

SOUTH AFRICAN RESERVE BANK

Gill Marcus
GOVERNOR

100

HOW ^{TO BE} RICH

"It is not what you have.
It is what you do with what you have."

Southern Africa Churches of Christ





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Lesson 1

SO HARD TO ADMIT

There is a BIG difference between getting rich and knowing how to BE rich

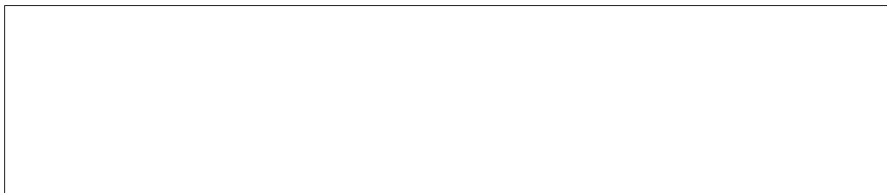
1 Timothy 6:17 Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.

Mark 10:23–27 Jesus looked around and said to his disciples, “How hard it is for the rich to enter the kingdom of God!” The disciples were amazed at his words. But Jesus said again, “Children, how hard it is to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.” The disciples were even more amazed, and said to each other, “Who then can be saved?” Jesus looked at them and said, “With man this is impossible, but not with God; all things are possible with God.”

Mark 4:18–19 Still others, like seed sown among thorns, hear the word; but the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful.

1 Timothy 6:9 People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction.

Rich people have unique challenges and temptations.



Rich = having more than you need





It is very hard to admit that you are rich.

Rich is a moving target.

We don't think we are rich because we don't feel rich and we don't feel rich because we don't have margin and we don't have margin because our life-style keeps on chasing our income

If I am in fact rich, what should I do and who should I be?

Guilt doesn't change anything. We shouldn't feel guilty, we should feel grateful and learn to be responsible.





FURTHER REFLECTION

1. As a child, what came to mind when you thought about being rich?

2. When in your life have you felt the richest and why?

3. What is your definition now of being rich?

4. Do you “feel” rich now? If not what keeps you from feeling rich?

5. Are you rich and why would you say so?





6. What are some of the things preventing you from owning up to the fact that you are rich?

7. What are some of the unique temptations that you face only because you are Rich?

8. In what ways have you pursued wealth?

9. What are some of the consequences of this pursuit on your soul, family, ... ?

10. What do you think is the "Christian way" to BE Rich?





11. In what ways can you express your gratitude (instead of guilt) for being rich? OR
What would a person who is grateful for being rich look like?

THINGS TO PRAY ABOUT

DECISIONS YOU HAVE MADE



GROUP DISCUSSION

SO HARD TO ADMIT

Watch the “How to Be Rich” DVD (**Session 1: So hard to admit**) together as a family group and then discuss the following questions:

1. What was your definition of “being rich” growing up and is it still the same or has it changed?
2. What is some clear evidence in your life that you are rich?
3. What are some of the stresses that you are currently facing simply because you are rich?
4. In what way do you think you can be more responsible with the money and possessions that God has entrusted to you?
5. Why is it uncomfortable for us to say ‘I am rich’?
6. What do you think would be a good way to “be rich”?



Lesson 2

DO WHAT?

1 Timothy 6:17 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, who richly provides us with everything for our enjoyment.

Arrogance = exaggerating (or disposed to exaggerate)
one's own worth or importance

NOT to be Arrogant.

It is easy to see arrogance and entitlement in others, but very hard
to see it in the mirror

Somehow as rich people we THINK that the richer we become the smarter we become.

NOR to put their hope in wealth which is so uncertain...



Proverbs 18:11 The wealth of the rich is their fortified city; they **IMAGINE** it an unscalable wall.

Proverbs 18:12 Before his downfall a man's heart is proud, but humility comes before honor.

Without ever necessarily making a decision, our hope, trust, security and identity get totally wrapped up in our possessions and accumulation of wealth

Ecclesiastes 5:10 Whoever loves money NEVER has money enough; whoever loves wealth is NEVER satisfied with his income. This too is meaningless.

