

We are rich! I know, you are probably thinking that you aren't rich. But that is because you are comparing yourself to the wrong people.

For example, compare yourself to the rich young ruler in Luke 18. No matter how much wealth he had, he could not ride in a car, have surgery, turn on an electric light, buy an antibiotic, hear a radio, watch TV, flush a toilet, send an email, fly in an airplane, sleep on an innerspring mattress, talk on a phone, eat ice cream or chocolate. We are much richer than he was.

We are rich in food choices, leisure options, entertainment, comforts, labor-saving devices, education opportunities, transportation, and much, much more. Compared to generations past, we are rich.

Another way to measure our wealth is to compare ourselves to people today. These fall into three groups. The first group is people at our economic level, the middle class. That is a wide range, but we are not going hungry. The second current group is those who have a much bigger income than us, say, people making a couple hundred thousand dollars a year or more. This is NOT a large number of people. And the third group is those who have a lot less income than us, say those making less than \$15,000 per year. This is a huge number of people. In fact, half of the 7 billion people on the planet make less than \$2,000 a year. Sure, you can compare yourself to those making more than you, but in the eyes of most of the people on the planet; you are rich compared to them.

Everyone in our church has more than we need. We have comforts and luxuries that are extras. The seniors among us know this, because at times in our early lives we lacked some of the things we take for granted today. Cable TV, air-conditioning, eating out often, and even indoor toilets are considered luxuries in many parts of the world. My family lacked all of these when I was a preschooler. But we had plenty to eat, which many in the world do not.

So rich is a state of mind based on who you compare yourself to. We are rich. We have the basic necessities and more. And there are dangers that come with such a level of income.

The dangers of having more than basic necessities:

> The danger of forgetting God.

God warned the Israelites of this as they prepared to enter the Promised Land.

Deuteronomy 8:10-14, 17-18 (NIV) When you have eaten and are satisfied, praise the LORD (Yahweh) your God for the good land he has given you. Be careful that you do not forget the LORD (Yahweh) your God, failing to obey him... 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 (Yahweh) your God...

You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD (Yahweh) your God, for it is he who gives you the ability to produce wealth...

Forget God? How could they forget God?

a) By not praying their praise and thanks every day.

Are you in the habit of giving God thanks for ALL the good He enables you to enjoy? Do you thank him for both basic needs and luxuries? If not, then you need to get into the habit of daily thanks to God. Like that new exercise program you are going to do, you have to make yourself do it every day. If you skip a day, it will be easier to skip the next day, and even easier the third day. If you reinforce a bad habit, it gets stronger. If you reinforce a new, good habit, IT will grow stronger. Start your day praising God and thanking him for all that you have.

b) By taking credit for their material blessings.

Sure, you go to work to make money to provide what your family has. But it is God who enables you to have the health, education, and employment opportunities that make the job possible.

c) By not teaching the next generation how blessed they are and God's part in that.

The children of Israelites in the generations to follow had not experienced slavery in Egypt. They did not experience life in the wilderness. All they knew were the blessings of living in Israel. They needed to know how the rest of the world lived, those less blessed than them. They needed to see that the prosperity they grew up in was not normal for most people. They needed to be taught what caused that prosperity to come about. They needed to be taught to give God thanks for their blessings.

Do your children know that they are blessed financially by God? Do they know that there are kids in their school who do not have enough to eat every day? Do they have any idea how poor much of the world lives? Do they take their blessings for granted? They need to hear you praying your thanks for your family's blessings, your abundance. Don't you take them for granted as if you are entitled to them.

God warned the Israelites of the danger that lay in front of them when things are going good. We too need to heed this warning.

The news these days is full of heartbreaking stories of those who are struggling financially because of this crisis. Many are out of work. Others are on reduced pay. In the face of this, we are reminded of what we have, we who are retired or still working. I hope this leads you to give thanks daily for what you have.

But this crisis will end at some point. The economy, hopefully, will improve. People will go back to work. And the daily reminders to be thankful will end. This is a good time to form new habits of giving God thanks.

> The danger of trusting in your money instead of God.

1 Timothy 6:17 (NIV) 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...

In 1978 I was working a secular job for a couple of years between college and seminary. I had saved what I thought was enough money so that I would not have to get a part time job my first year of seminary. But about two months before leaving for school I had a \$600 repair bill on my car. In today's dollars that would be \$2,100. In thinking about that bill and why God allowed it, I realized that I had

been depending on that money in the bank, rather than depending on God. I was trusting in the money instead of God. I had made that money an idol of sorts.

There are many subtle ways that our wealth leads us into idolatry. The more we have, the harder it is to trust in God instead of trusting in the money.

> The danger of thinking that the answer to happiness is more money or possessions.

In Our Daily Bread, Philip Parham tells the story of a rich industrialist who was disturbed to find a fisherman sitting lazily beside his boat. "Why aren't you out there fishing?" he asked.

