

In this study you will come across concepts that are radical to the natural man's way of thinking and thoughts dramatically different from the lifestyle most are accustomed too. I do not ask that you to accept these teaching verification from Scripture. All I ask is that you give each thought a fair examining with God's Word and see if it be truth or not.

A CHRISTIAN'S ATTITUDE TOWARD MONEY, RICHES AND SUCCESS

Money is the heart of the American lifestyle. Our attitude toward it determines our lifestyle, or happiness, our contentment, our spiritual growth, our future reward and even our children's outcome.

Did you realize that there are over 350 Scriptures in the Bible that refer to "*money*?" Proverbs 22:1, for instance, tells us that money cannot bring contentment. It says, "*A good reputation is a better choice than riches, esteem it more than money.*"

A survey, which asked, "*What is the one thing a man can obtain to bring total fulfillment and bring him happiness and contentment?*" – discovered almost everyone answered, "*Success!*" But that is **not true!**

It is not wrong to want to be successful, that is, if we understand the Biblical concept of what 'success' is. True success is not climbing to the top of some profession, accumulating riches or becoming famous. Nowhere in Scripture are we ever commanded to seek these things. We are commanded to: "*work hard,*" – "*be diligent,*" – "*do whatever our hands find to do with all our might,*" – "*be thorough in doing a good job,*" – "*not be lazy,*" – "*do the best we can in whatever we do,*" and, to do it all "*as unto the Lord!*"

The Christian's attitude should be:

- to seek the things of God with all their heart,
- to follow after righteous (God-likeness),
- to set their affections on things above,
- to set their heart to seek after wisdom, and
- to pursue the will of God for their life.

1 Corinthians 10:24 says, "*We should always be looking after his own welfare, but rather let each one seek the good of others.*" Philippians 2:4 says, "*Stop looking after your own interest only, practice looking out for the interests of others too.*" God says that we are not to be so concerned about our own things that we lose sight of the needs of others.

In Luke 12:16-21 Jesus tells of a man who lived for himself. He had so much he said he would pull down his barns and build new ones to hold all his goods, then he said, "*Soul, thou hast much goods laid up for many years, take then ease, eat, drink, and be merry.*" But God said unto him, "*thou fool, this night thy soul shall be required of thee, then whose shall those things be, which thou hast laid up?*" Then Jesus end the sermon by giving a principle of life, "*So is he a fool who continues to pile up possessions for himself instead of gaining the riches of God.*"

In the Sermon on the Mount, Jesus teaches, “No man can serve two masters, he will either be loyal to one or the one.” Then Jesus concludes this consideration by saying, “You cannot serve both God and money!” – How plain does God have to make it?

Satan’s Lies Concerning Money!

Satan’s lie Number 1

Money will bring contentment

Jesus warns in Luke 12:15, “Beware of covetousness, for even when a man has more than enough, his wealth does not give him life.”

Mark 10:17 tells of a rich young ruler who had great possession, but his wealth did not bring contentment!

Proverbs 15:10 says, “Better is a little with the fear of the Lord . . . [“fear” here means having a proper respect for the Lord] . . . than great treasure and trouble therewith.”

Proverbs 13:7 teaches, “There are those who consider themselves rich, yet have nothing; and there are those who considers themselves poor, yet possesses great riches.”

No! Money does not bring satisfaction!

Satan’s lie Number 2

Money is the root of all evil

The Bible does not say that money is the root of all evil. 1 Timothy 6:10 does say, “The LOVE of money is the root of all evil.” Money, of course, is necessary, but we should never love it, or allow it to control us.

Satan’s lie Number 3

Dishonesty in business pay off

Listen to these Proverbs from God’s Word:

Proverbs 21:6, “Dishonest gain will never last so why take the risk?”

Proverbs 28:8, “He that by unjust gain increases his substance shall lose it?”

Proverbs 20:21, “A fortune can be made from cheating, but a curse goes with it.”

Proverbs 15:27, “Dishonest money brings grief to all the family.”

