

**“How to Be Rich” / Sermon 2: “I will not trust in riches ...”**  
**August 28, 2016**

So they are discovering that money can make rich people arrogant, stingy jerks! Who would have guessed?! Have you ever rubbed shoulders with a rich jerk? Have you ever felt money do that to you? Because the same forces that turn other rich people into jerks are going to be working on you and me. And rich jerks kind of tick God off.

We are in week two of a little three weeks series called, “How to Be Rich.” It’s based on two verses in Paul’s letter to Timothy. Here they are. The Bible says, “Teach those who are rich ...” That’s us. That’s what we talked about last week. That’s hard for us to admit, because we don’t measure rich by what we have; we measure rich by what we don’t have. So, rich is the other guy, the guy with way more extra than I have. But in reality, and in the eyes of the world, and in the eyes of God, we are rich.

So Paul says, “Teach (us, teach) those who are rich in this world (because there is another world coming; teach us) not to be proud and not to trust in (our) their money, which is so unreliable.” That’s the warning. Those are the temptations rich people like us are going to battle: pride, and trusting money, instead of God. Paul says, “Their trust should be in God, who richly gives us all we need for our enjoyment. Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others.” (1 Timothy 6.17-18) And that’s the prescription; that’s how to be rich God’s way. And that’s what we are going to dig into next week.

Here’s the deal, here’s the big idea we’re going to unpack this morning. We are rich Jesus followers. So, can we possess money without our money possessing us? Can you possess money, can you possess stuff, without your stuff possessing you? It’s kind of like sex. Sex is a gift from God. It is a powerful gift from God. It can be powerfully good, when used properly; and powerfully evil, when it’s not. It can pull us away from God. Money is like that. It’s a powerful gift. It can be powerfully good, when used properly, and powerfully evil, when it’s not. It can pull us away from God. It’s pulling some of us away from God right now.

So for us rich Christians, it's not just a matter of deciding what to do with "our" money, it's also about resisting what money will naturally do to us, if we're not careful. So my goal this morning is to challenge us with this idea. Here it is: "I will not trust in riches, but in the one who richly provides." Will you say it with me? "I will not trust in riches, but in the one who richly provides." Now that's a whole lot easier to say than to do, but it comes right out of the verse we're going to study this morning: "Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable – I will not trust in riches. Their trust should be in God, who richly gives us all we need for our enjoyment." I will not trust in riches, but in the one who richly provides. Don't trust the gift; trust the giver.

You see, here's what happens. This is normal. Have you ever been playing in the water at the ocean, and after a while you look up, and your stuff is way up the beach? You've been drifting with the current, and you didn't even know it. Or, if you go swimming in a river, the current will pull you downstream unless you work against it. Well it's that way with money. There is this current, there is this gravitational pull. The more money you get, the more arrogant, the more prideful you tend to get. And the more you get, the more you start to trust in money, instead of God. Money makes us kind of delusional; it kind of fogs our minds. The more we have, the more important we feel. The more we have, the less we have to trust in God ... we think ... stupidly.

So the Bible says, "Teach those who are rich in this world (guys like us) not to be proud." But that's hard. That pride in money starts when we are kids, guys. Kids at expensive private schools are prone to kind of look down on the kids in the public schools, right? And the richer kids in the public schools kind of look down on the poorer kids in the public schools. You felt it when you were in school; and you're watching it with your own kids. It hurts. And the internet has made it worse. Rich kids are almost worshiped, and they love it. Apparently Selena Gomez has almost 97 million followers on Instagram. She's #1. Taylor Swift has almost 90 million followers. She's #2. Then there's Ariana Grande, and Beyonce, and Kim Kardashian, and Justin Bieber, and Kylie Jenner, and Nicki Minaj. Little rich kids. And tens of millions of our children idolize these little rich kids, and the rich kids just drink it in. Type in @richkidsofinstagram and you'll find boatloads of pictures of rich kids flaunting their houses, and

pools, and cars, and boats, and planes, and parties, and friends, and bodies. It's the opposite of Paul's warning, isn't it: "Teach those who are rich in this world not to be proud."

