

I. Intro

A. Text: **1 Tim. 6:17-19**

¹⁷ *Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy.*

¹⁸ *Let them do good, that they be rich in good works, ready to give, willing to share, ¹⁹ storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life. (1 Tim. 6:17-19)*

B. Recap

1. Money has a way prophetically leading our hearts to a location or to a person.

²¹ *For where your treasure is, there your heart will be also. (Matt. 6:21)*

2. Money has a way of exposing our Mindset (Owner vs. Steward)
 - a. **Owner:** *One who has exclusive rights and control over land, property, thoughts.*

vs.

- b. **Steward:** *One who has been entrusted with someone else's affairs, estate, children or finances.*
3. Money is not bad. Hearts are bad.

¹⁰ *For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows. (1 Tim. 6:10)*

4. Money is not good. God is good.

²⁷ *Blessed be God who has pleasure in the prosperity of his servant. (Psalm 35:27)*

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- a. *“Every good and perfect gift is from above...” (James 1:17)*
 - 5. Money is a resource that God designed and delegated for you to bring glory and honor to somebody (either you or Him).

II. Warning To The Rich

¹⁷ *Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. (1 Tim. 6:17)*

A. Problems with Identification

- 1. Rich is a moving target
 - a. Relative term.
- 2. \$12/ hour (\$25,000/ year) = Top 10% of wage earners in the world.
 - a. Some are rich and don't know it
 - b. Minimum wage in CA (with over 25 employees) = \$12.00
 - i. Nearly EVERYONE in CA with a job is among the top 10% of wage earners in the world.
 - c. If you are listening to my voice or reading these notes, the chances are that most people in this present age see you as rich.
- 3. In America, even us poor folks are comparatively rich.
 - a. Homes with living rooms, guest rooms, study rooms, garages
- 4. It's possible to be rich and not even know it.

B. Tendency To Be Haughty

- 1. Haughty: *Heart that is lifted up, arrogant, affectionate about self.*

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- a. Focused on self and think too highly of self.
 - b. Ascribe credit to self for things that self hasn't earned.
 2. Paul is instructing Timothy to warn those who are rich that snares and traps await them.
 - a. One of dangers is that they may think too highly of themselves.

C. Issues With Misplaced Trust

¹⁷ Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. (1 Tim. 6:17)

1. Tendency to trust what we can see.
 - a. Trust what our hands produce.
 - b. Trust in our own ability.
2. Uncertain Riches vs. Unchanging God
 - a. Earthly dollars always depreciate over time.
 - b. The economy fluctuates more than the weather.
 - c. Financial markets are based on speculation and fear, so why place your stability on what's completely unstable?
3. Financial markets fluctuate. But God never does.
4. The issue of trust is really an issue of determining, "Who is Your God?"
 - a. The thing you trust in is the god you serve
 - i. Whatever you place your trust in...
 - ii. Whoever you set your desires on...

III. Practical Application: Trust The God Who Gave You Everything

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- A. If He's powerful enough to give it to you, is He powerful enough to lead you in your journey of stewardship?
1. Paul urged the young Pastor, Timothy, to remind the brothers and sisters in Ephesus who happened to be rich to trust God.
 - a. Trust God with resources, knowing that He is the source.
 2. If He entrusted you with great resources, it was with great motive and purpose that He did so.
 - a. Trust God to instruct you and lead you.
 - i. Trust God to empower you to steward well what He has temporarily entrusted into your care.
 3. Those of us who are rich (moving target), let's talk about what it looks like to steward well.

B. Stay Away from Debt

"The rich rules over the poor, And the borrower is servant to the lender." (Prov. 22:7)

1. Slaves don't have options.
 - a. Slaves work in places where there's no fulfillment.
 - b. Slaves aren't free to give, because they have nothing to give.
2. Modern Slaves Often Serve Mastercard
 - a. **Luke 16:13:** *"No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon."*
 - b. Common APR is about 20%
 - i. Incredible return on your investment if you received 20% increase annually.
3. Debit Cards do basically the same thing that a credit card will do... You just have to have the money!
 - a. Pay Cash for Items

- i. Credit doesn't hurt emotionally at the point of sale as much as cash hurts.
 - ii. McDonald's did a study and found that people spend 47% more on purchases when they buy with plastic.
4. What if you didn't have any debt (Plastic Surgery)?
 - a. Ave. Car Payment: \$478 over 84 months
 - i. Invest that same money for 40 years... and what would happen?