That is what God’s says about dishonesty!

Satan’s lie Number 4

Poverty means godliness

“Poverty” – that is, not being able to pay one’s bills and living without necessities of life – is a curse, not godliness!

Poverty is often a chastisement, because one is doing something wrong and not a sign of spirituality!

I, once again, refer to the book of Proverbs, which are God’s “Living Principles from Heaven for Life on Earth.”

Proverbs 6:26, “Immoral living will brings a man to poverty.”

Proverbs 11:24, “Being selfish leads to poverty.”

Proverbs 10:4, *“Lazy men come to poverty.”*
 Proverbs 13:18, *“If you refuse counsel, you will end in poverty.”*
 Proverbs 23:21, *“The glutton and the drunkard shall come to poverty.”*
 Proverbs 28:21, *“Whoever runs around with worthless people will have poverty.”*

Satan’s lie Number 5

***Prosperity
means
Carnality***

To realize the true, Biblical, meaning of what “prosperity” means will reveal that this kind of ‘prosperity’ is a blessing from God and always His will for every believer.

In 3 John 1:2, John said to Christians, *“Beloved, I wish above all things that you will prosper and be in health, even as your soul prospers.”*

Proverbs 23:4 says, *“Labor not to be rich, but surrender your personal ambition.”*

Satan’s lie Number 6

***Man is to pursue
riches***

Here, indeed, is a paradox!

God wants us to *“be prosperous,”* and, at the same time, we are *“not to seek riches!”*

WHAT IS THE DIFFERENCE BETWEEN “PROSPERITY” AND “RICHES?”

An ad from a national magazine shows the *“spirit of the age.”* It says: *“Wanted, men who know that making money is the name of the game. We want those who think the year has been a horrible year is they do not earn at least \$100,00 that year. This is your invitation to step into the big time and join the ‘big’ boys who drive fancy cars, live in mansions, wear gold and jewelry, have beautiful women hanging from their arms. The fast lane, that’s what we are talking about!”*

A lady, seeking advice about her husband, wrote to Ann Landers. She said, *“Dear Ann: My husband is a workaholic! He is so involved with his business that he hardly knows our two boys. He has an excellent job in a big company and does well financially. He is determined to make it to the top, of he takes classes two evenings a week, attends business seminars regularly and buries himself in paper work every weekend. He says he is preparing himself so we can all have a good time in life later. I’ve told him I’m satisfied with the things we already have and that we need him now. Please give some practical advice, Add. Women who are married to men like this need it.”*

**IS THIS THE KIND OF “PROSPERITY”
GOD IS SPEAKING ABOUT?**

Proverbs 30:7-9 is very interesting and throws much light on the dilemma of this paradox. It says, *“Two things have I asked of you, O Lord, deny them not to be before I die. Remove far from me falsehood and lies and give me neither poverty nor riches, feed me with the food that is needful for me, lest I be rich and steal, and profane the name of my God.”*

No! God does not want us in *“poverty,”* but neither does He want us ***“in riches.”***

HOW DOES GOD DEFINE “PROSPERITY”?

“*Prosperity*” and “*success*” are words that are used synonymously throughout Scripture! These words are used interchangeably. They mean exactly the same thing. Of the over one hundred (100) times this word is used in Scripture, it *never* refers to seeking after riches, or selfish ambition for power, prestige or fame!

The world’s definition of what “*prosperity*” and “*success*” is **not** the same as God’s definition!

THE BIBLE DESCRIBES “*PROSPERITY*” THREE WAYS:

1. GOD’S “PROSPERITY” IS A LIFE-STYLE, NOT AN ACHIEVEMENT

God’s “*prosperity*” is not something one achieves or works for, but rather it is a bestowal of a grace of God, which one inherits when he becomes a child of God.

When the child of God receives this “*prosperity*” he must **appropriate** it! How? Jesus said in the Sermon on the Mount, “*Seek first the kingdom of God and His righteousness, and all these things shall be added unto you*” (Matthew 6:33).

