

# Financial Advisory



## Rich – Series

Ps. Waweru – 6<sup>th</sup> August 2017

### Sermon Notes

**QOD:** *What's your number? What's that monthly-figure that if you were earning it, you would finally say 'I'm now rich!'?*

**Today we start a brand new series 'Rich'.** Note – not 'get rich!' This is because you can find lots of books out there about how to get rich but very little about how to be *rich*. The reality is that we all hope to be rich someday. But most rich people aren't very good at being rich. And so this series is to prepare you so that when you finally get rich, you'll know exactly what to do!

I want you to know that as your pastor, my prayer is that you all become really wealthy... This continent desperately needs sons and daughters of God who can solve its problems and it would be helpful for you to have the resources to solve Africa's problems. So I want you to be rich – but even more, I want you to be good at it!

Did you know that the bible has specific instructions for rich people?

In one of his letters, Paul who wrote a lot of the New Testament was talking to his apprentice Timothy, who was a church leader, and he gave him a specific message for the rich people in his church. What he said next is going to be the basis for the rest of the month. If you are already rich, I'm so happy for you because this message is specifically for you! If you're not yet rich, then I'm even happier for you because you get to hear this stuff before you need it so you'll be ready!

### 1 Timothy 6:17-19

Now here's what we're going to talk about today: Wealth has side effects. The first side effect of wealth is...

1. **DENIAL** – Rich people live in denial! This is so strange isn't it because tall people admit they're tall, short people admit they're short, athletic people will admit that they are athletic, artistic people don't mind telling you they are artists! But when it comes to rich people, they never admit that they're rich! What's the answer you get when you ask any Ugandan how business is doing? "*We're struggling!*"

Now why is that? Because rich people live in denial! The problem is that because people either don't know they are rich or don't admit they are rich, then they don't know how to act once they become rich!

Let me ask you a question, if I introduce you to someone who is in the top 1% of wage earners in the world, would you consider them rich? Great! So let me give you some good news today, to be in the top 1% of wage earners in the world, you would have to earn a total household income UGX **8M per month**. And even better news, to be in the top 10% of global wage earners, you need a household monthly income of (drumroll please) UGX **3.5M!** (Check out <http://www.globalrichlist.com> to assess how rich you are). Isn't that amazing? But I knew that none of you would get up shouting, 'praise the Lord! I got up this morning feeling sorry for myself, I came to Mavuno and just found out that I'm stinking rich!' And here's why; because you don't feel rich! And why is that? Side Effect #1 – Denial!

The 2<sup>nd</sup> side effect of wealth is...

2. **DISCONTENTMENT** – rich people are plagued by discontentment! The problem is that the accumulation of stuff is like an appetite. And one thing about appetites is that they are never satisfied; in fact when you feed an appetite, it grows! Alternatively, if you starve an appetite, it shrinks!

Now here's why this is important, here's what rich people do; rich people get more stuff. So what happens to their appetite for stuff – does it grow or shrink? It grows that's right! Because the more a person has, the more he/she wants! So rich people do a strange thing, you might have heard of this one, it's called upgrade. Upgrade is what rich people do when they have something that works perfectly, but they go out and get another one because it's newer!

As you get richer, your appetite for stuff is going to get bigger and bigger and you'll think 'if I just had a car that works or a roof over my head, if I just had enough'... and I'm telling you when you start having stuff you will want more stuff because that appetite for stuff will never go away!

That's why 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.*' Two things happen as you start to have more money:

#1 you develop a tendency towards arrogance; you start believing that it's you that made everything turn out the way it did. And

# 2 which is closely related, you get an affliction called 'Hope migration'. As your wealth or your lifestyle increases, your hope begins to migrate. It moves from God and migrates toward the accumulation of wealth.

The richest man in the world wrote this in **Proverbs 10:15**: '*The wealth of the rich is their fortified city*'. What this means is that as you start moving towards being rich, your hope begins to migrate and you begin to imagine that there is an amount of money that if you could ever accumulate it, you would be extraordinarily safe and that you would be able to protect your family, your children, and your grandchildren.

That's why when I asked, 'what's that monthly-figure that if you were earning it, you would finally say 'I'm now rich', you didn't actually give me the right answer. The correct answer to this question will always be, 'more than I'm earning right now!' Because every time you get to a certain number you'll find another number to aspire to. And you'll get to the end of your life and you still will not have reached that magic number.

That's why wealthy people tend to be less generous than poor people! Poor people know; there's no point in trying to save my way into safety. You ask a poor person to give you something, or to loan you something, they are much more open handed, why? Because, they don't live with the myth that somehow if I hold onto what I have, I'm somehow going to be able to save my way into safety. But the richer we become, the more we deceive ourselves that we are building this fortified city that will protect us from every eventuality. And that's why when wealth becomes your hope, you feel compelled to hoard! There will never be enough, you will never be generous; you'll even think you are but you won't be. Why? Because, you're building a fortified city!

Has your heart kind of begun to migrate? I'm going to give you two statements, and I want you to be honest with yourself. I'm going to give you these two statements and I want to ask you this question; if either of these two statements was absolutely true, which one would create anxiety in you?

**Statement #1: "There is no God"**. When you die, it's over; you'll never see loved ones again. It's over, there's no purpose; nothing beyond this life. **Statement #2: "You have no money"**. It's gone, you're broke, no house, nothing! Ok, which one would create more anxiety?

Okay, let me ask the same question but put it in a different context. Imagine that you're in hospital, hooked up to all those tubes and monitors. You've just heard the news from the doctor that you only have a few days to live. Now which one of these becomes more important?

Here's what I believe has just happened; whatever your hope was before, it just shifted back to what really matters. What happens after this life? Is there a God? Where will I spend eternity? Will I see my loved ones again? Suddenly at the moment where you're facing eternity, no one has to persuade you to put your hope in God alone.

So here's what Paul is teaching us; if your hope is going to be in God at the end when you have no control over what happens next, why not just go ahead and put your hope in God now when you actually have no control over what happens next?

Then here's the good news; Paul tells Timothy to command the rich to '*put their hope in God who richly provides us with everything we need for our [surprise] enjoyment*'. God isn't saying He doesn't want you to enjoy life! He is saying however; don't make the mistake of putting your hope in the provision when you have the opportunity to put your hope in the Provider.

**I will not place my hope in riches, but in the One who richly provides.**

Why would you spend a minute, a day, a week, why would you spend your life, leaning into amassing a number of shillings to make you feel as though there's some sort of security when you're never going to get to that number? Why would you put your hope in the provision when you have the opportunity to put your hope in the Provider who has so richly provided already? Who puts their hope in riches when the economy can collapse and destroy them all? Who puts their hope in riches when you might get sick and riches won't help anyway? When all of a sudden something could happen to one of your kids and all the money in the world can't turn their heart back to you or fix your marriage? Why would you put your hope in riches when the things that riches can fix are really a small category when you think of what really matters? So what foolish person and what crazy rich person would ever put their hope in riches, no matter how much riches they have when you can put your hope in the One who richly provides?

**I will not place my hope in riches, but in the One who richly provides.**

So I can see many of you asking the question, 'How do I avoid hope-migration?' 'How do I put my hope in God and not in riches?' To find out the answer ... come back next week! Paul tells us how to practically break the cycle and if you come back next week and you embrace what he teaches, then I promise you that no matter how massively, wealthy you become, your possessions will never possess you. That's God's desire for you!

**I will not place my hope in riches, but in the One who richly provides.**

**Ministry:**

- a. For those Whose Hope has migrated over time.
- b. Salvation.