

a Bible Lesson from PROVERBS 11:28:

THE LACK OF SAVINGS FOR THE FUTURE CAN BE A SIN!

Robert Baral
2/05/2008 AD

TABLE OF CONTENTS

- I. A PRESCRIPTION FOR RIGHTEOUSNESS AND SECURITY
- II. A PROBLEM – LACK OF SAVING FOR THE FUTURE
- III. SELF INDULGENCE, PRESUMPTION & LACK OF FORESIGHT
- IV. LACK OF SAVING CAN BECOME A SERIOUS SIN
- V. A QUESTION ABOUT MAMMON AND IDOLATRY
- VI. SLUGGARDS ARE SLOUTHFUL IN THEIR SELF LOVE
- VII. BUT GOD’S SAINTS SAVE FOR THE FUTURE
- VIII. FOOLS HOARDE BECAUSE OF SELF CENTEREDNESS
- IX. HOARDING IS THE HEIGHT OF HUMAN PRESUMPTION
- X. IN CONCLUSION
- XI. REFERENCES

I. A PRESCRIPTION FOR RIGHTEOUSNESS AND SECURITY

PROVERBS 11:28 declares, “He that trusteth in his riches shall fall: but the righteous shall flourish as a branch.”¹

II. A PROBLEM – LACK OF SAVING FOR THE FUTURE

Americans live in “the most affluent society in human history.” But, as Alcorne reports, not including retirement savings and becoming vested in Social Security:
**85 of 100 Americans have less than \$250 in savings when they reach age 65.
**a person who has worked steadily from age 20 to 65 has saved under \$6/year.
**the average American family is 3 to 6 weeks away from bankruptcy.²

III. SELF INDULGENCE, PRESUMPTION & LACK OF FORESIGHT

American lack of savings is not because of Christian Faith and charity, that we are giving to GOD’s Kingdom and to the poor and suffering. As Alcorne says, “the reason typically isn’t our trust in GOD. It’s usually self-indulgence, presumption, and lack of foresight and discipline.” We’re suppose to be in the world, but not of it. But if we are living for the world, the flesh and the devil with our money, GOD certainly will not bless us for our resulting lack of savings!³

IV. LACK OF SAVING CAN BECOME A SERIOUS SIN

To not save for the future with reasonable diligence as a provider of one’s loved ones:

- **is shortsighted
- **is to presume the goodness of GOD and others to bail us out
- **is irresponsible, especially if you have a family
- **is to be poor stewards of the resources which The LORD places in our hands
- **to spend first leaves us nothing to give or save
- **sets us up for being enslaved by the bondage of debt
- **can set up money and material idols to which our whims call us to bow down to
- **can divert our focus from The Lord being first in our lives
- **can lead to neglecting our duties to provide for our loved ones
- **can become serious sin

V. A QUESTION ABOUT MAMMON AND IDOLATRY

Is it right for the devout Christian to put away money for the future for himself and his loved ones? How do we balance reasonable saving for ourselves and loved ones, but keep from falling into the idolatry of hoarding? When do money and possessions become mammon?

¹ 1, KJV, PROVERBS 11:28.

² 2, Alcorne, “Money, Possessions and Eternity,” p 328, paragraph 1-2. “Saving Today.”

³ 2, Alcorne, “Money, Possessions and Eternity,” p 328, paragraph 1. “Saving Today.”

Our Lord JESUS CHRIST warns us in LUKE 16:13, “No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve GOD and mammon.”⁴ We can not make money, treasures or riches our false idol, bow down to it in our lives, then come before The LORD and serve Him as well.⁵

Webster defines “mammon” as “wealth personified and worshipped.”⁶ So Saint Paul warns us in I TIMOTHY 5:8 “But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.”⁷

VI. SLUGGARDS ARE SLOUTHFUL IN THEIR SELF LOVE

PROVERBS 6:9-11, “How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep? Yet a little sleep, a little slumber, a little folding of the hands to sleep: So shall thy poverty come as one that travelleth, and thy want as an armed man.”⁸

Why are there so many “professionally poor” in this country today? They refuse to use the gifts GOD has given to earn an honest living for themselves and their loved ones!

There is nothing wrong with receiving a helping hand in difficult times from either Church or State. But for a lifetime? And that because you are able bodied, but love a life of sin more than righteousness? Because you love the things of the world more than He Who is The Giver of all good things?

VII. BUT GOD’S SAINTS SAVE FOR THE FUTURE

The Reverend John Wesley counsels Christians to save money for GOD’s purposes in our lives, “Make as much as you can, save as much as you can and give as much as you can.”⁹ The faithful and sober man will save appropriately to help meet the personal and family responsibilities that GOD has placed before him.

PROVERBS 6:6-8, “Go to the ant, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler, Provideth her meat in the summer, and gathereth her food in the harvest.”¹⁰ The lazy man wallows in his poverty. But the diligent man takes a lesson from even the ant.

⁴ 1, KJV, LUKE 16:13.

⁵ 3, Strong’s Data, 3126 μα(μ)μωνᾶς – mammonas, meaning: 1) mammon 2) treasure 3) riches (where it is personified and opposed to GOD) Origin: of Aramaic origin (confidence, i.e. wealth, personified). Noun, masculine. Usage: mammon 4.