What things? Jesus is speaking of food, clothing, and shelter in Mathew 6.

The “*kingdom of God,*” is full surrender to “*the reign, or rule, of God*” in all areas of one’s life!

If one believe in Matthew 6:33, and lives by it, he will never have to worry about food, house payments, or resort to shrewd, conniving business tactics.

One may achieve riches by selfishness and covetousness but, he will not receive God’s prosperity. Instead of “*seeking money and riches,*” if he will seek “*God’s reign*” in his life, “*all these things will be added*” – as a by-product. It does not mean that he will have the most money, but he will have enough, and some left over to give help others!

2. GOD’S “PROSPERITY” IS A PACKAGE BLESSING, NOT JUST MONEY

God’s “*prosperity*” not includes material possessions, but it includes meeting the needs of the total man.

It means:

(A) SPIRITUAL FULLNESS

– Our soul prospering, victory over sin, living an overcoming life!

(B) PHYSICAL HEALTH

– being health!

(C) MENTAL-SOUNDNESS

– Peace of God ruling in our heart, contentment and sound mind.

(D) SOCIAL FRIENDSHIPS

– Fellowship with the brethren, loyal companions

(E) FINANCIAL REQUIREMENTS

– Enough to pay bills, the necessities of this life and some left over to give to the needs of others

God does not want us broke, dodging creditors, living on crackers and sardines, however, neither does He want us hoarding up riches, laying up treasures on earth, or caught up with materialism.

God describes in 2 Corinthians 9:8 the financial aspect of prosperity as “*Having every earthly blessing in abundance with surplus to make charitable donations.*”

3. GOD’S “PROSPERITY” IS LIVING IN GOD’S FLOW, NOT LAYING UP TREASURES ON EARTH

God’s prosperity is not storing and stacking up, but rather living in the daily “flow” of His provision – (that is, receiving and giving) with dependence upon God!

“For God, who gives seed to the farmer to plant, and later on, good crops to harvest and eat, will give you more and more so that you can give away more and more, not hoarding i). Yes, God will give you much so that you can give away much!”

(Paraphrased 2 Corinthians 9:10-11)

God’s “prosperity” is God at work in the believer’s life, blessing others, keeping that prosperity in circulation at work in His kingdom, ministering to others, not storing it away.

After we were saved through faith in Jesus Christ, God left us on earth, rather than taken us to heaven, because He wants use us as channels to a lost world.

Jesus said, “*Don’t hide your light under a bushel!*” What did He mean?

First, He meant, “*Don’t hid your spiritual life under a bushel. Be a witness to others. Keep your prosperity in circulation.*”

Second, He meant, “*Don’t hid your mental light. Share insights and wisdom with others. Don’t bury your talent. Keep it in circulation.*”

Third, He meant, “*Don’t hide your material light. Spread it to mission fields – to a poor and needy world around you. Keep it in circulation!*”

MONEY IS A TOOL, NOT A TREASURE

God gives us nothing to keep, but to use . . . to give away . . . to keep it in circulation. Jesus, our example, said, “**ALL** the Father has given Me, I have given you!” The Christian life is always characterized by **G-I-V-I-N-G**. The Christian lifestyle is a receiving and giving – a flow-through life!

This life is supernatural, produce by regeneration. The natural man desires to hand on to things – to store up – to keep for himself. The peculiarity of Christianity is giving, to spend our lives for others! It is the life of Jesus Christ flowing through us.

Jesus continually give Himself for others. He spent everything He had for others and, He said to us, “*The servant is not greater than his Master!*” **Christ wants to live His life through us!** As Paul said, “*Not I, but Christ living in me!*”

HOW DOES ONE GET INTO GOD'S PROSPERITY?

Again the answer Jesus gives in His Sermon on the Mount is, “*Seek ye first the kingdom of God and His righteousness and all these things shall be added unto you*” (Matthew 6:33). What things? – The things He is speaking of here in Matthew 6 – food, clothing, shelter, etc. Jesus tells us that those who put God first on their “*priority list*” – who put His righteousness first on those things which they seek after in life – that their goal in life is always to strive to please God – they will receive all the necessities of life.