And when we grow up, we are still infected with the disease. The more money we have, the more inflated our egos tend to be. Those with bigger houses, and nicer cars, and bigger bank accounts are prone to think of themselves as a little smarter than, a little more competent than, a little better looking than, a little more important than those with less. And the problem is, those with less think it too. We think because they're richer, they must be smarter ... so when they talk, we lean in. An idea just sounds better when a rich person suggests it, right? We think because they are richer they are better looking, right? Clothes look better when a rich person wears them. So we try to act like they act, and talk like they talk, and dress like they dress, and drive what they drive. And against all that Paul says, "Teach those who are rich in this world" what? ... "don't be proud."

And that arrogance even slithers into the church. Did you know that sometimes people with more money in a church think their ideas should carry more weight? Not always, there are some powerfully godly rich people in the church ... in our church. But it is a temptation in so many churches: the more people have, the more people give, the more they expect to be heard, the more they expect to be followed, the more they expect things to be done their way. And Paul says, "Teach those who are rich in this world" what? "Don't be proud." Because unless we fight the current, that's what will happen. You see, it's not just about what we do with our money; it's about what we let our money do to us.

And then the apostle Paul says, "Teach those who are rich in this world ... not to trust in their money, which is so unreliable." He says, Don't let your trust, don't let your hope migrate to your money, because that's what normally happens so easily, so naturally. The richer we get, the more prone we are to think it's our money that makes life work out, for us. And, the truth is, it is nice to have enough money to cover your bills, isn't it? Takes a lot of pressure off. It is nice to have a little bit of cushion, an emergency fund, to take care of things over and above. Dave Ramsey tells us to start with \$1000, and over time to work it up to about 6 months emergency cash, right? Wouldn't that be cool? Wouldn't that take a lot of

pressure off? And having a healthy 401k – wouldn't that allow you to plan out your future, your retirement, with a little more enthusiasm? And then it kind of sounds like the apostle Paul kind of throws ice water on us when he says, "Teach those who are rich in this world (that's us) not to trust – they should not trust – in their money, which is so unreliable." And you know it is.

At one time a guy named Solomon was the wisest man in the world, with a wisdom that was coming directly from God. Here's how he describes the problem in the book of Proverbs. He says, "The wealth of the rich (remember, that's us. We rich people think our wealth) is their fortified city; they imagine it a wall too high to scale." (Proverbs 18.11) The Message puts it like this: "The rich think their wealth protects them; they imagine themselves safe behind it."

If you need something, swipe a credit card. If you have a problem, write a check. Food, shelter, transportation, health care, entertainment – if you have enough money, you're safe, right? And if you are pretty good at fixing things with money – which we usually are – then our trust, our hope, our security migrates from the giver to the gift. We start imagining that our money is a wall too high too scale. But that's imagination, that's illusion. Because there is no "amount" of money that will keep us safe. Remember: I will not trust in riches, but in the one who richly provides. It's not wise to trust the gift; wisdom is trusting the giver.

Here's another one from Solomon. This one sounds a little weird at first, but when you think about it, it's spot on. He says, "Give me neither poverty nor riches! Give me just enough to satisfy my needs. (Sounds weird at first, doesn't it? Then he explains himself. He says,) For if I grow rich, I may deny you and say, "Who is the Lord?" And if I am too poor, I may steal and thus insult God's holy name." (Proverbs 30.8-9) If you grow rich, Solomon says, you'll be tempted to think you don't need God, because you'll be trusting the gift, instead of the giver.

Now, last week when my preacher partner and I were working on this sermon I struggled with this one. This migration of hope, this trusting money instead of God, it's easy to see when someone is in the middle of a financial crisis.

- Maybe you lose a job, and suddenly the bills are oppressive. That's when some of us have a really hard time with God; it creates a spiritual crisis ... when we trust the gift, instead of the giver.
- Or maybe someone in your family gets really sick, and it wipes out your financial margin. And it creates a spiritual crisis, because we thought our money was a wall too high to scale ... and it's not.
- Or maybe the market just bombs, and the money you were counting on for retirement evaporates. It's not hard to see, in a crisis, when someone's hope has migrated from the giver to the gift.
- Have you ever heard anyone say, "I've lost everything"? Really?! You've lost everything?! Has that thought ever crossed your mind? Listen: If you meant it, then you were trusting in money, not God. You haven't lost him, and he's way more important than the money you lost, isn't he?

It's not hard to see this migration of hope when someone is in a mess, but how do we know if we are crossing the line when things are going okay? How can I know, right now, if I am trusting the giver, instead of the gift? Maybe we can test ourselves; maybe we can test our trust in God by answering these questions with ruthless honesty. Be honest ...