⁶ 4, Webster’s Dictionary, “mammon,” noun, p 228.

⁷ 1, KJV, I TIMOTHY 5:8.

⁸ 1, KJV, PROVERBS 6:9-11.

⁹ 2, Alcorne, “Money, Possessions and Eternity,” p 327. Introduction.

¹⁰ 1, KJV, PROVERBS 6:6-8.

VIII. FOOLS HOARDE BECAUSE OF SELF CENTEREDNESS

The Reverend Dietrich Bonhoeffer counsels Christians to not hoard money, for this is to serve not GOD, but the lusts of the world, the flesh and the devil, “Earthly goods are given to be used, not to be collected. Hoarding is idolatry.”¹¹

Webster defines “hoarding” as “to lay up, stock up treasure in a hidden place, to store up secretly.”¹² So there is a difference between saving responsibly to meet our duties to GOD, family, society and the needy – versus stockpiling money and things so that we may put our trust for the future in them and not in GOD!

What does JESUS say in LUKE 12:18-20? The rich man said to himself, “...This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine 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 provided?”¹³

IX. HOARDING IS THE HEIGHT OF HUMAN PRESUMPTION

What then is “hoarding”? “Hoarding is saving taken to an extreme. It’s accumulating assets for no purpose other than to ward off future disaster, or to provide wealth for many years to come” as one’s primary security, displacing The Almighty as our Divine Protector and Provider.¹⁴ It’s when saving money is transformed into an idol that rules our lives and draws us away from our Lord JESUS CHRIST!

Consider the nature of hoarding:

**to hoard out of greed is a sin

**to hoard out of miserliness is a sin

**to hoard out of fear and anxiety for the future is a sin

First, when we hoard, we are placing money and possessions first upon the throne of our hearts, insulating ourselves from GOD, and thinking we are “no longer depending on His provision and protection.”¹⁵

Second, even the poorest American today is in the world’s upper 20 % of wealthy people. “By historical standards, anyone with a house, indoor plumbing and enough to eat is... rich!”¹⁶ What need is there for even the supposed “poor” to hoard money and things in this time and place?

¹¹ 2, Alcorne, “Money, Possessions and Eternity,” p 327. Introduction

¹² 4, Webster’s Dictionary, “hoard,” verb, p 178.

¹³ 1, KJV, LUKE 12:18-20.

¹⁴ 2, Alcorne, Money, Possessions and Eternity,” p 329, paragraph 1. “The Dangers of Hoarding.”

¹⁵ 2, Alcorne, “Money, Possessions and Eternity,” p 329, paragraph 2. “Reasons for Saving.”

¹⁶ 2, Alcorne, “Money, Possessions and Eternity,” p 329, paragraph 2. “The Dangers of Hoarding.”

Third, to hoard is foolish. Here is this rich man living out what today we call “the American dream” – happiness, security and contentment from earthly wealth and materialism. “He was storing up wealth to rely on in the future while enjoying his favorite recreational pursuits in the present,” forgetting GOD Who is The Giver of all good.¹⁷

Fourth, to hoard denies the Providence of GOD, and in effect proclaims as in PSALM 14:1, “The fool hath said in his heart, there is no GOD...!”¹⁸ This is the height of foolishness, impiety and presumption!

X. IN CONCLUSION

We have seen that the lack of savings for the future can indeed be a sin! But to go overboard in the opposite direction into hoarding can be even more sinful! What is called for in GOD’s people is, if you will, a “godly” balance.

Let us then not be foolish hoarders of things of this world, asserting our sovereignty over The LORD and independence from Him! But rather, let us seek a reasonable balance between saving some portion of the wealth and things GOD entrusts to us – versus not straying into hoarding for the illusion of future security.

We as the saints of GOD should save, so that we can give to GOD’s Church and ministries first, provide for our loved ones second and give directly to the needy third. We must take responsible steps for future provisioning for ourselves and our families, but we must always trust GOD’s sovereignty, providence and protection.

Shall we desire to prosper in this life in the things that really matter, that we may enjoy The Treasures of Heaven forever that never fade away? Then let us heed The Word of The LORD, as in PROVERBS 11:28, “He that trusteth in his riches shall fall: but the righteous shall flourish as a branch!”¹⁹

¹⁷ 2, Alcorne, “Money, Possessions and Eternity,” p 329, paragraph 3. “The Dangers of Hoarding.”

¹⁸ 1, KJV, PSALMS 14:1.

¹⁹ 1, KJV, PROVERBS 11:28.

XI. REFERENCES

1. "King James Version [Bible]." Bible Works 7. Bible Works, LLC. Norfolk, Virginia. 2006.
2. "Money, Possessions and Eternity." Randy Alcorn. Tyndale House Publications, Inc. Carol Stream, Illinois. 1989, revised Edition 2003.
3. "Strong's Data." Bible Works 7. Bible Works, LLC. Norfolk, Virginia. 2006.
4. "Webster's Dictionary." Edited by John Gage Allee. Library Press, USA. Reprinted 1978.