When anyone seeks God's reign and rule in their life, Jesus said that the result will be God's prosperity – all “*these things*” will be added unto them!

“**RICHES**” IS DESCRIBED IN GOD'S WORD AS “**ACCUMULATED WEALTH!**”

God tells us that we are **not** to “*heap up treasures on earth*” – amass a great fortune – hoard large savings – stockpiling wealth – store up possessions – or – build a financial empire!

The fundamental difference between prosperity and riches is:

RICHES is HOARDING and STOCKPILING
PROSPERITY is KEEPING IT IN CIRCULATION!

In this study, I am not referring to what the world might call, “*a rich man*” or, “*a poor man*.” It isn't the amount of money a person has, or doesn't have, but rather, it is a person's heart attitude toward money that really counts as far as God is concerned.

By worldly standards, a “*rich man*” is worth the amount of dollars he possesses. While that person that the Scripture calls “*a prosperous man*” may not be worth anything. **Why?** Because he *retains* nothing, but rather, he uses it to bless others.

It isn't the amount of money of money one has, or does not have, but rather it is their attitude toward what they have that God looks at. A person may not have \$10 to his name and yet have a “*rich man's heart*,” – a heart that is always yearning after ways to get rich, or, he may be God's steward over millions of dollars and still be a “*prosperous man*” in God's sight.”

- A “*Rich man's heart*” – is a grabbing, selfish, spirit!
- A “*Prosperous Person's heart*” is getting and transferring it for the kingdom of God!

Let me refer to Proverbs 30:7 once more, “*O God, I beg You to give me neither poverty nor riches. Give me just enough to satisfy my needs. For if I grow too rich, I may become content and deny You and say, “Who is God?” And if I am too poor, I may steal and dishonor Your Holy Name.*” (Paraphrased).

GOD IS NOT AGAINST HAVING ASSETS

Every business must have assets. God is not against capital. One needs it to operate. He is not against surplus money, *however*, the prosperity that is left over is to be used for God.

- 2 Corinthians 9:8 tells us that the, “*good measure*” is to be shared, not hoarded!
- Luke 6:38 tells us that the, “*running over*” is to minister to others!

- Luke 15:17 tells us that the “*spare*” is to give to others, not hoarded away!

Riches have a strange effect upon most people
- our fallen nature is not capable of handling it!

The while “*spirit*” of the New Testament Christian in the Book of Acts was a “*giving-away spirit*” – a “*giving-to-one-another spirit*” – a “*sharing-with-each other spirit!*”

Nowhere in Scripture do you find Christians trying to become rich and successful by the saving and accumulating of possessions, or trying to build financial empires. Why? They were controlled by the Holy Spirit and ***living*** in *prosperity*, not *riches*!

THEY WERE “MATTHEW 6:33’ING” LIFE

Their lifestyle was one of seeking the kingdom of God. They lived in the daily flow of God’s provision. Prosperity was a package blessing meeting the needs of the total man.

Jesus said, “*Whosoever he be of you that forsakes not all that he has, cannot be My disciple*” (Luke 14:33).

THE CONSEQUENCES OF SEEKING RICHES

The first consequence of pursuing riches is opening the door of your life to destructive temptation!

An outstanding portion of Scripture that is absolutely necessary for anyone who is serious about understanding God’s view of money is 1 Timothy 6:9-10. It reads, “*But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.*” (King James Translation).