- Are you willing to be generous with someone, even when there are things you want for yourself? Are you willing to be generous, even when money is tight? If you are not, maybe you're trusting the gift, instead of the giver.
- Or, as your level of income goes up, does your level of giving go up, too? Because if it is not, maybe you're trusting the gift instead of the giver.
- Or do you max out your spending on you, so there's little left over for God, or for generosity? Or, are your savings all about you? Are you way more passionate about your pension, your retirement – here on earth, than on investing in something that is bigger than you, something that is eternal? If not, maybe you are trusting the gift more than the giver.

We'll be talking more about that stuff next week. So if you this is making you uncomfortable, you have a week to figure out a good excuse for not being here next Sunday. Listen guys, God is not against money. He's not against savings. He's not against financial planning. What irritates him is when we think our money is all about us. A couple weeks ago I shared

with you something one of the great old dead guys said about money. John Wesley, a great Christian teacher. He said, "Earn all you can, save all you can, give all you can." That's pretty good stuff. Do you know what the Bible calls our willingness to risk our own safety to honor him? The Bible calls it ... faith. Are we trusting the giver, instead of the gift? Remember our aphorism, right out of our text: I will not trust in riches, but in the one who richly provides.

So here's the deal. It's not just about what we rich people are doing with our money, it's about what our money is doing to us. The more money we get, the more we tend to get proud, and the more we tend to allow our trust, our hope, to migrate from the giver to the gift. Money is just powerful, guys. It can be a powerful tool for God; and it can be a powerful tool of Satan to drag us away from God.

So the apostle Paul says, "Teach those who are rich in this world: don't be proud and don't trust in money, which is so unreliable." Instead ... be rich God's way. Now, there's a big idea that will help us be rich God's way, and there's a behavior that will help us get it done. And if we understand this thing, and if we do this thing, we will be rich God's way.

But before I unpack what we need to understand, let me tell you a joke. You'll see where it fits in a couple minutes. You see, these scientists decided we don't need God any more. So one of them goes to God and he says, "We don't need you any more, God. We have figured out how to create life just like you did." "Really!" God says, "How are you going to do that?" "Well," the scientist says, "We can take dirt, and extract the essential ingredients, and create the right environment, and basically we can breathe life into it just like you did." God says, "Huh! Show me." So the scientist bends down and he picks up a handful of dirt. And God says, "Oh no, uh uh ... you go get your own dirt." You've got to admit, that one's kind of funny. And listen, do you think there is anything at all you have, or anything at all you can do without God?

There was a time, about 3000 years ago, when King David was one of the richest guys in the world. Now David was an amazing guy. He didn't start out rich, and his path to power was a tough one, but he was strong, and smart, and courageous. There were wars, and scandals, and betrayals, but eventually he became the king of Israel, and he transformed Israel into

the strongest nation in his part of the world, and David was flat out rich. He was blessed. He lived in an incredible palace, in an incredible kingdom, at the most amazing time of their history. He was kind of like us. If David were to spend a day with nearly any of us, he would be amazed. Because we are rich people, living in the richest time of the richest country ever on earth. We are blessed.

Now David was not an arrogant man. He had always seen God's hand in everything. Just read the Psalms. Every time David felled a giant, every time David won a battle, David knew God was in it. God was one who protected him and lifted him up. But now, sitting in his palace, he was torn by the idea that his home was way more magnificent than God's home ... on earth. You see, they still worshiped God in a tent, their "tabernacle." And David wanted to build a temple, a magnificent temple for God. So he began to design a temple, and to raise money for what would be called Solomon's Temple, one of the 7 wonders of the ancient world. He set aside money from the national treasury. He challenged the people to contribute. He put in his own money. Some scholars estimate his own contribution to be about \$14 billion.

They had this huge celebration in Jerusalem, money was pouring in. And in the middle of the party King David prays a prayer that gives us a window into his heart about life, and about God, and about money. And in that prayer we can discover how we Jesus followers should think about life, and about God, and about money. It shows us how to be rich, God's way. And it punctures any pretense of pride. And it counters any tendency we might have to let our hope migrate from the giver to the gift.

David starts his prayer with this. He says, Praise be to you, LORD, the God of our father Israel, from everlasting to everlasting. Yours, LORD, is the greatness and the power and the glory and the majesty and the splendor. (1 Chronicles 29.10-11a) What he is saying is this. He says, "God, it's all about you." Now David is a rich man, a powerful man, he's a king, and he publicly bows down before the one he considers the King of kings.