1 Timothy 6:17 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** ...





Matthew 6:24 “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”

Your money will be the number one competitor for your heart

1 Timothy 6:17 ... BUT to put their hope in God who richly provided us with everything for our enjoyment.

“... who richly provides us with everything to enjoy.” English Standard Version

FURTHER REFLECTION

1. In what ways have you seen yourself as superior to others because of what you have? In what ways has money or possession made you arrogant? (Deuteronomy 8:1-18; Ecclesiastes 10:3; Proverbs 12:33; 13:10; 16:18; 18:12; 11:2; 29:23; Isaiah 5:21)

Proverbs 28:11 The rich are wise in their own eyes; one who is poor and discerning sees how deluded they are.



2. What is the dumbest financial decision that you have ever made? (Proverbs 19:3; 17:12; Psalm 92:6)

3. What has been your latest “dumb” financial decision and how can you try and rectify it? (Acts 26:20)

4. What are some of the “dark things” that a love of money has exposed in your heart? (Acts 5:1-11)

5. In what ways do you see yourself trying to find your security or identity in your wealth or possessions?

6. Why is it foolish to put your hope in your wealth?





7. What do you think would be the best way for you to combat putting your hope or identity in your possessions? (Romans 12:2; Ephesians 4:20-24; 1 Peter 1:14; 2 Corinthians 10:5)

8. How does fear of not having enough impede your willingness to give generously? (2 Corinthians 8:1-5)

7. What would putting your hope in God look like for you? (Proverbs 3:5-10; Psalm 9:2; 34:5, 8; Isaiah 40:26; 61:10)

THINGS TO PRAY ABOUT



DECISIONS YOU HAVE MADE

GROUP DISCUSSION

DO WHAT?

Watch the “How to Be Rich” DVD (**Session 2: Do what?**) together as a family group and then discuss the following questions:

1. In what way have you seen rich people be arrogant?
2. In what ways have you seen yourself as superior because of your wealth OR in what ways have others maybe perceived you as superior because of the way you have acted because of your “wealth”?
3. What is the dumbest financial decision you have ever made?
4. As others look at your life, would they say that your hope is in God or money and what evidence would they use to substantiate it?
5. What would make it evident to those around you that you have stopped putting your hope in money and have started putting it in God?
6. In what ways have you pursued wealth and what have the consequences of this pursuit been on your soul, family & ... ?
7. What are some things that God has provided for our enjoyment outside of money and possessions?





Lesson 3

AND THEN?

1 Timothy 6:17–18 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, who richly provides us with everything for our enjoyment. Command them to DO good, to be RICH in good deeds, and to be generous and willing to share.

Command them to DO Good, to be RICH in GOOD DEEDS...

Do good as only a rich person can

To be rich in good deeds = to be wealthy in good deeds

1 Timothy 6:18 Command them to DO good, to be RICH in good deeds, and to be generous and willing to share.

GENEROUS and WILLING to SHARE.

Generous = marked by abundance or ample proportion (MW Dictionary)

Give generously as only a rich person can

Rich people aren't naturally generous, they are naturally selfish



We have to pre-decide in what way we will be generous with our time, talent, energy and money.

Since I have more, I should do more and I should give more

Be rich in a way that honors God and his agenda for the world

FURTHER REFLECTION

1. How involved have you been in ... over the last 6-12 months?
 - a) Shepherding others spiritually?
 - b) Reaching out to those who are far from God?
 - c) Serving at church?
 - d) Serving those less fortunate than you?

2. In what ways would you like to better leverage your time, talent & energy to do good when it comes to the following:
 - a) Shepherding others spiritually? (John 10:1-16; Colossians 1:28; 3:16; Acts 20:20)





- b) Reaching out to those who are far from God? (Romans 10:13-15; 9:1-3; 10:1; Matthew 9:37-38)

- c) Serving at church? (1 Corinthians 12:12-27; Colossians 3:23-24; Philippians 2:5-11; Mark 10:32-45; Ephesians 2:10)

- d) Serving those less fortunate than you? (Luke 10:25-37; Proverbs 19:17; 22:9; Isaiah 58:10; James 1:27)

3. In what ways is a pursuit of more keeping you from the above? (Mark 4:18-19; Matt. 6:31-32; 1 Tim. 6:9-10)

4. In what ways have you been “generous” to yourself and what are some of the ways that you have tried to “justify” it? (Luke 12:13-21)



5. When was the last time that you got really creative “financially” to get something that you wanted? What did you get and how did you go about getting it?

6. When was the last time that you got really creative in coming up with ways to be generous towards God and his kingdom purposes? What did you do and how did you do it?