Because it is so important that we understand exactly what is taught here, I want to share from my 26 Translations of the New Testament:

- The phrase, “*will be rich*” in verse 9 is also translated as, “*Men who **keep planning** to get rich*” in the New Testament Translation. Phillips Translation renders it as, “*men who set their hearts on being wealthy.*”
- “*Fall into temptation and a snare*” is also translated as “*are falling into danger and taken as in a net.*” Still another translates it as “*are trapped.*”
- The phrase, “*and into many foolish and hurtful lusts,*” has the meaning of, “*into numerous thoughtless and hurtful cravings,*” “*become pray of many foolish and harmful ambitions,*” or, “*lay themselves open to all sorts of silly and wicked desires.*”
- Other translations enlighten the expression, “*which drown men in destruction and perdition,*” as, “*drags men down to ruin, destruction, and miserable perishing.*”

- Verse 10 states, “*The **love** of money is the source of all kinds of evil.*”
- “*Which while some coveted after,*” is also translated, “*in their eagerness to be rich, some has so hankered after money. . .*”
- “*They have erred from the faith,*” meaning, “*to be led astray – turned away from God.*”
- “*And pierced themselves through with many sorrows,*” is also translated, “*pierced themselves to the heart with many thorny griefs*” – “*wounded with unnumbered sorrows*” – or – “*caused themselves untold agonies of mind.*”

SCRIPTURE SPEAKS OF THREE KINDS OF TEMPTATIONS

1. A COMMON TEMPTATION

1 Corinthians 10:13 teaches, “*There has no temptation taken you but such as is common to man...*” And 1 Peter 4:12 teaches, “*Beloved, think it not strange concerning the fiery trial which is to try you.*” There are normal, standard temptation along our Christian walk.

2. SPECIAL TEMPTATION

James 5:11 teaches, “*You have heard of the patience of Job how that he was an example of suffering, affliction and patience.*” God initiated Job’s test – Job 1:8. Luke 4:1 tells us, “*Jesus was led by the Spirit into the wilderness to be tempted of the devil.*” There are special temptations that God designs for our growth.

3. UNNECESSARY TEMPTATIONS

There are temptations that a person brings upon himself by violating God’s commands. James 1:14 teaches, “*Man is tempted when he is drawn away of **his own lust.***” When we yield to our own desires we subject ourselves to unnecessary temptation. This is the destructive temptation spoken of in 1 Timothy 6:9.

Now, with all this in mind, let’s return to 1 Timothy 6:9-10 and dissect every word to see exactly what the Holy Spirit had in mind when Paul wrote this letter.

1 Timothy 6:0 says, “***They that will be rich...***” – literally meaning, “*those who are minded to be rich*” – “*determined to be rich*” – “*eager to be rich*” – or – “*crave to be rich.*”

What happens to them?

“*They fall into*” – that is, “*they expose themselves to– or – “they open the door for...*”

“*temptation*” – “*danger*” (also translated “*seducing spirits!*”)

“*...and into a snare*” – “*Satan’s trap*”

“*and into many foolish...*” – “*senseless*” or, “*silly*”

“*lusts*” – “*harmful desires*” or, “*carnal ambitions*”

“*which drown men*” – “*sink*” – “*plunge*” – or, “*drag down*”

“*in destruction*” – “*ruin*” – “*defilement*” or, “*pollution*”

“and perdition” – “shipwreck, “wiped out” or, “finished off.”

Verse 10

“For the LOVE OF money is the root...” that is, “the source,” or “leads to...”

“all evil” – “all vices” or, “all sin”

“which while some coveted after”

– “some reaching after” – “pursuing after” – or, “being eager for...”

“have erred from the faith” – “were led astray,” “seduced,” or, “turned away”

“and pierced themselves through” – “spiked,” “wounded,” “inflicted,” or “caused...”

“with many sorrows” – “thorny griefs,” “agonies of mind,” or, “acute mental pangs.”

Verse 11 and 12 continue:

“But thou, O man of God, flee these things and follow after righteousness, godliness, faith, love, patience, meekness. Fight the good fight of faith, law hold on eternal life, where unto thou art also called, and have professed a good profession before many witnesses.”

“Flee these things” is also translated,

– “keep clear of,” “run from,” “shun all this,” or “fly from all these things”

“and follow after” – also translated,

“pursue,” “run after,” “aim at,” “set your goal for,” and “constantly strive for”

“righteousness” has reference to “Christ-likeness!”

