

A FAITH THAT DOESN'T NEED TO HOARD

James: A Faith That Works When Life Doesn't – Part 25

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Hoarding: "The excessive or extreme accumulation of anything, particularly money or possessions."

"Remember (my brothers and sisters) that when you know the good thing you ought to do but you don't do it, then you sin. So then, you who are rich should grieve and lament because of the impending trouble that is headed your way. Your wealth is rotting and moths will eat your fine clothes. Your gold and silver will be worthless, but it will be a witness testifying against you . . . that you have **HOARDED** and **PILED UP** wealth in these last days." - James 4:17, 5:1-3

- **God doesn't oppose wealth, he opposes _____.**
"When THE LORD blesses you with riches, you have nothing to regret."
- Proverbs 10:22 (CEV)

". . . You have hoarded and piled up wealth in these last days."
- James 5:3

- **Money is a tool to be used, not a thing to be hoarded.**

WHY DO PEOPLE KEEP HOARDING MORE WEALTH?

1. **OUT OF FEAR FOR THEIR _____ (Scarcity Mentality)**
"Keep your lives free from the love of money and be content with whatever you have, because God has said, 'I will NEVER leave you and I will NEVER abandon you!'"
- Hebrews 13:5 (NIV)
2. **OUT OF PRIDE FOR THEIR STATUS**
". . . If your riches increase, don't be proud."
- Psalm 62:10 (LB)

3 BIBLICAL REASONS FOR SAVING

1. **TO PRACTICE _____**
"The wise man saves for the future, but the foolish man spends whatever he gets."
- Proverbs 21:20 (LB)
2. **TO GET MONEY _____ FOR ME**
"Invest what you have, because after a while you will get a return."
- Ecclesiastes 11:1 (NCV)

Jesus' Parable of Talents – Matthew 25:14-30

3. TO BE ABLE TO GIVE TO HELP OTHERS

"If you have been stealing from others, stop it. Make an honest living and work hard, so you will have something to give to people in need."

- Ephesians 4:28 (CEV)

"Right now you have plenty and can help others. Then at some other time they can share with you when you need it. In this way, everyone's needs will be met."
- 2 Corinthians 8:14 (NLT)

**Hoarding is selfish stockpiling.
Saving is strategic stewardship.**

"Your wealth is rotting and moths will eat your fine clothes. Your gold and silver will be worthless . . ."
- James 5:2-3

Whatever I _____, deteriorates.

"Jesus said, 'Watch out! Always be on your guard against all kinds of greed. Real life is never defined or measured by how much you own.' Then Jesus told them a story: 'A rich man owned a very productive and profitable farm. He thought to himself, 'What should I do with all this surplus harvest? I have no room to store it all!' Then he said to himself, 'I know! I'll just tear down my barns and build myself bigger barns! Then I can keep all my grains and all my other goods myself! Then I can say to myself, 'I'm set! I've stored up more than I need for many years. I'll take life easy, eating, drinking, and enjoying myself.'" But God said to him, "You are a fool! This very night you'll die. Then who will get what you hoarded for yourself?" This is how it will be for those who pile up stuff for themselves instead of building a rich relationship with God."

- Luke 12:15-21

"Tell people to use their money to do good. They should be rich in good works and should give happily to those in need, always ready to share with others whatever God has given them. By doing this they are storing up real treasure for themselves in heaven – it is the only safe investment for eternity! And they will be living a fruitful Christian life down here as well."

- 1 Timothy 6:18-19 (LB)

1. greed 2. security 3. self-control 4. working 5. accumulate

毋須囤積錢財的信心

雅各書：在人生困境中活出真信心－第二十五部

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囤積：“過度或極端地積累任何東西，尤其是金錢或財產。”

“記着，（我的弟兄姊妹）當你們知道自己應該行善卻不去做，就是犯罪了。因此，你們這些富有的人，應該為將要臨到的災禍而哭泣哀號。你們的財富正在腐爛，蟲子也會蛀蝕你們的華衣美服，你們的金銀也變得一文不值，卻要成為證據指證你們，…你們在未後的日子囤積財物並堆積財富。” - 雅各書 4:17, 5:1-3 (意譯)

- **上帝並不反對財富，卻反對_____。**
“當上主賜你財富的時候，你無需感到抱歉。” - 箴言 10:22 (CEV 意譯)
- “... 你們在未後的日子囤積財物並堆積財富。” - 雅各書 5:3 (意譯)
- **金錢是要被使用的工具，卻不是用來囤積的。**

為何人們不斷囤積更多財富？

1. **來自對缺乏_____的擔憂（恐懼缺乏的心態）**
“要擺脫對錢財的貪戀，並滿足於你所擁有的一切，因為上帝說：「我永不離開你，永不丟棄你。」” - 希伯來書 13:5 (NIV 意譯)
2. **來自對身份地位的驕傲**
“... 若你的財寶加增，不要驕傲。” - 詩篇 62:10 (LB 意譯)

三個符合聖經的儲蓄原因

1. **為了操練_____**
“明智的人未雨綢繆，愚昧人卻花光所有。” - 箴言 21:20 (LB 意譯)
2. **讓金錢為我_____**
“要投資你所擁有的，因為不久之後，你會得到回報。” - 傳道書 11:1 (NCV 意譯)

耶穌的他連得（才幹）的比喻 - 馬太福音 25:14-30

3. 能夠施予去幫助別人

“從前偷竊的，不要再偷了。要務實謀生，勤奮工作，你就可以施予給那需要幫助的人。” - 以弗所書 4:28 (CEV 意譯)

“現在你們是充裕的，能夠接濟有需要的人；將來他們充裕了，也能在你們需要的時候跟你們分享。這樣，大家就均平了。” - 哥林多後書 8:14 (新普及譯本)

囤積就是自私地堆積 儲蓄是有策略地管理

“你們的財富正在腐爛，蟲子也會蛀蝕你們的華衣美服，你們的金銀也變得一文不值...” - 雅各書 5:2-3 (意譯)

無論我_____甚麼，都會變質。

“耶穌說：「要警惕！慎防一切貪念。真實的人生從來不是以你擁有多少來定義或衡量。」接着耶穌給他們講了一個故事：「有個富翁的農田多產獲利，他心裏盤算：『我要怎樣處理這些盈餘呢？我沒有地方儲存這一切。』然後他對自己說：『我知道了！我只管拆掉我的倉庫，蓋些更大的倉庫！我就可以儲起所有米糧，還有自己的其他貨物！那麼我就可以對自己說：『我準備好了！我所存起的，已超過我多年所需。我要放輕鬆，盡情吃喝，享受人生。』』上帝卻對他說：『你真愚蠢！今晚，今晚你就會死，那時誰要得到你為自己所囤積的呢？』那為自己積存財寶的人就會這樣，他們卻沒有與上帝建立深厚的關係。」” - 路加福音 12:15-21 (意譯)

“要吩咐人去用錢財來行善，他們應該多作善工，也應該樂於賙濟那些需要幫助的人，隨時準備好將上帝所賜的與人分享。他們這樣做，就為自己在天上積聚真正的財寶，唯有這是安全的永恆投資！而他們在世上也會過着豐盛的基督徒生活。” - 提摩太前書 6:18-19 (LB 意譯)

1. 貪婪 2. 保障 3. 自制力 4. 效勞 5. 積累