

A CHRISTIAN'S GUIDE TO INVESTING

For Rich People...Like You and Me

a sermon resource created by Geoff Kunselman



Scripture: 1 Timothy 6:17-18

"Rich" is a relative term. Few of us would categorize ourselves as rich by U.S. standards. In the USA, the median household income is about \$70,000. By global comparison, that number alone puts a family in the 96th income percentile. (Or put another way, in the top four percent in the whole world.) So most of us here would be classified as very wealthy. In his closing comments, Paul addresses specifically the rich in the church Timothy is pastoring in Ephesus. Paul's instructions apply to all of us, especially the rich.

Be Humble with What God Gives

"Command the rich not to be arrogant" (v.17). Chrysostom wrote that nothing produces pride and arrogance as much as wealth. I am not sure I entirely agree with this, but without a doubt, wealth comes with accompanying temptations. You may think you deserve to be better treated than others, or that your wishes are more important, or your desires are more vital because you have more material wealth.

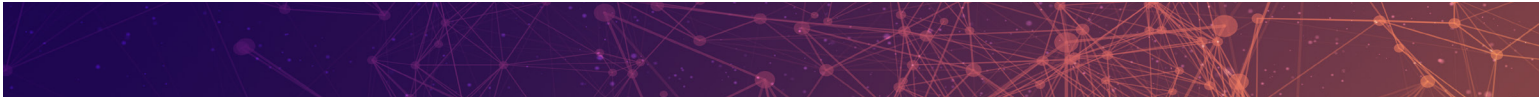
The antidote to this kind of self-importance is to remember that everything belongs to God and every good thing we have is from God. As the Israelites were preparing to enter the promised land of Canaan, the Lord spoke to them about these very types of matters. He told them, *"When you have eaten and are satisfied, praise the Lord, your God of the good land he has given you. Be careful not to forget the Lord your God, failing to observe his commands, laws, and decrees. ...Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large, and your silver and gold increase, and all you have is multiplied, then your heart will become proud, and you will forget the Lord your God who brought you out of Egypt . . .You may say, 'My power and the strength of my hands have produced this wealth for me.' But remember the Lord your God; for it is He that gives your power to get wealth"* (Deuteronomy 8:10-14, 17-18).

So we need to be humble. Much of what many of us have is because of our advantages, perhaps by having come from fairly privileged family backgrounds or comfortable homes. So whatever we are blessed with, we should be humble about it and grateful for what we have been granted.

Enjoy what God Gives

Then Paul instructs Timothy and the Ephesian believers to *"put their hope in God, who richly provides us with everything for our enjoyment."* In 1 Timothy 4, Paul spoke against what we might know as asceticism, a *"severe self-discipline, and avoidance of all forms of indulgence, typically for religious reasons."* He wrote against teachers who *"forbid people to marry and order them to abstain from certain foods which God created to be received with thanksgiving . . . For everything God created is good, and nothing is to be rejected if it is received with thanksgiving"* (vv.3-4)

God has given us a wonderful gift: creation, or what we usually call nature. As one who has long loved the outdoors, I have enjoyed learning about many people in the previous generations who have found delight in hiking and exploring. Even without hiking or other such activities, the beauty of sunrises and



sunsets, a drive along a lake shore, and the beauty of flowers or gardens are all breathtaking. Louis Armstrong's song "What a Wonderful World" is an expression of his admiration for nature:

*"I see trees of green
Red roses too
I see them bloom
For me and you
And I think to myself
What a wonderful world
I seek skies of blue
And clouds of white
The bright blessed day
The dark sacred night
And I think to myself
What a wonderful world."*

The Lord has given us these things and many more for our enjoyment.

Then there is the enjoyment of others. The friends and family we love and enjoy are blessings. And what grandparent won't tell you that the best gifts are grandchildren? Several years ago, Thomas Stanley wrote *The Millionaire Next Door* — a book written when a million dollars carried more value than it does now. The book pointed out that by outward appearances, you can hardly tell the millionaires from those who had much less. Their houses, cars, and clothes are similar to those with fewer resources. They eat at the same restaurants. Furthermore, I smiled when I read that in a national survey, the favorite activity of "the millionaires next door" was to watch their grandchildren play soccer. So the next time you sit in a canvas chair on a Saturday morning watching a group of children chase a ball, you are living like a millionaire.

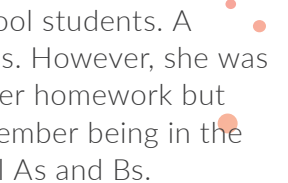
Remember, the Lord has given us all these things for our enjoyment. So let's do! Then Paul implores us to

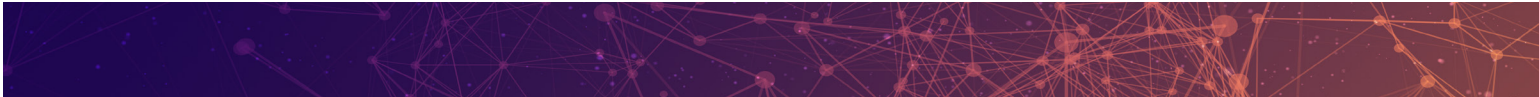
Employ what God Gives

In verse 18, we read, "Command them to do good, to be rich in good deeds . . ." This is a command to the rich, but also it is a challenge everyone can accomplish. Furthermore, it is a reminder that while money can help many things, it cannot take care of everything. Often, what is needed is for you and me to be directly involved.