Then the Holy Spirit adds: **“godliness, faith, love, patience, and meekness!”**

These are the characteristics that we are to seek after; what are the temptations and snares of riches, we are to avoid?

4. TEMPTATIONS AND SNARES OF RICHES

4. from God’s Book of Wisdom

1. PRIDE – *Being high minded, or conceited*

Proverbs 16:19, “Better poor and humble than proud and rich.”

Proverbs 28:11, “Rich men are conceited.”

[God also warned about the “snare of riches” under the Law]

Deuteronomy 8:11-14, “Beware that in your plenty you don’t forget the Lord your God and begin to disobey Him. For when you have become full and rich and have built fine homes to live in, and when your silver and gold have multiplied, that is the time to watch out that you don’t become **proud**, and forget the Lord your God . . .

(verse 17) “And thou say in thine heart, my power and the might of mine hand hath gotten me this wealth. But thou shalt remember the Lord thy God, for it is He that giveth thee power to get wealth.”

4. IDOLATRY – *putting money before the Lord*

Colossians 3:5, “Away with sinful earthly things, and don’t worship the good things of

*life, for that is **idolatry**.*”

Matthew 6:24, “*You cannot serve God and money!*”

4. DISHONESTY – *becoming crooked, cheating, lying*

- Proverbs 28:22, “*He that is eager to be rich hath an evil [greedy] eye.*”
- Proverbs 15:27, “*He that is greedy of gain brings grief to all.*”
- Proverbs 16:8, “*A little, gained honestly, is better than
great wealth gotten by dishonest means.*”
- Proverbs 19:1, “*Better be poor and honest than rich and dishonest.*”
- Proverbs 19:22, “*It is better to be poor than dishonest.*”
- Proverbs 23:1-3 tells us that a rich man will attempt to use his money
to try bribe others.
- Proverbs 28:6, “*Better to be poor and honest than rich and a cheater.*”
- Jeremiah 17:11 tells us that the man, who gets his wealth by unjust means, will
sooner or later lose his riches and at the end of his life will become a poor old
fool.

4. PARTIALITY – *running with only the rich, having nothing to do with
the common man, ignoring the poor.*

Luke 14:12, “*When you give a feast, call not **just** your rich neighbor...*”

James 2:1, “*Dear brothers, how can you claim that you belong to the Lord Christ
Jesus, if you show favoritism to rich people and look down
on poor people?*”

5. PLAYING THE “BIG SHOT” – *throwing one’s weight around*

Why? Answer, because with riches often goes power, prestige and position.
Money bribes, buys off, influences, allows one to get away with things.

James 2:6, “*Do not rich men oppress you, and drag you before the court? And all too
often are they not the ones who laugh at Jesus Christ, whose name you bear?*”

Riches often have a strange effect on men, the rich man often expect special treatment.

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The second consequence of pursuing riches is that one starts:

**(II.) TRUSTING IN MONEY INSTEAD OF GOD**

The “*destructive temptation*” is to start putting one’s confidence in money.

Proverbs 11:28, “*He that trusts in his riches shall fall.*”

Proverbs 52:7, “*Who to the man that makes **not** God his strength,  
but trusts in the abundance of his riches.*”

Psalms 49:6, “*They trust in their wealth and boast about how rich they are, yet not one of  
them, though rich as kings, can ransom his own brother from the penalty of sin.*”

Proverbs 10:15, “*The rich man’s wealth is his **only** strength.*”

1 Timothy 6:17, “*Charge them that are rich in this world, that they be not high-minded,*

*nor trust in uncertain riches, but in the **LIVING GOD**, Who gives us richly all things to enjoy!"*

### **HOW CAN I TELL IF I AM TRUSTING IN RICHES?**

There are three possible characteristics of those who trust in riches!

#### **1. One begins to set his heart on accumulating material possessions**

Psalms 62:10 warns, *"If riches increase, set not your heart on them."*

In Jeremiah 9:23 God warns the rich not to glory in their riches.

