



Stewardship: Motives for Accumulating Wealth

Lesson # 6

So far in our “In Home Stewardship Bible Study Program.” has covered the topics of: A deeper understanding of stewardship, What is wealth, God’s will in our finances, Whom do we serve? Release from servitude; and Financial Planning God’s way. The intent of this in home study is to provide you, our members, access to this valuable information in the confines of yourr own homes that you might come to learn and to know what God has to say on this subject of personal finances and our management of those and our other God given resources of time & talent..

The next series of lessons will focus on carrying out a “God’s way of financial planning,” starting with our motives for accumulating wealth.

Do you know God’s attitude about money? In **Prov. 10:22** it says, *“It is the blessing of the Lord that makes rich.”* You will find further support and amplification on this in **Gen. 24:35** ³⁵ *“The LORD has blessed my master abundantly, and he has become wealthy. He has given him sheep and cattle, silver and gold, menservants and maidservants, and camels and donkeys.”* and **Deut. 8:18** ¹⁸ *“But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.”* God is the source of wealth in our lives, not us. This premise is very difficult for us to deal with and to accept because our egos and pride want to take the credit. This said, we’ll now focus on the whys, how and the importance of gaining and accumulating wealth.

Accumulating wealth means more than to store money. Accumulating refers to making, using and spending money. Money can yield comfort and convenience and can provide resources for spreading the Gospel of Jesus Christ. But money can also lead to covetousness and idolatry. The love of money can ruin marriages, separate families, spoil children and breed dishonesty. Therefore, it is vitally important to understand God’s principles for accumulating wealth.

For example, giving is a ministry for many Christians. Once Christians accept giving as a ministry, a whole new area of God’s Word becomes clear. In fact Paul tells Timothy in **1 Tim. 6:18** to *“Instruct them to do good, to be rich in good works, to be generous and ready to share.”* Along with the ability to make money comes the responsibility to share

with others in need. Throughout the Old Testament it is plain to see that giving to the storehouse (church) or as it was called back then sacrificing to the Lord was a form of worship. It was such an important part of the worship experience that the Israelites sacrificed to every god they happened to be worshipping at the time. It was the Lord who commanded them to bring a 10th of their harvest to the Temple and to offer a sacrifice to Him in repentance of their misdeeds. Even when they fell away and worshiped other gods they continued the practice of sacrificing to those gods as part of their worship experience. My how times have changed, or have they? In our society we see more of a form of self worship and sacrificial giving to the lord of self through un-necessary toys, gizmo's and gadgets, so called essentials like luxury auto's, glamorous homes, clothing and jewelry etc. that we shower upon ourselves, don't we? All too often we as a society have merely changed our god from the God of Heaven to the god of self.

There are of course many motives for making and storing money- some are worldly, and others are godly. Take a moment to jot down 5 reasons why you think people accumulate money. With that done; now jot down what you believe is your primary motive for accumulating money. Be honest!

Let's now focus on why people want to accumulate money.

Some Are Advised To. But we must be alert to not let others set our goals for us. Consultation is good but in the end we must make our own decisions. See **Prov. 15:22** *"²² Plans fail for lack of counsel, but with many advisers they succeed."* and **Prov. 14:15** *"¹⁵ A simple man believes anything, but a prudent man gives thought to his steps. We must seek wise advice but understand the difference between advice and opinion."*

Some Accumulate Out Of Envy: Earlier we learned that envy means covetousness or greed. It is also known as social pressure or peer pressure that we see the perils of envy. In **Pslm. 73:2-3** *"² But as for me, my feet had almost slipped; I had nearly lost my foothold. ³ For I envied the arrogant when I saw the prosperity of the wicked."* and **Luke. 12:15** *"¹⁵ then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possession,""*

Some Make A Game Of Accumulating Money. Typically everyone becomes a pawn for the person playing this game, even fellow Christians. Shamefully we tend to elevate these so called "winners" to positions of leadership or stature. In God's "game," these "winners" end up as losers when they compromise His rules. See **Prov. 22:1** *"¹ A good name is more desirable than great riches; to be esteemed is better than silver or gold."* and **Matt. 16:26** *"²⁶ What good will it be for a man if he gains the whole world, yet forfeits his soul? Or what can a man give in exchange for his soul?"*

Some Accumulate Money For Self Esteem: This motive is particularly disastrous because society promotes this weakness. We like to receive honor and recognition for what we accomplish. The accumulation of material things feeds our egos. Even within Christian circles, there are those who want to be seen with only the "right" people. They use their resources to "purchase" esteem. They never give unless it is recognized and never share except to promote themselves. We see Paul instructing Timothy on this issue in **1 Tim. 6:17-18** *"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. ¹⁸ *Command them to do good, to be rich in good deeds, and to be generous and willing to share.*” and a stern warning in **Prov. 16:18.** ¹⁸ *Pride goes before destruction, a haughty spirit before a fall.*” Money is neither good nor bad, moral or immoral, it is the use of it that will matter eternally.

Some Accumulate Money Because They Love Money. Those who hoard and store money because they love it usually won't part with it even for recognition and esteem. Their lives are usually characterized by stinginess. Jesus gave stern warning to these types in **Matt. 25:45-46** ⁴⁵ *He will reply, 'I tell you the truth, whatever you did not do for one of the least of these, you did not do for me.'* ⁴⁶ *"Then they will go away to eternal punishment, but the righteous to eternal life."* as did Paul, again to Timothy in **1 Tim. 6:10.** ¹⁰ *For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many grief's."*

Some Accumulate Money For Protection: Apparently they don't believe that God can or will supply their needs, so they take it upon themselves to do His work and hoard money out of fear. Generally this begins small but grows in intensity as the amounts build and time moves forward. There is nothing wrong with planning and saving-God's way. But people who hoard for protection only say they trust God, they don't live it. This hoarding comes in many forms- hidden cash, excessive insurance of all types, multiple bank accounts etc. Used in balance these are fine but faith (trust) comes by hearing and being in the Word and Will of God. See **Pslm. 50:14-15.** ¹⁴ *Sacrifice thank offerings to God, fulfill your vows to the Most High,* ¹⁵ *and call upon me in the day of trouble; I will deliver you, and you will honor me."*

Some Accumulate To Supply A Spiritual Gift: There is only one reason God allows us to have a surplus above our own needs and that is to enable us to give. True wealth comes from the gift of giving. The interesting thing about God's plan is that when He finds a good steward who will share freely, He returns even more to that person. **Don't believe it? Check out Luk. 6:3,** ³ *Jesus answered them, "Have you never read what David did when he and his companions were hungry?"* **then try it!**