“Big Money Give Away” link under the Give tab.

On that webpage, there is a place to write us a note

and tell us what you did with the money or anything else you want to report about this experience. Just remember... you are accountable with what you do with that money.

Let me ask you, how do you feel right now? Whenever we have done this before, it's common for people to say, “I don't know what to do – this is the church's money.” Do you feel a little bit of awe about what you have in your hand? You should...it's not your money but you've been asked to manage it.

And that's the point of this little exercise. That's how we should feel about all of our money and stuff all the time. That's a visual demonstration of what God does for us all the time. That's what it means to be a manager instead of an owner. We're going to give an accounting to God of how we use his resources.

CONCLUSION

As we said from the start of this message series, if you want to be good at being rich, then you must learn to think differently about your stuff. You must embrace the fact that you don't own anything. God owns it all. You and I are just stewards and managers of his resources that He's put in our care. He entrusts riches to us and wants us to use them to bless not only our own lives, but the lives of those around us as well. This is how we learn to be truly rich indeed. Let's pray.

CLOSING COMMENTS

1. Offering at door. Not the reverse offering money!!
2. Next week – we continue in our Be Rich series and Rick will be back next week.