C. Budget

²⁸ For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it (**Luke 14:28**)

1. Budgeting gives you clarity.
 - a. **Matt. 6:21:** "Where your treasure is, there your heart will be also"
 - b. The Me-Me's (Consumerism)
2. Act Your Wage: Stay within the Budget
 - a. **1 Tim. 6:6-7:** ⁶ But godliness with contentment is great gain. ⁷ For we brought nothing into this world, and it is certain we can carry nothing out.
3. My Personal Conviction
 - a. Determine to live on no more than 80% of income.

Income A	\$2100
Spiritual Giving	\$80
Savings	\$0
Rent	\$700
Car Payment/ Ins.	\$460
Cell Phone	\$140
Groceries	\$380
Guilty Pleasure	\$380
Total	\$2140

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Income B	\$2100
Spiritual Giving	\$210
Savings	\$210
Rent	\$700
Car Payment/ Ins.	\$500
Cell Phone	\$100
Groceries	\$350
Guilty Pleasure	\$30
Total	\$2100

D. Save For A Rainy Day Is Wise, Godly Stewardship

There is treasure to be desired and oil in the house of the wise; but a foolish man spendeth it up. (Prov. 21:20)

1. Emergency (Rainy Day): 3-6 Months of Expenses
 - a. It's coming!
 - b. Murphy's Law (What Can Go Wrong, Will Go Wrong)!
 - i. Murphy always seems to knock at the door at the worst time!
 - c. **Prov. 6:6-11**: *"Go to the ant, you sluggard! Consider her ways and be wise,⁷ Which, having no captain, Overseer or ruler, ⁸ Provides her supplies in the summer, And gathers her food in the harvest. ⁹ How long will you slumber, O sluggard? When will you rise from your sleep? ¹⁰ A little sleep, a little slumber, A little folding of the hands to sleep— ¹¹ So shall your poverty come on you like a prowler, And your need like an armed man."*

E. Pay Your Taxes

1. We model what it looks like to honor authority
2. **Matt. 22:17-21**: *¹⁷ Tell us, therefore, what do You think? Is it lawful to pay taxes to Caesar, or not?" ¹⁸ But Jesus perceived their wickedness, and said, "Why do you test Me, you hypocrites? ¹⁹ Show Me the tax money." So they brought Him a denarius. ²⁰ And He said to them, "Whose image and inscription is this?" ²¹ They said to Him, "Caesar's." And He said to them, "Render therefore to Caesar the things that are Caesar's, and to God the things that are God's."*
 - a. Pay Uncle Sam what belongs to him.
 - b. We help build streets, schools, etc.

F. Invest for Future

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1. Tax Refunds are not gifts. It's income. (\$3,539)
 - a. What if we put that same car note amount and that tax return together into an investment strategy?
 - b. Ave. Tax Refund = \$3,539
 - c. Ave. Car Payment = \$484/mo (at 7% & 9% interest)

\$1.21 million (\$2.1 million)

IV. Conclusion: If you are rich, do it well!

¹⁷ *Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy.*

¹⁸ *Let them do good, that they be rich in good works, ready to give, willing to share. (1 Tim. 6:18)*

A. Rich in good works, generosity, sharing

1. If you are rich, know that you didn't earn it.
2. If you are rich, know that you've been graced to display the heart of the God who made you in His image.
3. We know the saying, "*We brought nothing into this world and we can carry nothing out*"?
 - i. That's actually Bible (just a few verses up in **1 Tim. 6:7**).

B. Take nothing with us, but we can send it ahead.

¹⁸ *Let them do good, that they be rich in good works, ready to give, willing to share.* ¹⁹ *Storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life. (1 Tim. 6:18-19)*

1. If God graced you with anything materially in this life, He gave it to you to enjoy. But it has eternal implications.

¹⁹ *"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in*

and steal. ²¹For where your treasure is, there your heart will be also. (**Matt. 6:19-21**)

2. Best piece of investment advice you could ever receive:
Invest with an eternal perspective.
 - a. **Col. 3:1-2**: *Set your mind on things above, not on things of the earth.*
 - b. Don't invest all God's resources into an earthly economy that promises to fail.
3. God could have built His Kingdom any way He wanted.
But He chose to do it through partnership.
 - a. He gives us resources that we neither earned or deserved, and He determined that heaven's attendance will be shifted by what we do with it.
 - i. Lay up treasures in heaven
 - b. He determined that the gospel message would be carried on the backs of the resources we sow into the Kingdom.
 - c. The gospel message would be reinforced by the way that we wholeheartedly steward His resources for His Kingdom.