In a church I served, there was a little boy who had temper tantrums for whatever reason. He would act up and out every Sunday. The gentleman who helped his wife teach that kindergarten class would take that boy out of class almost every Sunday and gently and simply talk with the boy. Hold that for a moment.

Some years later, our church started an after-school tutoring program for middle school students. A seventh-grade student was enrolled by her mother. She was near to failing every class. However, she was assigned to a tutor who invested time and energy in her. The tutor helped her with her homework but also invested in her as a person, including in her sense of worth and belonging. I remember being in the tutoring center the evening she came in all smiles, waving her report card that was all As and Bs.





She became part of our church's youth group. She and the boy I mentioned earlier went on to participate in a large regional church event with hundreds of these young people in competitions that included athletics. When awards were presented, the young man received the award for sportsmanship for the males, and the young lady received the sportsmanship award for the females. As a pastor, I could not have been prouder of them. Even more so, I was grateful for those who had been rich in good deeds to these young people.

These good deeds might be simple acts of kindness at the moment. Or they might be what needs to be done right now. Some situations require us to invest our skills and time for an extended period of time. But the challenge is to be rich in good deeds.

Continuing, we are exhorted to **“Be generous and willing to share.”**

There are two words to note here especially. First, this is the only time the word “generous” is used in the New Testament. It is a compound word with two parts: give and good attitude. It is giving happily.

The second word is “willing.” It is more than a passive willingness if approached. We probably all have heard or said, “If I can do anything to help, let me know.” While people might be sincere when saying this, very little ever comes of it. This is not what Paul is talking about. The word “willing” is that of being ready and prepared. “Be generous and ready to share.” This is a leaning into, looking for opportunities, prepared to give to others.

In his book *The Blessed Life*, Pastor Robert Morris describes how he started this practice of being ready to share years ago. He writes: “It began when someone came up to me at church once and gave me a \$100 bill. I stuck it in my wallet and thought, ‘This isn’t for me.’ I asked the Lord to show me who it was for. A few days later, the Lord told me to give it to a man. When I gave it to him, he said, ‘I’m out of work. You can’t imagine how much this helps.’”

A few months later, we were planning to go on vacation. I went to the bank to withdraw \$200 for our trip, and I asked the drive-up teller for \$20 bills. But when she sent the money to me, she gave me 5 \$20 bills and a \$100 bill. I was about to push the button to let her know, and the Lord said, ‘No, that \$100 bill is not for you.’ I said, ‘Okay, Lord, we need \$200 for our vacation, but I’ll trust you.’”

We left for our vacation, and when we were driving through Oklahoma, we stopped in a grocery store. There was a woman there with several kids, and the Lord told me to give her the \$100 bill. She started crying, and as I walked out of the store, I said, ‘Lord, show me where that money will come from.’”

While I was walking to my car, a man came up to me and said, ‘Are you Robert Morris?’”

I said, ‘Yes.’”

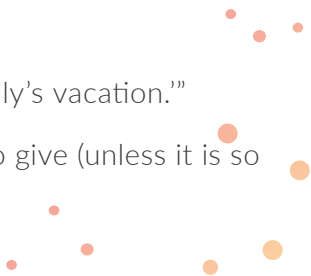
He said, ‘You preached at a crusade in Tulsa three years ago, and I gave my life to Jesus. What are you doing here?’”

I said, ‘My family and I are on vacation.’”

He said, ‘God just spoke something to me.’”

He reached into his pocket and pulled out a \$100 bill. He said, ‘Use this for your family’s vacation.’”

I don’t think we need to get too concerned about making sure the Lord is telling us to give (unless it is so plain). He already has told us right here, “Be generous and ready to share.”





So let's reflect for a moment:

- Am I truly humble about what I have been given?
- Am I rich in good deeds?
- Am I generous and ready to share?

The reality is that while our intentions might be good, one day can lead to another and to another before we realize that there hasn't been much in good deeds or generosity. That can change. Most likely, it will require that we be intentional.

With this message, there is some homework, really some life-work, for you and me. It's very practical. One is to get up every morning with the intention that you will be rich in good deeds that day. So to help us train ourselves, I would challenge you to begin asking yourself every night, "Was I rich in good deeds today?"

Second, I would challenge each of us to train ourselves to be generous and ready to share by carrying some cash in our wallet (\$5, \$20, \$50, \$100) and looking and listening for opportunities to give to others.