7. In what ways can you be creative now in being generous towards God, his kingdom purposes and others? (2 Corinthians 9:6)

8. What are some changes that you can make in order to create more margin in your budget. (Proverbs 24:30-34)

9. Considering what God has blessed you with (2 Corinthians 8:12), what would the following gifts to him look like, in accordance with what you have?

- a) What would a POOR gift from you to him look like in Rands? R_____
- b) What would an AVERAGE gift from you to him look like in rands? R_____
- c) What would a GENEROUS (Luke 21:4) gift from you to him look like in rands? R_____





10. What would a lifestyle of generosity look like for you?

11. In what ways has your giving grown since you have become a Christian? (2 Corinthians 8:7; 9:11)

12. What are some sacrifices or life-style adjustments that you would like to make in order to be more generous? (Luke 19:1-10)

13. In what ways have you allowed your lifestyle to “ramp-up” with your income? (Mark 12:41-44)

14. What are some “pre-decisions” that you would like to make with regards to:

- a) Giving your time, talent & energy?
- b) Giving your money towards kingdom causes?





THINGS TO PRAY ABOUT

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DECISIONS YOU HAVE MADE

A large, empty rectangular box with a thin black border, intended for writing or drawing.



GROUP DISCUSSION AND THEN?

Watch the “How to Be Rich” DVD (**Session 3: And then?**) together as a family group and then discuss the following questions:

1. In what ways would you say you are currently leveraging your time, talent and energy for YOUR purposes?
2. In what ways do you think you can better leverage your time, talent and energy towards God’s kingdom purposes?
3. What is the most embarrassing “rich comment” you have ever made (things like I just appreciate fine things)?
4. How would you define generosity?
5. In what ways have you been generous with yourself over the years?
6. What do you think would make it evident to God that you are being generous towards him?
7. What are some lifestyle changes that you think you can make in order to be more generous towards God?



Lesson 4

LIFE THAT IS TRULY LIFE

Neither guilt nor greed is productive in helping us manage our money.

Rich-People Problems.

1 Timothy 6:17–19 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, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

In this way they will lay up treasure for themselves ...

There is a relationship between what you do with your extra money and eternity. Somehow the way we spend and invest our money here influences our life in the age to come





Always view your wealth through the lens of eternity. If you do, you will loosen your grip on your wealth and your wealth will loosen its grip on you

Luke 12:16–17 And he told them this parable: “The ground of a certain rich man produced a good crop. He thought to himself, ‘What shall I do? I have no place to store my crops.’”

Luke 12:18–19 “Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones and there I will store all my grain and my goods. And I’ll say to myself, “You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.”’”

Luke 12:20 “But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’”

Luke 12:21 “THIS is how it will be with anyone who stores up things for himself BUT is not rich toward God.”

“This ...” = a total and complete loss.





Matthew 6:19–21 “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

The best way for God to get your heart is to get your stuff.



We have so much treasure it is almost impossible for our hearts not to get bound up in it all

1 Timothy 6:19 In this way they will lay up treasure for themselves as a firm foundation for the coming age, SO THAT they may take hold of the life that is truly life.

Everyday we as rich people are tempted to take a hold of life that is not truly life.



So how do we fix it?

1. Admit that you are rich
2. Don't put your trust in the gift, put your trust in the one who richly provides it
3. Look for ways to leverage your time, talent and treasure for kingdom purposes
4. Step back and view every reward and opportunity that comes your way, through the lens of eternity





FURTHER REFLECTION

“Wealth is like sea-water; the more we drink, the thirstier we become”
Arthur Schopenhauer

1. What are some of your “rich-people” problems?

2. Do you lean towards guilt or greed when it comes to the way you manage your money? Why would you say so? Has this kind of thinking influenced the way you manage your money in a positive spiritual way?

3. What do you think the connection is between the way you manage your money and eternity?

4. How tight is your grip on your wealth currently and how tight is its grip on you?





5. What do you think you can do to loosen your grip on your wealth and your wealth's grip on you?

6. Have you ever had an "extra money" problem (more than you need, even to the point of having to store it) and what was it?