- When money becomes the center of one's life they are *"trusting in riches."*
- When one is consumed with saving accounts, their heart is set on riches/
- When *"getting money"* becomes worrisome and burdensome, the money has become that person's confidence.

God pity the person who puts his trust in money.

**Why?** Because it is *temporal* – here today and gone tomorrow!

Proverbs 23:5 tells us riches *"takes wings and disappears fast."*

The rich young ruler Jesus tell us of was so consumed with his possessions – he had set his heart so upon his riches that his life revolved around his money. He was so attached to his belongings – they became the biggest thing in his life – they become his trust – the center of his life – **he chose these possessions over eternal rewards!**

#### **2. One begins to depend upon riches**

Proverbs 10:15, *"The rich man's wealth is his fortress."*

Proverbs 18:11, *"The rich man things of his wealth as an impregnable defense, a high wall of safety. – What a dreamer!"*

The rich often feel they can get what they want, so why trust in God? However, the one thing God wants most from us is that we *"trust Him," depend upon Him, look to Him, and put our confidence in Him.* The one thing that we are most prone to trust and depend upon is money, or material possession – and, especially, if we have lots of it!

#### **3. One begins to hoard riches**

Whenever one starts *"trusting in riches,"* it leads to *"hoarding of riches."*

**Two things Scripture teaches about money:**

##### **(A) WE ARE NOT TO SEEK RICHES.**

Proverbs 23:4, *"Labor not to be rich!"*

1 Timothy 6:8, *"Having food and clothing, let us be content."*

1 Timothy 6:11, *"Flee these things (pursuit of riches) but pursue righteousness."*

Proverbs 24:19, *"Don't covet riches!"*

Men of the Bible who were rich, were made rich by God, they did not seek it!

**(B) WE ARE NOT TO HOARD RICHES**

What does “*hoard*” mean in Scripture? In God’s Word “*hoarding* has the meaning of *accumulating* and *storing away, heaping up, stock piling* or *laying up treasures*.

The Bible speaks of “*hoarding*” when one:

- is obsessed with riches, or material possessions.
- goes overboard on saving,
- consumed with stashing goods,
- has a “*hold-on-to-it*” spirit
- is obsessed with accumulating possessions
- is caught up with saving money to the point that everything revolves around it
- is so consumed with heaping up treasure that it worries them if they have to dip into it – and get depressed
- is so wrapped up in savings that they are controlled by greed and covetousness.

When greed and covetousness are permitted to go unchecked, it can become demonic and one becomes controlled.

**WHAT HOARDING REVEALS ABOUT A PERSON**
**1. Hoarding reveals that one is living for this world, and not for eternity**

Jesus said in the Sermon on the Mount, “*Lay not up for yourselves treasures upon earth, but lay up for yourselves treasures in heaven. For where your treasure is, there will your heart be also*” (Matthew 6:19).

“*Heaping up treasures here on earth,*” reveals one is living for this world, that they are living for *the present*, not the *future*, that they are living for the “now” not the hereafter!

If one spends their time, energy, and effort by :laying up treasures on earth”  
 – heaping up wealth in savings accounts – accumulating possessions for “*now*”  
 – isn’t it pretty obvious that they are living for this world?

If one’s greatest concern is *gaining*, *storing*, and *saving* here on earth, doesn’t it reveal that is where their heart is?

Two men, who had been friends for life, were coming to the close of their days. One had lived for God, the other had lived and hoarded for himself. The hoarder said, “*You wonder why I can’t be happy and quiet like you? You are going to your treasure and I will be leaving mine.*”

**2. Hoarding reveals greed and covetousness**

Hebrews 13:5 says, “*Keep your disposition free from greed and craving for earthly possessions and be satisfied with your present circumstances and what you have.*”

Ephesians 5:3 says, “*Greediness must not be named among you.*”

Greed is addictive, a form of “*lust*” – to be fulfilled you have to continually increase the dosage! Greed, like sex, drugs, or power, the more one lusts, the more dissatisfied they become. Lust, nor greed, never stands still, but keeps grasping! The more one covets money, hoarding it away, the more dissatisfied they become.