And what he says next is so powerful. Here it is. He says, "For everything in heaven and (everything on) earth is yours." Do you believe that? Do you believe what he says about your house, your car, your savings, your

401k? It's all really his? He says, "Yours, LORD, is the kingdom; you are exalted as head over all. (1 Chronicles 29.11b) All the gold and silver in the state treasury, everything the government thinks it owns – it's all God's. Along with all the money he was giving to the project, and all the money the people were giving, it's all God's anyway. They were just transferring God's money from one account to another, from one project to another.

And then David says (this is big), "Wealth and honor come from you (it's all gift!; he says,); you are the ruler of all things. In your hands are strength and power to exalt and give strength to all." (1 Chronicles 29.12) It's really amazing. You see, the people of Israel thought David was incredible. They had seen how hard he had worked. They had seen how strong he was, how smart he was. And here what David says: It's not about me; it's all him; it's all his. Everything I can do, everything I can achieve, everything I can accumulate, it's all because of him. It's all him, and it's all his.

And then David closes with these powerful words. He says, "Now, our God, we give you thanks, and (we) praise your glorious name. (And here it is – this part is amazing; he says) But who am I, and who are my people, that we should be able to give as generously as this? (That you would honor us with the privilege of giving ...) Everything comes from you, and we have given you only what comes from your hand." (1 Chronicles 29.13-14) Do you hear what he's saying? He says, "I'm not even worthy of the opportunity to give back." I'm telling you guys, this is the opposite of pride. This is the antidote to pride. Sometimes we think, "I worked hard for this; I did this; aren't I special." And God says, "Get your own dirt." Where do you think you got your mind, and your strength? Don't trust the gift; trust the giver. Sometimes we think, "My stuff is mine, I am entitled to do whatever I want with what is mine." When the truth is: It's all his, all of it. All of it. And we will account to him for how we use every bit of it. More on that part next week.

Guys, this is one of the big ideas of the Bible, and if we get this one down, a whole lot of life will come back into perspective. Here it is: God owns it all. God owns it all. We screw it up, and that leads straight to pride and mismanagement. We think it is ours, when in reality God owns it all. You see, if it is mine, I can do what I want with what is mine. If it is God's, then

I am obligated to handle it in a way that honors him. This principle is crystal clear in the Bible.

- The Bible says, “The earth is the Lord’s, and everything – everything -- in it.” (Psalm 24.1) Which includes everything you think you own, and everything I think I own.
- God says, “Every animal of the forest is mine, and the cattle on a thousand hills.” (Psalm 50.10) I think God is telling me, your little farm, your little herd, your little puppy – they are all really mine. He says, You’re the servant; I am the Lord.
- God says, “The silver is mine and the gold is mine.” (Haggai 2.8) He is telling us, “Every credit card, every debit card, all your equity and all your savings, your checking account and all your stash – it’s really all mine.” You buy that? Most of us don’t, really. We think it is ours; God thinks it is his. One of us is ... wrong.

And some of us are foolish enough to kick back at God, “But I worked hard for what I’ve got,” right? “I worked for this, I saved this!” And God says, “Get your own dirt!” Is there anything at all that you can do that isn’t a gift from God? Listen to these two verses. The Bible says, “You may say to yourself, ‘My power and the strength of my hands have produced this wealth for me.’ But remember the LORD your God, for it is he who gives you the ability to produce wealth.” (Deuteronomy 8.17-18) Oh yeah! We think, “I studied in school, I worked hard on the job, I put in long hours, I scraped and I saved, I made smart investments -- I earned it.” And God answers, “I made the earth, I made you, I made the brain in your head. I gave sight to your eyes, hearing to your ears, strength to your muscles. There is nothing you have, nothing you can do that is not my gift.” God says, “How about some humility and some gratitude.”

Do you know what that does to arrogance and pride? It pretty much pops those bubbles doesn’t it? Pretty much dispels those delusions. Do you know what that does to the migration of hope? To trusting in the gift, instead of the giver? Pretty much shows that to be foolish too, doesn’t it? Jesus put it like this. He says, “What do you benefit if you gain the whole world but lose your own soul?” So this is how we want to live. This is what we stand for: I will not trust in riches, but in the one who richly provides. Say it with me ... Don’t put your trust in what he gives he, put your trust in him.