7. Have you in anyway been a fool in managing what God has entrusted to you and why would you say that?

8. What would it mean for you to be rich towards God?

9. What would taking "hold of the life that is truly life" look like for you?





THINGS TO PRAY ABOUT

DECISIONS YOU HAVE MADE



GROUP DISCUSSION

LIFE THAT IS TRULY LIFE

Watch the “How to Be Rich” DVD (**Session 4: Life that is truly life**) together as a family group and then discuss the following questions:

1. What are some “rich people problems” that you are currently facing?
2. What do you think the treasure is that those who are generous towards God will be laying up for themselves in the coming age?
3. Have you ever had to build extra “storerooms” for your extra and what was it for?
4. In what ways would you like to be richer towards God?
5. In what ways do you think you can loosen your grip on your stuff so that it can loosen its grip on you?
6. How would you describe a life that is truly life?





HOW GOD VIEWS MY STUFF?

A TOOL, A TRUST & A TRADEMARK

In **Luke 16:9-15** Jesus gives us three lenses through which God views our “stuff.”

LENS 1: A TOOL

Vs 9 I tell you, use worldly wealth (meaning what is temporary, not ill gotten wealth) to gain friends for yourselves, so that when it is gone, you will be welcomed into ETERNAL dwellings.

Mmmm... Use your worldly wealth NOW to gain friends for yourself so that WHEN it is gone you will be welcomed into eternal dwellings. That is Interesting! God sees all of our “STUFF” our “worldly wealth” as a tool. A tool to be leveraged in a way, to introduce people to him, to bring people into his kingdom. He is saying that our “stuff” can have an eternal influence. Now, imagine what would happen if all of us started looking at our money and possessions in that way? Imagine what would happen if we all sat down with our friends or family saying, lets do a money and possession audit of our lives. Lets make a list of everything we own and divide it into what can and what cannot be used for kingdom impact. Can you image what would happen if we liquidated even just a portion of what does not have eternal significance and start investing it in some kingdom work? Can you imagine the impact that this would have on our financial decisions?

LENS 2: A TEST

Vs 10-11 “whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?

What do we see here? God is watching from heaven to see whether we are faithful with the little that he has entrusted to us. You might say, what do you mean little? I can see that I have little, but what about that guy over there, he doesn't have little? Compared to who? Compared to you or compared to God? God is watching from heaven to see if we are faithful with the little that he has entrusted to us. And he is also saying that those who have been faithful with the little that they have received on this side will



receive true riches on the other side. And those who have NOT been faithful with the little they have been given will not be entrusted with much on the other side.

I don't think he is referring to the "10%" that we are giving to Him. I think he is talking about the 90% that we are keeping. He is watching to see what we will do with it.

Vs 12 And if you have not been trustworthy with someone else's property, who will give you property of your own?

If you have not been trustworthy with someone else's property? What do we learn from that? Our stuff is actually not our stuff. Our stuff is actually God's stuff and he has given us His stuff as a test to see what we will do with it, to see whether we will be trustworthy or not. He is not interested in how much we have or how long we have it, but he is interested in what we will do with it. And based on what you do with the temporary stuff (that is not yours to begin with), he will determine how to honor you with true riches in the age to come.

LENS 3: A TRADEMARK

Vs 13 "No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

The way we handle our temporary worldly wealth is an indicator or a trademark of whose we are and whom we really serve. Jesus is saying that we cannot serve both God and money. It is either one or the other. We don't like that and because we want to "serve" both we try to find ways around this truth saying things like: It is not that I love or serve money; I just want to be comfortable and secure. I think that God's response to that is: Listen, I love you, but you are serving your stuff. But God, how can you say that? Because the way that you manage your stuff tells me whose you are. It tells me what you value and prioritize over me.

A tool, a test and a trademark. Now imagine if we viewed our financial world through those 3 lenses. Imagine you have been thinking like this for the past 5, 10 or 15 years. Can you imagine how different your financial world would look like? Can you see, how it will not only influence how we use our money, but how much freer we would be as it would enable us to break free from our consumer, bigger, better, brighter, shinier, faster mindset.

Listen to how the story ends.





Vs 14-15 The Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, “You are the ones who justify yourselves in the eyes of men, but God knows your hearts. What is highly valued among men (which is Money & Possessions) is detestable in God’s sight.

Why did they sneer at him? They didn’t want to hear it. They didn’t want to change. They were comfortable with their lives as is and what he said, scared them. Why did it scare them and why does it truth be told scare us? Because society teaches us consume, consume and consume, to hoard, hoard and hoard and if you do, somewhere there will be an aaaaaah, now I feel better, but you never do. Jesus is saying that only when we get off the treadmill will we find peace, joy and contentment in him. He is saying that we only have a little bit of time, a little bit of opportunity and a little bit of stuff, so lets use our stuff NOW in a way that WHEN he comes it will be clear whose we are.