"Because I've caught enough fish for today," said the fisherman.

"Why don't you catch more fish than you need?" the rich man asked.

"What would I do with them?"

"You could earn more money," came the impatient reply, "and buy a better boat so you could go deeper and catch more fish. You could purchase nylon nets, catch even more fish, and make more money. Soon you'd have a fleet of boats and be rich like me."

The fisherman asked, "Then what would I do?"

"You could sit down and enjoy life."

The fisherman replied, "What do you think I'm doing now?"

King Solomon wisely observed in...

Ecclesiastes 5:10 (NIV) Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income.

American culture today is built on a lie. The lie says that you will be happier if you keep buying more and more stuff. But the pursuit of more and more stuff will not bring happiness. It just makes you more and more discontent. They keep inventing new stuff, better stuff than what you have now. Pursuing stuff will always make you dissatisfied, discontented.

Contentment is a choice. It is a choice that we can adopt at any time. We should adopt it now. We should decide to be content with what we now have. The moment you think, "Oh, if I only had _____, I would be really happy," you have chosen not to be content.

Most of us have enough stuff that we have learned that the good feeling of gaining that new thing doesn't last very long. We then start looking for the next thing to pursue. This is what Solomon warned against.

Surveys have shown that as the income of most Americans goes up, their contributions to charity go down, as a percentage of income. You would think it would be the opposite. But having more makes us greedier, not more generous.

There are dangers to money. This is true no matter how much or how little you have. **God gives us guidance on what to do with our wealth, beyond meeting our basic needs.**

1. Give to the work of the kingdom.

Proverbs 3:9 (NIV) Honor the Lord (Yahweh) with your wealth...

We honor, praise, and worship God with our mouths, our hands and feet, when we meet together for worship or when we worship at home. Another way to acknowledge His blessings to us is to give back to Him some of what he has blessed us with. This is part of what the Old Testament tithe was meant to teach God's people. We too must acknowledge and worship him with our money.

In Luke 12, Jesus told a parable about a man who had prospered. Jesus warned that we should acknowledge God in our bounty by giving back to Him.

So, we contribute to the work of His kingdom near and far. We support the work of our local church and missions around the globe. God has only called some of us to leave a normal life and go as missionaries to the far corners of the planet. But the rest of us play a part in their work. We are to pray and pay to support them.

2. Prepare for emergencies.

It is good stewardship of the riches God entrusts to you to lay aside some for tough times. This principle is taught way back in Genesis.

Genesis 41:34-36 (NIV) Let Pharaoh appoint commissioners over the land to take a fifth of the harvest of Egypt during the seven years of abundance. They should collect all the food of these good years that are coming and store up the grain under the authority of Pharaoh, to be kept in the cities for food. This food should be held in reserve for the country, to be used during the seven years of famine that will come upon Egypt, so that the country may not be ruined by the famine."

Today's financial experts advise that you have an emergency fund equal to three or four months of basic expenses. That is rent or mortgage, car payment, insurance, food, medicines, utilities, and any of other monthly necessities. Hold this money in reserve where you can get to it easily and NEVER spend it on luxuries, vacations, auto down payments, etc.

My wife and I were counseled to do this when we were first married. While it has always been a great comfort to us, we have not trusted in the money. We have trusted in God. This sounds a lot like the second danger I mentioned a few moments ago. But there is a difference. Whenever I thought about our emergency fund, I went to the Lord in prayer and thanked him for the good advice we received earlier. The money became a trigger to worship God, not the money. The emergency fund was a comfort, but not an idol. If, for some reason, we lost it or had to use it, we were still trusting in God for our needs.

It is good stewardship not to spend all that God gives you, but to prepare for the dark days of emergencies like the current crisis.

3. Help others with it.

1 Timothy 6:18 (NIV) Command those who are rich in this present world... to do good, to be rich in good deeds, and to be generous and willing to share.

The current crisis is an opportunity for God's people to show His kindness by helping out extended family, neighbors, and strangers. CAP is still giving out food. The Maryland Food Bank is in need of funds. Global Hunger Relief is helping people around the world.

You may know of a neighbor who has been laid off work. Purchase a gift card to the grocery store and mail it to them anonymously. Help those who need the help.

We are not getting many benevolence calls right now. But we will as the crisis comes to an end and companies are slow to rehire people.

How are you using the riches God has blessed you with? And remember, the riches are not just money and possessions, but also time, talents, skills, opportunities, and relationships. All of these, God has blessed you with. Use your abundance for your needs, to show love for God, and to be a blessing to others.

The current crisis is a time of testing. Our beliefs are being tested. Our faith is being tested. Our obedience is being tested. Our love for the things of God is being tested.

We need to persevere. We need to seek God.

Faith in the death and resurrection of Jesus is the path to connecting with God.