*The problem is not the saving of money, at times, there is the need of economy!  
The problem is the **greed** that motivates the saving!*

Hoarding will never fulfill greed, no more than a harem can fulfill sexual lust!  
***It is a bottomless cup!***

Colossians 3:5 declares, “*Don’t be greedy for things of life, for that is idolatry!*”

**The man may breath, but never lives,  
Who much receives, but nothing gives!**

#### WHEN IS A MAN RICH ENOUGH?

One of the wealthiest man in America was once asked that same question.  
His answer, “*Just a little more!*”

### **3. Hoarding reveals an independent spirit**

Human nature does not want to depend upon God. The old “*self*” nature in every man does not want to live on the daily basis of looking to God continually for its needs!

Jesus taught in Matthew 6:34, “*Don’t be anxious about tomorrow. God will take care of your tomorrow too! **Live one day at a time!***”

Every believer can live Matthew 6:34 – when he “**Matthew 6:33’s it!**”

When God provided manna in the wilderness, there was never any storage. It was a **daily dependency on God!**

#### **GOD WANTS TO BE OUR DAILY LIFE AND SUSTENANCE**

Man wants to be *self-sufficient* and *independent*!

God wants us to be so dependent on Him that we are “*in the flow*” of His sufficiency!

The Christian’s attitude should be like the man whose annual payroll was over 2 million dollars, who said, “*I have no many in savings but operate from week to week and month to month.*” This man had a tremendous profit making business. He stated, “*God directed me to live in His flow, that is, to depend on Him, to look to Him, and I cannot do that if I have thousands stored up. If something went wrong and I didn’t get my monthly income, I would be ruined. **I am totally dependent upon the Lord** to come through every month!*”

What did he do with the profit? He gave it away!

– (He gives his church \$20,000 a month!)

He said, “God has told me that if I will keep giving it away, He will keep it coming – and flowing! It is really exciting! It keeps me trusting God continually!

**THAT’S A DEPENDENT SPIRIT!**

It is the “*independent*” spirit that hoards!

#### **4. Hoarding reveals a lack of confidence in God**

The real root cause of hoarding is ‘*insecurity*,’ and insecurity is unbelief! It is refusing to trust, rely on, or have confidence in God and His Word.

*How can we claim God as our “Father” – if we hoard?*

“*Hoarding*” is saying, “*I am not sure God is going to continue taking care of me. He might turn His back on me. He might let me down. Things might get so bad that he can’t handle them. So, I better stack up all I can in case God fails me!*”

#### **SAVING BECOMES SECURITY!**

Proverbs 10:15 says, “the rich man’s wealth is his only strength.”

- His peace and confidence is in what he has stored up, not in God who can take care of him!
- He says, “*Now I don’t have to worry because I have all this saved up. I don’t have to trust in God!*”

Proverbs 50:7-15, “*O My people, listen for I am your God. What I want from you is, I want you to trust me in your times of trouble, so I can rescue you, and you can give Me the glory.*”

Proverbs 11:18, “*Riches are for a moment.*”

Proverbs 11:24, “*Holding on to money tightly will cause you to lose everything.*”

Proverbs 27:23, “*Riches can disappear fast.*”

Proverbs 11:28, “*Trust in your riches and down you go.*”

1 Timothy 6:17, “*Do not trust in uncertain riches.*”

#### **5. Hoarding reveals that you love money**

When one “*loves something*,” they do not want to turn it loose, they cling to it, hold on to it. The reason one cannot spend or give their money away, is because it is too dear to them, they cherish it too much!

When we realize that money is God is blessing us – that we are in God’s flow – there is no problem giving it away, or using it, because we do not love it, or worship it. It is simply a tool for us to use.

In Acts 20:33-35, Paul says, “*I was a constant example to you!*” How was Paul an example? He says by helping the poor and by working with my hands - and I have never been “*hungry for money.*” I have never coveted money or expensive things.