FURTHER REFLECTION

1. In what way/s do you think you can leverage your stuff as a tool to win people for him?

2. How do you think you can show yourself to be trustworthy with what God has given you?

3. How does the way you use your money and possessions currently indicate whom you are serving? Why would you say so?



4. Have you found yourself sneering at all during this series and why?

THINGS TO PRAY ABOUT



DECISIONS YOU HAVE MADE





Budgeting:

GIVE, SAVE & LIVE ON THE REST

Often people ask, so what is a “spiritual way” of planning your budget? There is a very basic principle that can serve us well. It is called give, save and live on the rest. In other words in budgeting I need to first and foremost budget what I want to give to God’s kingdom (the maturing and advancement thereof) and the needs others (immediate family, spiritual family and the poor in my community.)

Secondly I need to set aside savings for emergencies and my future. That then leaves me with “the rest” that should determine my lifestyle (where I can live, what I can drive, what I can have etc.) By nature (Proverbs 24:30-34) we want to do it the other way around. We decide where and how we want to live and what we want to drive and if there is anything left we will give it to God and at best put aside some crumbs for savings.

So, how do I decide what to give towards God’s kingdom, the needs of others and savings? And what are some things to consider as I budget “the rest” that I have to live on? Lets unpack all three.

GIVING

Two principles that have served me well through the years are to pre-decide what I want to give and to give a percentage, not an amount. Why pre-decide? Spontaneous giving usually leads to giving God the lefts overs or nothing at all. I usually think and pray about a percentage at the end of each year as to what I will be giving on a monthly basis in the coming year. Why percentage? An amount can look pretty big (and deceiving) until you convert it to its true form as a percentage of all the income that God has blessed you with.

Some scriptures and questions to think about (Romans 12:2) pray about (James 1:5) as you plan and seek advice on (Proverbs 15:22) what it is that you would like to give.





GIVING TO GOD'S KINGDOM (the maturing and advancement thereof.)

1. Am I giving God my first and my best? (Proverbs 3:9; Exodus 23:19; 2 Corinthians 8:5; Deuteronomy 26:1-2)
2. Is my giving worshipful? (Proverbs 3:9.) Does my gift (in proportion to the way that God has blessed me) show him how much I value him? Does it show how weighty I consider him and the advancement and maturing of his kingdom's people?

Honour = *kābēd* = to make heavy, weighty or to distinguish

3. Is my gift a generous gift? (2 Corinthians 9:6; Exodus 36:3-7, 1 Chronicles 29:1-20; Luke 7:36-49)

Generous = lavish gift giving

4. Is my gift growing on a consistent basis? Have I just been giving the same percentage for years? (2 Corinthians 8:7)
5. Do I from time to time give God a sacrificial gift? (Mark 12:41-44, 2 Corinthians 8:1-5)

Sacrifice = it hurts

6. Is what I am planning to give from my heart or am I just trying to sooth my conscience and scrape in through the gate? (2 Corinthians 9:7)
7. Does it show whose I am? Who I belong to? Where my greatest treasure and priority lies? (Matthew 6:19-21, 24)

GIVING TO THE NEEDS OF OTHERS

1. Am I meeting the needs of my immediate family or am I giving them the leftovers because of my "rich lifestyle?" (1 Timothy 5:8)
2. Am I making sure that the physical needs of my spiritual brothers and sisters in my family group are well taken care of? (Acts 4:32-36)
3. Do I have a heart for the justice of the poor? (Proverbs 29:7)
4. Do I keep the first and second commandment in the right order? Is my first commitment to God and then to my neighbor OR is my first commitment to my neighbor and then to God? (Matthew 22:36-40)





SAVING

Proverbs 21:20 “In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.”

1. Do I have enough money set aside for emergencies?
2. Do I have a savings plan that will enable me to retire?

LIVING ON THE REST

1. What are my necessities? (Matthew 6:11)
2. Get rid of dumb debt: credit cards, clothing accounts etc. (Proverbs 22:7)
3. What do I now have to live on?

THINGS TO PRAY ABOUT

DECISIONS YOU HAVE MADE



EXTRA NOTES





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